



Participant Handbook

A Guide for Housing Choice Voucher Program Participants

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This packet contains information that you will find helpful in understanding the Housing Choice Voucher Rental Assistance program.

As a tenant, you will read about your responsibilities while in the program as well as your landlord's responsibilities.

In order to be successful in the program, there must be a good working relationship between the landlord, the tenant and the Dakota County CDA.

It is important that you understand the information in this handbook. If you have questions, contact the CDA Housing Assistance Department at 651-675-4550. If you need an interpreter to have this information translated to you, contact the CDA at 651-675-4403 and interpreter services will be provided.

In order for the Housing Choice Voucher Program to be successful it takes cooperation from you, the property owner/landlord, and the CDA staff.

The CDA owns several senior buildings and is a partner in several family townhome developments throughout Dakota County. You can use your voucher in a CDA owned property or in other rental units throughout the county. You can select any unit that qualifies for the program. You are not required to live in CDA owned housing.

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Housing Choice Voucher Program

In 1974, Congress authorized the Section 8 Rental Housing Assistance Program which offered a new way of providing subsidized housing. Instead of constructing buildings that have to be managed and maintained, Congress decided to allow families the flexibility of choosing a unit from the private market. By utilizing the existing private rental market, the Dakota County CDA is able to provide decent, safe, and sanitary housing opportunities for low-income families, elderly, handicapped and disabled persons at an affordable cost. .

The concept of the Housing Choice Voucher Program is that the CDA subsidizes the rental cost by applying a fixed formula, and the family pays the difference between that subsidy and the amount of rent to owner. There are limitations on how much the family can pay. These limitations will be explained further in this handbook.

The Dakota County CDA administers this Federal program for all of Dakota County except S. St Paul (the S. St Paul HRA administers the program for that city.) The CDA assists over 2,200 families and individuals through the Housing Choice Voucher program.

HUD, the Dakota County CDA, the Landlord and the assisted family each have different roles and responsibilities. These are defined in the Code of Federal Regulations (24 CFR 982) and the Administrative Plan of the Dakota County CDA.

As a participant of this program you will be obligated to not only adhere to the terms of your lease with your landlord, but also to the terms of the Family Obligations set forth in the Housing Choice Voucher.

Term of the Housing Choice Voucher

Your Housing Choice Voucher is issued on the day of your new admission briefing. The Housing Choice Voucher is valid for a term of 60 days. This means you have 60 days from the date you receive your voucher to find suitable housing.

Voucher Term Extension:

For reasonable cause, you may request an extension of time to find suitable housing, but the total time period may not exceed 120 calendar days. To obtain an extension, you must complete a Voucher Extension Request form. Your request must be submitted before the expiration date on your voucher. The Voucher Extension Request form, located in your briefing folder, requires you to provide search information and the barriers faced to locate suitable housing. If you have adequately documented your efforts to the satisfaction of the Dakota County CDA, your request for additional time will be granted, but not to exceed 120 days. Voucher extensions are reviewed on a case by case basis. You will be notified in writing on the approval or denial of the voucher extension requests.

If your family includes a person with disabilities and you require an extension due to the disability, the CDA will grant an extension allowing you the full 120 days search time. If the CDA determines that additional search time would be a reasonable accommodation due to a disability, the CDA may grant an additional 60 day extension beyond the 120-day period. If you fail to find suitable housing within the time period, including all extensions, your voucher will expire and your name will be removed from the waiting list.

When issuing this voucher the CDA expects that if the family finds an approvable unit, the CDA will have the money available to enter into a HAP (Housing Assistance Payment) contact with the owner. However, the CDA is under no obligation to the family, to any owner, or to any other person, to approve a tenancy. The CDA does not have any liability to any party by the issuance of this voucher. If there are not funds available to assist someone who has been issued a voucher, the CDA may need to suspend the issued voucher until funds are available.

Suspension of Voucher Term

Suspension of the voucher term means, “stopping the voucher clock” on the time available to find suitable housing. The suspension will be for a period of time from the time when you submit a Request for Tenancy Approval, until the time when the CDA approves or denies the request. If the CDA does not approve the unit, the time spent by the CDA to determine this, will not count against your search time available to look for another unit.

Determination of Housing Assistance Payment

Housing Assistance Payment (HAP) is the rent subsidy that the Housing Authority pays to a landlord on the tenant's behalf.

There are four factors that determine how the Housing Authority calculates the HAP:

- Subsidy Standards
- Payment Standards
- Total Tenant Payment
- Gross Rent

Subsidy Standards

The subsidy standards are used to determine the maximum rent subsidy for the Housing Choice Voucher.

The CDA will determine the appropriate Voucher size by applying the following criteria:

1. The bedroom size assigned should not require more than two persons to occupy the same bedroom. Two adults regardless of relationship will be issued one bedroom.
2. The age, sex, and relationship of the members of the family will be taken into consideration in assigning unit sizes. In any case, minors of the opposite sex six years or older, will not be required to share the same bedroom.

Subsidy Standard

Number of Bedrooms	Number of Persons
1	2
2	4
3	6
4	8

In individual cases of need or hardship, the CDA has the ability to deviate from this schedule. If you feel you have a need for a larger size Voucher, you must submit a written request for a reasonable accommodation to the CDA with documentation (i.e. doctor's statement) supporting this need. These requests will be reviewed by the Director of Housing Assistance.

The regulations for the HCV program provide that a family may rent a unit with more bedrooms than stated on the voucher, but the family's subsidy will be based on the applicable payment standard for the unit size for which the family is eligible. If a family rents a unit with fewer bedrooms, it must comply with the HQS requirements (not more than 2 persons per living/sleeping room). The subsidy will be based on the unit size in this case.

Payment Standards

The payment standard is the maximum amount the CDA will use to calculate rent share based on the number of bedrooms. The amount used to establish the Payment Standard is based on HUD's published Fair Market Rents for each market area and for unit size. The unit size means number of bedrooms in the unit. The current Payment Standards for the Dakota County CDA is included in this packet.

The family may select a different size unit than the voucher size listed on the Housing Choice Voucher. The family may choose to rent a smaller size unit as long as the unit is within the maximum occupancy level under the Housing Quality Standards. HUD defines maximum occupancy level as two persons per bedroom/sleeping room. A living room may be counted as a sleeping room.

