

PROVIDENCE HOUSING AUTHORITY
Leased Housing Department



Housing Choice Voucher Program
Participant's Guide



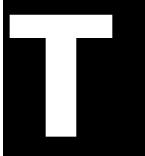
Providence Housing Authority

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Able of Contents



Introduction.....	1
Part 1 Searching for a Unit.....	3
Part 2 Inspections.....	7
Part 3 Rent Calculations.....	11
Part 4 Lease & Contract Execution.....	13
Part 5 Annual Activities.....	15
Part 6 Participant Responsibilities.....	19
Part 7 Termination of Assistance.....	21
Part 8 Fraud.....	23
Part 9 Family Self-Sufficiency Program.....	25
Part 10 The Next Step... Homeownership.....	27
Part 11 Frequently Asked Questions.....	29
Part 12 Staff Contact Information.....	33

Participant's Guide

Housing Choice Voucher Program

Introduction

What is the Housing Choice Voucher Program

The Housing Choice Voucher Program is a Federally funded program administered by the Providence Housing Authority. Its purpose is to provide rental assistance to eligible low-income families. A family or an individual who is at least 62 years of age or a disabled person may be eligible for the program if the annual income is equal to or below the income limits established by the Department of Housing and Urban Development (HUD). The program enables families to obtain decent, safe and sanitary housing by subsidizing a portion of each resident's monthly rent and paying it directly to the property owner. The owner retains normal management rights and responsibilities including tenant selection, rent collection, property maintenance and lease termination.



How Rental Assistance is Provided

The subsidy provided for participating families is based on family size and income. A family must pay at least 30% but not more than 40% of its income towards rent and utilities. The PHA Staff person will calculate each party's portion according to federal guidelines.



At the time of leasing, the owner and tenant will sign a lease and the PHA will sign a Housing Assistance Payment Contract with the owner. Both parties will know at that time the amount the tenant will pay as well as the amount to be sent directly to the owner by the PHA. These payments are guaranteed monthly income to the owner as long as the family lives there, continues to be eligible, and the unit continues to meet program requirements. If the tenant's income changes, the PHA will notify both parties in writing of the new amounts.

Voucher Issuance:

At the time of receiving a voucher, you have been determined eligible for rental assistance. Your family's income is within the income limits and those eighteen (18) and over have been screened for criminal activity.



If anything changes concerning your income or family composition before the leasing, you must contact the Program Representative immediately – do NOT wait until the day of the lease signing which will only cause a significant delay.

The voucher will expire on the date in Box 3 in the upper right hand corner of the voucher. A Request for Tenancy Approval must be received by that date. It is not necessary that you have a signed lease by that date but you must have submitted a Request for Tenancy Approval (the long form) signed by the prospective landlord. If you do not find a unit by that date, your voucher will expire and you must reapply when the list is opened again in the future.

Representatives are available for assisting you with the move process on Tuesdays from 9:00-3:30 and Thursdays from 1:30-3:30.

Looking for a Unit:

You may choose to remain in your current unit or move to another location anywhere in the United States or its territories (Puerto Rico, Guam, U.S. Virgin Islands) that operates a Housing Choice Voucher Program. If you would like to move outside of Providence, come to see your Program Representative on the days listed above. You must know the name and address of the Housing Authority and contact person to whom the paperwork must be sent.



Where to Look for a Unit:

If you are satisfied with your existing housing, ask your landlord if he/she would agree to participate in the program. If he/she has any questions, please have him/her call the office; otherwise, bring the completed Request for Tenancy Approval to the office.



If you'd like to move, you can begin your search by checking the list of owners interested in renting to voucher-

holders which is posted at the Providence Housing Authority at 100 Broad Street. Also, check the Classified Section of local newspapers. Friends or neighbors may know of places that are available. Often, laundromats, supermarkets, etc. will post notices or have free booklets available. Look for For Rent Signs in yards or apartment windows in the area in which you'd like to live. Remember that you may look in any neighborhood of the city, or move to any other city or state. Other options include checking with real estate offices or rental agencies although they may charge a fee.

The unit you select must be in decent, safe and sanitary condition. **Single family dwellings, apartment buildings, multi-family dwellings, townhouses and condominiums are also eligible.** You must choose a unit which has at a minimum, the number of bedrooms listed on the Voucher. If you select a larger unit, you may have to pay more towards your rent and it cannot be approved if your portion exceeds 40% of your income or if the rent is unreasonable.

You may not rent from a person who is an immediate family member of anyone in your household or any other interested party. Immediate family members are: the mother, father, sister, brother, grandparents, grandchildren or spouse of anyone in your household. For example, a parent who lives with their three children cannot rent an apartment from one of the children's grandparents.

Because the federal regulations have changed, it is very important to choose a unit that has the same number of bedrooms as what was issued on your voucher. Failure to do so can result in paying more than 30% of your income towards the rent.

If you are given an appointment to see the unit, arrive early. Take a good look around the neighborhood and pass by during different times of the day and at night. Be sure that you like the area and the unit because you will be signing a lease for one year.

Questions to Ask

Some questions that should be asked of the person showing you the apartment:

1. Who is the Owner?
2. Where is it located?
3. How many bedrooms are there?
4. How much is the rent?
5. Are the utilities included?
6. Was the house built before 1978? If so, do you have a Lead Conformance Certificate or will you get one?
7. Is it heated by gas, electric or oil?
8. Is there a stove and refrigerator?
9. Can I have pets?
10. Is there off-street parking?
11. Is there a washer and/or dryer hook-up?

