

WELCOME TO THE COMPTON HOUSING AUTHORITY

HOUSING CHOICE VOUCHER PROGRAM!



You have waited a long for time the opportunity to participate in this program. Your name has finally come to the top of the waiting list, and you are ready for the Compton Local Housing Authority (LHA) to determine if you are eligible for assistance. This booklet will explain how the program works and hopefully, will answer many of your questions. You will be given a brief orientation to explain the information in the booklet, and also meet with a Compton Housing Specialist. If there is anything you do not understand it is VERY important that you ask questions. It is important that you have a clear and complete understanding of how the program works, and what your rights and responsibilities are before your assistance begins.

THE HOUSING CHOICE VOUCHER PROGRAM

The Housing Choice Voucher program provides monthly rental assistance for participants who want to rent from a private landlord but can not afford the full monthly rental payment. The Housing Choice Voucher program is funded by the U.S Department of Housing and Urban Development (HUD). The LHA administers the Housing Choice Voucher program for HUD in the City of Compton. Housing Choice Voucher program regulations are established by HUD and LHA.

Eligibility

Eligibility for the program is primarily determined by family composition and income. Other factors in determining eligibility include, but are not limited to: citizenship status, previous participation in federally subsidized housing programs, criminal history, and age (you must be at Least 18 years of age or an emancipated minor). The allowable annual household income (or income limit) is established by HUD.

If you are determined eligible for the Housing Choice Voucher program, you will be issued a voucher of participation.



The first term of the Housing Choice Voucher is 60 days.

You must submit a Request for Tenancy Approval (RTA) before the end of the 60-day period unless you have contacted your Housing Specialist and requested an extension (prior to the expiration date). An inspection for the unit will be scheduled ONLY after receiving your Request for Tenancy Approval. The LHA offers a model lease that your landlord may decide to use. If your landlord wants to use his own lease, *you must also submit an unsigned copy of the lease along with the Request for Tenancy Approval.*

Do not give your voucher to anyone. You may need to show it to the landlord to verify that you are eligible for the Housing Choice Voucher program, but do not let a landlord or anyone else keep your voucher.

Rental Subsidy

The amount of subsidy in the Housing Choice Voucher program is determined by the Payment Standard (the maximum amount the LHA may pay for rent on a family's behalf), the family's income, and the amount of rent and utilities for the unit selected. The exact amount you will pay per month toward rent cannot be determined until a specific unit is selected.

In the Housing Choice Voucher program, you may not pay more than 40% of your monthly-adjusted income for rent and utilities. Thus, it is a good idea to search for a unit where the rent and utility allowance (as determined by the LHA) are less than the Payment Standard.

If you require a specific accommodation to participate in this program, please contact your specialist.





HOW THE PROGRAM WORKS

The following is a basic guideline of how the program works:

1. A family is determined to be eligible.
2. The family is issued a Housing Choice Voucher.
3. The family searches for a unit to rent.
4. When the family finds a unit, they ask the owner or landlord if they will accept the family as a tenant.
5. The owner and family sign a Request for Tenancy Approval and submit it and a copy of the lease (if the owner is using his own lease) to the LHA staff. A Lead Based Paint Disclosure form must also be submitted if the unit was built in 1978 or earlier.
6. If the owner's lease and rent amount are acceptable the LHA Housing Inspector conducts an inspection.
7. If there are repairs to be made, the repairs must be completed before assistance may begin.
8. Once repairs are completed, the owner and tenant sign a lease.
9. The family pays the security deposit.
10. The owner signs a contract with the LHA.
11. The family moves into the unit.
12. Each month a portion of the rent is paid to the owner by LHA, and the family pays their portion directly to the owner.
13. The family reports certain changes in income and family composition within 10 days to the LHA.
14. The family's eligibility is recertified on an annual or bi-annual basis.
15. Relocations are possible (after the initial 12-month period) depending on the LHA lease-up rate.



QUESTIONS, ANSWERS & OTHER CONCERNS

What Is the Housing Choice Voucher Program?

The Housing Choice Voucher program is a rental assistance program that is funded by the federal government through the U.S. Department of Housing and Urban Development. The Compton Housing Authority administers the program for the federal government. The LHA administers the program only in the City of Compton.

The purpose of the program is to enable eligible families or individuals to have decent, safe, and sanitary housing by paying a portion of rental costs, which includes rent and utilities (not phone or cable), on behalf of a family.