The payment standard does not necessarily equal Rent to Owner.

The payment standard is the lower of:

- The payment standard for the voucher size listed on the Housing Choice Voucher; or
- The payment standard for the size of the unit rented by the family.

Once the payment standard is determined, the CDA uses the payment standard to calculate the monthly housing assistance payment for a family.

Total Tenant Payment

The total tenant payment is the greater of:

- 30% of the family's monthly income (before taxes) after HUD regulated deductions. (Monthly-adjusted income)
- 10% of monthly gross income (before taxes with no deductions).
- Any minimum rent under Federal Law.

In most cases, Total Tenant Payment (TTP) is 30% of the family's monthly-adjusted income. The TTP is the amount you pay monthly toward rent and utilities. Adjusted income means your gross income minus the HUD allowable deductions.

The Dakota County CDA Representative assigned to your file will compute your adjusted income taking into considerations any allowable deductions that you are entitled to including dependents, medical expenses (elderly, handicapped, or disabled households only,) and/or expense for the care of dependents, as follows:

1. \$480 deduction for dependent per year (all those 17 and under and all those 18 and over except head of household or spouse, who are full time students, handicapped or disabled)
2. Expenses for child care while you are employed or attending school, providing:
 - a) There is no adult household member capable of providing the child care during the hours of needed care
 - b) The amount is reasonable for the hours and type of care provided.
 - c) The amount of child care does not exceed the amount of income.
 - d) The amount is not paid by the agency or an individual outside the household.
 - e) The expense is for children that are 12 years old or younger.

- f) You can provide verification this expense has been paid.
The CDA requires copies of your cancelled checks if it is not provided by a licensed child care provider.

3. FOR ELDERLY ONLY (Head or Spouse age 62 or older, Handicapped or disabled).

- a) \$400 Deduction per family per year
b) Medical expenses which exceed 3% of the gross annual income and which are not paid by outside sources (insurance etc.).

EXAMPLE:

Annual Income (\$5.50/hr X 40hrs X 52 wks) \$11,440

Deductions

3 Minor Children (\$480 X 3) \$1,440

Care Expenses (\$50/wk X 52) \$2,600

Total Allowances -4,040

Annual Income After Allowances (11,400 - 4,040) 7,400

Monthly Income After Allowances (7,400 \ 12) 617

30% of Monthly Income After Allowances (617 x 30%) 185*

***NOTE:** This is not necessarily the amount you will pay towards rent. The CDA has to take into consideration the payment standard, voucher size, location of the unit, bedroom size of the unit, and the utility allowance. The CDA will send you a rent allocation sheet once your rent portion is calculated. You and the landlord will receive a copy so you know the portion you should pay and what the CDA will pay on your behalf to the landlord.

Gross Rent

Gross rent is the rent to owner plus any utility allowance. The utility allowance is based on the utilities that the tenant is responsible for paying. The Utility Allowance Schedule is included in this briefing packet.

Examples of total subsidy calculation:

1. *Gross rent less than the payment standard*

Ms. Peterson found a one-bedroom apartment with a rent to owner (contract rent) of \$1300. The apartment has gas heat and electric cooking. She is responsible to pay electricity and gas. Her monthly adjusted-income is \$1000. Her TTP is \$300.

Rent to Owner \$1300
Utility Allowance + \$50
Gross Rent **\$1350**

		\$1352	Payment Standard
TTP	<u>-\$300</u>	<u>-\$300</u>	
Total Subsidy	\$1050	\$1052	Total subsidy is the lesser of the payment standard or gross rent, minus TTP.

Rent to Owner \$1300

Total Subsidy	<u>-\$1050</u>	Housing Authority Payment to Owner
Tenant Share	<u>\$250</u>	Tenant Payment to Owner

2. *Gross rent more than the payment standard.*

The same family found a one-bedroom apartment for \$1600.00.

Rent to Owner	\$1600
Utility Allowance	<u>+\$50</u>
Gross Rent	\$1650

TTP	<u>-\$300</u>	\$1352	Payment Standard
Total Subsidy	\$ 1350	<u>-\$300</u>	
		\$1052	Total subsidy is the lesser of the payment standard or gross rent, minus TTP.
Rent to Owner		\$1600	
Total Subsidy		<u>-\$1052</u>	Housing Authority Payment to Owner
Tenant Share		\$548	Tenant Payment to Owner

Affordability Check

Whenever the gross rent is greater than the payment standard, as in example 2 above, the CDA must conduct an affordability test. This check is done because HUD regulations prohibit families from paying more than 40% of their monthly-adjusted income as the Total Family Contribution (rent plus utilities) at the time of initial move in. The affordability check is calculated as follows:

Gross Rent	\$1650
Total Subsidy	\$1052
Total Family Contribution	\$598
40% of Monthly Adjusted Income	\$400
\$1000 x 40% (.40)	

Since the total family contribution is more than 40% of the monthly-adjusted income, the family does not pass the affordability check and the CDA can not approve the unit.

Mixed Family

Eligibility for federal housing assistance is limited to US Citizens and applicants who have eligible immigration status.

A "mixed family" means a family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. Mixed families can, under certain conditions, receive prorated assistance. That means that the amount of assistance paid for a mixed family is reduced based on the number of family members who have ineligible status rather than paid based on the total number of family members.

Eligible Housing

The voucher program is flexible and can work with many different types of housing as long as the rent the landlord is asking is reasonable, the unit is affordable for the voucher holder; and the unit passes a Housing Quality Standards (HQS) inspection.

The voucher program can work with:

- Apartment buildings
- Duplexes or Twin homes
- Townhomes
- Single Family Homes
- Manufactured Homes (lot rent)

If you find a landlord that is interested in working with the program you can refer them to the CDA's website for more information or they can call the CDA at 651-675-4543.

The Request for Tenancy Approval

In order for the CDA to begin the process for approving a rental unit, you must provide a completed Request for Tenancy Approval (RTA) form. The RTA is completed by the Property Manager or owner of the property you want to rent. This form provides the CDA with the address of the unit, the rent amount, landlord and other required information to determine affordability and rent reasonableness.