Screening and Selection of Residents:

Owners are encouraged to, and are responsible for using normal procedures to screen and select prospective tenants. They may also contact the PHA's Leased Housing Department for the names and addresses of your previous landlords.



Non-Discrimination in Housing:

Federal Law states that an owner may not discriminate against any person because of race, color, religion, handicap, sex or national origin. Moreover, State and Local Statutes may prohibit discrimination on broader grounds (i.e., age, marital status).

Owners must make reasonable accommodations in rules, policies, practices or services if necessary for a person with a disability to use the housing and must allow the person with a disability to make reasonable modifications in accordance with 24 CFR 100.203, 100.204(a).

If you feel that you have experienced housing discrimination, please report all cases to the Department of Housing and Urban Development. Enclosed in this packet is HUD Form 903.1 or you may file on line at www.hud.gov.

Currently Living in Subsidized Housing

If you currently live in Public Housing or any apartment in which your rent is subsidized, **you must give thirty day written notice** to your current owner. A copy of the notice must be provided to your Program Representative. You may not leave a subsidized unit owing a balance for rent or other charges. Failure to pay all amounts owed will result in termination from the rental program.

PHA Approval of Housing Units

It is your responsibility to locate a unit. Once you have found an apartment and the owner agrees to lease to you, give him the Request for Tenancy Approval. Please be sure that the form is completely filled out including how much the rent and security deposit will be, who will pay for the utilities and how to contact both you and the owner. You are responsible to pay the security deposit; the PHA will not pay it. Some owners may accept payments in installments. You must work that out with him/her.



If the owner asks for a deposit to hold the apartment, it is preferable to pay by check or money order. Do not pay cash unless the owner gives you a written receipt. If you have pets, ask if the owner will allow them. Do not wait until the lease signing to ask or you may have an

unexpected problem.

If you must pay for the utilities, be sure that the gas and/or electricity can be turned on in your name. Do not wait until after the lease signing to find out that there is a problem with a previous unpaid balance.

When you bring a Request for Tenancy Approval to your Program Representative, she will review the reasonableness of the rent. If it is too high, he/she will have to call the owner and negotiate a reasonable rent. If the owner will not accept a lower rent, you will have to find another unit. If the rent is within an acceptable range, he/she will call the owner/agent to schedule an inspection of the unit. The Program Representative will also ask the owner for the Lead Conformance Certificate which has been required by RI State Law since November 1, 2005 for all properties built prior to 1978 unless owner-occupied. **An inspection by the PHA will not be scheduled until the Program Representative has received a copy of the Lead Conformance Certificate**

Part 2- Inspections

Inspection Day

It is strongly advised that you are present for the inspection. If you have any concerns or questions, please express them while the Inspector is there. The owner or agent must accompany the Inspector to the unit to learn of any deficiencies that exist. If deficiencies are found, a list of needed corrections will be developed. The landlord will have the option to make the appropriate corrections or not participate in the program. The unit will not be subsidized until all violations are corrected. **You may not move into the unit until your Program Representative authorizes it.** Please do not ask the Inspector.



Housing Quality Standards

The following is what the Inspectors will be looking for during the Housing Quality Standards (HQS) Inspection:



An apartment must have at least a kitchen, bathroom, living room as well as a bedroom for every two persons. The minimum requirements for these rooms are as follows:

1. **The living room must have:**

- a. Two (2) outlets or a permanent light fixture as well as one (1) outlet
- b. An operable window which is not broken nor cracked

2. **The kitchen must have:**

- a. A permanent light fixture
- b. At least one outlet (not counting refrigerator and stove outlet)
- c. A stove with all knobs and handles intact and all burners and ovens must be operable
- d. A refrigerator with all handles, bins, and racks intact
- e. A sink with hot and cold running water
- f. Sufficient storage space; cabinets or shelves depending on family size
- g. Sufficient preparing and serving space
- h. Tenant may provide own stove and/or refrigerator



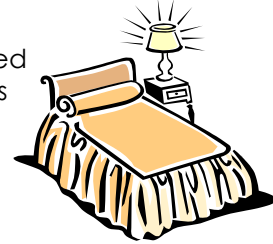
3. The bathroom must have:



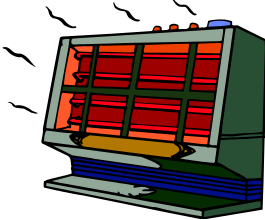
- a. Permanent light fixture
- b. Operable window or vent fan (to outside)
- c. Toilet
- d. Bathtub or shower
- e. Privacy
- f. Basin/sink

Each bedroom must have:

- a. An operable window which is not broken or cracked
- b. A permanent light fixture *and* one outlet or 2 outlets
- c. Privacy



2. Heat



- a. Must provide sufficient heat to entire living area
- b. Gas on gas vented stove is allowed *only* if it is not the primary source of heat
- c. Heating unit(s) must be permanently mounted to wall or floor (hard-wired if electric)
- d. un-vented and/or open flame fuel burning heaters are **prohibited**.

