

Welcome.

If you do not speak English, please email hcvinfo@thda.org for a video or transcript in your language. (SAY LINE IN SPANISH)

No hablas Ingles? Envie un correo electonico a hcvinfo@thda.org para obtener un video o una transcripcion en su idioma.



Congratulations, You're Eligible!

The Tennessee Housing Development Agency also known as THDA administers the Section 8 Housing Choice Voucher Program for which you are deemed eligible.

All household adult members (age 18 and older) are required to participate in viewing this Briefing to learn about the policy and requirements that you and THDA will adhere to.

At the end of this video, all adult household members (age 18 and older) will be directed to acknowledge that you have received and reviewed this information and understand the procedures and requirements for this program.



Applicants who have an active General Power of Attorney will be required to provide a copy of the Power of Attorney documentation to their specialist. The POA or agent must also view this briefing and sign the acknowledgement after viewing the presentation.



This presentation will help you understand what the Housing Choice Voucher Program is; how it works, your responsibilities to maintain this assistance, how to stay compliant and eligible for the program and how to locate affordable housing.

There is a lot of information. You may want to get a notepad to take notes or write down any questions you may have.

You should visit our Frequently Asked Questions (FAQ) at THDA.org before submitting any questions .

# <u>Questions?</u> Email your Specialist

If you do not find the answer to your question in the FAQ, submit your question via email to your specialist.

Email is the preferred mode of contact by THDA. Please make sure you check your email for any updates from THDA and keep all of your contact information up to date.



THDA uses email as a primary source of communicating program information with you. You are required to have a working email that you check regularly.

This list offers some options to get a free email address. You may search the internet for additional options to find the best provider for you. Please review any provider's rules and regulations before signing up. The THDA does not endorse any of the email providers listed.

If you call and no one answers, SEND AN EMAIL. It is the fastest form of communication. Due to high call volumes, if you leave a voicemail message, please wait for a call back within 48-72 hours.



The Housing Choice Voucher (also known as HCV) Program pays all or a portion of an eligible household's rent in an approved affordable housing unit based on all household's annual income.

THDA manages a Housing Choice Voucher Program (also known as Section 8) in 72 of 95 counties in the state of Tennessee. THDA receives federal funds from the U.S. Department of Housing and Urban Development (also known as HUD) to administer the voucher program locally.



The program assists very low-income households, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the household, participants are able to find their own housing, including single-family homes, townhouses, mobile homes and apartments.



The household is free to choose any housing that meets the requirements of the program.

A household that is issued a housing voucher is responsible for finding a suitable housing unit of the household's choice where the owner agrees to rent under the program. This unit may include the household's present residence, when eligible. This option requires the current landlord to terminate the current lease and enter into a new lease and contract with THDA. Rental units must meet minimum standards of health and safety, as determined by THDA and the household must be income eligible for the unit.



A housing subsidy is paid to the landlord directly by THDA on behalf of the participating household. The household then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.



Understanding your voucher and the important deadlines will help you through this process. You will receive a voucher within **10** business days from the date of acknowledgement of reviewing this video.

Upon receipt of acknowledgement, THDA staff will send your voucher to the email address on file. Email is the primary source of communication for this process. Please remember to keep your contact information up to date. Failure to review this briefing video and submit an acknowledgement for all adult household members to THDA will result in removal and denial from the wait list within 14 days of the notification date.



Refer to the Housing Choice Voucher Information Booklet to guide you through the program located on the THDA website under Help for Renters Section 8 under HCV forms.

See the website address located at the bottom of your screen

\*\*\*\*\*\*https://thda.org/help-for-renters-section-8/housing-choice-voucher-program/hcv-forms



Treat THDA staff members with the courtesy and respect you expect.. Speak in a respectful tone and manner (There should be No cursing). Physical threats and violent behavior will not be tolerated. Be honest throughout the process. Always follow the rules.



Participation in the Housing Choice Voucher Program is a privilege and not a right. There are responsibilities that you must adhere to. You may be denied assistance or terminated from the program, if you do not follow THDA's policies and procedures that govern the HCV Program including completing a W9 to be able to provide Utility Allowance Payments (also known as UAP), if the household is deemed eligible. THDA is mandated to provide services for which the household is eligible. Failure to supply required information will result in termination from the program. Please return all required documents to avoid termination. You have 14 days to return required documentation.

Most steps in the process are time-sensitive and require your immediate attention.

- 1. Failure to supply any information in the specified time.
- Failure to provide any certification, release or other documentation including verification of citizenship or eligible immigrant status.
- 3. Failure to provide Social Security number information
- Failure to sign and submit required forms including spouse. Exemption only in legally separated or divorced.
- 5. Failure to respond to THDA staff in a timely manner, usually 14 days from the date of notice.

- 6. Failure to comply with annual or interim reviews
- 7. Failure to sign and submit required forms for all household adult household members, age 18 or older.
- Failure to alert THDA about changes in the household composition, added or removed (new child, spouse, or other member) includes adoption or courtawarded custody of a child. Participant must notify THDA within 30 business days of these changes.

Whether during the Initial, Interim or Annual/Biennial Recertification process,

Reasons for Denial or Termination of assistance may include:

- 1. Failure to supply any information in the specified time.
- 2. Failure to provide any certification, release or other documentation including verification of citizenship or eligible immigrant status.
- 3. Failure to provide Social Security number information
- 4. Failure to sign and submit required forms including spouse. Exemption only if legally separated or divorced.
- 5. Failure to respond to THDA staff in a timely manner, usually 14 days from the date of notice.
- 6. Failure to comply with annual or interim reviews
- 7. Failure to sign and submit required forms for all household adult household members, age 18 or older.
- 8. Failure to alert THDA about changes in the household composition, added or removed (new child, spouse, or other member) includes adoption or court-awarded custody of a child. Participants must notify THDA within 30 business days of these changes.

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- 9. Failure to report an increase or decrease in household income by any adult household member, age 18 or older. This includes earning, wages and unemployment. Increase should be reported in writing via email or mail within 30 days of the effective date. Examples are First day of employment, date of a pay increase goes into effect, etc.
- Failure to supply information requested to verify that the family is living in the unit or otherwise absent from the unit.
- **11.** Portability: Families porting may be terminated if required action is not completed or inaction.

