

Program Briefing Packet Guidance: When a client has been found eligible for the Program by a MaineHousing Program Officer, Navigators will conduct a Coupon Issuance Briefing (Briefing). A Briefing involves reviewing program rules, requirements and expectations. The Navigator will review all the documents in the Briefing Packet with the Participant and will obtain signatures and other pertinent information on several documents with the Participant. Each document will be explained in detail. When completed the Participant and Navigator will each retain portions of the Briefing Packet as detailed below.

Form:	General Description:	Once Completed...:
Obligations While in the Program	Review this entire document with the participants. This is an outline of obligations that they are required to fulfill in order to receive Program rental assistance. It is important that the participant understand that failure to comply with any of the listed obligations could result in the loss of rental assistance.	<ul style="list-style-type: none"> • One copy for the participant • Original for the participant's file
Program Coupon	<p>This document outlines all of the rules, requirements and obligations of the household who is participating in the program. Although several of the requirements are outlined in the "Obligations Sheet" the detailed requirements included in the Program Coupon should be discussed with the client. The Program Coupon includes: The size of the unit the household has been proved for, Signatures of the Head of Household and the Navigator, and the dates during which the document is valid; Issuance and Expiration*</p> <p>*Coupons expire 90 days after Issuance. If the Participant wishes to request an extension for an additional 30 days, they must submit the request in writing at least seven days before the expiration date on the Coupon. Only a MaineHousing Program Officer can approve an Extension. MaineHousing may grant a second extension of 30 days as a reasonable accommodation for families with a member who is disabled and needs an accessible Unit.</p>	<ul style="list-style-type: none"> • One for the participant • One for the participant's file
Payment Standard Schedule	<p>Payment standards are used to calculate the housing assistance payment (HAP) that MaineHousing pays to the owner on behalf of the family leasing the unit and is based upon bedroom size. The range of possible payment standard amounts is based on HUD's published fair market rent (FMR) schedule for the FMR area. FMRs are based on either the 40th or 50th percentile of rents charged for standard rental housing in the FMR area. Payments Standards are usually revised annually around October 1.</p> <p>The Navigator must explain how the Payment Standard Schedule works with the Participant. The amount listed on the Payment Standard Schedule includes the amount it will cost for both rent and utilities.</p>	<ul style="list-style-type: none"> • For the Navigator

	<p>How to use the Payment Standard Schedule:</p> <ul style="list-style-type: none"> • Reference the bedroom size of the unit and cross reference to the area in which the unit is located. • Calculate the Contract Rent amount with the established utility allowance amount. Both items added together must not exceed the Payment Standard amount. • Emphasize to the Participant that the point here is NOT to maximize the value of the coupon, but to give to them a better understanding of the program guidelines. They should look for a unit that they will reasonably be able to afford on their own when their participation in the program ends. 	
<p>Utility Allowance Charts</p>	<p>Utility allowances are estimates of the expenses associated with different types of utilities and their uses. The utilities for which allowances may be provided include electricity, natural gas, propane, fuel oil, wood or coal, and water and sewage service, as well as garbage collection. The functions, or end-uses, covered by an allowance may include space heating, water heating, cooling, refrigeration, lighting, or appliances. Allowances are not provided for telephone service. Utility allowances can be small or large, ranging from less than \$10 to over \$200 for a resident household per month, depending on the Housing Authority, the number of utilities and uses covered, and the dwelling unit and/or household size.</p> <p>How to use the Utility Allowance (UA) Charts:</p> <ul style="list-style-type: none"> • Find the town in which the unit is located on the Utility Allowance Master List • Reference the UA Chart appropriate for the type of building the unit is located in. For example: Low Rise, Walk Up, Single Family etc. • Referencing the bedroom size of the unit and cross reference each type of utility that the client will be responsible for i.e. Cooking: Electric, Other Electric • Calculate the total • Add the UA amount to the Contract Rent amount to determine the Total Rent <p>The UA added to the Contract Rent must not exceed the Payment Standard.</p>	<ul style="list-style-type: none"> • For the Navigator <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>EXAMPLE:</p> <ul style="list-style-type: none"> -The Payment Standard for a 2BR low rise unit in this area is \$800. -Rent for the unit is \$750 including oil heat. -Sounds good, but the tenant pays for electricity, including an electric stove & electric hot water tank. -According to the Utility Allowance tables for a 2BR in this area: Cooking Electric is \$11 Other Electric is \$22 Hot Water Electric is \$33. -The total monthly cost for the unit would be \$816 (rent+utilities). -This unit \$16 over the program limit. </div>
<p>Key Steps to Using Program Coupon</p>	<p>This document was created to assist a client with the process of using their Program coupon. It outlines how to go about getting a unit inspected and approved.</p>	<ul style="list-style-type: none"> • For the participant