3. The unit must be structurally sound with no severe defects. It must also include:

- a. Smoke alarm **on each level** of unit, including basement. If a hearing-impaired person occupies the unit, smoke detectors must have an alarm system designed for the hearing impaired in every room.
- b. No chipped, peeling, or "alligatored" paint in the apartment or on the exterior, including basement windows and foundations
- c. All electrical outlets and switch plates must have covers
- d. No holes in walls, ceilings or floors (including under kitchen sinks and bathroom vanities/counter)
- e. Adequately vented cooling/heating facilities
- f. All first floor windows with operable locks
- g. Handrails on all stairways with more than 4 steps including those leading to tenants apartments and the basement
- h. No tripping hazards
- i. Elevators, if present, must be in safe and operating condition
- j. Access to unit without going through another apartment or private property
- k. Two exits required, unless it is 1st floor.

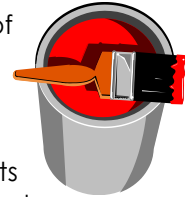


- l. Two exits in the basement if it is used as a living space
- m. Trash can with cover
- n. No mice or roach infestation
- o. Entrance door to unit *and* to exterior must be solid-core (not hollow) with operable locks
- p. No major leaks in apartment or basement
- q. Interior air must be free of dangerous pollutants
- r. A safe water supply
- s. The site and neighborhood must not be subject to serious adverse environmental conditions (i.e. fire, flood, disturbing noise, sewerage hazards, excessive accumulation of trash)



Lead Based Paint

Prior to the PHA's inspection, the owner must provide a Certificate of Lead Conformance according to RI State Law. This confirms that there are no visible lead hazards at that time. This must be done whether you have children residing with you or not.



At each leasing, owners/agents must disclose and provide to tenants all available records and reports pertaining to lead based paint hazards cited on the property per U.S.C.4582(d). Many units constructed before 1978 may contain lead-based paint. **Lead paint and dust are harmful not only to children but also to adults.** Children may eat paint chips or chew on painted railings, window sills or other items when parents are not around. A child who ingests enough lead paint bits/dust may suffer physical or mental impairments or even die.

Older homes and apartments often have layers of lead paint on walls, ceilings and woodwork. Outdoors, lead paint and primers may have been used in many places including walls, fences, porches and fire escapes. When the paint chips off or when plaster breaks, there is a real danger for babies and young children.



As a tenant, you should keep your home in good condition. In addition to reporting any chipped, peeling, cracked or flaking paint to your owner, inform him of any leaks which can permit rain or dampness into the interior, damaging paint surfaces on the walls or ceilings. These conditions should be corrected immediately. If you do not receive a satisfactory response from your owner, contact your Program Representative.

Please keep in mind that merely painting over deteriorated paint surfaces does not remove the hazard. It is important that the problem is corrected in the proper manner so that lead dust does not increase the hazard. **Paint can never be corrected by dry scraping or dry sanding the surfaces.**

If the house was built before 1978 and your child under the age of 7 has an elevated blood lead level, your unit must be tested for lead-based paint by a state-certified Lead Inspector. If lead-based paint is found, the unit must be made lead safe and receive a lead safe certificate from the RI Dept. of Health. The certificate must be renewed annually by the owner.

If you are notified that one of your children has been identified with an elevated blood level, please contact your Program Representative immediately so that the proper inspections can be done.

Discrimination:

The Fair Housing Act prohibits owners of housing to discriminate against families with children, or children with an elevated blood level (EBL), even if the unit is known to have lead-based paint hazards.

Owners should not ask you any questions concerning:



1. If your child has an elevated blood level
2. If you are pregnant
3. Or if you have intentions to become pregnant



Not leasing to families with children or children with an EBL is illegal; **therefore, a renter or buyer may not be asked to sign a statement that a child or EBL child, is not expected to reside in the dwelling.** Under no circumstances may an owner refuse to allow a family to occupy the unit because of the presence of a child or require that a family move because lead is found." (Federal Register vol. 64, # 178, 9-15-99).

Part 3 - Rent Calculation

What is Gross Income?

Rent is calculated based on gross income. Participating families must declare **ALL** income sources for **ALL** persons living in the household. This includes benefits such as Social Security and SSI for minors and unemployment for full-time students. Most common income includes but is not limited to:

- Employment including overtime, tips and bonuses
- Net profit from a business (self-employed)
- Interest and dividends from bank accounts and stock
- Social Security and Supplemental Social Security
- SSI disability
- Pensions
- Annuities
- Child Support
- Public Assistance (TANF, FIP, GPA)
- Unemployment Benefits
- Temporary Disability Insurance (TDI)
- Workers Compensation
- Alimony
- Regular contributions from someone outside your household
- Regular pay from household member in military service



At times, some income might not be counted towards rent calculation. **Your responsibility, however, is to declare all income for all family members.** Your Program Representative will make any adjustments needed.

Deductions

Deductions from gross income are limited. Depending on your family's circumstances, you may qualify for one or more of the following:

An Elderly (62 or older) or disabled person qualifies for a \$400 deduction if the Head of Household or Spouse is 62 or older, or is a disabled person. Those who receive this deduction are also eligible for a medical deduction if they spend more than three percent (3%) of their gross income for medical expenses.

Each dependent under the age of eighteen (18), disabled (other than Head of Household or Spouse) or a full-time student qualifies for a \$480 deduction.

Reasonable child-care expenses can be deducted for children under the age of thirteen (13) to allow the Head of Household to work or to continue his/her education.

A handicapped/disabled person can be eligible for a medical/technical assistance deduction if it allows a person to be employed.

For this reason, it is important that your Program Representative has a complete sense of your household's needs.