- 12. Failure to notify the THDA <u>and</u> the landlord in writing when the head of household or participant will be away from the unit more than 14 calendar days. The family may be absent from the unit for 30 day increments with THDA's approval, not to exceed 90 consecutive days.
- Failure to request prior written approval from THDA and the landlord to add another person to the unit except for the birth, adoption or court-awarded custody of a child.
- Requests to add a member to the household will be denied if the individual is not eligible for assistance, has a housing debt due, has committed fraud or other reasons that are not in compliance with THDA's processes and procedures.

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- 9. Failure to report an increase or decrease in household income by any adult household member, age 18 or older. This includes earning, wages, Social Security benefits and unemployment. Increases should be reported in writing via email or mail within 30 days of the effective date. Examples are First day of employment, date a pay increase goes into effect, etc. This information is verified monthly through HUD's EIV, the Enterprise Income Validation System.
- 10. Failure to supply information requested to verify that the household is living in the unit or otherwise absent from the unit.
- 11. Portability: Families porting may be terminated if required action is not completed or inaction.
- 12. Failure to notify the THDA <u>and</u> the landlord in writing when the head of household or participant will be away from the unit more than 14 calendar days. The household may be absent from the unit for 30 day increments with THDA's approval, not to exceed 90 consecutive days.
- 13. Failure to request prior written approval from THDA and the landlord to add another person to the unit except for birth, adoption or court-awarded custody of a child.
- 14. Requests to add a member to the household will be denied if the individual is not eligible for assistance, has a housing debt due, has committed fraud or other reasons that are not in compliance with THDA's processes and procedures.

- 15. Failure to comply with the lease. Before moving out of a unit, the tenant should submit in writing to both THDA and the landlord in accordance with the terms of the lease.
- The initial lease term is a minimum of one year. Participants may not relocate during this initial lease term.
- 17. Failure to use the assisted unit as the participant's only residence. The participant may not lease or sub-lease the unit.
- Failure to allow THDA or its appointed vendor to inspect the unit after reasonable notice and times will result in termination.
- 19. More than two missed appointments with THDA or its appointed vendor will result in termination for failure to comply.
- 20. An adult household member, age 18 or older must be present for inspections. If an adult household member is not present, the inspection will not be completed and this will be considered a missed appointment. Remember there is a maximum of two missed appointments.

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- Failure to pay utility bills include light, gas and water and maintain any appliances that the owner is not required to supply under lease will be terminated.
- 22. Failure to keep utilities connected continuously will result in termination.
- 23. Participants who have a utility disconnection will be required to reconnect the utility within 24 hours and have a case conference with a THDA staff. This will only be tolerated one time; any further disconnections will result in termination of assistance.
- Failure to reimburse landlord of any damages, outside of regular wear and tear to the unit will result in termination of assistance. This includes damages by household members or guest or when vacating the unit.

- 25. Failure to correct or repair any tenant-caused, life-threatening Housing Quality Standards, also known as HQS violations within 24 hours or the required time-period.
- Failure to pay tenant portion of the rent to the landlord on the first day of the month or designated date by landlord.
- 27. Failure to report any additional charges by the landlord in writing to THDA. It is illegal for a landlord to charge additional amounts for rent or any other item not specified in the lease that is not approved by THDA.
- Failure to give THDA a copy of any owner eviction notice. If evicted for serious or repeated lease violations the family will be ineligible for continued rental assistance.

Although, THDA provides a voucher to assist with your unit, you may also be responsible for utilities such as electricity, water, gas, and garbage. Check with the utility company to get a history of utility costs on the unit to help gauge your possible future costs. In some cases tenants may also have to provide their own appliances such as a stove or refrigerator. Ask the property owner, what appliances are included with your unit.

- 21. Failure to pay utility bills: light, gas and water and maintain any appliances that the owner is not required to supply under lease will be terminated.
- 22. Failure to keep utilities connected continuously will result in termination.
- 23. Participants who have a utility disconnection will be required to reconnect the utility within 24 hours and have a case conference with a THDA staff. This will only be tolerated one time; any further disconnections will result in termination of assistance.
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- 28. Failure to give THDA a copy of any owner eviction notice. If evicted for serious or repeated lease violations the household will be ineligible for continued rental assistance.

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- 29. The participant family, all household members must not
  - a. Own or have any interest in the unit. This includes but is not limited to rent-to-own agreements, installment sales contracts, or any other arrangement for a family member to buy the unit.
  - Sub-lease or sublet the unit, assign the lease or transfer the unit. This includes b Airbnb.
  - c. Receive HCV assistance while receiving another housing subsidy from another housing authority including HCV, including for the same or different unit under another Federal, State or Local housing assistance program
  - Be related to the owner in any of the d
    - following ways i. Parent, child, grandparent, grandchild, sister or brother; unless the family includes a member with a disability and the unit accommodates the disability.

- e. Be evicted from a Federally assisted housing authority for serious violation of the lease, including drug and/or criminal activity in the last five years.
- f. Be a permanent or lifetime registrant as a sex offender. Any HCV assistance for participant with a sex offender prior to, erroneously admitted or during residency will be terminated from the program.
- g. Owe THDA or have committed past abuse for unreported income.
- h. Be a felon convicted of illegal drug or violent criminal activity or any criminal act that threatens the health and safety of other residents.

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Tennessee Housing Development Ager

#### 29. The participant household, all household members must not

- Own or have any interest in the unit. This includes but is not limited to rent-toown agreements, installment sales contracts, or any other arrangement for a household member to buy the unit.
- b. Sub-lease or sublet the unit, assign the lease or transfer the unit. This includes Airbnb.
- Receive HCV assistance while receiving another housing subsidy from another c. housing authority including HCV, for the same or different unit under another Federal, State or Local housing assistance program. This is also known as a dualsubsidy and is NOT permissible.
- Be related to the owner in any of the following ways d.
  - Parent, child, grandparent, grandchild, sister or brother; unless the household includes a member with a disability and the unit has accommodations for the disabled person.
- e. Be evicted from a Federally assisted housing authority for serious violation of the lease, including drug and/or criminal activity in the last five years.
- Be a permanent or lifetime registrant as a sex offender on any HCV assistance f. for participant with a sex offender prior to, erroneously admitted or during residency will be terminated from the program.
- Owe THDA or have committed past abuse for unreported income. g.
- h. Be a felon convicted of illegal drug or violent criminal activity or any criminal act that threatens the health and safety of other residents.