The Request for Tenancy Approval (RTA) form must be returned to the Dakota County CDA office by 4:30 pm on the 15th of the month prior to the month you want your assistance to begin.

For example: If you would like your assistance to begin on October 1, your RTA would need to be turned in by September 15th. If the 15th of the month falls on a holiday or a weekend the deadline will be the next day the CDA is open for business.

You are responsible for getting the RTA to the CDA by the deadline. The landlord may offer to fax or mail the RTA form for you, but getting the form to the CDA by the deadline is *your* responsibility.

Upon receipt of the RTA, the CDA does the following:

1. Determines that the rent and utility costs meets your 40% affordability criteria.
2. Determines that the rent amount the landlord is requesting is reasonable based on other similar units in the area.
3. Prepares the necessary leasing and contract paperwork to be sent directly to the landlord. (This paperwork must be returned in order for the CDA to make our payment).
4. Schedules a Housing Quality Standards inspection with the inspections staff. You do not need to contact the CDA to request an inspection.

If the CDA determines that the unit is not affordable or reasonably priced, you and the landlord will be notified of options. If the landlord is not willing to adjust the contract rent, you will need to select a different rental unit.

Side Payments

It is considered a program violation to make additional payments (side payments) to the landlord to cover a higher rent amount; it is a violation of the program for the landlord to charge side payments to participants of the HCV program. If the landlord agrees to lower the rent to meet the affordability criteria for a participant or to comply with the rent reasonable determination, the rent must be reflected on the executed lease. If the CDA gains evidence that a side payment is being made the participant will lose their housing assistance and the landlord will be required to return all housing assistance payments made by the housing authority.

Rent Reasonableness

Each assisted unit is reviewed for rent reasonableness. Every year the CDA conducts an annual market survey of over 20,000 rental units in Dakota County. The data collected on unit age, size, square footage, amenities, rent amount, location, utilities included in the rent, etc is used determine a fair rent price for a rental property based on similar units in the area. Federal Regulations for the HCV program require that the housing authority complete a rent reasonable test on all assisted units.

Other Payments (Not Rent)

The Housing assistance program does not include the cost for garages in your assistance if it is not included in the rent, we do not assist with “pet rent” rent you are required to pay for having a pet in your assisted unit, and storage units that are not part of the contract rent for the unit. The cost for garages, storage units, etc. must be voluntary and the same cost for all tenants. You cannot be forced to pay for an extra service if you do not want it. Contact your Housing Specialist if you have specific questions about side payments or additional costs outside of the contract rent for the unit.

Rent from a Relative

The Housing Choice Voucher prohibits participants from renting from a parent, child, grandparent, grandchild, sister or brother. You can not own or have any ownership in the unit where you are being assisted. If you own a mobile home the housing assistance will be based on the lot rent for the property, it will not include your mortgage.

Lease Term

The CDA does require that you sign a twelve month lease. If you are currently in a lease you will be required to sign a new lease that is effective with the starting date of your housing assistance with the HCV program.

Changes

During your search for a unit, changes in your household composition, income, assets, and expenses must be reported to the CDA immediately because it may affect the voucher size that you were issued and it may affect your 30% and 40% search criteria. You must also keep the CDA notified of your address as the CDA corresponds with applicants and participants in writing.

Portability

Portability enables you to use your assistance in other cities and states outside of Dakota County. Portability was created to give you the freedom to choose the areas that best suit your needs. You may exercise your right to portability if:

1. You were a resident of Dakota County when you applied to be on the waiting list, AND
2. You meet the income limits of the Housing Authority you are move to, AND
3. The jurisdiction you want to move to has a Housing Authority that administers the Housing Choice Voucher program.

If you did not live in Dakota County when you applied for the waiting list, you must receive assistance with your voucher in Dakota County for 12 consecutive months before you may request portability.

If you are not able to port out of Dakota County you must reside in Dakota County CDA's jurisdiction for twelve months. After you fulfill the twelve month requirement you can move out of the Dakota County CDA's jurisdiction.

To Request Portability:

- Contact the Housing Authority you intend to move to and inquire about their payment standards, utilities allowances, subsidy standards, voucher size and income limits. Each Housing Authority has different income limits, payment standards and procedures for portability.
- Start the transfer process 30 to 60 days before your anticipated lease start date.
- If you plan to move within the metro area, return your completed RTA to the CDA, **not** the housing authority to which you want to move.
- If you are moving outside of the metro area provide the name and address in writing of the housing authority you want your file transferred to.
- If you are a current participant and your voucher was not issued to you by the Dakota County CDA, the CDA will send your file back to your original housing authority to process the move/portability.
- You are not eligible to move if you owe money to the Dakota County CDA. You must have any outstanding debt paid in full (from all housing authorities) before you can move. Being current on your repayment agreement is not sufficient.

Once all of the necessary paperwork is provided to the CDA, your paperwork will be sent to the other housing authority. The CDA attempts to send files expeditiously, but be prepared for delays. It is quite possible you may have to pay the first months full rent.

Housing Quality Standards

Federal Regulations require the CDA to conduct inspections in accordance with Housing Quality Standards. The purpose of the HQS inspection is to ensure that the CDA is making an assistance payment on a unit that is decent, safe and sanitary. The unit you choose must pass Housing Quality Standards prior to the CDA making an assistance payment. The CDA will conduct inspections on your assisted unit annually thereafter.

Lead Based Paint

- If the unit you select was built before 1978 and you have children under age 6, there must not be any chipped or peeling paint inside or outside the rental property.
- Lead paint is an invisible danger. Children affected by Lead paint poisoning can suffer from lower intelligence, learning disabilities and behavioral issues.
- When properly maintained and managed, this paint poses little risk.
- Lead based paint must be removed properly to decrease health hazards. This can be a time consuming and expensive process. The work must be completed by an individual who has completed lead safe work practices training.
- If the rental property you have selected has chipped or peeling paint and was build before 1978 contact the landlord to see if the property has been tested for lead paint.

FYI: Lead Base Paint Exposure Testing

See your family physician or call Dakota County Public Health. Intake 651-552-3115. They will refer you to low cost medical clinics for lead based paint testing.