Total Tenant Payment

Total Tenant Payment (TTP) is the higher of:
30% of your monthly adjusted income (after deductions)
10% of your monthly gross income
\$25.00
Most times, the TTP will equal 30% of your adjusted income.

Fair Market Rent and Payment Standards

The Fair Market Rent (FMR) for the area is published by the Department of Housing & Urban Development (HUD) annually. It is currently 50% of the median rent for the Providence area. This is used only to set the Payment Standard used in calculating your rent.

The Payment Standard is the maximum subsidy allowed by bedroom size. It ranges from 90-110% of the HUD published FMR. New Payment Standards are used at the time of annual recertification or when a tenant moves. The Total Tenant Payment (TTP) is subtracted from the Payment Standard or gross rent (whichever is lower). This determines the housing authority's portion of the rent. See Attachment B for the most current Payment Standards in effect.

Utility Allowance

A chart of average utility costs by type and bedroom size is utilized, reviewed, and updated annually. The chart is adjusted if there is a rate increase or decrease of at least 10%.

Program participants who are responsible for paying any or all of their own utilities (heat, cooking gas/electric, hot water, electricity) or provide their own stove and/or refrigerator are entitled to a utility allowance. The appropriate amounts are tabulated and factored into the calculation so that the tenants can better afford to pay their utility bills by further subsidizing their rent costs.



Effective 2015, the utility allowance is based on the **smaller of** the number of bedrooms on the voucher or the actual number of bedrooms in the unit.

See Attachment C for the most current Utility Allowance Schedule.

Utility Reimbursement



Some families receive a utility reimbursement check. This is only for those whose TTP is lower than the amount of utilities they are expected to pay.

Warning

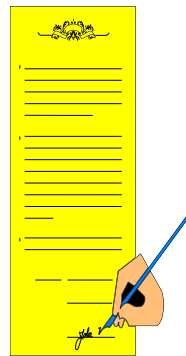
Do not allow any person or persons to use your address for mailing purposes including but not limited to allowing a person or persons to use your address to receive SNAP benefits. Permitting this use is a violation of the Providence Housing Authority policy and may lead to termination of your public housing assistance.

Part 4 - Lease & Contract Execution

Lease and Contract

All leases are effective for the first of the month. When initially leasing on the program or in rare circumstances, you may be allowed to lease for the fifteenth (15th) of the month. The PHA uses a standard HUD-approved lease. All other leases must be approved by the Providence Housing Authority and must include a HUD required addendum. **Any lease not authorized by the PHA is considered null and void. Participants must never sign a lease which is not executed in front of the Program Representative.**

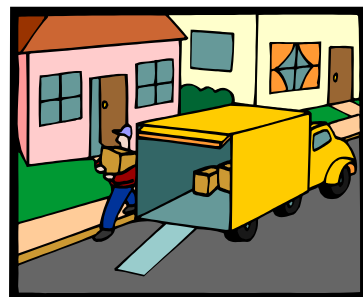
Changes to the lease or contract cannot be made during the first year. The rent cannot increase nor can there be changes to the person responsible for paying the utilities. Any attempts by the owner to change this information must be reported to your Program Representative immediately. **Never pay more to the owner than the amount sent to you by the Program Representative.** If your landlord asks for more money and you have not received a new letter notifying you, please contact your representative.



Families are required to stay in place for one year unless evicted for lease violations by the owner or terminated from the program by the PHA.

Leases are signed by appointment only. Your Program Representative will contact you and your landlord to come into the office at a time which is convenient for all parties. Please arrive early. Any changes to your income or family circumstances should have already been reported to the Program Representative.

You and the owner will sign a lease. The owner will sign a contract with the PHA too so that rent payments can be sent to him/her on your behalf. You will also sign a Lead Disclosure Form in which the owner must declare if he is aware of any lead hazards on the property. You will be given a copy of the lease and the Protect Your Family From Lead in Your Home pamphlet. Please keep the lease (and all other PHA correspondence) in a safe place. It is often requested by other agencies. There is a charge for future copies.



Now your family can move!!! Pay all rent and security deposits by check or money order. If you must pay cash, be sure to get a receipt immediately. Keep all paperwork in a special file. **Any changes in your family's income or composition need to be reported to your Program Representative within ten (10) days.** If you don't have any changes, you will be contacted by mail in eight (8) months to begin the Annual Recertification Process.

Part 5 - Annual Activities

Annual Recertifications

The Providence Housing Authority is required by federal regulations to perform annual recertifications and inspections. Recertification is a review of the family's income and family composition, which play an important role in rent calculations, and both are subject to change.



Four months (4) prior to the original lease date, you will receive two letters: one stating the date to be at home for the inspection and the other with an appointment to come into the office for an interview. Please make every effort to keep your appointments since hundreds of families must be processed during the same period. The Program Representative will send a termination notice if appointments are not kept.

You must come into the office for the interview and bring other adult family members. Also bring **all** income verifications for everyone residing in the apartment, rent and utility receipts, and any other information pertaining to you which is listed on the letter. You and all adult family members over the age of eighteen (18) will be required to sign release waivers and provide a picture ID. **If your Representative needs additional information, please provide them as quickly as possible but not later than 10 days in the envelope provided.** If you mail or fax the information, please call your Representative to be sure that it arrived.

