**Housing Choice Voucher Information**

**The Voucher:**

The time limit or search time on your voucher is 120 days. Please refer to the Housing Choice Voucher in this packet for your specific time limit or search time

The size of your voucher is based on MaineHousing’s occupancy standards:

* MaineHousing will assign one bedroom for each two persons with a designation of HEAD/CO-HEAD or SPOUSE within the household, except in the following circumstances:
* Single head of household with additional family members not designated as a spouse or co-head will be allocated a separate bedroom.
* Each additional family member (other adult) not designated as a spouse or co-head will be allocated a separate bedroom.
* Children under 18 of different genders will be allocated separate bedrooms.
* Children under 18 of the same gender who are 10 years apart in age will be allocated separate bedrooms.
* Live-in aides will be allocated a separate bedroom.
* Single person families will be allocated one bedroom.
* Expectant head with no other household members will be allocated two bedrooms.
* Head with expectant spouse/cohead with no other household members will be allocated 2 bedrooms.

Please refer to the Housing Choice Voucher in this packet for your specific bedroom size.

Voucher Extensions must be approved by MaineHousing. All voucher extension request must be received in writing prior to your voucher expiration date. A voucher extension request form is included in this packet.

MaineHousing currently practices Tolling. Tolling means that the time limit on your voucher is stopped or “paused” while your landlord packet is being processed.

If your landlord packet does not meet affordability no additional time will be put on the voucher. Keep in mind that if you submit your landlord packet on the date your voucher expires there will be no search time left to grant you.

**Calculating the Housing Assistance Payment (HAP):**

MaineHousing calculates all household income based on HUD’s rules. HUD requires that **ALL** income be reported. MaineHousing will then calculate, based on HUD’s rules, which income can be counted in the annual income. HUD then allows certain deductions and allowable expenses such as:

* $480 deduction for each minor under 18 and for family members 18 and over who are full-time students or people with disabilities, other than the head of household or spouse.
* A $400 deduction for families who head, cohead, spouse or sole member is 62 or over or is a person with a disability.
* Out of pocket medical expenses for an elderly family or disabled family with medical expenses for all family members that are greater than 3 percent of the annual income.
* Disability assistance expenses that exceed 3 percent of the annual income if they permit a family member to work.
* Reasonable childcare expenses for children 12 years old and younger if they enable a family member to work, attend school or look for work.

Once your income and allowable deductions are determined, your monthly adjusted income and tenant portion of rent is calculated.

**Example:**

|  |  |  |
| --- | --- | --- |
| Monthly adjusted income | 1000 | Gross income - deductions |
| Total Tenant Payment | 300 | (Adjusted income x 30%) |
| Utility Allowance | -50 | Allowance for tenant paid utilities |
| Rent to Owner | 250 | Tenant Portion of Rent |

Your monthly adjusted income is calculated by subtracting any allowable deductions you are eligible for from your gross annual income. Your portion of rent is either 30% of your monthly adjusted income or 10% of your monthly gross income.

Maine Housing will use the greater of the payment standard or the gross rent minus the Total Tenant Payment to determine your HAP amount. The HAP amount is the amount MaineHousing will pay towards your rent. Families cannot move into a new unit in which they would pay more than 40% of their adjusted monthly income.

A Family Information Sheet with calculation information specific to your family is included in this packet.

**Tolling**

Tolling means the “clock stops ticking” on your voucher once the landlord packet has been received and is in the inspection process. The days the unit is in the inspection process will not count against your voucher search time and will be added to the voucher expiration date if a new search is necessary.

For example:

Your voucher expires on June 1.

You submit a Landlord Packet on May 1.

MaineHousing makes a rent offer and the owner rejects the rent or refuses to make necessary repairs. Let say the entire process takes 10 days.

The new expiration date of your voucher is June 11.

**The Payment Standard and Maximum Gross Rent:**

MaineHousing adopts a payment standard schedule, for each area we administer, based on HUD’s published fair market rents (FMR).

A Payment Standard is the maximum rent that the Housing Authority may pay for a unit if that unit includes both rent and utilities. In order to receive this amount the landlord would have to include all utilities in the contract rent. Remember the higher your contract rent is the higher your portion of rent will be.

Your Occupancy specialist will review the packet to make sure it is an eligible type of housing, meets affordability and ensure that the requested rent is comparable with other rental units in the area.

**Where you can Lease a Unit:**

As a family that has been issued a Housing Choice Voucher you may use that voucher to lease a unit anywhere in the United States where there is a Housing Agency operating a Housing Choice Voucher program.

MaineHousing administers the Housing Choice Voucher Program in areas of the state that do not have local housing authorities. If you chose to move to a city or town outside of MaineHousing’s jurisdiction your voucher will be sent to the Housing Agency responsible for that area. This process is called Portability.

Your packet contains a list of local housing authorities.

**Portability:**

This is HUD’s term for the ability to move outside of MaineHousing’s jurisdiction; as one of the great features of tenant-based assistance programs is that the assistance moves with the family.

