Welcome to the Dakota County CDA. You have been asked here today because you are a participant in the Housing Choice Voucher program. The Housing Choice Voucher Program, or Section 8, is a rental subsidy program funded by federal tax dollars. Unlike other benefit programs, the voucher program is not an entitlement program, meaning that not everyone who qualifies for the program will receive a benefit as program funding is limited. This program briefing will walk you through your obligations as a participant so that you can be successful in keeping your voucher for as long as you need it.
As part of this slideshow we will discuss five important topics. These include

Rent Calculation,

Change Reporting,

The Move Process,

Inspections, and

Retaining your Assistance.
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Retaining your Assistance.
Let’s begin with Rent Calculation.
To calculate your rent portion,

the CDA is required to verify certain information.

This includes the composition of your family’s household,

all income received by household members,

and all assets

and expenses for your household.

It is important to be thorough in reporting these items, as your rent is calculated based on this information.
To estimate, or annualize, your income for the next year, the CDA looks at your previous patterns in income.

This means that all sources of income received during the year are included in your annual income total.

From this total, your average monthly income is determined and your rent portion is based on this amount.

So, while your actual income may vary from month to month due to varying hours, your average income calculation and your rent portion will remain the same throughout the year.

Unlike Dakota County Economic Assistance, the CDA will not make changes every time your income changes.

Therefore, it’s a good idea to plan ahead and to budget or save money for months when your actual income may be less but your rent portion may not change.
After projecting your annual income, the CDA can determine what you pay for rent. As a program requirement, you will always pay a minimum of 30% of your income towards the gross rent. When selecting a new unit, you are limited to paying no more than 40% of your adjusted monthly income towards the gross rent.

There are a few factors that determine the tenant rent or what you will pay to your landlord.

These include the gross rent,

the CDA’s payment standard,

and the maximum CDA payment.
The gross rent is the contract rent plus a utility allowance.

The contract rent is the amount of rent charged by the landlord. The landlord may pay for some of the utilities and include those in the contract rent. If the utilities are not included, you are responsible to arranging for service and pay utility bills on time.

Since everyone’s utility bills are different, the CDA establishes a utility allowance schedule based on average use and rates.
Payment Standards

- **Payment standards** are CDA-established benchmarks of the gross rent for a modest rental unit in the area.
- Depend on bedroom size and location of unit.
- Updated annually.

Payment Standards are benchmarks calculated by the CDA of rent and utility amounts for a modest rental unit in the area.

The CDA’s payment standards depend on the size and location of the unit.

They are updated once a year.
The maximum Housing Assistance Payment or HAP the CDA will pay is equal to the payment standard less 30% of adjusted monthly income.

While you are permitted to rent a unit that costs more than the payment standard, you will be responsible for paying the additional amount.
Let's look at an example.

Imagine that you find an apartment with a rent of one thousand dollars. You need to pay for gas heat. The allowance for the tenant-paid utilities is determined to be forty-two dollars. This totals a gross rent of one thousand forty-two dollars.

The CDA payment standard is nine hundred seventy-five dollars. To determine the maximum HAP, we need to subtract out 30% of the adjusted monthly income. Let's imagine that amount to be three hundred dollars.

The maximum HAP is then six hundred seventy-five dollars.

To determine your tenant rent or how much you will pay to the landlord, you will take the contract rent,

Subtract out the maximum HAP,

And the tenant rent for this example would be three hundred and twenty-five dollars.

Keep in mind that you are also responsible for the utilities.

This means that your total tenant payment or gross housing costs total three hundred sixty-seven dollars.

If you were moving to a new unit, you cannot pay more than 40% of your adjusted monthly income towards the gross housing costs. Since in this example, 40% of income is four hundred dollars and the total tenant payment of three hundred sixty-seven dollars is less, the CDA would determine this unit to be affordable.

If you are interested in a unit over the payment standard, speak with a Housing Specialist to determine whether the unit is affordable for you or use the rent affordability calculator found on our website.
Your voucher benefits are impacted by changes in your household’s composition and income. Let’s look at how and when you should report these changes.
The best way to report a change is by submitting a Housing Choice Voucher Change Reporting Form.

When filled out correctly this form helps us connect information to the correct file and respond to your request in a timely manner.

To obtain one of these forms you may

call your Housing Specialist,

visit by the CDA office,

or access the CDA website.
To download forms from our website, go to www.dakotacda.org.

On the main menu, hover your mouse over “Programs and Services,”

From the menu, click on “For CDA Residents and Clients.”

Finally, scroll down to the bottom of the page and select a document to view or print.

You will also find vacancy listings, payment standards, utility allowance schedules, a rent affordability calculator, and the CDA’s Administrative Plan in this area.
Changes you must report include

- a change in income for any household member,
- the move-out of any household member,
- the birth, adoption, or court-awarded custody of a child
- a change in full-time student status.
You must request prior approval from the CDA before making the following changes:

Adding a new person to your household;

Having a visitor in your home for more than 15 days in a 12 month period; or

If any household member will be absent from your home for more than 30 days.

These requests may also require permission from your landlord.

If you do not have prior approval, you may risk eviction and/or loss of your housing assistance.
Please remember that you must report a change in writing within 30 days.

If you report a change late, you may be required to pay back overpaid Housing Assistance Payment (HAP).