Once all information is received, your Representative will calculate the rent. There will probably be a change in the portions of rent paid by you and by the PHA. Any increase or decrease in family composition during the year determines the size of the maximum subsidy and may also affect whether the family needs to move to a different size unit. Whether there are changes or not, both you and the owner/agent will receive letters one month before the anniversary date of your lease stating how much rent you are responsible to pay.

If you have decided to move to another unit, you will complete the recertification process and you will complete the process for moves/new leases outlined in Part 1.

Annual Unit Inspections

The PHA inspects the unit each year to ensure that it meets program standards. You are required by federal regulation to allow the PHA Inspector to conduct the inspection. The Inspector will not enter the unit if there is not an adult 18 years or older at home. The Inspector will conduct the same type of inspection as outlined in Part 2.

Enforcement of Repairs

If violations are found during a PHA inspection, it is the responsibility of both landlord and tenant to make sure all deficiencies are corrected within a specified time frame – usually 30 days unless it is an emergency situation. If problems are noted which are life threatening, the inspector will notify the owner immediately and allow 24 hours to make repairs.



The majority of problems are not life threatening but do cause the unit to “fail”. The owner will receive a letter itemizing the necessary repairs which must be completed within 30 days. The tenant will also receive a letter indicating the date and time the inspector will return to review the corrections; an adult must be home that day as well so that the inspector will be able to enter the apartment. **If repairs are due to the tenant’s failure to take proper care of the unit, owners may charge them or ask that the tenant repair damages other than normal wear and tear- before the reinspection.**



Tenants must cooperate with the owner’s (or his agent’s) efforts to enter the unit to complete the repairs on schedule. RI State Law states that the owner may enter upon giving you 48 hours written notice.

Upon reinspection, if the repairs have not been completed, the rent will be abated (discontinued) by the Providence Housing Authority for 30 days. **Tenants must always pay their portion of the rent; however, owners cannot ask a tenant to pay the housing authority’s portion.** If the owner does not complete the repairs, the Program Representative will send a letter to the tenant to come into the office for paperwork to move.

If you encounter any problems after the annual inspection such as loss of heat, broken windows, etc., first contact your owner/agent. If he/she does not respond within a reasonable amount of time, please call your Program Representative for a complaint inspection.

Lease Renewal

When you receive your letter for an interview, you should decide if you wish to continue the lease. Tell your Program Representative at the interview if you are considering moving. After the first year, your lease extends automatically **on a month to month basis**. This means that you can begin the process of moving once you have picked up a 30 day notice from your Program Representative.

After the first year, the owner may also request that you move. He must give you a 30 day written notice. **If you receive ANY legal notice, please contact your attorney or RI Legal Services at (401) 274-2652 for legal advice.** Also, bring a copy to your Program Representative. If you are in good standing, there will be no problem with issuing a voucher to move. If you are not in good standing (owe

rent, or have other lease violations—being evicted for cause) you must resolve the situation. If you are evicted by a judge, you will be terminated from the program (see Part 5).

Rent Increase

Any increase in rent must also be requested ***in writing*** by the owner including the reason for the increase ***at least 90 days prior to the renewal date***. If there is sufficient funding available, the Program Representative will review the request for reasonableness and approve or disapprove it. Your Representative will calculate the rent and notify you and the owner/agent of the change. It is possible that the increase results in the tenant (not the PHA) paying a higher portion to the owner. If you have to pay more and no longer want to stay in the unit, you will have to begin looking for another unit and follow the process in Part 1.



Part 6 - Participant Responsibilities

Family Obligations/Responsibilities

1. Supply any information requested to the PHA including income, immigration status, Social Security numbers and family composition.
2. Sign consent forms (release waivers) for obtaining information.
3. All information must be true and complete.
4. Notify the PHA of any changes to household composition within 30 days (birth, adoption, marriage, custody, death, or a family member moving out).
5. Family members must not commit fraud, bribery or any other criminal act in connection with the program.
6. Family members must not engage in drug-related or violent criminal activity.
7. Members of the family may not receive duplicate federal, state or local housing assistance.
8. The subsidized unit must be the family's only residence.
9. Family members must not own or have any interest in the unit (except for those in the Homeownership Program).
10. Must comply with all the provisions of the lease
11. Must not sublease, assign or transfer the unit
12. Be responsible to correct any housing violations determined to be caused by the family – other than normal wear and tear
13. Give the PHA, within 10 days, a copy of any eviction action started by the owner
14. Notify the PHA and the landlord, in writing, 30 days prior to moving
15. Notify the PHA of any absence of 30 days or more from the unit
16. Residents are also responsible for full payment of the security deposit.



Failure to comply with the items listed above will result in termination from the Section 8 Rental Assistance Program.

Part 7 - Termination of Assistance

Becoming Income Ineligible

If the family becomes ineligible for assistance: If your income increases to a point where the PHA will no longer pay at least \$1.00 towards your rent, you will be sent a letter and your file will be held for six (6) months. If there are any changes during that period, you should report them to your Program Representative. If, after six months, there are no changes which would allow the PHA to contribute to the rent again, you will be terminated from the program since there is no longer a need.

Reasons for Termination

There are many reasons that a participating family can be terminated from the program such as but not limited to: eviction, fraud, vacating without notice, not keeping appointments, failure to recertify, violent or drug related criminal activity by a family member, owing money to a housing authority or any violation of your family responsibilities. Approximately 150 families are terminated from the program for various reasons every year.

Unlawful Termination

Owners must comply with the provisions concerning the Violence Against Women Act (VAWA) of 2005 which protects victims of domestic violence, dating violence or stalking. This act includes protection for those receiving rental assistance in the Voucher Program.