Common Fail Items for HQS Inspections

- Nonfunctioning smoke and carbon monoxide detectors
- Loose, missing or cracked electrical switch plate and outlet covers
- Inoperable bath fan
- Peeling and/or chipping exterior and interior paint
- Leaking faucets/plumbing
- Burners on kitchen stove/range not operating as designed
- Cracked and/or broken window panes
- Carpet and vinyl conditions—safety issues
- Missing or damaged window screens
- Garbage Disposals not operating or missing flanges
- Missing Globes on light fixtures or missing bulbs (exposed sockets)
- Broken toilet seats
- Missing Tiles in bath, slow drains and mold
- Emergency Back Up lights failure to test

The CDA wants you to be informed of items that are part of the HQS inspection, use the HQS Inspection Checklist on the following page as a guide to ensure your unit passes inspection on the first attempt!

Housing Quality Standards Inspection Checklist

The checklist below is a tool for owners and tenants to prepare their unit for an HQS inspection. This brief listing is for the purposes of information only and is not intended as a completed listing.

Check HUD and local codes for other requirements.

- Utilities (water, gas, electric) must be turned on for the completion of the inspection.
- In units where the tenant must pay for utilities, each unit must have separate metering device(s) for measuring utility consumption.
- A ¾" overflow pipe must be present on the hot water heater safety valves and installed down to within 6 inches of the floor.
- There must be a permanently installed working heating system.
- The heating system must be capable of maintaining an interior temperature of 68 degrees Fahrenheit between October 1 and May 1.
- If built prior to 1978, the unit must be free of chipping or peeling paint inside and outside the unit.
- Stove must be operational; all burner should be operating
- Refrigerator must be operational with a good seal, clean and free of overstuffing
- Hot and cold running water in the kitchen and bathroom(s).
- There must be a shower or bathtub that works; should be free of mold and any cutting hazards.
- There must be a flush toilet that works, is securely mounted and does not leak.
- The bathroom must have either an outside window or an exhaust fan vented to the outside.
- There must not be any plumbing leaks or plugged drains (check for slow drains).
- All plumbing fixtures must have P-traps to prevent sewer gas from leaking into the unit.
- There must not be any missing, broken, or cracked windows.
- Window screens are required on all windows and must be in good condition.
- All sliding glass doors must have a lock or security bar on the door that works.
- All security bars and windows must have a quick release mechanism.
- All walls and ceilings must be clean with no holes or large cracks.
- The floor covering cannot be torn or have holes that can cause someone to trip.
- All ground floor windows and exterior doors shall open and close as designed and must have working locks. Doubled keyed dead bolts are not permitted.
- Four or more exterior stairs must have handrails 34 inches to 38 inches from the ground.
- Walk offs or porches 30 inches above grade must have guard rails 36 inches from the ground.
- All electrical outlets/switches must have cover plates and be in good working condition. Plates that are cracked or loose will fail inspection.
- All ground fault circuit interrupters (GFCIs) must work properly.
- Check to ensure all light fixtures are operational and replace any missing bulbs or globes. Exposed sockets will result in a failed inspection.
- Emergency Back Up lights should test; failure to test will result in a fail.
- The roof must not leak. Indications of a leak are discolorations or stains on the ceiling.
- Stairs and railings must be secure.
- Bedrooms must have a built-in closet.
- Bedrooms should have at least one window must open for egress and ventilation.
- Smoke detectors should be operational and properly mounted on each level of the unit including the basement and walk up attics.
- Carbon Monoxide detectors are required within 10 feet of all bedrooms.
- All fences and gates must be in good repair.
- The unit must be free from infestation
- If this is an initial inspection, the unit must be empty/vacant from previous tenant

HQS Inspection Process

Your inspection will take place according to one of the following:

- A. If you presently live in the unit where you are requesting assistance to begin, the inspection department will arrange a date and time prior to the first of the month for your unit to be inspected **if** time permits. There is no guarantee that the inspector will be available to complete the inspection prior to the first of the month. Someone is required to enter and inspect the unit. If you cannot keep this appointment you must call to reschedule with the inspector.
- B. If the unit is vacant prior to the first of the month, the inspection department will attempt to contact the owner to set up an appointment. If an inspection has **not** been completed prior to the first of the month you are required to have someone present in the unit on the first working day of the month. An inspection will take place between 8:00 a.m. - 4:30 p.m.
- C. If the unit is occupied until the end of the month prior to your move-in, the inspection will take place on the first working day on the month. Someone **must** be present to let the inspector into the unit between 8:00 - 4:30 to complete the inspection. The CDA inspection can be completed if you live in the unit or the unit is vacant. The inspection can not be completed until the previous tenants have vacated the unit.
- D. If you have on-site property management and they will be available between 8:00 AM-4:30 PM you can make arrangement with them to let the inspection in your unit in your absence. The CDA requires that you leave written permission for the CDA inspector to enter your unit in your absence.

In all cases, if the unit does not pass or the inspection is done after the 1st day of the month, the assistance will not begin until the day the inspection is passed/completed. The CDA rent portion will be prorated based on a 30 day month.

DECIDING WHERE YOU WANT TO LIVE

The following are common suggestions for finding housing and applying for housing.

Getting ready to move

- Determine what you can afford to pay for housing.
- If you are currently renting and want to move to a new rental unit, make sure you give notice in the time and manner explained in your lease.
- If possible, get a copy of your credit history and work on getting your credit repaired. If you are unsure of your credit report, there are resources available to assist you. For more information, contact the Consumer Credit Counseling Service at 651-439-4840 or 1-800-511-9204.
- Pay or make payment plans for any unpaid rent or charges
- Resolve any issue(s) you may have with your current property manager.
- Get a good reference from your current property manager.

Searching for an affordable rental unit

- Work with someone familiar with housing searches. This might be a social worker or a housing advocate. If you need help with this, try an information and referral service like United Way 2-1-1 or MinnesotaHelp.Info™.
- Request a vacancy listing from the CDA. You can request one to be mailed to you or you can stop by the office during normal business hours and pick up a copy in the lobby. The vacancy list is updated every Monday morning.
- Other Resources:
 - www.apartmentsearch.com
 - www.rent.com
 - www.mynewplace.com
- Identify resources to assist you in looking for housing. In the Twin Cities metropolitan area, Housing Link may provide some of these resources.