While you may be reporting changes to other agencies in Dakota County, you must report all information directly to your Housing Specialist. Information generally is not shared among agencies so the CDA will not receive information that you provide to Dakota County.
At the end of your assisted lease, you have the option of renewing your lease or locating a new unit. Let’s review the process if you choose to move.
To make a successful move,

make sure to provide proper written notice to CDA

Don’t be hasty providing notice to your landlord or the CDA. Vacancy rates are low and many of our participants are having a hard time finding a new affordable unit to move to.

and your landlord,

to submit completed move paperwork,

and to be home for the inspection of your new unit.

Moving Checklist

✓ Provide written notice to the CDA
  • Vacancy rates are low and affordable units are hard to find.
✓ Provide written notice to the landlord
✓ Submit move packet paperwork
✓ Be home for inspection of new unit
Step 1 is to provide written notice to the CDA.

CDA policy requires a written notice to move 2 months and one day prior to your move date.

This means that if you are planning to move June 1st you must submit your notice by March 31st.

April 1st is too late.

Remember, you must also give notice to your landlord.
After you give proper notice, the CDA will mail you out a move packet.

This packet will include a Request for Tenancy Approval and your voucher.

The packet will also include a Mutual Termination of Lease agreement, if you are moving prior to the end of your lease. This agreement needs to be signed by you and your landlord and submitted to the CDA at least 45 days before your lease ends.

The Request for Tenancy Approval (RTA) must be received by 4:30pm on the 15th of the month before you move.

Late paperwork will delay your move.
Step 3 is an inspection of the new unit.

Once your paperwork has been approved, an inspection will occur at your new unit on the first business day of the month.

You will not receive notice of this inspection, so mark your calendar.

Be prepared to be home between the hours of 8am and 5pm, as you must allow the inspector access to your unit.

If your new unit is vacant and accessible, our inspector may arrange to inspect the unit prior to your move-in date. Your landlord will be aware of this scheduling.

A missed inspection will delay your assistance.
Let’s review some important dates in the move process.

Give a proper move notice.

If you are moving prior to the end of your lease, turn in a mutual termination of lease agreement.

Turn in the RTA for the new unit.

Cooperate with the inspection scheduling.
Keep in mind that you must sign a 12-month lease.

Your lease must begin on the first of the month.

You may only move once in a 12-month period.

Any money owed to the CDA or to your landlord must be repaid before your move can be approved.

Finally, the CDA cannot guarantee uninterrupted assistance during a move so you must be prepared to pay the full first month’s rent!

Delays are more common if you are moving to another housing authority’s jurisdiction.
Housing Quality Standards or HQS inspections are performed on all assisted units to ensure that your home is decent, safe, and sanitary.
In the HCV program, there are two main types of inspections.

The first type is a move-in inspection. This is the initial inspection of a unit.

The second type is an annual inspection. The CDA is required to inspect units at least once a year if you choose to renew your lease. You will receive notice in the mail with the date and approximate time of the inspection.

The CDA also conducts quality control inspections. Units are randomly selected throughout the year to ensure we are consistently inspecting all unit in accordance with the program rules.

Special inspections are performed at the request of you or your landlord to address time-sensitive concerns.
For inspection of your unit to occur, you must allow the inspector access to your unit.

The best way to do this is by being home yourself.

If you cannot be home, arrange for another adult 18 years of age or older to let the inspector in.

If this is not possible, you can make prior written arrangements with your landlord and the inspector to enter your unit while you are gone.

If you must change the date of the inspection, call the CDA in advance to reschedule.

Remember: Missed inspections may cause delayed payments or termination of your assistance.
The inspector may find items that don’t meet the HQS criteria.

The most commonly failed inspection items include:

- Inoperable smoke or carbon monoxide detectors,
- Missing switch plate or outlet covers,
- Broken windows/torn or missing screens,
- Burners on kitchen stove not operating

If you notice a problem, call your landlord before your inspection to make the necessary repairs.
At the CDA, we want you to be successful on the Housing Choice Voucher program. Let’s review some simple steps for retaining your assistance.
To fulfill program obligations, remember that it is your responsibility

to attend all CDA meetings;

to supply all information required to calculate your subsidy;

When changes occur, be sure to report them in writing within 30 days.

Cooperate with your inspection.

Refrain from illegal drug use, alcohol abuse, violent activity. Make sure all household members and visitors to your home also comply.

Avoid threatening or abusive behavior toward your landlord, neighbors and CDA staff.
Another responsibility of the Housing Choice Voucher program is to fulfill the obligations of your lease.

This means paying your rent on time,

properly maintaining your unit,

following community rules and regulations, and

providing proper notice before you move.

Remember: Evictions from your unit for violations of your lease will cause you to lose your Housing Choice Voucher.
At your appointment with CDA staff, you will be signing forms electronically. These forms will include,

Statement of Tenant Responsibilities. The Statement of Tenant Responsibilities was mailed to you with your application packet. By signing this you understand the policies and rules of the HCV program as well as the consequences of program violations. You are further certifying that you understand that false statements or information are punishable under Federal Law. False statements or information are grounds for termination and can result in theft and fraud charges under the state & federal law.

Release of Information. This is a HUD required release of information.

Necessary verification forms
The average participant receives $6,500 per year in rental assistance benefits just by following the rules we have reviewed. If you have questions about this information, please discuss them with the Housing Specialist during your appointment. Thank you for your participation and help in making our program a success. You may now return to the lobby and wait for your name to be called.