The law provides that a participant cannot be denied assistance because he/she is a victim of domestic violence, dating violence or stalking if otherwise qualified for assistance. The law also protects a victim from losing assistance based solely on the fact that he/she is a victim of domestic violence. Neither housing agencies nor owners may terminate the victim's tenancy or rental assistance because of domestic/dating violence or stalking. This type of violence may not be considered as a serious, repeated violation of the lease; other good cause; or criminal activity of the victim. If, however, the perpetrator of the violence is a member of the victim's family, the PHA has the authority to require the individual to leave the household as a condition for the victim and remaining family members to receive assistance.

VAWA allows housing agencies and owners to request that victims sign a HUD-approved certification form stating: that he/she is the victim of "bona fide" incidents of actual or threatened domestic/dating violence, or stalking as defined in VAWA. It must include the name of the perpetrator and be provided within 14 business days unless there's an approved extension. The law also allows the victim to provide one of the following types of verification: a local police or court record or letter signed by a victim service provider, an attorney or a medical professional from whom the victim asked for assistance. The signer must

certify under penalty of perjury that: the abuse is a true incidence of domestic/dating violence or stalking and the victim has signed or approved the documentation. Failure to provide the certification within the time limits, voids the protection provided by VAWA.

Receiving a Termination Letter

If you are in the process of losing your rental assistance, you will receive a letter in the mail notifying you of the date that your assistance will end – usually within 30 days. The notice will state the reason this is happening and include the process for requesting a hearing. A letter will also be sent to your landlord stating the last day that the PHA will pay rent on your behalf. It will not include the reason why you lost this benefit.

Right to Appeal



If you believe that the decision to end your assistance in the Section 8 Program is incorrect, you have the right to appeal. **You must send a letter to request an informal hearing within ten (10) days of receiving the termination notice.** If you fail to do so within ten days, you will not be eligible for a hearing and will be terminated.

Informal Hearing

You will be notified of the date and time of the hearing. You have the right to bring any information, documents or witnesses to support your case to remain on the program. **You may also bring an attorney or other representative.**

During the hearing, you or your legal representative can present any evidence or additional information. The Hearing Officer for the PHA will take all the information provided and send a written decision within ten (10) days. If the decision is made in your favor, a letter will also be sent to your landlord notifying him to expect the rent check. If the decision is not in your favor, you will not receive assistance as of the date indicated on your original letter.

Part 8 - Fraud

Upfront Income Verification



All data collected from participating families is sent to HUD on a monthly basis. This information is matched with data from the Social Security Administration and the State Labor & Wage Board. Your Program Representative will be notified of any discrepancies in unreported income or errors with Social Security Numbers.

Repayment

All discrepancies of income reported are verified. If you have not reported your income or that of another family member, you will receive a letter stating how much you owe the PHA. **You must pay the full amount by the date stipulated in the letter.** Failure to do so will result in the loss of your Section rental 8 assistance and you will not be eligible to apply in the future to any other housing authority's program.

If you believe that the notice is an error, you do have the right to appeal the PHA's decision and/or the amount. See Part 6.

Examples of Program Fraud

Program fraud includes but is not limited to the following examples:

- Any Section 8 Owner/Agent who, through informal agreements with their tenants, collects more rent from their tenants than allowed by the HAP Contract and the Lease.
- Tenant and Owner living together.
- Owner is an immediate family member of any person in the Tenant's household.
- Utilities in the owner's name when according to the lease the tenant is responsible or vice versa. This is a poor management practice even if the tenant pays the amount indicated on the bill but it is in the owner's name.
- Landlords/agents may not alter the responsibility for payment of utility. Changes to the lease may be done after the first year; however, **all changes must be done in writing at the PHA Leased Housing Office**
- Owner allowing another family to move in and not reporting when the original family vacated.
- Tenant subletting the unit

- Tenant having boyfriends, family or other persons **not listed** on the lease living in the unit.
- Owners who do not report to the Section 8 Office that people not listed on the lease are living in the unit.
- Tenant not reporting all income including assets.
- Tenant signing a side agreement or another lease which contradicts PHA Lease.

Enforcement

Anyone finding himself/herself in such a situation is violating Federal Law (18 U.S.C.1001) and the Housing Assistance Payments Contract. He/she should contact the PHA immediately to rectify the problem. Any owner/tenant involved in an informal agreement must terminate it immediately.

Anyone who is aware of possible program fraud is encouraged to notify the PHA in writing or by phone (751-6400 ext. 1610). You will not be required to give your name. All information will be kept confidential and will be forwarded to the PHA Fraud Investigator.

The Authority has several options available to rectify any fraud it detects including demand for reimbursement, termination from the program and legal action. Such cases have been forwarded to the Department of Housing and Urban Development Inspector General, RI State and local police departments as well as the FBI.



Part 9 - Family Self-Sufficiency Program

Family Self Sufficiency

The Family Self Sufficiency (FSS) Program is designed to assist voucher holders in achieving economic independence through job training, education and gainful employment. The Head of the Household voluntarily signs into a five year contract with the Providence Housing Authority. This Contract of Participation outlines the program guidelines and includes the participant's individual service and training plan. Participants are required to be actively involved in work, training or study for a minimum of 30 hours/week. Some common FSS activities include:

- Earning a GED
- Learning English as a Second Language
- Job training
- Going to college
- Working full-time or part-time

At the end of the five year contract, all participants are expected to be employed and be free from welfare assistance for one full year prior to contract completion. Since the program is voluntary, the participant can withdraw from the program at any time without being penalized.