Visiting a Property

- If you have an appointment, show up on time.
- Try not to bring children along. Have a babysitter, friend or relative watch the children.
- Dress nice, perhaps like you would for a job interview.

Determine their Acceptance Policies

- Policies can vary from landlord to landlord and is an indication of what a landlord screens for in accepting or denying applications.
- Be clear and honest about rental, credit, and criminal history problems. Explain how any of these problems were or are being resolved.
- How much income must you have to be accepted for the apartment rental you are applying for?
- What kind of credit score is required to accept or deny your application?
- Does a poor rental history (Unlawful Detainer or Eviction or other marks on your rental history) effect their decision to accept or deny your application?
- Does having great rental references outweigh poor credit?
- Does any type of criminal history affect their decision to accept or deny your application?

- How much income must you have to be accepted for the apartment rental you are applying for?
- Find out if you are likely to be denied before paying an application fee. The application fee is your responsibility and could be \$30 or more per adult.

Evaluating the Premises

- Is there a place for children to play outside safely?
- Is the unit in a high crime area? Call the local police department to see how many police calls are made to the area.
- What is the general condition of the neighborhood?
- Are you close to medical services, fire department, or a police station?
- Is there adequate parking for you and your guests?
- Is the area/building well lighted at night?
- If you have pets, do they allow pets? If so, are there additional fees or increased security deposit?
- If you have school-aged children, you will want to consider the various school districts that are available, as well as the distance from the housing unit to the school.
- When you search for housing, consider the neighborhood and its surroundings. Try to avoid high crime areas.
- Consider the distance between your workplace and the location of the housing unit.
- Consider the availability of child care in the area of the housing unit. If you work, what is the distance between the housing unit, the child care provider, and your work location?
- If you do not have a vehicle, what is the access to public transportation in the area of the housing unit?
- The CDA recommends that you select a unit located outside of areas of high poverty concentration.

Evaluating the Unit

- What is the rent amount?
- How much is the security deposit? Can you afford the deposit? If not, who can assist you?
- Do they offer a 12 month lease?
- What are the costs of utilities? Is the unit energy efficient? What utilities will you be required to pay?
- Are tenant-paid utilities separately metered?
- Is the unit free from serious drafts?
- Is the building secure? Do all windows lock? Do the entrance doors have secure locks? Are there cameras on the property?
- Is there evidence that the unit has not been well maintained?
- Is the heating source adequate for the size of the unit?
- Is there enough room for your furniture?
- Is the unit clean and ready to move in?
- Is the refrigerator and stove large enough for your family size?
- Are there private, secure mail boxes?
- What are the pet policies?
- Are there any policies on smoking?
- Is there sufficient parking and storage?
- Are there sufficient amenities and facilities for your family?

If you plan on applying for a unit:

- Bring documentation of your rental history with the names of properties, the address of the property where you lived, and when you lived there.
- Bring along a resume or documentation of your employment history.
- Bring along a pay stub and other salary information. Bring identification information, including a driver's license or state ID and your Social Security Card.

Completing the rental application:

- Before you apply; find out if the owner will accept the Housing Choice Voucher.
- Fill out the application neatly, clearly, and completely.
- Get a receipt for any money you give to a property manager. Some properties may require cash or a money order for an application fee.
- Ask what screening company the property uses. Record the screening company's name in case you are denied by the property. Some properties may even provide information about their screening criteria. If you are asked to pay a pre-lease deposit, get an agreement in writing that explains under what conditions the deposit will be returned.

Signing a lease

- Before you sign the lease, look at the actual unit you will be renting, not a model.
- Read the entire lease. Make sure you understand what it says and ask clarifying questions of the leasing agent.
- Find out your responsibilities and the property owner's responsibilities, such as who pays for each utility and how to get your security deposit back at the end of the lease. Make sure that all the responsibilities are listed in the lease.
- Get everything in writing.
- Get a copy of the signed lease.

If denied housing

- Ask if anything in the rental or credit history can be clarified and may allow you to be reconsidered.
- You can obtain a free copy of the tenant screening report that is in question. (There is a time limit for doing this).
- If you did not get the information when you applied, get the screening company's name from the property.
- Contact the screening company directly to request a copy of your report. (You will need to contact the same company the property has used).
- If you suspect discrimination, consult the appropriate fair housing organization. The CDA has provided information in your participant handbook surrounding how to file a fair housing complaint.

Security Deposits

Security deposits are set by the owner of the property. The CDA does not assist with security deposit or application fees.

- (a) The owner may collect a security deposit from the tenant.
- (b) The CDA prohibits security deposits in excess of amounts charged by the owner to unassisted tenants.
- (c) Before you move in to a unit, do an inspection with the landlord. Write down any problems with the apartment, and any areas that are dirty or damaged. Have the landlord or caretaker sign the list. Ask them to make all the repairs before you move in. This is a precaution for preserving your right to your damage deposit and will increase the possibility that the HCV Housing Quality Standards inspection will pass.

Moving out of a unit

When the tenant moves out of the assisted unit, the owner may use the security deposit, including any interest on the deposit, in accordance with the lease, as reimbursement for any damages to the unit.

Make sure to give proper notice to the owner before moving out of a unit. Failure to do so will cause you to lose your voucher as well as your security deposit. A proper notice for the HCV program is 60 plus one day. For example, if you give notice on September 30 you would be eligible to move December 1.

Conduct a move-out inspection just like the move-in inspection. Have the landlord sign your inspection notes. Then you'll have proof of the conditions you left behind. Be sure you return all the keys (get a receipt for them), leave the apartment clean, and give the landlord your forwarding address. You may want to take pictures of the unit before leaving.

The owner must give the tenant a written list of all items charged against the security deposit, and the amount of each item. After deducting the amount, if any, used to reimburse the owner, the owner must refund within 21 days the full amount of the unused balance to the tenant or send a written explanation. Interest on the unused balance is also due to the tenant. You are not responsible to pay for "ordinary wear and tear" which includes worn-out carpet, chipped paint, and appliances that break because they are old.

If the security deposit is not sufficient to cover amounts the tenant owes under the lease, the owner may seek to collect the balance from the tenant.

