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Visit HOC on the Internet:
www.hocmc.org and
 join HOC on:

The "Purple Packet"

HOW TO REPORT INCOME & OTHER CHANGES TO HOC



Keeping HOC informed about any changes in your family size or household income is a critical part of your participation in the Housing Choice Voucher Program. Your compliance with these federal reporting rules is important to HOC's ability to continue to operate the program.

Every HOC Housing Choice Voucher client is required to recertify their income and family composition to HOC annually. But there are also ***interim reporting*** requirements that voucher holders must follow.

Interim Reporting Requirements

For changes in household income or household size that occur between annual recertifications, voucher holders are required to report the change to HOC ***within 10 days*** of the change by filling out an interim (or purple) packet. You can obtain the interim packet at HOC offices or call an HOC Customer Service Center for one to be mailed to you. (See page 6 for phone numbers.)

Documentation supporting any changes must be

submitted with the purple (interim) packet. In addition to income this includes any change in family size due to birth, adoption and court-awarded custody. ***Note: voucher families must obtain HOC approval prior to all other additions to the household.***

A table showing what documents you will need to support your changes is printed on ***page 2*** of this newsletter.

Income Changes

Decreases or increases in income must be reported, as stated above, ***within 10 days*** of the change and must include documentation. If your employer has increased or decreased your hours, you must submit a letter from your employer on company letterhead indicating the change.

If you have received TANF benefits, or have lost TANF benefits, you need to provide HOC with a letter from the Department

How to Report Changes, Cont'd on Page 2

Moving? Follow These Guidelines

If you are moving your voucher to another home in Montgomery County, following HOC's rules will make the process faster and easier for you.

New this year: Voucher clients can no longer choose to move on any day of the month. A new rule (effective July 6, 2011) requires that all

Moving?: Cont'd on Page 4



Smoke detectors are only one of many things that HOC inspectors look for. HOC will schedule the inspection with your new landlord.

How to Report Changes, Cont'd from p. 1.

of Social Services indicating the change in your benefit. **Note: HOC will not reduce your rent for loss of welfare benefits if you failed to comply with welfare program requirements.**

Child Support and Childcare Benefits

If you are reporting a change in childcare benefits you will need to provide a letter from the Division of Child Support.

If you are reporting that you are paying for childcare you need to provide four consecutive money orders or cancelled checks along with a letter from a childcare provider indicating the amount paid and the name, address and phone number of the childcare provider. **Note: HOC will send a third party verification form to the child care provider; the provider must return the form for you to receive the deduction for childcare expenses.**

Unemployment, Social Security and Veterans Benefits

If you are reporting unemployment benefits you must provide HOC with a letter or statement from the unemployment office indicating the amount and duration of the benefits.

If you are receiving Social Security or veterans benefits, you need to provide HOC with a letter showing the amount of the benefit.

Failure to Report, Untimely Reporting

If a voucher family fails to report all changes within within 10 days of the change, or fails to provide documentation, it will be considered untimely reporting. This could result in a delay in the interim examination process. The family will be liable for any overpaid housing assistance and may be terminated from the Housing Choice Voucher Program or required to sign a repayment agreement. ■



HOC's Employment Initiative Program (EIP) is available to any HOC client using a Housing Choice Voucher. The Program offers workshops and classes to help clients develop the skills and resources they need to improve their employment future. Above, EIP staff and clients in a recent Excel computer class.. For more information about EIP, contact: Angela Dion at: 240-773-9338 or by email: angela.dion@hocmc.org

Acceptable Forms of Verification for Interim Changes**

INCOME CHANGES:

- ▶ Letters from an employer on company letterhead with the employment status, start date, hourly rate of pay and the number of hours worked per week or the annual salary;
- ▶ Social Security/SSI award letter; or
- ▶ Unemployment print out.

CHANGES IN FAMILY SIZE:

Family Additions:

- ▶ Written request
- ▶ Birth Certificate, Social Security card, declaration of citizenship & court awarded custody, if applicable.

Live-in Aides:

- ▶ Requests for a live-in aide to help families in need of special assistance due to medical reasons must be accompanied by verifiable documentation from a physician or other authorized medical worker.

Family Deletions:

- ▶ Proof of new address (driver's license, utility bill, lease, paystub or post office change of address).



**** All information must be dated within 60 days of submitting the interim or purple packet. Incomplete packets will not be processed.**

The Resident Advisory Board: Tackling Issues Important to You

The Resident Advisory Board (RAB) to the Housing Opportunities Commission serves as the voice for resident concerns.

A few months ago, the Board met with the HOC Commissioners to discuss several issues of concern including: maintenance, inspections, relationships between tenants and third party management firms and policy changes at HOC. It is anticipated that a resolution will be reached on these issues.

The Board is also pleased to report that through its ongoing advocacy, Public Housing residents and others who live in HOC-owned housing will now be able to pay rent in several ways.



Above: The Resident Advisory Board website. Find it on the HOC website (www.hocmc.org) in *Services for Residents*.