- 30. The participant is responsible for the actions of all guests. Any violations committed by guests of the participant's family may result in termination of the participant's family assistance and participation in the HCV
- program. The participant family and or their guests MUST NOT: 31.

  - MUST NOT:
    a. Commit any serious or repeated violation of the lease
    b. Commit fraud, bribery or any other corrupt or criminal act in connection with the HCV Program.
    c. Participate in illegal drug or violent criminal activity while receiving assistance from THDA
    d. Be convicted of the manufacture or production of methamphetamines on any federally assisted housing property.
  - metnampnetamines on any federally assiste housing property. Participate in drug use or alcohol abuse that adversely affects the health and safety, or peaceful enjoyment of the premises of other
  - residents while receiving housing assistance. Engaging in or threatening abusive or violent behavior towards any THDA staff or vendors. f

- 32. Owing money to THDA or any other Housing Authority that manages HCV or public housing programs.
- 33. Failure to comply and cooperate with THDA staff, their vendors or other State and Federal staff that are assigned.



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- The participant household and or their guests MUST NOT: 31.
  - Commit any serious or repeated violation of the lease a.
  - Commit fraud, bribery or any other corrupt or criminal act in connection with b. the HCV Program.
  - Participate in illegal drug or violent criminal activity while receiving assistance c. from THDA
  - Be convicted of the manufacture or production of methamphetamines on any d. federally assisted housing property.
  - Participate in drug use or alcohol abuse that adversely affects the health and e. safety, or peaceful enjoyment of the premises of other residents while receiving housing assistance.
  - f. Engaging in or threatening abusive or violent behavior towards any THDA staff or vendors.
- 32. Owing money to THDA or any other Housing Authority that manages HCV or public housing programs.
- Failure to comply and cooperate with THDA staff, their vendors or other State and 33. Federal staff that are assigned.

## **Dual Subsidy**

Applicants and Participants of the Housing Choice Voucher Program and members of their household may not receive assistance under the HCV Program while receiving another housing subsidy, for the same unit or a different unit, under any duplicative federal, state, or local housing assistance program.

Applicants and Participants of the Housing Choice Voucher Program and members of their household may not receive assistance under the HCV Program while receiving another housing subsidy, for the same unit or a different unit, under any duplicative federal, state, or local housing assistance program.

This includes public housing. If you believe this may be your situation, it is important to follow the instructions on the "Notice to Resolve Duplicate Subsidy" included in your packet.



You must sign and agree that you have reviewed and understood these rules and regulations prior to the issuance of your voucher.

The Head of Household must provide true and complete information about self and all household members at all times. Failure to do so may lead to termination of assistance.

Any false statements or false information are punishable under Federal and/or State Law. Under Federal Law this may result in a fine up to \$10,000 or up to five years imprisonment. All information is verified



You received several forms called the Initial Eligibility Packet to complete to determine your household's eligibility for the Housing Choice Voucher Program.

The following is a brief summary of these forms and documents . You are required to fully read and complete these forms. All documents or forms must be signed and submitted to THDA before a voucher may be issued. Respond with all requested documents and contact your rental specialist before the deadline to ask any questions.



This form Is called Notice of Family Obligations & Grounds for Denial/Termination

This form tells you how to remain in good standing and keep your housing choice voucher.

The first section of the form requires you to report all changes to your family's income. This means if you lose or earn new income, you must report it.

This also states that if someone moves in or out of your housing unit you are required to report it.

If there an adoption or fostercare, you are required to report that too.

If there is an addition to your family, you are required to report this information.

You must report this information within 14 calendar days.

Housing Quality Standards: Your housing unit will be inspected every year annually for a Housing Quality Standards Inspection also known as a HQS Inspection. THDA uses an outside vendor for inspections. You must comply with all the inspection notice requirements. Review your forms for more details.

The family must notify THDA and the owner in writing at least 30 days in advance before the family moves out of the unit or terminates the lease.[NEXT PAGE]

Owner Eviction Notice: The family must provide the THDA with a copy of any owner eviction notices within 14 days of the notice.

Use and Occupancy: You are required to use the assisted housing unit as your primary residence.

Interest in the unit: The unit may not be owned by another family member unless THDA has determined a reasonable accommodation is needed.

Absence from the unit: If the household will be away from the unit more than 14 days, you must report this to a THDA specialist.

Violation of Lease: All household members are required to comply with the terms of the lease Please see the document for information about serious or repeated lease violations.

Fraud and Other Program Violations: At no time is the household allowed to commit fraud, bribery or any other corrupt or criminal act in connection with the programs. This includes all household members and guest. See details for illegal, illicit and criminal activity

Duplicate subsidy: You're not allowed to receive subsidy under two federal housing programs [NEXT PAGE]

The following are Other Reasons for Denial or Termination of Assistance. You must Respond timely to notices You Must meet income eligibility guidelines You Must submit a RTA within the voucher timeframe Restrictions regarding student status apply The household may not pay the owner unapproved/unauthorized rental amounts. Failure to report income and household composition changes may result in a repayment agreement or a proposed termination.



This is the HUD Debts owed to Public Housing agencies and Terminations (Form HUD-52675)

This is a brief summary of this document; however, you are required to read and complete this form thoroughly. All documents must be signed and submitted to THDA before a voucher issued.

This form explains how your information will be collected, used and stored in the EIV (Earned Income Verification – which is HUD's system of record). If you owe a debt to THDA and/or if you owe a debt to a previous housing authority, it will be reported by EIV.

Debt owed and termination information will be maintained in EIV for a period of up to ten (10) years from the end of participation date or such other period consistent with State Law.

You have the right to dispute a debt or termination information. You have the right to access your records. You have the right to have incorrect information corrected. You have the right to request an appeal. You have the right to have your record disclosed to a third party upon written request.

