



MY VOUCHER EXPIRES ON:

MY WORKER IS:

MY WORKER'S Number is

**HOUSING CHOICE VOUCHER
(HCV) TENANT BRIEFING
HANDBOOK**

**CUSTOMER SERVICE Number is:
513-977-5800**

HELPFUL WEBSITES

- ✚ Our website is www.cintimha.com; simply click on HCV for helpful program information.
- ✚ Looking for a unit? www.gosection8.com
- ✚ Can I afford the unit? www.cintimha.com/hcv-documents, click on Renter Income Affordability (YEAR)
- ✚ Who is my worker for my first move? -www.cintimha.com/hcv-staff-directory.aspx under *New Admission Specialist* After your first move, the Housing Specialist for your last name is on the same list.
- ✚ Who is my inspector? The inspectors are listed under www.cintimha.com/hcv-staff-directory.aspx. They are assigned by zip code.

Welcome to CMHA's Housing Choice Voucher (HCV) Program! *This handbook is intended to help guide you through the Voucher process:*

- ✓ *Finding a unit*
- ✓ *Submitting your RTA (Request for Tenancy Approval)*
- ✓ *Passing the HQS (Housing Quality Standards) inspection process*
- ✓ *Passing the Rent Reasonableness process*
- ✓ *Getting signed leases and contracts back to the office.*

This handbook also provides you with the information you will need for a successful relationship with the HCV Department, and it explains what is required for continued eligibility in the program. Keep this book handy. It will help you answer questions that come up before and after you move in.

OVERVIEW: The Six Steps to Become a Participant (being housed with subsidy):

STEP  **How To Find a Unit. Page 4**

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STEP  **HAP and UAP Payments are Issued. Page 9**

Additional Information:

- Exhibit 1 CMHA Existing HCV Rental Properties
- Exhibit 2 *Fair Housing – EQUAL OPPORTUNITY FOR ALL*
- Exhibit 3 *Housing Discrimination Form 903*
- Exhibit 4 *A Good Place to Live!*
- Exhibit 5 Copy of HUD's *Tenancy Addendum*
- Exhibit 6 *OH Tenant/Landlord Law*

INTRODUCTION TO YOUR HOUSING CHOICE VOUCHER (HCV)

What is a voucher? The HCV voucher represents a contractual agreement between the Family and CMHA, and specifies the rights and responsibilities of both parties. ***It does not constitute admission to the HCV Program***, which occurs only when the lease and contract become effective.

What is the importance of the bedroom size on the Voucher? The bedroom size on the voucher is based on subsidy standards established by CMHA for the composition of your family. The number of bedrooms for which you are eligible is established by considering the following factors:

- The number of people in your family;
 - The ages and gender (sex) of the people in your family;
 - The relationships of the people in your family (son, daughter, mother, aunt, etc.)
- Please note: Children of the same sex under 18 years of age will share a bedroom

How long do I have on my Voucher? Your voucher is valid for a term of 90 calendar days from the date of issuance.

What does Tolling mean? Anytime an RTA is received, the time on the voucher stops. If the RTA is canceled, the time on the voucher will start again. No additional time will be put on the voucher.

What happens if my Voucher expires? If the voucher expires, the family will be denied assistance, and the family is not entitled to a review or a hearing. If the voucher expires, the Family will be withdrawn from the program. The family can re-apply for the program when the wait list re-opens.

Can I have an extension on my Voucher? Extensions may be granted at the discretion of the Assistant Manager of Admissions for the following reasons and will require verifications:

- Extenuating circumstances such as hospitalization or a family emergency.
- The Family was prevented from finding a unit due to disability accessibility requirements.
- The Family is an active participant of the mobility program.

Extensions **will not** normally be granted because:

- A family cannot locate housing before the voucher expires.
- The landlord did not fill out or submit the RTA before the voucher expires.
- The family elects to port out and the other PHA refuses to grant an extension.

STEP



How To Find a Unit. Applicants have 90 days to find a suitable unit, complete the Request for Tenancy Approval Form (RTA) with their landlord and submit the document to the CMHA. You may utilize the www.gosection8.com to find housing.