How Does Payment Standard Works in the Housing Choice Voucher Program

In the Housing Choice Voucher program, the rent payment is based on the lesser of the Payment Standard or the gross rent of the unit (rent and utilities). The family may rent a unit that rents for more than the Payment Standard and pay a greater portion of their income for rent and utilities. If, however, the family selects a unit where the gross rent (rent and utilities) exceeds the Payment Standard, their tenant rent payment may **not** exceed 40% of their monthly-adjusted income (at the time the family initially moves into the unit only).

Typically, the family pays between 30 and 40% of their monthly adjusted income for rent and utilities, and LHA pays the remainder of the rent payment directly to the landlord. Most families simply receive the utility allowance as an offset against monthly rental costs.

What is a Payment Standard?

Under the Housing Choice Voucher program, the Payment Standard is the maximum amount of subsidy that may be paid for a family. The Payment Standard is between 90 and 110% of the Fair Market Rent. Each year HUD publishes Fair Market Rents (FMRs) for each county in the United States. If the family rents a unit where rent and utilities exceed the Payment Standard, the family's portion of the rent will be higher. Families are prohibited from paying more than 40% of their monthly adjusted income for rent when the gross rent exceeds the Payment Standard (at initial move-in only).

What Size Voucher Am I Eligible for?

The size issued is based on the number of persons in the household.

How Much Will the Program Pay?

How much assistance is provided differs from family to family. It primarily depends on:

- How many people are in the household;
- How much income the household has;
- Household deductions and allowances;
- What size voucher the family has been issued;
- The size of the rental unit;
- The amount of rent charged by the owner; and
- What utilities are paid by the family and what utilities are paid by the owner.

The LHA staff will review with you exactly how much income is counted for your family and the types and amounts of any deduction.

How is the Utility Allowance Determined?

The LHA establishes utility allowances for each utility (e.g., water, sewer, gas, electricity, etc.) annually. When you select a unit, a utility allowance is given for each utility that is not included in your rent payment (e.g., that you are responsible for paying in addition to your rent). Most families simply receive the utility allowance as an offset against monthly rental costs.

To the Assistance Paid?

The assistance is sent directly to the owner. The family is responsible for paying their portion of the rent directly to the owner. The family is responsible for paying utility bills for which they are responsible.

May An Owner Refuse To Participate In The Program or Refuse To Rent To A Voucher Holder?

Owners are not required to participate in the Housing Choice Voucher program. Owners may screen prospective tenants. Owners may apply the same screening criteria to voucher holders that they apply to nonsubsidized tenants. For example, they may check credit or former landlord references. The LHA is required to make available to potential landlords the name and address of your current and previous landlords. The LHA will also inform landlords if you have previously been evicted or if your assistance has ever been terminated for certain criminal acts. If you think an owner is refusing to rent to you because of race, color, creed, religion, disability, age, or familial status, you may file a discrimination complaint with the Fair Housing.

What Size Unit Should I Look For?

Generally, it is best to search for the unit size allocated on your voucher. However, it may be possible to rent a unit larger or smaller

than your allocation. As there are certain restrictions.

- **Do not commit to a unit larger than your voucher size until you speak to the LHA staff.**

What Type Units May Be Rented?

Eligible unit type includes:

Apartments, Condominiums, Duplexes, and Houses

The elderly and disabled may also choose to live in an assisted living facility.

The unit must be privately owned. The family receiving assistance cannot have any financial interest in the unit unless they are a participant in the Homeownership Voucher program.

The owner (including a principal or other interested party) cannot be the parent, child, grandparent, grandchild, sister, brother or any member of the family, unless such relationship would provide reasonable accommodation for a family member who is a person with disabilities.

Housing Choice Voucher rental assistance cannot be used in a unit that is already subsidized, such as public housing. Families may not receive assistance under two programs at one time. For example, a family may not live in public housing and rent a unit under the Housing Choice Voucher program. This is called a “double subsidy.”

There are no designated Housing Choice Voucher units. Each family is free to choose the unit they wish to rent. However, the unit chosen must meet the following conditions:

- The owner must be willing to participate in the program;
- The owner must be willing to sign a lease with the family;

- The owner must not be related to any household member (unless a family member is disabled);
- The unit must pass an inspection;
- The rent requested by the owner must be reasonable in comparison to other nonsubsidized rents for comparable units in the area;
- The unit must not be owner occupied;
- The unit must be the right size for the family and program guidelines;
- The owner's proposed lease must be acceptable; and

❖ **Final acceptability of a unit is the decision of the LHA inspector.**

Will The LHA Specialists Find A Place For Me To Live?