Please Note that this form must be signed by each adult household member.

This is the Personal Declaration form also known as the PD.

This is a brief summary of this document.

Your household's eligibility under the Housing Choice Voucher Program is dependent on you and your household's Honest and full completion of this form.

ALL adult household members should make sure that all sources of income and assets are included. ALL adult household members must also sign the form, affirming that all information is true and complete. Verifications will need to be returned with the PD. This includes check stubs, child care verifications, etc.

You must enter each bill the family has to pay AND who is responsible for paying this bill. If this section is not completed. You will delay your application or may be denied to participate in the program.

THDA uses information you provide from this form to obtain third-party verification of your household's income, assets, allowances/deductions and household composition to determine eligibility.



This is the Authorization for the Release of Information and the HUD Authorization for the Release of Information / Privacy Act Notice (HUD form 9886)

All adult household members 18 years of age or older must read and sign this form.

Signing this form authorizes HUD and the THDA to request information from sources listed on the form to make an independent determination of your eligibility for the Housing Choice Voucher Program.

Some of the Information obtained with consent includes Child Support, Child Care, Disability Status, assistance and expenses, Income, federal benefits such as TANF and Food stamps,

Individuals and organizations may release information from Child Support Enforcement Agencies, Educational institutions, TANF, utility companies, Public Housing Authorities, etc.

The consent forms will expire 15 months after the date of signature.



This is Declaration of Citizenship

This is a brief summary of this document; however, you are required to read and complete this form thoroughly. All documents must be signed and submitted to THDA before a voucher is issued.

Each person who will benefit under the Housing Choice Voucher (HCV) Program must either be a Citizen or National of the United States or be a Non-Citizen who has Eligible Immigration Status that qualifies them for rental assistance as determined by the U.S. Department of Housing and Urban Development and the U.S. Immigration and Naturalization Service.

One box on this form must be checked for each family member indicating status as a citizen or national of the United States or a noncitizen with eligible immigration status.

Every person who will reside in the household must be listed below, whether they are claiming citizen/national/eligible immigration status or not.

Family members residing in the unit to be assisted that do not claim to be a citizen or national of the United States and do not claim to be a non-citizen with eligible immigration status should still be listed.

Please Note that this form must be completed and signed by each adult household member.



This is the Criminal Background Screening Request Form

This is a brief summary of this document; however, you are required to read and complete this form thoroughly. All documents must be signed and submitted to THDA before a voucher issued.

All adult household members are required to submit to a criminal background screening before entry to the housing choice voucher program. list any arrests or convictions within the last three (3) years (other than minor traffic violations)

This form must be completed in its entirety before the household may continue with the voucher process.



This is the Supplement to Application for Federally Assisted Housing

This is a brief summary of this document; however, this form is optional. If you choose to complete this form, all documents must be completed and signed.

You have the right by law to include as part of your application for housing,

the name, address, telephone number, and other relevant information of a family member, friend, or social, health, or other

organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any

issues that may arise during your tenancy or to assist in providing any special care or services you may require. Vou may update,

remove' or change the information you provide on this form at any time. You are not required to provide this contact information,

but if you choose to do so, please include the relevant information on this form.



The Housing Choice Voucher Program is an income-based program therefore all changes to your income should be reported within 30 days to your THDA specialist to avoid losing your voucher.

THDA verifies all information submitted. Be honest when reporting information.

Income information is validated by federal systems that are updated monthly including

- Enterprise Income Validation also known as (EIV) that reports all employment and income information of any household member participating in any HUD rental assistance program. And
- The Income Validation Tool also known as (IVT) that validates wages, unemployment compensation, Social Security benefits and other income.



After you complete this briefing and submit your acknowledgement you will receive a voucher along with other paperwork that you will need to complete before you may move into your new home.

Read the voucher carefully to ensure that you adhere to its rules and guidelines.

When searching for a unit, a prospective landlord may ask to see the voucher to ensure your participation in the program. It is important for you to keep your voucher and not leave it with the landlord. You, the applicant are responsible to ensure paperwork is returned to THDA within the timeframe allotted.



The Housing Choice Voucher is the bridge to locating an affordable home for you and your household. A voucher will be sent to the applicant within 10 business days of THDA receiving an acknowledgement that you have completed reviewing this video. It is important that you read all the documents that are sent to you. If you have difficulty with reading or understanding any document, please contact your THDA HCV specialist or email hcvinfo@thda.org

The only exception to the initial 60-day voucher term is for households that include a member with a disability or an applicant that has shown evidence of their search, may request an extension of an additional 30 days, for a maximum of 120 days. The request must be received in writing prior to the voucher expiration date.



The Housing Choice Voucher Program is a program that allows you to choose where you would like to find affordable housing.

Locate a unit with the number of bedrooms listed on your Voucher-based on number of household members, ages, relationships and gender.

- 1. The unit may be an apartment, house, duplex, or mobile home
- 2. Note the condition of the unit
- 3. Consider the landlord's expectations
- 4. You must reside in the wait list Area chosen.

5. Look for a unit outside of a high poverty or high crime area (you may contact area police depts to learn more about the area's crime rate.)



There are many ways to locate a unit. You may locate housing by visiting the state's housing locator at TNHousingSearch.org

Check local newspapers, project management companies, Real Estate Agents, apartment or housing locators, For Rent signs, social service agencies, to locate a unit for rent.

Consider the unit's location, quality, size, type, age, amenities, housing services, maintenance and utilities to be supplied by the owner.

Seek a unit outside a high poverty area.

HUD regulations and THDA policies provide guidance on where you may consider seeking housing. If you are porting or transferring your subsidy outside of THDA's jurisdiction or exercising your right to port, please tell your Rental Specialist. The Rental Specialist will determine your eligibility to port and assist with the process.



