

- Income from certain training programs
 - All amounts from a HUD-funded training program
 - Amounts paid by other publicly assisted programs to reimburse for expenses
 - Some amounts of a resident services stipend
 - Incremental earnings and benefits resulting from a qualifying state or local employment training program
- Plan for Achieving Self-Support (PASS)
- Temporary, non-recurring or sporadic income
- Work Study
- Reparation (compensation or reimbursement) payments
- Earnings of full-time students in excess of \$480.00
- Adoption Assistance Payments in excess of \$480.00
- Certain lump sum Social Security payments
- State payments to a family with a member who has a developmental disability
- Federally Mandated exclusions:
 - Food Stamps
 - Domestic Volunteer Services Act
 - Heating Assistance
 - Job Training Partnership Act
- Indian Settlements/Trusts
- Title IV Higher Education Act of 1968
- Agent Orange Settlements

- Child Care payments (or value received) through the Child Care and Development Block Grant Act of 1990
- Earned Income Tax Credit Refunds
- Title V of the Older Americans Act

RESTRICTIONS ON LEASING TO FAMILY MEMBERS

Assistance may not be provided for leases if the landlord is the parent, child, grandparent, grandchild, brother, or sister of the HCV participant unless such an arrangement is necessary to provide reasonable accommodation to a person with disabilities.

WORKING TOGETHER

HCV participants, landlords and MHRA all need to work together for the program to be successful. There are three documents which cover the various responsibilities under the HCV Program:

**Housing Choice Voucher
Between You and MHRA**

Your HCV is an agreement between you and MHRA.

In return for the housing assistance provided by MHRA through your HCV, you must be sure to meet your obligations to MHRA. Obligations include but are not limited to the following:

1. You must report any change in income or household composition (adding or removing members) by the 25th of the month and/or within ten (10) calendar days of the change.
2. You must not engage in any criminal or drug related activity.
3. You must permit MHRA to inspect your unit upon reasonable notice.
4. You must notify MHRA and the landlord in writing at least thirty (30) days before you move out of your unit.
5. You must not commit fraud. Fraud is explained later in this booklet (see page 15).
6. You must use your unit solely as a residence for your own household. Any person not included as a family member on your approved HCV paperwork is considered an unauthorized household member if they stay in your apartment without

about any part which you don't understand.

INCOME AND HOUSEHOLD COMPOSITION

HCV Program participants are required to report their household composition and the sources and amounts of their income when they enter the HCV Program, and annually at the recertification appointment. In addition, any changes in income or in household composition (adding or removing members) must be reported by the 25th of the month and/or within ten (10) calendar days of the change.

It is also important to report the nature of any income as some types of income are not counted toward the participant's portion of the rent, for example:

- Income from the employment of children under age 18;
- Payments received for foster children by foster adults;
- Lump sum additions to family assets;
- Medical reimbursements;
- Income of a Live-In Aide;
- Student Financial Assistance;
- Armed Forces pay for persons exposed to hostile fire.

Using the example for a "Lease up" for April 28th, the Tenant pays their portion as follows:

Tenant Pays:	+	MHRA Pays: =	Total Contract Rent To Landlord
April	4/28 - 5/31 (Prorated)	4/28 - 5/31 (Prorated)	
May	5/1 - 5/31	5/1 - 5/31	
June	6/1 - 6/30	6/1 - 6/30	

After you return your Request For Tenancy Approval form, MHRA will make sure the rent is reasonable and will inspect the unit to see if it meets a set of requirements called Housing Quality Standards. Housing Quality Standards are designed to make sure that the unit will be safe, healthy and comfortable.

A booklet entitled "A Good Place To Live" explains Housing Quality Standards in detail and is included in your HCV packet. Be sure to read it carefully before you start to look for a unit.

The lease itself is the legally binding contract between you and your landlord. It assures your right to live in your unit as long as you observe the rules spelled out in the lease.

Program requirements are contained in the HCV Program Lease Addendum. It may seem rather long and complicated at first, but it explains your responsibilities as well as landlord's responsibilities. It is very important that you understand your lease and lease addendum before you sign them. You should read them carefully and ask your landlord or HCV staff

written MHRA approval for more than fourteen (14) consecutive days or a total of fourteen (14) days in a twelve (12) month period. Having unauthorized household members jeopardizes your assistance and can and will be considered fraud and therefore grounds for loss of your Housing Choice Voucher.