In order to move with continued assistance with your HCV you must leave your unit in good standing. You and the landlord must sign the mutual termination of the lease form. This is proof for the CDA that you provided a proper notice to the landlord, you have not damaged the unit beyond normal wear and tear, and you do not owe any money to the landlord for unpaid rent or unpaid utilities you were responsible for paying.

Reasonable Accommodations

An applicant/participant of the Housing Choice Voucher Program who has a handicap or disability may ask for an exception to the Dakota County CDA's rules, policies, or procedures as a REASONABLE ACCOMMODATION of his/her disability if compliance with the existing rules constitutes a hardship in light of the person's disability. The CDA may make an accommodation if it does not create an undue financial or administrative burden, or fundamentally change the nature of the program. A disability does not include alcohol or illegal drug dependence.

Your request for Reasonable Accommodations can be made in writing or by calling your Housing Representative.

Fair Housing

According to the federal Fair Housing Act, it is illegal to consider race, color, religion, national origin, sex, disability or family status in rental, sales, lending or homeowner's insurance decisions. Under the Minnesota Human Rights Law, it is also illegal to discriminate based on one's creed, sexual or affectional orientation, marital status and receipt of public assistance.

If you suspect unfair housing practices or have questions about fair housing, contact:

- **U.S. Department of Housing & Urban Development (HUD)**
Fair Housing Hotline
1-800-669-9777
TDD 1-800-927-9275
- **[HUD's Housing Discrimination Complaint Form](#)**
If you need assistance filing a Housing Discrimination Complaint, please call the CDA at (651) 675-4400.
- **Minnesota Department of Human Rights**
651-296-5663
- **Other Twin Cities Area Resources:**
Housing Equity Law Project (HELP)
651-222-5863
- **Housing Discrimination Law Project**
612-827-3774
TDD 612-827-1491
- **HousingLink**
www.housinglink.org

Limited English Proficiency

An applicant/participant of the Housing Choice Voucher Program who has limited English skills may at anytime request an interpreter. The CDA is required to provide interpreter services at no cost to you. The CDA has obtained a Request for Interpreter/Waiver of Interpreter Services at admission to the program; however you always have the right to request assistance if you feel it is necessary to gain equal access to the Housing Choice Voucher Program.

Fraud Notice

The Department of Housing and Urban Development is seriously concerned about fraud in the HCV Program.

The CDA reviews your income, assets, expenses and household composition annually to make sure that you are paying the proper rent to your landlord and that you have been issued the appropriate voucher size for your household composition. When we ask for this information be sure to:

1. Let us know about all income received by members of your household and income that you expect to receive in the next year. Remember to include income from second jobs, overtime, part-time jobs, Social Security/SSI for all family members, MFIP, General Assistance and income received for child support.
2. Let us know the names of everyone expected to live in your household in the next year. You must report anyone moving in out of your household within ten days. You must get prior approval to add members to your household. You must request to add members to your household in writing.

Going along with these simple rules will help you stay in the HCV Housing Program and help the program run fairly and honestly. Not following these rules could result in referral of the matter for investigation, termination of your assistance, and you being accused of a Federal crime.

It is very important that you report all income, assets, and expenses in your household and any changes in the number of people living with you. You are obligated to notify the CDA within 30 days of any change. The CDA must approve any additions to your assisted household. We urge you to be sure that you are meeting these responsibilities so that you will continue to receive assistance.

Your rent payment to your landlord must not be more than the amount in your lease that we calculated at the time of our review. If you are now paying (or if your landlord asks for) any money in addition to this payment, please report this to us at once. We will determine if these extra payments are legal. Most of these payments are illegal and appropriate action will be taken against the landlord. Exceptions would be for pet fees, charges for the garage or parking space the CDA does not assist with these additional expenses.

If you know of any cases of fraud by landlords, other families, or if you have any questions on this subject, please call or write the Dakota County CDA at 1228 Town Centre Drive, Eagan, MN 55123, 651-675-4400. If you know of any cases of fraud by CDA employees, write the Department of Housing and Urban Development, Minnesota Office, 220 South Second Street, Minneapolis, MN 55401 Attention: Housing Management Specialist or call (612) 370-3072

REASONS YOU COULD LOSE YOUR HOUSING BENEFITS

The Dakota County CDA wants you to be successful in keeping your voucher. Please remember the most common reasons that participants lose their benefits:

- Skipping out on the lease (vacating without a proper notice to the CDA and the landlord).
- Eviction for a lease violation. The landlord takes you to court and wins an action against you.
- Failing to report all people who are living in the assisted unit.
- Failing to report all income for all household members in the assisted unit.
- Failing to attend scheduled appointments at the CDA office and with the CDA inspector.
- Failing to supply information needed by CDA staff that is required to calculate your proper rent amount.
- Failing to provide true and complete information when completing the CDA paperwork.
- Failing to cooperate with the inspection.
- Having household members on your application who are assisted on another person's assisted household.
- Participation in illegal drug related or violent criminal activity. (This includes all members and visitors to your home.)
- Conducting your self in a manner that is threatening or abusive to CDA personnel.

INFORMAL HEARING PROCEDURES

The Dakota County CDA will give the program participant an opportunity for an informal hearing to consider whether decisions relating to the individual circumstances of the family are in accordance with law, HUD regulations, and CDA rules, in the following cases:

- A determination of the computation of the amount of housing assistance payment for the family;
- A decision to deny or terminate assistance on behalf of the participant;
- A determination of the number of bedrooms entered on the certificate/voucher under the CDA standards for a family who wants to move to another dwelling with continued participating in the program.

Written notice of these determinations by the CDA will state that if the participant does not agree with the decision, they may request an informal hearing on the decision within 10 days of the date of mailing.

The guidelines for the informal hearing include:

- The hearing may be conducted by any person designated by the CDA other than a person who made or approved the decision under review or a subordinate of such person.
- At their own expense, the participant may be represented by a lawyer or other representative.
- The CDA and the participant shall be given the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules and evidence applicable to judicial proceedings.
- Participants will be given the opportunity to examine before the CDA hearing any CDA documents that are directly relevant to the hearing. The participant will be allowed to copy any such document at their expense. If the CDA does not make the document available for examination on request of the participant, the CDA may not rely on the document at the hearing.

The CDA will be given the opportunity to examine any documents that the Participant intends to submit at the hearing before the hearing, and will be permitted to copy such documents at its own expense. If the Participant does not make any document available for examination by the CDA, the Participant may not rely on the document in the hearing.