When seeking a place to live consider the following to make a decision

- Location of your job
- Where friends and other family live
- Public transportation routes
- Location of a quality school
- Location close to any household needs

Using the above may be helpful to locate safe, decent and affordable housing

The unit must meet the rent reasonableness test. Rent Reasonableness is to ensure that rents charged by owners to Housing Choice Voucher program participants are reasonable. This determination involves two comparisons: THDA must compare the rent for the voucher unit to rents for similar unassisted units in the marketplace, and THDA must compare the rent to rents for similar units on the premises. Keeping rents low allows for better use of government funds, allows more housing subsidies and avoids exploitation. THDA cannot subsidize a unit for more than a similar unit in the same area.
#### \*Special Note

When you choose a unit, do so with great consideration. Make sure you really like the unit and the area of town/county that you select. You will have to remain in that unit and fulfill a 12 month lease during your initial lease term.

When you are selecting a unit, do so with great care. Make sure you really like the unit and the area of town/county that you select. You will have to live in that unit and fulfill a 12 month lease during your initial lease term.

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Tennessee Housing Development Agence

# A landlord is NOT required to rent to you.

Many do their own screenings.

Tennessee Housing Development Agency

•A landlord is NOT required to rent to you. Maintaining a good rental history is important.

•However, A landlord may not refuse to rent to you because of race, color, national origin, religion, gender, familial status or disability. (See more information on Housing Discrimination and Fair Housing Act in Part II of the Applicant Briefing Booklet.

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during your interactions with THDA, you may file a complaint with THDA, the TN Human Rights Commission, HUD online or call the toll free HUD complaint line at <b>1-800-669-9777 or 1-800-877-8339</b> τ

You have rights when searching for a home. The Fair Housing Act prohibits discrimination in housing because of: Race or color, National Origin, Religion, Sex, Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18), and disability. Persons with a disability have additional rights. If you or a household member has a physical or mental disability that substantially limits one or more major life activities, and has a record of having such disability, a housing provider may not: (1) Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (2) Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

A complete copy of the Fair Housing Booklet with more detailed information on your rights as a renter is on HUD's website at www.hud.gov then search for fair housing.

If you feel you have been discriminated against during your housing search or during your interactions with THDA, you may file a complaint with THDA, the TN Human Rights Commission ,HUD online or call the toll free HUD complaint line at 1-800-669-9777 or 1-800-877-8339.



- THDA will provide certain accommodations for persons with a disability to fully utilize our programs and services.
- A Reasonable Accommodation can be a change, exception, or adjustment to a rule, policy, practice or service. For example, a person with a disability may request approval for a live-in aide in the household.
- Requests for accommodations must be assessed on a case-by-case basis.
- The reasonable accommodation is designed to help families get affordable housing that meets the household's needs and is safe and accessible. The unit also must meet HUD guidelines for Housing Quality Standards (HQS).

### Reasonable Accommodations & Violence Against Women Act

If you or anyone in your household is a person with disabilities and requires a specific accommodation in order to fully comply with any notice or if you are a victim or threatened victim of domestic violence, dating violence, or stalking, you have certain protections under the Violence Against Women Act (VAWA), please contact the THDA's 504 Coordinator at **615.815.2165** or email **RARequest@thda.org** 



If you or anyone in your household is a person with disabilities and requires a specific accommodation in order to fully comply with any notice or if you are a victim or threatened victim of domestic violence, dating violence, or stalking, you have certain protections under the Violence Against Women Act also known as VAWA. Contact the THDA's 504 Coordinator at 615.815.2165 or email <u>RARequest@thda.org</u>

# You found a unit!

### Complete the *Request for Tenancy Approval* (RTA or RFTA) with the landlord.

# Return the RTA to THDA before the voucher expires.

- When you have found a unit...
- Fill out a Request for Tenancy Approval (RTA or RFTA) completely with the landlord. The RTA must include the landlord's signature.
- A tenant cannot pay more than 40% of their adjusted monthly income towards rent and utilities.

Tennessee Housing Development Agence



The voucher issuance packet includes forms you must complete that were included with your voucher and it must be completed entirely. Submissions of incomplete Voucher Issuance packets will be denied.

Send information to your THDA Rental Specialist. These forms may be mailed, emailed or faxed to THDA. This information will be on the RTA. Email is the preferred mode of contact.

The Voucher Issuance Packet including the RTA will be reviewed by a THDA Rental Specialist, then approved or denied

A subsidy cannot be determined unless the RTA is complete, the household's annual income has been calculated and the RTA is a approved.

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The Request for Tenancy Approval form also known as the RTA or RFTA is very important.

This form tells THDA about the unit or housing unit that you would like to rent. The form will include the unite address, where it's located. It will have information about how many the bedrooms the unit has and the utilities. It will also included the monthly cost of the unit or rent.

This form must be signed by the owner/agent or landlord and the applicant. While the o/A may assist you with completing this form, it's not their responsibility to submit it to THDA.

#### Request for Tenancy Approval (RTA or RFTA) using and al No. 2577-0169 exp. 7/31/2022 U.S Department of Ho Urban Development Office of Public and India Only one (1) RTA may be submitted a time. If this unit ном Section 236 RTA will NOT be accepted Other (Describe Other Su utilities/a after the 60<sup>th</sup> day Natural gas Bottled gas Electric Heat Pump Oil Other Natural gas Bottled gas Electric Other Natural gas Bottled gas Electric Oil Other 1\* Tennessee Housing Development Agen

It is the applicant's responsibility to make sure that the RTA is submitted timely to THDA before the voucher expiration date. This is not the responsibility of the O/A or landlord. If the applicant leaves the RTA with the O/A or landlord and it's submitted late this will result in the loss of the voucher. All paperwork must be returned to THDA before the 60 day deadline.



Notice of Owner Management Agreement

This form should be completed and signed by the landlord and/or Owner/Agent. It signifies that that landlord is agreeing to participate in the Housing Choice Voucher Program and how they will receive payment for the unit.



This is the Lead-Based Paint form

This is a brief summary of this document; you are required to read and complete this form.

THDA is required to provide you with a lead based paint warning statement. This is a document that your landlord would certify.

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if

not taken care of properly. Lead exposure is especially harmful to young children and pregnant women. Before renting

pre1978 housing, owners must disclose the presence of known lead-based paint and lead based paint hazards in the

dwelling. Tenants must also receive a federally approved pamphlet on lead poisoning prevention.

Your packet will have additional information about lead based paint.



The next three forms will provide information on how THDA will make rental payments to the landlord on your behalf and should be completed by the prospective landlord or owner/agent.