You can reside in any unit within Hamilton County provided the unit meets HUD requirements and the landlord is eligible for program participation. Some suggestions for finding housing:

- Website searches, such as the www.gosection8.com website. If you do not have computer access, you may use the computers in the kiosk area located in CMHA's lobby during regular business hours.
- Ask friends or family members if they know of any rental units available. When travelling to areas you wish to move, keep an eye out for "for rent" signs. You can even try calling apartment complexes in the area where you would like to live to ask if there are any vacancies.
- You may attend the monthly Super Saturday events setup at our office.
- Contact HOME (Housing Opportunities Made Equal) – see exhibits in the back of this packet.

Some Things to Consider When Selecting A Place to Live

- **CHOOSE WISELY.** Every time you move to a new unit, CMHA requires your Personal Lease to be executed for no less than a minimum of one year.
- **HIDDEN COSTS.** CMHA recommends that you call DUKE at (513) 421-9500 to find out the even-billing amount for the unit you are considering.
- **REPAIRS AND ALTERNATIONS PROMISED BY THE LANDLORD.** Some things that you may consider important - fresh interior paint or new carpet - may not be required by the HCV Program. Be sure you have a clear understanding with your prospective landlord about what he or she will and will not do to the unit before you move in.

Some Things to Consider When Selecting A Landlord

Who can be a landlord? Almost any rental property owner can be a HCV landlord. There are no special qualifications, but the property owner must be willing to comply with rent restrictions and housing quality standards. A potential landlord can find information about our program on our website at www.cintimha.com under the Property Owners Tab.

What If I Feel I Am Being Discriminated Against By CMHA or A Potential Owner? If you feel that you are being discriminated against by a potential landlord or CMHA please refer to the Fair Housing information or the information supplied by Housing Opportunities Made Equal (HOME) contained in the exhibits in this packet.

What information will CMHA provide to property owners? Owners are encouraged to screen applicants for rent payment history, eviction history, reported damage to units, and other factors related to the family's suitability as a tenant. Upon written request from your prospective landlord, CMHA will:

- Provide the address of the applicant and the names and addresses of current and previous landlords, if known (CMHA will make exception to this requirement if the family's location must be protected due to domestic abuse or witness protection);
- Provide information, within the boundaries of state and local law, on eviction history, reported damages to previous rental units, and/or drug trafficking (the information will only be provided if CMHA has knowledge of this information).

The family has the right at any time to review the information that will be released to owners. The family can choose to place an explanation with this information of no more than 100 words to be provided to the owner..

What Is The Next Step After I Have Found Housing? Once you have decided on a property to lease, give your Request for Tenancy Addendum (RTA) to the property owner, who should fill it out and give it back to you. It is **YOUR** responsibility to return it to CMHA.

COMMON MISTAKES TO AVOID WHEN FILLING OUT AN RTA:

1. Forgetting to sign the RTA.
2. Leaving blank spots on the RTA. Review the packet with the landlord and make sure that there are no blanks or incomplete area. These could possibly result in the RTA being cancelled or delayed.
3. Switching the address after the RTA is submitted. Apartment numbers cannot simply be switched after the approval process has been completed.
4. Forgetting to initial or sign the Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards (Page 9 of the RTA).
5. Allowing someone other than the legal owner to complete your RTA. The person completing the RTA **MUST** be the legal owner or the legal owner's designee.

REMEMBER: It can take UP TO 2 WEEKS from the day you submit your RTA for an inspection to be scheduled. During this time, CMHA will be doing background checks on your unit and also determining if the unit is affordable for you.

MOVING OUTSIDE OF HAMILTON COUNTY (PORTABILITY)

Once you have been issued a voucher, you may be able to use that voucher to lease a unit anywhere in the United States provided there is a housing agency operating a (HCV) program. This feature of the program is referred to as *portability*. Portability allows you to have more choices when deciding where you want to live.