Escrow Savings Account

During the five years, whenever your rent increases due to an increase in your earned income, the PHA deposits a portion of the rent you pay in an escrow savings account. At the **end of the five years, you will be eligible to receive the escrow funds if you have been working and free of welfare assistance for a complete year.**

FSS Case Managers

The Family Self-Sufficiency Program runs out of the Resident Services Department located at 50 Laurel Hill Avenue in Providence. Each FSS participant is teamed with an FSS Coordinator who they will see **at least four times a year** for progress report meetings. This case manager will be responsible for monitoring the participant's status in the program and offering access to necessary support services. **Case Managers can help FSS participants access many services including:**

- Daycare services
- Financial aid
- Educational & career counseling
- Job search assistance

- Credit counseling
- Homeownership preparation
- Client advocacy
- Money management/budgeting help
- Debt & credit counseling

The FSS Case Managers also calculate and maintain the participant's escrow account. They are responsible of informing the FSS participant of their current balance and monthly escrow account credit.

How to Apply

If you are interested in the FSS Program, you should call to request an application. To be selected for the program, your application must be approved by the Section 8 office and you must meet with an FSS Case Manager for an initial interview. If you have any questions or would like more information, please call (401) 709-6406 or (401) 709-6407

Part 10 - The Next Step...Homeownership

Homeownership



The Homeownership Program allows participants to apply their Section 8 vouchers towards a mortgage payment and other homeownership expenses. If you qualify, you may be able to move your family from rental housing into an affordable, single family home.

Qualifications

To qualify for participation in the Section 8 Homeownership Program you must:

- Be a Section 8 Participant for at least one year
- Be consistently employed full time for a year (30 hrs. per week) before homeownership assistance begins (Elderly and disable individuals are exempt from this requirement.)
- Meet the income eligibility requirement which is currently \$10,300.00 (excluding welfare assistance) per year for non-disabled families and \$6,948 for families whose Head of Household or Spouse is a disabled person
- Have no outstanding debts with the PHA or any other housing authority
- Not have owned a home in the past three (3) years

Steps to Homeownership

If you think you qualify:

- Attend orientation on the last Saturday of the month at 9:00 at PHA Offices at 50 Laurel Hill Avenue
- Enroll in the PHA's Family Self-Sufficiency Program
- Attend homeownership classes with the Housing Network of RI
- Request a Housing Assistance Payment letter from the PHA indicating your approximate monthly mortgage subsidy
- Seek financing from a local mortgage lender
- When you have been pre-approved for a mortgage you can begin your search for a home with or without the assistance of a realtor.
- Once you have found a **single family home**, it will be inspected by the PHA's Inspectors.
- After the closing, you will be required to bring documents such as the deed, proof of insurance, etc. and the subsidy will be calculated.



Part 11 - Frequently Asked Questions

1. **When may I come into the office if I don't have an appointment?**

The office is open to participants without appointments on Tuesdays from 9:00-3:30 and Thursdays from 1:30-3:30.



2. **How do I notify the PHA if I have a change in my income?**

You must change your income by coming into the office during the times listed above. If you cannot come into the office, send a letter to your Program Representative and follow-up with a phone call to be sure that the letter arrived.

3. **Why is reporting all my income and any changes so important?**

The amount of rental assistance you receive is determined by your income. If you are not reporting all household income, you are receiving more subsidy than you need which is a federal and state crime. The information that you report is sent to Washington and is checked against other wage and benefit databases. When your name is flagged that there is unreported income, you will receive a notice from Providence Housing to repay the full amount within 60 days. Failure to do so will result in termination from the program and you also will not be eligible to move to any other subsidized housing in the country. Your name will be flagged in a database so that you will not receive rental assistance in the future. You are also subject to State and/or Federal prosecution criminally and/or civilly.

4. **What should I do if my new job is temporary?**

You must report the new job to your Program Representative within ten days even if you think it may be temporary.

5. **What should I do if my adult child who lives with me is working but I do not know where and he/she doesn't give me any money anyway?**

As Head of Household, you are responsible for all information concerning every member of your household. Your child must sign release waivers and provide the name and address of his/her employer. Failure to do so results in the loss of rental assistance for the whole family.

6. **What should I do when I want to add someone to my lease?**

You must come into the office on the days listed above. Please bring his/her birth certificate, and Social Security Card. If the person is 18 years or older, he/she must accompany you, sign release waivers and produce a picture ID.

7. Can I add my boyfriend/girlfriend to the lease?



A boyfriend/girlfriend must be added to the lease if he/she is living in the unit. They must, however, go through the same screening process as you. You must bring him/her to the office with his/her birth certificate, Social Security Card, income and picture ID. After signing waivers, a criminal check will be done. After passing the screening, if your owner has no objections, he/she will be added to the lease

8. If someone has a criminal record is he/she automatically ineligible?

Violent or drug related criminal activity within the past five years may cause someone to be ineligible. You have the right to a hearing during which you may produce any additional information such as rehabilitation, etc.

9. What should I do when I want to move?

You must come into the office on a Tuesday from 9:00-3:30 or a Thursday from 1:30-3:30 to request a thirty (30) day notice. You must have your owner sign the form at least 30 days before you plan to move into the new unit. Return this to your Representative who will then give you a Request for Tenancy Approval. The new owner must complete and sign this form.