The W-9, the THDA Supplier Information form and the State of Tennessee Supplier Direct Deposit Authorization

The W-9 is a federal document that lets the State of TN know how to pay your landlord.

The THDA Supplier Information form and the State of Tennessee Supplier Direct Deposit Authorization allows your landlord to be paid electronically. THDA does not cut paper checks.

There are two important things for you to know about your housing assistance payments also known as HAP.

THDA will not pay your landlord if you move into the housing unit early or without THDA's approval. If you move into the housing unit early without authorized THDA approval, you will be responsible for the payment of the rent.

Due to payment set up procedures, there may be a delay in the first issued HAP, however; THDA will make all HAP on authorized rental units.

HCV participants who are eligible to receive a Utility Assistance Payment also known as UAP, will also be required complete and sign a W9.



The applicant is responsible for keeping up with and returning the *Request of Tenancy Approval (RTA or RFTA)* form to THDA.

> Tennessee Housing Development Agence

The applicant is responsible for getting the RTA or RFTA back to the Rental Specialist. The landlord and the applicant must complete and sign the RTA. It is important to complete and sign all voucher paperwork and return it to THDA to avoid denial. Remember, the applicant is responsible for returning the RTA to the THDA Rental Specialist. Do not leave your RTA form with anyone. It may be misplaced, lost and jeopardize your housing.

The applicant should pay attention to the type of utilities in the unit, the year it was built, the amount of the rent, and the name and address of the prospective landlord.



If the household moves into the unit before the RTA is approved **and the unit passes inspection**, the household is responsible for the full rent. THDA will not pay subsidy for any unit that does not have an approved RTA **and has not passed an inspection**.

THDA will not reimburse the applicant for any money that they pay to the landlord prior to the unit passing inspection and the lease date cannot start prior to the unit passing inspection. Further, the applicant is responsible for deposits, application fees, utility connection fees and should plan for these expenses accordingly.



A Housing Quality Standards Inspection also known as a HQS Inspection will be requested after the RTA has been approved to ensure safe, sanitary and decent housing.

HUD's publication, "A Good Place to Live" is a good reference to read to learn how inspectors determine whether housing is acceptable.

Single family homes, multi-family housing, apartments and mobile homes are considered suitable housing.

Smoke detectors are required to be in all units .

In 1978, lead based paint was banned . You should avoid homes that have units that may have been built before 1978 to avoid household risks; particularly if you have children under the age of 6. Please also refer to the HUD booklet, **Protect Your Family from Lead in Your Home**.

All booklets are located on the THDA website under Renters.

Seek housing that will pass a HUD's Housing Quality Standards (HQS) Inspection. If the home does not pass the HQS Inspection and/or the landlord does not make repairs, you will need to find another suitable unit.



Even if you decide to stay in your current unit or you locate a new one, the unit must be inspected and approved before the unit is eligible to receive subsidy. The unit must pass the HQS Inspection and meet HUD guidelines to be approved.

- A Housing Quality Standards inspection will be scheduled within 10 business days after the RTA is approved.
- The unit must pass inspection. The landlord must have utilities on in the unit for the inspection.
- If the unit does not pass inspection, the landlord must agree to make repairs and a new inspection will be scheduled and conducted
- If the owner/landlord repairs are not made, the applicant must find a new unit BEFORE their voucher expires
- NO payments will be made by THDA until unit passes inspection. (No back subsidy or rental payments will be paid if the household moves in prior to the unit passing an HQS inspection.)
- The unit must be decent, safe, and sanitary
- The landlord must make sure the unit meets Housing Quality Standards at all times



When the RTA is approved.

The Rental Specialist will **request** an inspection.

The inspector will alert the landlord or designee of the date **and time** of the inspection



An inspector will schedule a time with the landlord to inspect the unit. The landlord or designee must be present for the inspection of the unit. Inspections are usually scheduled within7 business days from the receipt of the RFTA/RTA form and lease. A missed appointment may receive one additional inspection appointment; however, the clock does not stop running. Remember, you have 60 days to lease a unit. It may be a good idea to follow up with your landlord to ensure someone will be available for the inspection.

Please Note: After initial lease up, you are required to have an annual (yearly) or biennial (every two years) inspection of your unit. The Head of Household or an adult (over age 18 years old) must be present for the inspection. No exceptions.

If the unit Passes inspection: The Rental Specialist will alert the applicant that the unit has passed inspection and will request a signed lease between the landlord and the applicant. Once a lease is received, THDA and the landlord will execute a contract for housing assistance payments (HAP) on behalf of the applicant.

If the unit Fails inspection : The Rental Specialist or inspection designee will alert the applicant and landlord of findings. The landlord may choose to make repairs. The applicant also has the option to seek another unit; however, note that the clock is still ticking.



If repairs are needed, an inspection report will be made available to both the applicant and landlord for review. Sign up for the CGI Portal to get inspection results quickly. The landlord may repair the items reported or the applicant has the choice of locating another unit. This must still occur within the 60-day timeframe. The landlord may complete a self-certification form and submit it to THDA's Inspection Provider who will ensure repairs have been completed.



THDA also strongly encourages all HCV Program participants and landlords to register for the Housing Quality Standards (HQS) Inspection Portal and communication via email.

Communicating via email and accessing the HQS Inspection Portal will minimize postal delays. It will also increase communication and turnaround time for inspection notifications with the inspection vendor and response time from your local field office.

### Benefits of using the CGI OnCue Portal

- View Inspection Notifications
- View Inspection Schedules
- View Inspection Results
- View Pictures of Fail Items
- Print Copies of Reports
- Receive Text, E-Mail, Voicemail notifications of upcoming appointments

The portal provides secure real-time access to inspection information 24 hours a day, 7 days a week. With this portal, you will have access to:

- View Inspection Notifications
- Inspection Schedules
- Inspection Results
- View Pictures of Fail Items
- Print Copies of Reports
- Receive Text, E-Mail, Voicemail notifications

Tennessee Housing Development Agence

# Register Today thda.cgihousing.com

Need Help? Call CGI Technical Assistance at 855 599-5867

To register visit thda.cgihousing.com

Locate your ACH Statement, use the vendor number (v or s0001234) as your user name and your zip code as the password. You should update this information after initial sign in for added security.