- CMHA has the authority, but no obligation, to allow a new voucher holder who was not living in its jurisdiction at the time of application to exercise portability. CMHA may decide to allow portability for a family new to its jurisdiction in certain instances, such as when the move would be responsive to a special family need.

A few things to consider if you wish to port out to a new housing authority:

- Most Housing Authorities require a family have at least 30 days left on their voucher.
- No additional time will be provided by CMHA to a family wishing to port their voucher.
- CMHA will normally send your paperwork within 5 business days of receipt of your portability request.

A complete list of Public Housing Authorities and their contact information is available at the HUD website www.hud.gov/hudportal/HUD. *Make sure that you select a PHA that has a voucher program.*

- Families should also be aware that the portability procedures at the receiving housing authority may be different from those at CMHA. The new housing authority's policies apply for the following:
 1. Extensions to the new voucher,
 2. Processing of requests for tenancy approval,
 3. Determining the appropriate unit size for your household and advising you of the amount of the new payment standards,
 4. Briefing and reexamination requirements of your household income.

Portability Request Forms are available in the lobby and online at www.cintimha.com. **Click on HCV>HCV DOCUMENTS>Portability Request Form.**

STEP

Affordability Test CMHA reviews the RTA to verify that the applicant qualifies for the proposed unit and that the unit meets CMHA's program requirements. You may use the rental calculator on our website at www.cintimha.com/hcv-documents, click on Renter Income Affordability.

Can you afford the unit? CMHA will determine if you can afford a unit based on guidelines established by HUD. The procedure below generalizes the process so you can understand.

STEP A CMHA determines the bedroom size for which the family qualifies.

STEP B CMHA annualizes all household incomes based on HUD's rules for income calculation. CMHA determines annual income for the family minus any allowable

deductions. Once the amount is determined, your monthly adjusted income and Total Tenant Payment (TTP) are calculated. The TTP will be the largest of:

- 30% of your monthly adjusted income,
- 10% of your monthly gross income, or
- CMHA's minimum rent= \$50 (Payment of the minimum rent may be delayed under certain hardship situations – please speak to your Housing Specialist with regards to a hardship.)

Please note: A tenant's portion of rent will never be less than their TTP.

STEP C In determining the subsidy for a family, CMHA will use the smaller of the bedroom size of the unit selected or the bedroom size on the voucher to determine the payment standard used. The payment standard is based on Fair Market Rents (FMR) for the area, as determined by HUD.

STEP D Determining the subsidy portion that CMHA will pay for the unit you selected. CMHA will look at the gross rent of the unit. Gross rent = Contract Rent (what the landlord wants) and Utility Allowance (utilities and appliances paid for by the family)

- If Gross Rent = or < Payment Standard, subsidy is determined by taking the Gross Rent – TTP = Subsidy.
- If Gross Rent > Payment Standard, subsidy is determined by taking the Payment Standard – TTP = Subsidy.

PLEASE NOTE: If the gross rent of the unit is more than the payment standard, the tenant's portion of rent cannot exceed 40% of your monthly adjusted income for rent and utilities. This is also called your: "maximum unit rent burden."

What happens if the unit is not affordable? If the unit is not affordable (the gross rent of the unit is more than 40% of your adjusted gross income), CMHA will negotiate with your landlord to see if they will be willing to lower the contract rent of the unit. If the landlord does not respond or if the landlord refuses to lower the contract rent, the RTA will be canceled.

What happens if the unit is affordable? If the gross rent of the unit is less than 40% of the tenant's adjusted income, CMHA will list the unit for a Housing Quality Standards (HQS) Inspection.

CMHA provides a rent calculator on our website at [HCV>HCV DOCUMENTS>Renter Income Affordability](#) (select correct year).

STEP

3

Housing Quality Standards (HQS) Inspection. An Inspection will be scheduled between the landlord and the inspector within 5 business days of the listing date. PLEASE DO NOT MOVE INTO THE UNIT AFTER INSPECTION WITHOUT FIRST GETTING “THE OKAY” FROM CMHA.