Landlord Packet:	<p>The Landlord Packet contains all of the documents that are required to be completed in order to request a Housing Quality Standards (HQS) inspection. The information in the documents must be agreed upon by both the landlord and the Participant and then submitted to the Navigator for review. Once the Navigator determines that the unit meets program guidelines the documents must be uploaded to Service Point or ShareFile.</p> <p>The Landlord Packet contains:</p>	<ul style="list-style-type: none"> • For the participant to submit to a potential landlord and return to the Navigator
	<ul style="list-style-type: none"> • <u>Landlord letter</u> • <u>Program Summary</u> • <u>Request for Unit Approval</u> • <u>Lease Addendum</u> • <u>Lead Based Paint Disclosure</u> 	<ul style="list-style-type: none"> • <u>Radon Gas Disclosure</u> • <u>W-9</u> • <u>Direct Deposit form</u> • <u>MaineHousingSearch.org form</u> • <u>Inspection Checklist</u>
<u>Landlord letter</u>	<p>This letter outlines the documents that must be completed to initiate a HQS Inspection. It explains that normal tenant screening practices should take place; that the tenant should not sign the lease or move into the unit before the unit has passed HQS and that MaineHousing will contact them to arrange for an inspection once the paperwork is received and approved.</p>	<ul style="list-style-type: none"> • For the potential landlord.
<u>Program Summary</u>	<p>The program summary outlines Program in detail for the landlord. The document reviews information about Income Eligibility/Length of assistance, security and utility deposits etc.</p>	<ul style="list-style-type: none"> • For the potential landlord.
<u>Request for Unit Approval</u>	<p>The Request for Unit Approval is completed by the landlord, Participant, and Navigator. It outlines details of the unit; monthly rent, security deposit, & utility responsibility.</p> <ul style="list-style-type: none"> • The Participant will fill in their name and contact phone number at the top, sign & date. • The Landlord will complete the rest of the form, except the grey sections, sign & date. • The Navigator will review the form, complete the grey sections, verify that the unit is of appropriate size, and that the rent and utility costs are within program guidelines. 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator to complete.
<u>Lease Addendum</u>	<p>The Lease Addendum will be attached to the executed lease. It is included in the landlord packet to allow the landlord to review what will be added to their lease document. The Lease Addendum outlines the requirements and expectations for the landlord to participate in Program.</p> <ul style="list-style-type: none"> • Must be signed by both the landlord and the Participant 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator
<u>Lead Based Paint Disclosure</u>	<p>The Lead Based Paint Disclosure informs the Participant of known presence of lead in the building being considered for rental</p> <ul style="list-style-type: none"> • Must be completed and signed by both landlord and Participant 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator

<u>Radon Gas Disclosure</u>	The Radon Gas Disclosure informs the Participant of the levels of Radon Gas in the building being considered for rental. <ul style="list-style-type: none"> • Must be completed and signed by both landlord and Participant 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator
<u>W-9</u>	The W-9 is completed for income tax purposes. Information on the document allows MaineHousing to inform the IRS of monies released to the landlord. <ul style="list-style-type: none"> • Must be completed and signed by the landlord 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator
<u>Direct Deposit</u>	This is optional, if the landlord wishes to sign up for electronic funds transfer, rather than receiving a paper check in the mail each month.	<ul style="list-style-type: none"> • May be mailed directly to MaineHousing
<u>MaineHousingSearch</u>	This is optional, if the landlord wished to have their available properties listed and searchable on the www.mainehousingsearch.org website. This is a free service.	<ul style="list-style-type: none"> • May be mailed directly to MaineHousing
<u>Inspection Checklist</u>	This form should not be returned. It is simply to make the landlord aware of some of the things that will be covered during the HQS Inspection, and some of the more common reasons that units do not pass the initial inspection.	<ul style="list-style-type: none"> • For the potential landlord
<u>A Good Place to Live</u>	This document was created to assist a client with the knowing some of the things to look for when viewing apartments as related to HQS. It is not a comprehensive listing of HQS requirements but contains general information of what to look for in terms of safety.	<ul style="list-style-type: none"> • For the participant
<u>Protect Your Family from Lead in Your Home</u>	This comprehensive document outlines the details of Lead Paint dangers; what to look for and how to protect oneself from the dangers of Lead Paint.	<ul style="list-style-type: none"> • For the participant
<u>Fair Housing Equal Opportunity for All & Are you a Victim of Housing Discrimination</u>	These documents discuss the Fair Housing Act and contain information on how to submit a claim if a person feels their rights have been violated or they have been discriminated against.	<ul style="list-style-type: none"> • For the participant
<u>Bed Bugs Fact Sheet</u>	Because bed bugs have become an issue in the last few years this document is included as an educational tool in the briefing packet. Bed Bug biology, prevention and control are discussed.	<ul style="list-style-type: none"> • For the participant

Employment Verification Form/Other Income Verifications	<p>The Navigator is required to send out Income Verifications directly to income sources for any household members who have income. The form SHOULD NOT be given to the Participant to deliver but should be sent directly to the source.</p> <p><u>Certification of Zero Income Form</u>: If there is no income a Certification of Zero Income is required to be completed on a MONTHLY basis by all adult household members.</p> <p>AT COUPON ISSUANCE the Navigator must obtain income verifications and/or Certification of Zero Income forms. If it is more than 30 days before the Participant leases up, the Navigator must again obtain updated income verifications and/or Certification of Zero Income AT LEASE UP.</p>	<ul style="list-style-type: none"> • For the Navigator
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