If you need assistance with the OnCue portal call CGI Technical Assistance at 855 599-5867.

Tennessee Housing Development Agence



The tenant is responsible for paying their own security deposit for the unit. Plan your finances for this personal expense. THDA does not assist with or pay the cost of security deposits nor the connection of utilities.

A lease is executed between the applicant and landlord. The landlord may require a deposit. If applicable, the deposit should not be more than the amount other tenants, Housing Choice Voucher or Market Rent would be charged. The lease will have the total amount of rent for the unit, the amount the participant is responsible for, the security deposit, the terms of the lease, renewing the lease, and the terms under which rent may be increased.

The lease is between the participant and the landlord. THDA cannot override landlord rights nor the laws of the county the participant/s live. A county court of law will determine any violations when enforcing evictions or lease disputes. Please Note: While THDA is not involved in the enforcement of the lease, violations of the lease may result in the participant's termination of rental assistance when rules are not followed. Follow The Rules.

If the landlord is not familiar with the Housing Choice Voucher Program, you may direct them to the THDA website, <u>www.THDA.org</u> under Renters



Other considerations include calculating utility cost. This utility allowance chart lists what THDA uses to determine utility allowances where applicable for various utilities. For example if you select a two bedroom single family dwelling with electric heating, this chart will help locate the amount you may pay or receive as a subsidy. This is an example of one county; please find the county you reside.

Although, THDA provides a voucher to assist with your unit, you may also be responsible for utilities such as electricity, water, gas, and garbage. Check with the utility company to get a history of utility costs on the unit to help gage your possible future costs. THDA does not assist with nor pays utility deposits or connection fees. Plan for these expenses accordingly.



- The rental assistance <u>may not</u> begin until the THDA has provided the applicant **and** the owner or landlord with a Move-In Eligibility Date.
- Once the inspection has been approved and all paperwork is completed. The THDA specialist will provide the applicant and the owner a Move-In Eligibility Date.
- THDA will tell you how much rent you will pay and how much THDA will pay
- Never. Never agree to pay anything extra to a landlord. THIS IS A VIOLATION OF HUD AND THDA POLICY AND CAN RESULT IN TERMINATION OF YOUR ASSISTANCE. Tell a THDA or HUD staff member if a landlord asks you to pay more.
- Sign a **12-month lease** with landlord. This cannot be shorter or longer.
- Pay your security deposit (THDA does NOT pay for security deposits)
- Get utilities connected (this includes any that landlord does not provide)
- Remember, you must keep utilities connected at all times



HUD requires HCV participants to recertify every year, annually or every other year, biennially. The household income will be recertified and the home/unit will be re-inspected to ensure the home continues to meet Housing Quality Standards. Participants must comply or risk losing their rental assistance.

Remember to report any changes to your situation in writing to THDA.

Refer to the HCV Administrative Plan regarding grounds for termination or denial of service. Remember, as a participant in the HCV Program, you are responsible for your household, guests and its members. Participants remain eligible for the program when no policies are violated; they meet the guidelines of the HCV Program.

If you have any questions, review the FAQ at THDA.org. If you do not find an answer to your question, send your question to <u>HCVInfo@thda.org</u> or contact your specialist.



In the event that your unit requires repair or has an HQS issue after the you have leased or moved in, please contact your owner/ agent or landlord first and allow them time to make the repair. If the owner fails to complete the repair or maintenance request, then contact THDA for an interim HQS inspection. Your THDA specialist will help manage this HQS inspection request. Remember, start with your owner/agent or landlord first for repairs.



Ensure that all changes regarding who lives with you, regardless of change is reported to THDA IN Writing. No one can be added to your household without approval from THDA and your landlord.

Never allow "Side Payments". Side Payments are additional money paid to the landlord that have not been authorized by THDA. These are illegal and may result in your and the landlord's termination from the program.

Keep the household's contact information current at all times with THDA. This includes your mailing address, email, and phone numbers.

Remember, you must meet all deadlines as outlined in any notices from THDA.

# Portability

Portability in the HCV Program refers to the process through which a household can transfer or "port" their rental subsidy to a location outside the jurisdiction of the public housing agency (PHA) that originally issued the household the voucher when selected for the program (the initial PHA). The agency that will administer your assistance in the area to which you are moving is called the "receiving PHA".

New families to the HCV Program have to live in the jurisdiction of the initial PHA for 12 month or one year before they can port anywhere in the United States.



Tennessee Housing Development Agency

If you are porting to THDA, you may need to continue communication with your initial housing authority until your port is completed.

Portability in the HCV Program refers to the process through which a household can transfer or "port" their rental subsidy to a location outside the jurisdiction of the public housing agency, also known as PHA, that originally issued the household the voucher when selected for the program, also known as the initial PHA. The agency that will administer your assistance in the area to which you are moving is called the "receiving PHA".

Portability provides flexibility for those who need to relocate with assistance to follow job opportunities, select the best school districts, or be near family members or child care providers. In this way, portability allows a household with housing subsidies the same choices available to others in their community. • Families may also need to consider some of the possible difficulties that they could encounter moving to a new location. A household who has vacated one unit before locating a new one could find a tight housing market with few available units and may end up with no assistance if the term of the portable voucher expires before the household locates a new home.

New families to the HCV Program have to live in the jurisdiction of the initial PHA for 12 months or one year before they can port anywhere in the United States.

# Portability

Conversely, non-resident applicants have no right to move under portability for 12 months from the time the household is admitted to the HCV program.

Families who elect to move under portability must understand that the receiving PHA's policies may affect the household's assistance through screening criteria, subsidy standards, payment standards and any other elements of the portability process which may affect the household's assistance.



Tennessee Housing Development Agency

Generally, families who are participants in the HCV program are eligible to move under portability as long as such a move is not in violation of the lease, with some exceptions, and as long as the move complies with the PHA's policies on household moves.

Conversely, non-resident applicants have no right to move under portability for 12 months from the time the household is admitted to the HCV program.