Why is the Housing Quality Standards (HQS) inspection so important? CMHA is responsible to determine if the rental property you and your family select meets basic safe and sanitary requirements. In order to insure these requirements are being met, a special inspection will be done by a CMHA staff inspector.

Ohio Lead Based Paint Law It is important to know that even exposure to low levels of lead can severely harm children! For more information about the hazards of lead-based paint, see HUD’s pamphlet entitled *Protect Your Family From Lead in Your Home*, located in the exhibits of this packet.

Who is my Housing Inspector? Your inspector will be assigned, in most cases, by the zip code of the unit.

Do I Call My Inspector To Setup An Inspection? No. The inspector will contact your landlord and setup an inspection only after your housing specialist has determined that the unit meets affordability requirements.

What if the unit passes inspection? The inspection results will be updated in the system within 24 ours of a pass inspection. The file will then be forwarded to the supervisor of the inspection’s department to complete the final test which is rent reasonableness.

Can I move in once the unit passes inspection? No. The unit has to pass rent reasonableness.

What if the unit fails inspection? Our office will send a letter to the landlord with a list of failed items. The owner will be given up to 15 days to correct the items noted as FAIL, depending on the amount and complexity of work to be done. The landlord must contact the inspector to schedule another inspection.

STEP

4

Rent Reasonable Assessment and Move in Date Approved. CMHA notifies all parties that the unit is approved for assistance, finalizes the tenant rent and HAP amounts, and obtains the move-in date from the tenant and the landlord. The HAP packet is mailed to the landlord.

What happens when the unit fails rent reasonableness? Our office will send a letter to the landlord with notification that the contract rent of the unit has to be lowered based on the

rent reasonableness assessment. If the landlord refuses to lower the rent, CMHA will cancel the RTA. The number of days remaining on the voucher will be added back to the voucher.

What happens when the unit passes rent reasonableness? CMHA notifies all parties that the unit is approved for assistance, finalizes the tenant rent and HAP amounts, and obtains the move-in date from the tenant and the landlord. The HAP packet is mailed to the landlord.

Can I Move Once The Unit Passes Rent Reasonableness? Yes. Once the unit has passed affordability, passed an HQS Inspection and Passed Rent Reasonableness, CMHA needs a move in date from either the tenant or the landlord. You may contact your Housing Specialist or Call Customer Service at 513-977-5800.

STEP 5 **CMHA Mails Out HAP Contracts**
CMHA sends the landlord a HAP Contract and Tenancy Addendum outlining the program guidelines and specific contract payment amounts. The landlord is responsible for completing the HAP contract and obtaining the necessary signatures on the Tenancy Addendum.

Can CMHA Send Out HAP Contracts Without A Move In Date? No. CMHA requires a move in date in order to generate the necessary forms to send out to your landlord.

How Soon Does CMHA Send Out the HAP Contracts? CMHA will send out the HAP Contracts in most cases within 5 business days of receiving a move in date from either the landlord or the tenant.

What Does The Landlord Need to Return In Order To Be Paid? The landlord is required to return an executed copy of your lease, along with form HUD-52641, Part B Housing Assistance Contract (pages 3-6) and Part C Tenancy Addendum (pages 7-10).

COMMON MISTAKES FOR LEASES AND CONTRACTS:

1. The address is wrong on the personal lease.
2. The contract rent is wrong on the personal lease.
3. The lease does not stipulate the utilities that are to be paid by both parties.
4. The landlord or the tenant has failed to sign the personal lease.
5. The HAP Contract or Tenancy Addendum is not signed by the landlord or tenant.

STEP 6 **HAP and UAP Payments are Issued**
The landlord must return these forms to the CMHA along with a copy of the Personal Lease Agreement. CMHA will review the documents to ensure that terms do not conflict with HUD regulations or CMHA policy.

HOW TO MAINTAIN YOUR PARTICIPATION ON THE PROGRAM

In addition to what is stated in your lease agreement with the landlord, you must meet all HCV program obligations. These were detailed for you at the briefing when you received your voucher. The *Things You Should Know About the Housing Choice Voucher Program* form is a synopsis of the HCV rules. Read this form carefully.