7. You must keep to the terms of your lease and make all utility payments that you are responsible for.

Your Lease Between You and the Landlord

Your lease is an agreement between you and your landlord. Once you and your landlord have signed your lease, **MHRA is not involved**. It is up to you and your landlord to meet the obligations outlined in the lease.

As with any other tenant, if a HCV participant fails to meet the obligations in the lease the landlord is free to take action. The landlord has the same responsibility to meet the terms of the lease as he/she would with any other tenant.

In addition, failure to keep to the terms of the lease constitutes a breach of program

obligations, for which a participant could lose all HCV assistance.

Housing Assistance Payments Contract (HAP)
Between the Landlord and MHRA

The Housing Assistance Payments Contract (HAP) is an agreement between your landlord and MHRA. MHRA makes monthly housing assistance payments to the landlord on your behalf, and the landlord must comply with the contract as well as make sure that your unit continues to meet the Housing Quality Standards.

So three (3) documents:

- The Housing Choice Voucher;
- The Lease; and
- The Housing Assistance Payments Contract (HAP)

contain the basic responsibilities that you, your landlord, and MHRA must meet to make sure that your participation in the HCV Program goes smoothly. Working together in a spirit of mutual cooperation will ensure that your involvement in the HCV community is a very positive experience.

Tenancy Approval within sixty (60) days after the day you get your HCV, otherwise your HCV will expire.

The Manchester Housing and Redevelopment Authority normally grants one (1) sixty (60) day extension when you provide a completed Apartment Log.

Once the Request for Tenancy Approval has been received, the Voucher expiration date is placed on hold. The Manchester Housing and Redevelopment Authority will, as a Reasonable Accommodation, grant an additional sixty (60) day extension if requested and if the Reasonable Accommodation form is completed and verified by a medical professional.

Leases will be in effect on either the:

- Requested beginning date of lease (see Request For Tenancy Approval form); and/or
- The date that the unit passes Housing Quality Standards Inspection.

The unit must pass inspection prior to entering into a Housing Assistance Payment Contract (HAP).

NOTE: Should lease up date/inspection be completed after the 25th of the month, the HAP payment will be delayed by one month (see page 14).

lived in the Manchester area for at least twelve (12) months you may decide to use your HCV somewhere else right away, or you may decide to move away at some point in the future.

You may move anywhere in the United States where there is a housing authority which has a Housing Choice Voucher Program that can take you.

If you decide to move away after you have signed a lease under the HCV Program, you will still be responsible for meeting the terms of that lease.

EXCEPTIONS: There are three (3) special HCV Programs under which you might not be able to move away and keep your assistance. These are called the Family Self-Sufficiency Program, Homeownership Program, and the Homeless Program. HCV staff will tell you if these programs might impact your ability to move.

STEPS TO LEASING AN APARTMENT

When you receive your Voucher, you also get a form called a **Request For Tenancy Approval**. Once you have found a place you want to rent, you and the owner simply fill out the Request For Tenancy Approval form, sign it, and return it to MHRRA.

You must complete and return your Request For

HOUSING DISCRIMINATION

On the inside front cover of this booklet is a notice informing you that MHRRA does not discriminate in its provision of housing assistance. Landlords participating in the HCV Program also must not discriminate on the basis of race, color, sex, age, religion, creed, familial status, disability, national origin, marital status, or sexual orientation.

If you think a landlord is discriminating against you, either while you are searching for a unit or after you have moved in, please contact HCV staff right away. If you wish, they will help you fill out a Discrimination Complaint Form. A copy of this form is included in your HCV packet.

A WORD ABOUT FRAUD

If a program participant commits fraud, or otherwise violates program regulations, MHRRA may be forced to terminate assistance. Fraud happens when a program participant attempts to deceive MHRRA by some act or omission, such as failing to disclose income, occupants of the apartment, a criminal record, and so on. Program obligations are found on your HCV and have been referred to previously in this booklet. If MHRRA receives evidence that a violation of program regulations has occurred, you may be asked to present evidence in your defense. If there is more evidence that a violation has

occurred than evidence refuting the violation, MHRA may be forced to take action up to and including the termination of assistance.