Families who elect to move under portability must understand that the receiving PHA's policies may affect the household's assistance through screening criteria, subsidy standards, payment standards and any other elements of the portability process which may affect the household's assistance.

## Portability: Things you should know

**Subsidy Standards**: The receiving PHA may have different subsidy standards. In other words, the initial PHA may have issued you a three-bedroom voucher, but the receiving PHA may, if appropriate for your family, issue you a two-bedroom voucher. Note, however, that the PHA's subsidy standards must comply with fair housing and civil rights laws. This includes processing reasonable accommodation requests that are necessary for qualified individuals with disabilities.

**Payment Standards**: The payment standards of the receiving PHA may be different for each PHA. Payment standards are what determine the amount of the rent that the PHA will pay on your behalf. If a receiving PHA's payment standards are lower than the initial PHA, then the portion of the rent you pay may be more than what you were paying at the initial PHA.

**Re-screening**: The receiving PHA may re-screen you using their own policies, which may be different than the initial PHA's policies and could result in them denying your request to move. When contacting the receiving PHA, you may want to ask whether they re-screen families moving into their area under portability and what are their policies for termination or denial of HCV assistance. This will assist you in determining if the receiving PHA's policies might prevent you from moving to their jurisdiction.

**Time Management**: You should manage the move so that you have enough time to arrive at the receiving PHA before the initial PHA voucher expires; otherwise, you may lose your assistance.



#### Things you should know when considering portability

**Subsidy Standards**: The receiving PHA may have different subsidy standards. In other words, the initial PHA may have issued you a three-bedroom voucher, but the receiving PHA may, if appropriate for your household, issue you a two-bedroom voucher. Note, however, that the PHA's subsidy standards must comply with fair housing and civil rights laws. This includes processing reasonable accommodation requests that are necessary for qualified individuals with disabilities.

**Payment Standards**: The payment standards of the receiving PHA may be different for each PHA. Payment standards are what determine the amount of the rent that the PHA will pay on behalf of your family. If a receiving PHA's payment standards are lower than the initial PHA, then the portion of the rent you pay may be more than what you were paying at the initial PHA.

**Re-screening**: The receiving PHA may re-screen you using their own policies, which may be different than the initial PHA's policies and could result in them denying your request to move. When contacting the receiving PHA, you may want to ask whether they re-screen families moving into their area under portability and what their policies for termination or denial of HCV assistance. This will assist you in determining if the receiving PHA's policies might prevent you from moving to their jurisdiction.

**Time Management**: You should manage the move so that you have enough time to arrive at the receiving PHA before the initial PHA voucher expires; otherwise, you may lose your assistance.

For more information about Portability, see "How Portability Works" on the THDA website or speak with your Rental Specialist.



If any rules are violated:

The household may be terminated from the program. A case conference to discuss facts, may be initiated or requested by THDA to avoid termination.

If a household is ever denied assistance or terminated from the HCV program, they will be notified in writing.

The household may be given the chance to request an APPEAL of the decision

Requests for a hearing need to be made to the THDA Hearings and Complaints Officer

Your housing assistance payment or HAP may be paid through the Appeals process

There is no right to appeal if a voucher expires.

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Tennessee Housing Development Agence



Email: HCVComplaints@thda.org

Mail: THDA Rental Assistance Complaint 502 Deaderick St., Third Floor Nashville, TN 37243

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If you believe that THDA has not performed in accordance with HUD's guidelines, is inaccurate or unjust, you have to right to dispute the action regarding your subsidy. You must submit a complaint in writing. THDA has 30 days to review and respond to your complaint.

All complaints and notices should be sent via email to: HCVComplaints@thda.org

Or mailed to THDA: Rental Assistance Complaint 502 Deaderick St., Third Floor Nashville, TN 37243

## Family Self Sufficiency (FSS) Program

THDA's Family Self Sufficiency program is available for housing choice voucher holders who are interested in creating and working towards a plan that would lead to economic independence.



Other programs that the Housing Choice Voucher holders may voluntarily participate in include the Family Self Sufficiency Program, also known as FSS and the Homeownership Voucher Program (HOV).

THDA's Family Self Sufficiency program is available for housing choice voucher holders who are interested in creating and working towards a plan that would lead to economic independence. The purpose of the FSS program is to facilitate access to the supportive services that families need and provide guidance with paying down debt, creating and building a savings, and more to become free of public assistance within five-years. Participants may only sign up within 120 days of locating a unit or during recertification. Ask your specialists about the FSS program today.

### Homeownership Voucher (HOV) Program

Some requirements

- Must use rental voucher for 12 months prior to applying
- Must earn \$15,000/year
- If disabled, must receive at least \$9,252/year disability income.
- Submit pre-application
- Must qualify for mortgage



Under certain circumstances, if authorized by the PHA, a household may use its voucher to purchase a modest home.

The Homeownership Voucher Program offers a mortgage subsidy to low income households that currently receive rental assistance with a Housing Choice Voucher (HCV). The household must use a rental voucher for 12 months before they may apply for the Homeownership Voucher Program.

The household **must** meet all eligibility requirements and complete both, prepurchase and post-purchase counseling.

Visit THDA.org to learn more about both programs or share your interest with your Rental Specialist.



THDA looks forward to serving you and your household.

"I acknowledge that I have attended the Applicant/Portability Briefing or watched the "Applicant/Portability Briefing Video," understand its content, and agree to follow the THDA's policies and procedures of program participation as highlighted and defined in the Applicant or Portability Briefing Packet that I received. "

All adult household members, 18 years and older must complete the acknowledgement statement according to the instructions given by your specialist to alert THDA staff that the household has completed viewing this briefing and is ready to receive their Housing Choice Voucher. Any Power of Attorney or agents must also sign an acknowledgement statement. Failure to submit the acknowledgement within 14 business days will result in the household's removal and denial from the wait list and the need to reapply.

The acknowledgement states...

"I acknowledge that I have attended the Applicant/Portability Briefing or watched the "Applicant/Portability Briefing Video," understand its content, and agree to follow the THDA's policies and procedures of program participation as highlighted and defined in the Applicant or Portability Briefing Packet that I received. "

Tennessee Housing Development Agence



Congratulations! This concludes the Briefing.