- If the participant does not attend a hearing or is more than (15) minutes late, the right to review by a hearing officer is forfeited. Only ONE opportunity will be provided for a participant to attend an informal hearing.
- The person who conducts the hearing shall issue a written decision stating briefly the reasons for the decision. Factual determinations relating to the individual circumstances of the participant shall be based on evidence presented at the hearing. A copy of the hearing decision shall be furnished promptly to the participant.

The CDA is not bound by a hearing decision:

- Concerning a matter for which the CDA is not required to provide an opportunity for an informal hearing or otherwise in excess of the authority of the person conducting the hearing under the CDA hearing procedures, or contrary to HUD regulations or requirements or otherwise contrary to Federal, State or local law.

- If the CDA determines that it is not bound by a hearing decision, the CDA will promptly notify the participant of the determination and of the reasons for the determination.

NOTIFICATION TO APPLICANTS AND TENANTS REGARDING PROTECTIONS UNDER THE VIOLENCE AGAINST WOMEN REAUTHORIZATION ACT (VAWA)

A federal law that went into effect in 2006 protects individuals who are victims of domestic violence, dating violence, and stalking. The name of the law is the Violence against Women Act, or "VAWA." This notice explains your rights under VAWA.

Protections for Victims

If you are eligible for a Section 8 voucher, the CDA cannot deny you rental assistance solely because you are a victim of domestic violence, dating violence, or stalking.

If you are the victim of domestic violence, dating violence, or stalking, you cannot be terminated from the Section 8 program based on acts or threats of violence committed against you. Also, criminal acts directly related to the domestic violence, dating violence, or stalking that are caused by a member of your household or a guest can't be the reason for terminating your rental assistance if you were the victim of the abuse.

Reasons You Can Be Evicted

Your rental assistance can be terminated if the CDA or your landlord can show there is an *actual* and *imminent* (immediate) threat to other tenants or employees at the property if you remain in your housing. Also, you can be evicted and your rental assistance can be terminated for serious or repeated lease violations that are not related to the domestic violence, dating violence, or stalking committed against you. The housing authority and your landlord cannot hold you to a more demanding set of rules than it applies to tenants who are not victims.

Removing the Abuser from the Household

The CDA may allow the victim and other household members to stay in the assisted unit, but require the abuser to vacate the assisted unit.

Moving to Protect Your Safety

The CDA may permit you to move and still keep your rental assistance, even if your current lease has not yet expired. CDA may require that you be current on your rent or other obligations in the housing choice voucher program. The CDA may ask you to provide proof that you are moving because of incidences of abuse.

Proving that You Are a Victim of Domestic Violence, Dating Violence, or Stalking

The CDA can ask you to prove or "certify" that you are a victim of domestic violence, dating violence, or stalking. The CDA must give you at least 14 business days to provide this proof. There are three ways you can prove that you are a victim:

- Complete a Form HUD -50066 certification form provided by the CDA
- Statement from a victim service provider, attorney, or medical professional who has helped with domestic violence, dating or stalking
- Provide a police or court record

If you fail to provide one of these documents within the required time the CDA may terminate your rental assistance.

Confidentiality

The CDA must keep confidential any information you provide about the violence against you, unless:

- You give written permission to the CDA to release the information.
- A law requires the CDA to release the information.

If release of the information would put your safety at risk, you should inform the housing authority and your landlord.

VAWA and Other Laws

VAWA does not limit the CDA duty to honor court orders about access to or control of the property. This includes orders issued to protect a victim and orders dividing property among household members in cases where a family breaks up.

VAWA does not replace any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, or stalking.

For Additional Information

For help and advice on escaping an abusive relationship, call the National Domestic Violence Hotline at 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY).

**Payment Standards
Effective 10/01/2009**

Unit Size	10-01-2009 Region 1 Apple Valley, Burnsville, Inver Grove Hts., Lakeville, Mendota Heights	Payment Standards Region 2 Farmington, Hastings, W. St. Paul,
0 Bedroom	669	581
1 Bedroom	790	706
2 Bedroom	975	903
3 Bedroom	1294	1221
4 Bedroom	1412	1371
5 Bedroom	1624	1577
6 Bedroom	1836	1783
Manufactured Homes (Lot Rent)	\$369	\$369

MONTHLY DOLLAR ALLOWANCE

	0 BR			1 BR			2 BR			3 BR			4 BR			5 BR		
	M	T/D	SF	M	T/D	SF	M	T/D	SF	M	T/D	SF	M	T/D	SF	M	T/D	SF
1 HEATING																		
Natural Gas	15	21		23	28	33	33	42	56	34	47	72	42	60	75	48	69	82
Bottle Gas	33	46		50	61	71	71	90	121	73	102	156	90	129	161	104	148	177
Fuel Oil	31	45		45	62	80	56	80	105	69	98	127	87	125	163	100	143	185
Electricity	21	31		30	43	55	38	55	71	47	67	87	60	85	111	68	98	127
2 COOKING																		
Natural Gas	4			5			7			10			12			12		
Bottle Gas	8			12			15			21			25			27		
Electricity	5			6			8			12			15			16		
3 LIGHTS/REFRIGERATION																		
Electricity	15			16			24			34			44			47		
4 WATER HEATING																		
Natural Gas	9			14			19			24			28			32		
Electricity	16			22			28			35			44			50		
Bottle Gas	19			31			40			52			61			69		
Fuel Oil	20			27			33			42			53			60		
5 WATER/SEWER																		
Water	6			8			10			12			15			18		
Sewer	8			12			15			18			24			27		
Trash	19			19			19			19			19			19		
6 Range/Refrigerator																		
Range	2			2			2			2			2			2		
Refrigerator	3			3			3			3			3			3		
TOTAL																		

Participant Name _____
 Unit Address _____
 City, State, Zip _____

Heating Codes:
 M = 3 or More Attached Units
 D = Duplex or 2-Family Home
 SF = Single Family & Mobile Homes

SUBSIDIZED HANDICAP ACCESSIBLE HOUSING

The following is a list of handicap accessible housing in Dakota County. For more information about accessible housing units in Dakota County or other counties, call The Metropolitan Center for Independent Living at 651-646-8342.