To avoid problems of this sort please remember your obligation to report all changes in income or household composition (additional or less members) by the 25th of the month and/or within ten (10) calendar days of the change. In addition, please remember that visitors may not stay longer than fourteen (14) consecutive days or a total of fourteen (14) days in a twelve (12) month period without written approval from MHRA.

If you have any questions concerning this matter, please contact MHRA staff who will be happy to answer your questions.

If you are evicted or in the process of being evicted, your HCV assistance could be placed in jeopardy. As with failing to give thirty (30) days notice to the landlord before moving, eviction may also result in financial claims against you by the landlord.

INFORMAL HEARINGS

MHRA offers informal hearings to HCV applicants or participants who believe that an improper decision has been reached regarding their HCV assistance.

If you have been denied assistance or if you have been granted assistance but believe that the number

WHAT IS THE MOST I CAN PAY FOR AN APARTMENT?

Regulations do not allow the initial rental of an apartment for which the tenant must pay over 40 % of their Monthly Adjusted Income for rent and utilities. Most participants in the HCV Program must seek an apartment where the contract rent plus the utility allowance does not exceed the Payment Standard or the Payment Standard plus 10% of Monthly Adjusted Income.

For many people who receive TANF, the Shelter Allowance already exceeds 40% of their Monthly Adjusted Income. They will not be able to rent an apartment for which the rent plus utility allowance exceeds the Payment Standard.

People whose income is severely limited and who would pay the \$25.00 minimum rent are also likely to find that this minimum rent exceeds 40% of their Monthly Adjusted Income. For these participants, the rent plus the utility allowance must not exceed the Payment Standard.

CAN I USE MY HOUSING CHOICE VOUCHER SOMEWHERE ELSE?

In most cases, the answer is yes. Being able to use your assistance somewhere other than the area served by MHRA is called portability. If you have

financial assistance provided.

The following chart shows the number of bedrooms normally assigned based on household size under these Occupancy Standards.

Generally, an otherwise acceptable unit that is too large according to the Occupancy Standards would still be approved if the rent plus any utility allowance is affordable based upon the smaller unit size of your HCV.

MHRA SUBSIDY STANDARDS:

Number of Persons		Number of Bedrooms
Minimum	Maximum	
1	1	0
1	2	1
2	4	2
3	6	3
4	8	4
6	10	5

NOTE: Under MHRA's Occupancy Standards, the maximum number of persons for each bedroom size in the chart may be exceeded by one (1) in the case where there is a need to permit an infant to share a parent's bedroom.

of bedrooms allowed or the amount of rent you must pay were improperly figured, or if your assistance has been terminated, you have the right to request an informal hearing. A request for an informal hearing must be done in writing.

For further information, please read the sheet entitled Information Regarding Informal Hearings HCV Program that is included in your HCV packet.

KNOW YOUR PROGRAM!

Now that you have read this booklet, you have a basic understanding of the HCV Program and what you need to know as a HCV participant. But there is a lot of information to remember and some of it may seem confusing at first. That's why it's a good idea to read through this booklet more than once and then keep it handy for future reference.

Also, be sure to read the other items in your HCV packet, some of which have been referred to in this booklet. Remember, it's in your best interest to clearly understand the HCV Program.

MOVING OUT OF A HCV UNIT

Once you have been a HCV participant for a one (1) year term of your lease, you may move to a different unit if you choose to, but you must be sure to

provide at least thirty (30) days written notice to both your landlord and MHRA.

Failure to provide proper notice to MHRA could result in your losing your HCV assistance. Failure to provide proper notice to your landlord could result in financial claims against you by the landlord and could also jeopardize your HCV assistance in a new unit.

If you decide you want to move, be sure to provide proper notice and then work closely with the HCV Leased Housing Coordinator and/or Leasing Specialist to arrange for a new HCV and a new Request For Tenancy Approval form. Also, keep in mind that if you choose a different unit that fails MHRA's inspection or other program requirements, or if your Request For Tenancy Approval form is not returned on time, MHRA might not be able to continue your HCV assistance for the following month.