- A family is required to complete an annual recertification of their income and family composition.
- The family is also required to complete an annual inspection of their unit.

PROPOSAL FOR TERMINATION/DENIAL AND THE FAMILY'S RIGHT FOR AN INFORMAL HEARING

If a family is being proposed for termination from the HCV Program because of a family member's actions or failure to act in accordance with the rules on the *Things You Should Know* or other Program rules, CMHA will provide the opportunity for an informal hearing to program participants.

CMHA will send a written notice of the reason(s) for the proposed action. Within 10 calendar days, the family may then request, in writing, an informal hearing. If the family requests a hearing, assistance will continue pending the outcome of the informal hearing. The family may choose to request a hearing by submitting a written request in the lobby and retain a copy of the receipt as proof of making the request.

Upon receipt of the family's request, CMHA will schedule the hearing promptly and notify the family, in writing, of the date and time of the hearing. Before the hearing, the family may examine and copy any documents pertinent to the termination. CMHA may also examine and copy any documents in the family's possession that are relevant to the termination. The family may be represented by legal counsel or other representative at the family's expense. At the hearing, they will be given the opportunity to present evidence and question any witnesses. The designated hearing officer will be someone who was not involved in the decision under review.

Please Note: The hearing officer's decision will be issued, in writing, within 15 business days following the date of the hearing and will state the reasons for the decision.

THE THINGS YOU SHOULD KNOW ABOUT THE HOUSING CHOICE VOUCHER PROGRAM

COOPERATION The family must supply all information needed to determine eligibility and level of rental subsidy. This includes information or verification of family income and composition required for initial eligibility, annual or interim recertification. Failure or refusal to do so may result in delays, possible termination of assistance or eviction.

The family must allow the HCV Inspector access to the dwelling unit at reasonable times and after reasonable notice. An inspection at least every twelve months is mandatory. The family must not move into a new unit prior to the unit passing inspection and the negotiation of reasonable rent by CMHA with the owner.

NO DUPLICATE RESIDENCE, DUPLICATE ASSISTANCE OR OWNERSHIP

I certify that the HCV dwelling unit will be my only residence and that I will not duplicate federal housing assistance under another Federal housing assistance program (including an HCV program). HCV must be the only housing subsidy received by the family. The family must not own or have any interest in the dwelling unit (other than in a manufactured home or a cooperative). In addition, the family must not sublease or assign the lease or transfer the unit. The family may not lease a unit from a family member without seeking and receiving prior approval from CMHA.

The family must notify the Cincinnati Metropolitan Housing Authority (CMHA) and the owner in writing before moving or terminating the lease. The lease termination form is available at the HCV office. Families must provide CMHA with a copy of any eviction notice.

REPORT CHANGES IN FAMILY COMPOSITION AND INCOME

Families are required to report to CMHA all changes in household composition or income within **30 calendar days** of the occurrence. **These changes must be in writing, and include, but are not limited to changes resulting from:**

- a. Lump sum payments received from sources such as unemployment, welfare assistance and pensions.
- b. A family member leaves the household.
- c. All changes in household income including additional income added to the household.
- d. All income of minor children in the household, whether earned from employment, received from a government agency, child support or paid to a payee on the behalf of the minor child.

The addition of family members or others to the household must normally be approved by CMHA and the owner before the change occurs. Families must promptly report all changes, within **30 calendar days**, such as, but not limited to changes due to marriage, death, adoption, birth, court custody awards, persons moving in or out of household, etc.

Families may not allow persons, not approved by CMHA to be a part of the household, to use the assisted address to reside in or use the assisted address for mail or as a temporary or permanent address or for any other purpose. Families must report marriages by any household member, whether or not the spouse will reside in the assisted unit. Families must report the incarceration of any household member.

FAMILY RESPONSIBLE FOR SOME HOUSING QUALITY STANDARDS

The owner is not responsible for a breach of Housing Quality Standards caused by the family. The family is responsible for any defects to the unit for which they are obligated under the lease.