10. What if my owner/agent refuses to sign the 30 Day Notice?

If you are unable to hand-deliver the 30 Day Notice, to the owner, you may send it certified mail only to the owner/agent and return the receipt (green card once signed) to your Program Representative.

11. Can I have pets?

Whether pets are allowed in your home is your owner's decision. It will be indicated on your lease. If you get a pet after the lease was signed, you must check with the owner. If he/she states that you can have the pet, you must get that in writing and give a copy to your Program Representative. If you do not have the agreement in writing, it could be a reason for eviction in the future and would jeopardize your voucher.



12. What should I do if there is no heat/ a window is broken/ no water or other repair to be made?

Contact your landlord first. If he/she does not respond within a reasonable time, call your Program Representative to schedule a complaint inspection.

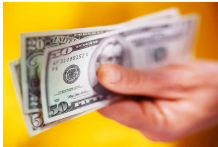
13. How can I get an extra bedroom for my children?

Children of the same sex share one bedroom without regard to age. If there is a significant medical reason that they need separate rooms, you must bring a doctor's letter for consideration of approval.

14. **What should I do if I receive a legal notice from the owner/agent?**

If you receive a legal notice from the owner, please bring a copy to your Program Representative and contact your personal attorney or a representative from RI Legal Services (274-2652). Do **NOT** ignore any legal notice.

15. **Can I pay my rent in cash?**



It is preferable that you pay your rent by check or money order so that you have a receipt, and payment can be traced if the owner doesn't receive it. If you must pay in cash, ask for a receipt *immediately*.

16. **The owner is not fixing the violations. Can I stop paying the rent?**

You are always responsible for paying your portion of the rent. Contact your legal advisor if you think you may have other options. Your Program Representative is responsible for having the owner rectify the problem or advise you to move.

17. **What should I do if the owner/agent is asking me to pay more money for rent?**

Notify your Program Representative immediately and do not pay any additional amounts requested. The Section 8 Lease is the lease in effect no matter what other agreement that you may have made.

18. **The owner refuses to accept my rent check?**

Notify your Program Representative and contact your legal advisor.

19. **The owner told me that I have to pay for the utilities but the lease says everything is included. What should I do?**

Notify your Program Representative immediately and do not make any changes unless authorized by a PHA Representative.

20. **Can the utilities be in someone else's name?**

The Head of Household should be the responsible party for the utilities. If the family is responsible for utilities, they must be turned on. They cannot be in the owner's name if, according to the lease, the tenant is responsible. What the utility companies permit is their policy. The PHA's policy is that the utilities must be on and we will require further



documentation if it is in anyone else's name that is other than head of household.

21. What should I do if I receive a termination letter?

Request an informal hearing within ten days of the date the letter was sent and follow the instructions in the letter.

22. Who do I contact if I am interested in Family Self-Sufficiency?

For more information, call (401) 709- 6406, or (401) 709-6407.

23. What is Homeownership?

Homeownership allows qualified families to buy a single family house and continue receiving voucher assistance towards their mortgage. For more information, call one of the numbers listed above or attend the orientation which is held the last Saturday of each month at 9:00 a.m. at the PHA Offices at 50 Laurel Hill Ave.

24. Can I leave Providence with my voucher?

Yes, however, you must contact your Program Representative. You must give 30 day written notice to your landlord and the paperwork must be transferred to the new Housing Authority. You may look for housing anywhere in the United States or its territories which operate a Voucher Program.

25. What should I do if I think that I have been discriminated against?

Report all cases of housing discrimination to the Department of Housing and Urban Development. Complete HUD Form 903.1 which is included in your briefing packet or ask your Program Representative for a copy. You can also file online at www.hud.gov.



26. What should I do if the owner sells the property?

The owner must contact the PHA prior to the sale of the property. After the sale, the new owner should contact your Program Representative and provide documents. If the owner wants you to move from the property, he must send you something in writing. When you receive it, provide a copy to your Program Representative and contact your legal advisor. Never vacate before speaking to your Program Representative and a legal advisor about your rights.

27. What should I do if the owner wants to terminate the lease?

You must bring a copy of the notice to your Program Representative who will advise you based on the reason the owner wants you to vacate. If the Owner has not given

you a written notice you do not have to leave the apartment. Never vacate before speaking to your Program Representative and a legal advisor about your rights.

Part 12 –Staff Contact Information

Donna De La Rosa	Director of Leased Housing	709-1601
Vanessa Galarza	Associate Director of Leased Housing	709-1618
Yvonne Longo	Senior Program Representative	709-1602
Denise Healey	Program Representative II	709-1603
Dawn Watkins	Program Representative II	709-1608
Bertha Estrada	Program Representative	709-1609
Betzaida Munoz	Program Representative	709-1605
Ana Fernandez	Program Representative	709-1612
Aida Rodriguez	Program Representative	709-1610
Orlanda Oliveira-Teo	Program Representative	709-1617
Ingrid Ostos	Program Representative	709-1616
Monique Hazard	Program Representative	709-1630
Alexandra Mendez	Program Representative	709-1623
Milady Gonzalez	Coordinating Secretary	709-1615
Angie Tavarez	Clerk Typist	709-1600
Dave Botham	Inspector	709-1620
Liz Perreault	Inspector	709-1621
Bruce Jupiter	Inspector	709-1622