FAMILY SELF-SUFFICIENCY PROGRAM

The Family Self-Sufficiency (FSS) Program is available for participants of the Housing Choice Voucher Program. It is a voluntary program developed to promote economic self-sufficiency among families participating in the HCV Program. The participants of this program must be willing to develop goals and make plans which will enable them to attain suitable employment to achieve economic self-sufficiency. The program offers a

utilities) at or below the Payment Standard will pay the highest of:

- 30% of Monthly Adjusted Income
- 10% of Monthly Gross Income
- Welfare Shelter Allowance
- \$25.00 Minimum Rent

NOTE:

$$\begin{array}{r} \text{Contract Rent} \\ + \\ \text{Utilities} \\ = \\ \text{Gross Rent} \end{array}$$

Families choosing to rent apartments with gross rents above the Payment Standard will pay the highest of the above plus the difference between the Payment Standard and the gross rent. Regulations limit the amount that families may pay for their portion of the rent to 40% of Monthly Adjusted Income during the first year on the program.

HOW IS MY APARTMENT SIZE DETERMINED?

MHRA has a set of **Occupancy Standards** which were developed to make sure each family participating in the HCV Program receives assistance for an apartment that is appropriately sized for the number of persons in that family's household. The number of bedrooms indicated by the Occupancy Standards establishes the amount of

WELCOME!

The Manchester Housing and Redevelopment Authority (MHRA) welcomes you to its Housing Choice Voucher Program (HCV) community. This booklet contains important basic information about MHRA's HCV Program that you, as a Housing Choice Voucher participant, will need to clearly understand.

Please read this booklet carefully. Feel free to ask our Housing Choice Voucher staff any questions you might have about the program. Keep this booklet handy so you can refer to it throughout your participation in the Housing Choice Voucher Program.

HOUSING CHOICE VOUCHER ASSISTANCE

Housing Choice Voucher assistance is provided in the form of Housing Choice Vouchers. In the Housing Choice Voucher Program, MHRA establishes **Payment Standards** which represent the cost of renting an apartment in the Manchester area. Payment Standards are set according to the number of bedrooms ("bedroom size") in an apartment, within limits established by regulation.

The HCV Program is designed to limit a family's portion of the rent payment to no more than 30% of Monthly Adjusted Income. Families renting apartments with gross rents (contract rent plus

financial incentive to participants who successfully complete their Contract of Participation.

HOMEOWNERSHIP PROGRAM

Manchester Housing and Redevelopment Authority also offers a homeownership option as a feature of our Housing Choice Voucher Program.

HCV Program assistance may be used toward homeownership as it is used to pay for rental assistance. Instead of paying a landlord, the MHRA's Housing Assistance Payment may be paid to a lender toward your home mortgage.

There are program requirements such as a minimum income, employment, attending homeowner training, and securing financing for the purchase of a home. The affordability of a home will also be taken into consideration. Your Leased Housing Specialist can provide detailed information concerning this option. Feel free to ask for this information so that you may determine if homeownership is suitable for you.

HOMELESS PROGRAM

The Manchester Housing and Redevelopment Authority's Homeless Program will assist eligible applicants who are homeless, or at risk of being homeless, by linking HCV Housing

Assistance with the provision of social services and/or training that will help applicants stabilize their lives and achieve full or partial independent living. The Authority will administer the program in accordance with its Homeless Program Administrative Procedures.

IN THIS BOOKLET

	Page
Welcome!	2
Housing Choice Voucher Assistance	2
How Is My Apartment Size Determined?	3
What Is The Most I Can Pay For An Apartment?	5
Can I Use My Housing Choice Voucher Somewhere Else?	5
Steps To Leasing An Apartment	6
Income And Household Composition	9
Restrictions On Leasing To Family Members	11
Working Together	11
Housing Discrimination	15
A Word About Fraud – Avoid Trouble	15
Informal Hearings	16
Know Your Program!	17
Moving Out Of A HCV Unit	17
Family Self-Sufficiency Program	18
Homeownership Program	19
Homeless Program	19

**HOUSING DISCRIMINATION IS AGAINST THE
LAW**

Manchester Housing and Redevelopment Authority is committed to ensuring equal housing opportunity in the administration of its housing programs. In the selection of families and in the provision of services, there shall be no discrimination against any person on the basis of age, race, color, sex, creed/religion, familial status, marital status, disability, national origin or sexual orientation.



Manchester Housing and Redevelopment Authority

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

Things You Should Know

Manchester Housing and Redevelopment Authority
198 Hanover Street Manchester, NH 03104-6125;
(603) 624-2100; TDD: 1-800-545-1833 Ext. 590