1. Provide and maintain range and refrigerator if required by the lease.
2. If required under the lease, the family is required to maintain utility service in the name of the head of household or other authorized adult member of the assisted household.
3. Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.

A FAMILY MUST NOT COMMIT SERIOUS OR REPEATED VIOLATIONS OF THE LEASE

1. Paying the rent late, or not paying the rent.
2. Not allowing for the peaceful and quiet enjoyment by neighbors.
3. Causing damages to the unit.

DRUG RELATED ACTIVITY AND/OR VIOLENT CRIMINAL ACTIVITY

CMHA may terminate assistance for violent criminal activity or drug related criminal activity by any family member, guest or person under the tenant's control.

OTHER FAMILY OBLIGATIONS

1. Give 30 days written notice to CMHA and the owner before vacating the unit.
2. Give CMHA a copy of any eviction notice served on the family by the owner.
3. Notify CMHA of any absence of any household member from the unit that are more than 30 days in duration.

A FAMILY MAY BE TERMINATED FOR OWING DEBTS TO ANY PHA

1. If the family currently owes rent or other amounts to CMHA or to another Housing Agency in connection with HCV, public housing, or any other program under the 1937 Housing Act.
2. If the family had not reimbursed any Housing Agency for amounts owed to CMHA.
3. If the family breaches an agreement to repay CMHA for any amounts owed to CMHA.

HCV ASSISTANCE MAY BE TERMINATED FOR ANY OF THE FOLLOWING

1. If the family violates any of the family obligations.
2. If a Housing Agency has ever terminated assistance under the certificate or voucher program to any member of the family. If a family member has ever been evicted from public housing.

3. If any family commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.
4. If the family has engaged in or threatened abusive or violent behavior toward CMHA personnel.
5. If the family participates in side payments (payments outside of “rent to owner” as stated by CMHA) to the landlord not authorized by CMHA.

VISITOR POLICY

Any adult or child who has been in the unit more than 14 consecutive days without CMHA approval or a total of 30 days in a 12-month period will be considered to be living in the unit as an unauthorized household member and could result in termination of the family’s assistance

YOUR ABILITY TO MOVE

Any family issued a Voucher by CMHA may have the right to move anywhere within the United States of America.

PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME

I received a copy of this pamphlet at my initial briefing. I have been made aware that I can receive an additional copy at any time, if requested.

FAMILY SELF-SUFFICIENCY

I have received information about Family Self-Sufficiency (FSS) and how to join at my initial briefing

OTHER POINTS TO REMEMBER *(After your family is under HCV Lease and Contract)*

Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.

Pay only the amount of rent and for only those utilities listed on the Lease or Addendum. Your failure to follow this policy may result in termination of your rental assistance.

SECTION 3 PROGRAM

Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

How Does Section 3 Promote Self- Sufficiency? Section 3 is a starting point to obtain job training, employment and contracting opportunities. From this integral foundation coupled with other resources comes the opportunity for economic advancement and self-sufficiency.

- Federal, state and local programs
- Advocacy groups
- Community and faith-based organizations

What types of economic opportunities are available under Section 3?

- Job training
- Employment
- *Contracts*

- Any employment resulting from these expenditures, including administration, management, clerical support, and construction, is subject to compliance with Section 3.

Examples of Opportunities Include:

- | | | |
|--------------------|-----------------------|---------------------|
| - Accounting | - Bricklaying | - Cement or Masonry |
| - Architecture | - Carpentry | - Demolition |
| - Appliance repair | - Carpet Installation | - Computer |
| - Bookkeeping | - Catering | - Drywall |

For information on how to apply for the Section 3 program either as a tenant or a business, please see <http://www.cintimha.com/Section-3.aspx>.

FAMILY SELF-SUFFICIENCY PROGRAM (FSS)

What is FSS?

The Family Self-Sufficiency program (FSS) is a voluntary, five-year employment incentive program for families participating in the Housing Choice Voucher (HCV) program. Participants learn to set goals each year toward economic self-sufficiency and receive community resources and support to meet their goals. Participants also have the opportunity to earn money in an escrow account when their earned income increases.