Facts About Portability You Should Know:

* The Housing Agency where you want to move may have different rules, policies and deadlines.
* There may be a different payment standard.
* A different size voucher may be issued.
* The Housing Agency may have different policies regarding eligibility screening

**Reasonable Accommodations:**

If you have any special needs or have family members with special needs, you may request a reasonable accommodation in order to have equal access to the programs and services of the Housing Choice Voucher Program.

Some examples of Reasonable Accommodation Requests include:

* A change in the way MaineHousing communicates with you
* A live-in aide that will reside in the unit
* An additional bedroom size (e.g., to accommodate medical equipment or a live-in aide)
* To increase the voucher payment standard (any increase above 120% of fair market rent requires a HUD waiver)
* To rent from a relative
* To live near services and/or caregivers
* To extend a voucher
* To reinstate a voucher
* To waive the deadline for requesting an appeal of a decision to deny or terminate housing assistance or any other decision regarding housing assistance
* To waive the deadline for requesting a review of any decision concerning a reasonable accommodation request
* To waive or change any MaineHousing policy, procedure or service regarding the Program
* To waive or change any United States Department of Housing and Urban Development (“HUD”) regulation, policy or procedure regarding the Program

**The Tenancy Addendum:**

Under the Housing Choice Voucher Program you are required to sign a lease with your landlord. At the time of leasing MaineHousing will supply you and the owner with a copy of Housing and Urban Developments Tenancy Addendum

The Tenancy Addendum includes the HUD requirements for the tenancy and should be added to your lease. Because it is a part of the lease, the tenant shall have the right to enforce the Tenancy Addendum against the owner. If there is a conflict between the owner’s lease and the Tenancy Addendum, the terms of the Tenancy Addendum shall prevail over any other provisions of the lease.

A copy of the Tenancy Addendum is included in this packet.

**The Request for Tenancy Approval:**

Once you locate a suitable unit you will need to complete a Landlord Packet.

The landlord packet must be returned to MaineHousing prior to the expiration date on your voucher. It must be completed and signed by both the owner and the voucher holder.

Submission of an incomplete packet will cause a delay of scheduling the inspection. Only one landlord packet can be submitted at a time.

If you decide not to rent the unit you previously submitted a landlord packet for you must let the housing authority know so a new packet can be issued to you.

**Providing Information to Landlords:**

If a prospective landlord requests it, the following information may be provided.

The families current and prior address as shown in the housing authorities records and the name and address of the landlord at the families current and prior addresses.

No other information regarding the household will be given outside of HUD except as permitted or required by law.

**Selecting a Unit:**

As a Housing Choice Voucher participant you are free to rent any type of property you wish as long as it is affordable to you and it passes a HQS inspection. This means that you are free to rent a house, mobile home, duplex, town house or multi family unit.

We have included a copy of A Good Place to Live and Protect your Family from Lead in your Home have been included in this packet to assist you in choosing a decent, safe and sanitary unit. You will also find a move in checklist attached to your Landlord Packet which lists the items specific MaineHousing will be inspecting for.

Check Mainehousingsearch.org, classified section of local newspapers, and real estate offices or rental agencies. If the family includes a person with disabilities, the family may request a list of available accessible units known to the PHA.

If you have been living in a high poverty area you now have the ability to make a change to your surroundings. We recommend you consider the benefits of moving to a low poverty area. For instance, safe neighborhoods, job opportunities, transportation options as well as the location of quality schools, medical and shopping facilities.

**Fair Housing:**

Most Landlords have set standards for accepting or denying an applicant. Standards may include things such as landlord references, enough income to pay rent, good credit history, no felony convictions, no prior evictions, etc.

Under the Fair Housing Act it is against the law to: tell you a house is unavailable, when in fact it is available. Show you apartments or homes only in certain neighborhoods. Advertise housing to a preferred group of people only. Refuse to make Reasonable Accommodations for a person with a disability if the accommodation may be necessary to allow the person a reasonable and equal opportunity to use and enjoy the unit. Harass, intimidate, or interfere with anyone assisting someone else with his or her fair housing rights.

If you believe you have been denied housing for reasons other than a reasonable standard you may be a victim of unlawful housing discrimination. Your packet includes information about fair housing laws and a copy of HUD’s discrimination complaint form.

**Family Obligations:**

As a participant in the Housing Choice Voucher Program, you have the responsibility to follow the rules and requirements of the program. Your assistance and tenancy may be terminated because of your actions or failure to act.

You can forfeit your assistance by violating your family obligations which include but are not limited to:

* Making side payments or arrangements to your landlord in excess of the family share of rent
* Having an unauthorized person living in your unit
* Failing to provide complete and accurate information
* Giving false or misleading information to the housing authority
* Failing to report any changes in family composition or income.

Please refer to the Housing Choice Voucher in this packet for a complete listing of your family obligations.