Apple Villa South Townhomes (Family Housing) Apple Valley, 952-432-4644	Hidden Valley (Family Housing) Hastings 651-437-6565
Apple Valley Villa (Senior Housing) Apple Valley 952-236-2600	Oak Ridge Manor (Senior Housing) Hastings 651-437-1367
Cliff Hill Townhomes (Family Housing) Burnsville 952-890-0212	Prairie Estates (Family Housing) Inver Grove Heights 651-451-2662
Horizon Heights Townhomes (Family Housing) Burnsville 952-890-0233	Fairfield Terrace (Senior Housing) Lakeville 952-469-1414
Glen Pond Estates (Family Housing) Eagan 651-454-6911	Rosemount Greens (Family Housing) Rosemount 651-423-4636
Royal Oaks (Family Housing) Eagan 651-452-8067	Rosemount Plaza (Senior Housing) Rosemount 651-423-5995
Eagan Gardens (Family Housing) Eagan 651-454-5667	Camber Hill Townhomes (Family Housing) South St. Paul 651-451-1487
Westview Apartments (Family Housing) Farmington 651-463-7369	John Carroll (Senior Housing) South St. Paul 651-554-3273
Spruce Place (Senior Housing) Farmington 651-463-2511	Westwood Ridge (Senior Housing) West St. Paul 651-455-2211
Red Oak Manor (Senior Housing) Farmington 651-460-6644	Nan McKay (Senior Housing) South St. Paul 651-554-3273

MARKET RATE HANDICAP ACCESSIBLE HOUSING

The following is a list of handicap accessible housing in Dakota County. The following housing complexes are MARKET RATE and rents vary. For more information about accessible housing in Dakota County or other counties, call The Metropolitan Center for Independent Living at 651-646-8342.

Aspenwoods
Eagan
651-452-2093

Coventry Court
Burnsville
952-432-9652

The Atrium
Burnsville
952-435-3385

Dakota View
Burnsville
952-890-7120

Berkshire
Burnsville
952-431-4757

Carriage Green
Eagan
651-452-8778

Grand Ridge
South St. Paul
651-457-7868

Lexington Heights
Mendota Heights
651-452-8826

Lemay Lakes
Eagan
651-454-5382

The Ridge
West St. Paul
651-451-8913

The Observatory
Burnsville
952-435-6600

South View Gables
Inver Grove Heights
651-455-3714

Shannon Park Townhomes
Rosemount
651-423-6746

Southwind Village
Burnsville
952-892-1500

SouthFork Village
Lakeville
952-892-1966

Surrey Gardens
Eagan
651-452-6561

Summit Park Apartments
Burnsville
952-890-2713

Walnut Trails
Eagan
651-452-4038

Trailway Pond
Burnsville
952-895-0308

The Woods
Burnsville
952-435-6776

Woodbridge
Eagan 651-452-8954

SCHOOLS IN DAKOTA COUNTY

Burnsville-Eagan-Savage (I.S.D. #191)
100 River Ridge Court
952-887-7300

Randolph (I.S.D. #195)
Randolph, MN 55065
507-263-2151
651-332-2997

Cannon Falls (I.S.D. #252)
East Minnesota Street
Cannon Falls, MN 55009
507-263-3562

Rosemount (I.S.D. #196) 820
14445 Diamond Path
Rosemount, MN 55068
651-423-9400

Farmington (I.S.D. #192)
510 Walnut Street
Farmington, MN 55009
651-463-7193

South St. Paul (I.S.D. #6)
700 North 2nd Street
South St. Paul, MN 55075
651-457-9490

Hastings (I.S.D. #200)
9th and Vermillion
Hastings, MN 55033
651-437-6111

West St. Paul (I.S.D. #197)
1897 Delaware Avenue
West St. Paul, MN 55118
651-681-2300

Inver Grove Heights (I.S.D. #199)
9875 Inver Grove Trail
Inver Grove Heights, MN 55077
651-457-7210

Dakota County Area Vo-Tech
1300 East 145th Street
Rosemount, MN 55068
651-423-2281

Lakeville (I.S.D. #194)
8670 - 210th Street West
Lakeville, MN 55044
952-469-4461

Inver Hills Comm. College
8445 East College Trail
Inver Grove Heights, MN 55075
651-455-9621

Northfield (I.S.D. #659)
301 Union Street
Northfield, MN 55057
507-663-0629

The following is a list of management companies, landlords and complexes which have work with the HCV (Section 8) program in the past. Rents at these units have been considered reasonable based on size, location, and facilities. **This list does not guarantee that the rents will be approved by the CDA or that the complex has a vacancy at this time.** Call the CDA to discuss the rent and utility information. This list does not include all the places that accept Section 8 rental assistance in Dakota County.

Apple Valley

Hidden Ponds 952-953-6347
 Apple Villa 952-432-4644
 Hearthstone 952-891-4300

Hastings

Westview Village 651-437-7805
 Valley Manor 651-437-1290

Burnsville

Andrew's Pointe 952-890-6292
 Pines of Burnsville 952-890-6914
 Colonial Villa 952-707-6916
 Dakota Station 952-946-0450
 Observatory 952-435-7024
 Raven Hills 952-890-7129
 Willow Pond 952-894-2778
 Berkshire 952-431-2499
 Burnsville
 Nicollet Ridge 952-892-5004

Inver Grove Heights

Gear Properties 651-450-0072
 Blackberry Pointe 651-554-8080

Lakeville

Lakeville Court 952-469-1009
 Oaks of Lakeville 952-469-3646

Rosemount

Kidder Park 651-322-1122

Eagan

Aspenwoods
 Boulder Court 651-455-0695

 Eagan Place 651-452-3280
 Cinnamon Ridge 651-890-0240
 Fox Ridge Estates 651-454-5765
 Thomas Lake 651-688-0991
 View Pointe 651-454-2140

West St Paul

Carousel 651-451-0041
 Oaks of West St Paul 651-457-2661
 Westview Park 651-451-2998
 Oakdale Terrace 651-455-3571
 Holiday Acres 651-455-7015
 Covington Court 651-450-0492

Farmington

Farmington Family Townhomes 651-460-3686

Farmington Townhomes 612-366-0669