What can I accomplish on FSS?

Participants have accomplished many different goals on FSS. Some examples are:

- *GED
- *Job Training
- *Increasing Income
- *Bachelor's Degrees
- *Starting businesses
- *Increasing Credit Score
- *Paying off Debt
- *Saving thousands of dollars
- *Buying homes

Am I eligible?

All HCV participants are eligible to join FSS. However families must be able to increase their earned income in order to benefit from the escrow incentive and must be able to successfully complete the program.

How does the escrow work?

When a FSS family increases their **earned income** the family is expected to pay a higher percentage of the rent. CMHA will put an amount equal to the rental increase from earned income into an escrow account each month that the family pays a higher rent amount.

For example:

	Contract Rent	CMHA Subsidy	Family's Monthly Rental Portion	Escrow Account Per Month
Family joins FSS	\$500	\$400	\$100	\$ 0
Family increases earned income	\$500	\$200	\$300	\$200

What do I need to do to receive my escrow?

Families must meet the following program goals to be eligible to receive escrow funds:

- Seek and maintain suitable employment.
- Be in good standing with CMHA and your HCV Landlord.
- Be free of cash welfare assistance for at least the last 12 consecutive months of the contract.
- Meet the goals that you have set for yourself in the Individual Training and Service Plan.

How do I sign up for the Family Self-Sufficiency program?

Contact your Program Coordinator.

Last Names A-L Alicia Swanson 977-5840 or Alicia.Swanson@cintimha.com
Last Names M-Z Rachelle Key 977-5827 or Rachelle.Key@cintimha.com

HOME OWNERSHIP PROGRAM

What is the HCV Homeownership Program?

The HCV Homeownership Program helps families purchase a home by allowing them to use their HCV subsidy toward the mortgage for up to 15 years.

Am I eligible for the Homeownership Program?

The program is open to all HCV participants; however there are some additional initial eligibility requirements. You must also:

- Be a first time homebuyer
- Be in compliance with your lease agreement with your current property owner
- Have the minimum annual income of \$15,400 (excluding welfare, unless family is disabled or elderly) and at least one (1) family member must have been employed full-time (at least 30 hrs a week) continuously for at least one (1) year;
- Be enrolled or a graduate of the Family Self-Sufficiency Program (elderly and disabled families are exempt)
- Have a minimum savings of at least \$500 in a personal **savings account**.

How much do the classes cost?

CMHA works in collaboration with HUD – approved community agencies to provide classes to those interested in purchasing homes. Many of these programs offer classes free-of-charge. Participants generally do not have to pay.

How does the program work?

Families who have met the initial eligibility requirements are referred to homeownership, budgeting and credit counseling classes. When families are able to qualify for a mortgage they can choose a real estate agent and begin to look at properties. Once a house is chosen and passes all inspections, CMHA will pay the subsidy amount toward the mortgage, and the family pays the remaining amount.

Can I afford homeownership?

In addition to purchasing the home, expenses such as utilities, water bills, homeowner's insurance, property taxes, maintenance and repairs can cause hardships for families who do not plan adequately. With proper planning and budgeting, homeownership can be within your reach.

How do I sign up for the homeownership program?

Contact your Program Coordinator.

Last Names A-L	Alicia Swanson	977-5840	or	Alicia.Swanson@cintimha.com
Last Names M-Z	Rachelle Key	977-5827	or	Rachelle.Key@cintimha.com