No. Each family is responsible for finding the housing of their choice that meets program requirements. A listing of landlords who participate in the Housing Choice Voucher program is available in the lobby of the LHA.

If you are disabled and need a specific accommodation in locating housing to suit your needs, please contact Compton Housing Authority.

How Do I Find A Unit To Rent?

1. You may be living in a rental unit that is acceptable for the program.
2. Check local newspapers and ads.
3. Check with local realtors.
4. Check with local apartment managers.
5. Ask friends and relatives if they know of rental units.
6. Drive through neighborhoods looking for vacant units or "For Rent" signs.
7. Ask the LHA staff for a list of owners with available units.

Don't give up. You have to work at finding a good place to live.

If you have a disability that makes looking for a unit difficult, or if you need a unit that is handicap accessible, please let the staff know. They will discuss with you the kind of special assistance that is available.

How Long Do I Have To Find A Place?

Your voucher is good for sixty (60) days. There is a possibility of being granted 2 extensions of 30 days each (as long as you request the extension before the expiration of the voucher). If a unit is not located during that time, you forfeit your Housing Choice Voucher and must reapply to the Housing Choice Voucher program.

May I Move In When I Find A Place?

No. An inspection must be conducted, and any needed repairs completed. A lease and contract must be signed. If you move into the unit before the inspection process is complete, and the unit has not passed an inspection, you will be responsible for paying all of your rent until the unit passes inspection.

Is It Possible To Receive Assistance Where I Presently Live?

The unit must be the correct size, it must pass inspection, the rent must be within the guidelines, and the owner must be willing to participate in the program and enter into a new lease agreement.

Do I Have To Sign A Lease?

Yes. The program requires the owner and tenant to sign a lease for a minimum of a year. The owner may use his lease with a HUD Tenancy Addendum or the LHA model lease. The owner may have house rules, if approved, as an addendum to the LHA model lease.

The lease is between the owner and the tenant and spells out the conditions of the tenancy. **Do not sign** a lease until the LHA has approved it.

Does the Housing Choice Voucher Program Pay the Owner's Security Deposit?

No. The program does not pay the security deposit. The family must pay the security deposit. An owner may collect a security deposit that does not exceed security deposits charged for nonsubsidized units in the area.

Who Is Responsible For Having Utilities Connected?

Upon initial inspection all utilities must be on at the owner's expense. After a contract is signed, if the family is responsible for paying a utility, the utility should be connected in the family's name. Subsidy cannot be paid if utilities are not connected.

What Are My Responsibilities As A Tenant?

As a tenant under the Housing Choice Voucher program you have responsibilities to the property owner and LHA. **See FAMILY OBLIGATIONS AND RESPONSIBILITIES.**

What If I Want To Move?

If you want to move to another area within your community or another area the family may receive tenant-based assistance. If the Housing Authority's lease up rate falls below 95% , a family's request to port out may be denied or the family may be required to move to a Housing Authority whose payment standard does not exceed the LHA current payment standard.

What Type Of Income Must Be Reported?

All income to which any household member has access must be reported to the LHA. This includes (but is not limited to): wages, welfare assistance, Social Security, Disability, Unemployment, Child Support, other family support, etc. If a family member or friends give you money to help with bills, you must report this income. If you share a joint checking or savings account with a friend or

family member (whether or not they live with you), this income must be reported.

All assets with a value of \$100 or greater must be reported to LHA. This includes (but is not limited to): savings accounts, money market accounts, real estate (including jointly owned proper, etc.).

Failure to report all sources of income and any change in income amount or source within 10 days of the change is grounds for termination of assistance. IRS tax records, Department of Public Social Services (DPSS) records and Social Security Administration (SSA) records may be utilized to verify gross annual income.

It is important that you consistently report income to all government agencies. If you have reported that you earned \$8,000 dollars in wages during a particular year to the IRS, you need to report \$8,000 dollars in wages to the LHA. If you have reported that you receive child support of \$3,000 dollars during a particular year to DPSS, you need to report \$3,000 dollars in child support to the LHA.

HUD is working in cooperation with the IRS to conduct income matches each year. If you have failed to report income to the LHA that is not excluded based on program regulations that you have reported to the IRS, you will receive a letter from the LHA stating that you have an income discrepancy in the Housing Choice Voucher program. If the discrepancy is due to failure to report income, you will be required to repay any overpaid subsidy made during the calendar year that you failed to report the income. Again, failure to report income in a timely manner is a violation of your Family Obligations and may be grounds for termination from the program.