Additional Information

Exhibit 1: CMHA Existing Housing Choice Voucher Rental Properties

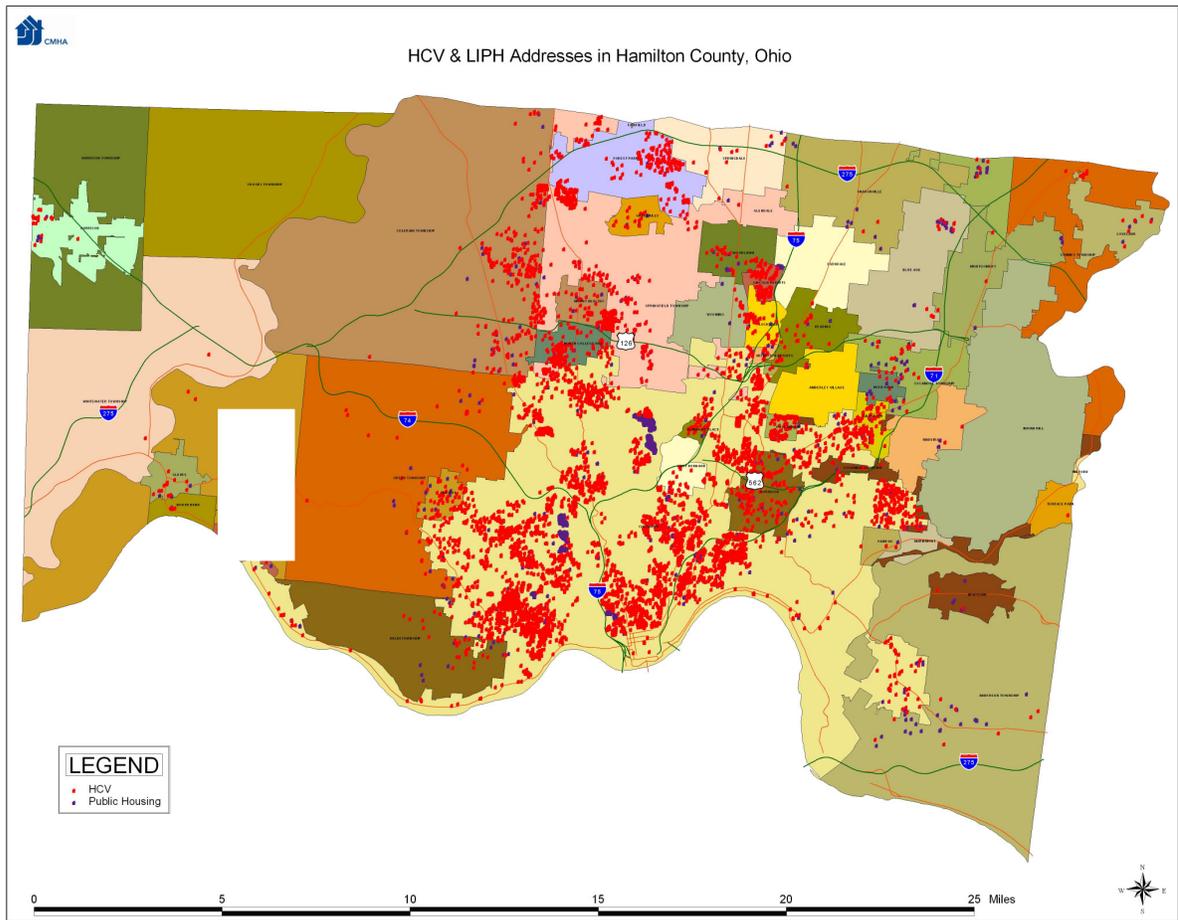


Exhibit 2 - Fair Housing

The U.S. Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which protects you against violations of your housing rights. You cannot be denied housing because of: Race Color Familial Status Religion Gender (Sex)
National Origin Military Status Handicap (including a mental or physical disability)

You also cannot be treated differently because you are receiving HCV benefits.

Examples of a landlord treating you differently are:

- charging you an additional security deposit, or
- requiring you to select a unit in a certain section of an apartment complex.

If you suspect you have been discriminated against based on one of the above categories, you can advise CMHA and we will help direct you to the appropriate person or agency for assistance.

You can also call the U.S. Department of Housing and Urban Development (HUD) at 1-800-669-9777, or go to www.hud.gov to file a complaint electronically. For more information on the Fair Housing Act, see HUD's brochure, *Fair Housing: It's Your Right*.