Using electronic methods, some residents will be able to pay their rent online by providing their bank account number and bank routing number. Residents will also have two other payment options—payment using a debit card or through the use of an 800 tele-

phone number. A link will be put on the HOC website (www.hocmc.org) that will enable residents to go directly to the bank's website.

Notices about this opportunity will appear in rent receipts. It is expected that the new rent collection option will be effective in the fall of 2011.

NEW OFFICERS

The RAB recently held elections of officers. Congratulations to: Linda Croom, *President*; John Abakah, *Vice President*; Sylvia Fowlkes – *Secretary*; Yvonne Chaney-Harrison, *Treasurer*; and Kathleen Flanagan, *Parliamentarian*.

If residents have comments, feel free to call 240-773-9332. ■

How to Save on Your Utility Bills

When Housing Choice Voucher clients are responsible for paying gas, electric, or water in their home, an estimate of the costs of the tenant-paid utilities is added to the rent charges. This is called a “utility allowance, and includes only the utilities that are paid by the resident, not those paid by the landlord.

The utility allowance is intended to make sure HOC knows your total rent costs when allocating the housing subsidy and household rent portion correctly.

It is important to note that a utility allowance does NOT reduce or change your responsibility to pay your utility bills.

When you save energy, you save money. And there are many things you can do to reduce your costs.

Energy Saving Tips

- Turn your refrigerator setting down.
- Set your clothes washer to the warm or cold water setting, not hot.
- Make sure your dishwasher is full when you run it and use



Turning down the thermostat on your water heater can save on energy costs. Thermostats are often set to 140 degrees, when 120 degrees is sufficient.

the energy saving setting, if available, to allow your dishes to air dry.

- Turn down your water heater thermostat.
- Buy energy-efficient compact fluorescent bulbs for your most-used lights.
- Wrap your water heater in an insulating jacket.

Contact the following agencies for help with your energy needs:

-Maryland Energy Assistance Program (MEAP): 1-800-925-4434;

- HOC Housing Stabilization Services: (Gaithersburg) 240-773-8813; (Silver Spring) 240-773-9046.

- Dept. of Health & Human Services (DHHS) 240-777-4000. ■

Understanding “Rent Reasonableness”

Ensuring that Housing Choice Voucher clients are paying a fair rent for their home is an important part of HOC’s oversight of the Housing Choice Voucher Program.

When a voucher client moves into a new home, or when a current landlord wants a rent increase, HUD (the U.S. Department of Housing & Urban Development, which regulates HOC) requires that HOC determine whether or not the rent is fair.

Fair Rent

But just what is “fair” rent?

HOC decides, based on a review of other rental homes in the area, whether the landlord is charging more than would be charged if the client were not using a housing subsidy.

This is important to you as a voucher

client. For example, you may find an apartment or home that is being rented for less than what is shown on your 30/40 sheet (which explains how much rent you can pay using your voucher). However, HOC may not approve the rent because it is too high for the area or for the type of unit.

The 30/40 sheet is just a guide for you when searching for a home anywhere in Montgomery County.

A rent being charged for an apartment in Bethesda, for example, will be considerably more expensive than the same type apartment in Germantown. HOC is not able to approve rents that are too high for that Germantown apartment.

This process ensures that neither the tenant or HOC is being overcharged, which in turn allows HOC to house more families in Montgomery County. ■

CORRECTION: “Tenant Holding Over”

An article appeared in the **May 2011** issue of “*The Proprietor*” (HOC’s newsletter for landlords) which provided incorrect information about what happens when a Housing Choice Voucher client’s moving plans extend beyond the Vacate Notice date.

If, for some reason, the move extends beyond the vacate date, the client is classified as “tenant holding over.”

In this case, the client would continue to make a concerted effort to move. HOC would continue to pay the HAP (Housing Assistance Payment) on behalf of the client until the move takes place.

The client is expected to turn in a new Notice to Vacate. Upon receipt of a signed Notice to Vacate HOC will hold all future HAP payments. ■

COLLEGE SCHOLARSHIP OPPORTUNITY FOR GRADUATING SENIORS

In order to encourage academic excellence and community responsibility among high school students, the Public Housing Authorities Directors Association (PHADA) has implemented a scholarship program for graduating seniors who are preparing to enter college.

To be eligible, the applicant household must receive a housing subsidy from HOC. Visit the PHADA website for an application (www.phada.org). All applications must be submitted to PHADA by HOC. The deadline is January 30, 2012. Contact **Fatima Taylor** at: **240-773-9361** for more information or send an email to: Fatima.Taylor@hocmc.org. ■

Moving? Cont’d from Page 1

moves take place on the first day of the month. To make your move go smoothly HOC recommends that you follow these guidelines: ♦ Please provide your landlord with proper notice of the date you will vacate your home; the notice should be consistent with the terms of your lease. The period is typically 30 or 60 days. ♦ Please ensure that the Vacate Notice given to your landlord indicates that the move-out date will be the first of the month. ♦ Your landlord should be in agreement with and sign the Vacate Notice. ♦ You and the landlord should agree on a walk-through date before you move.

♦ Please submit the following completed forms to HOC:

-**Request for Tenancy Approval** (RFTA) form. Both pages of the form must be completed and your signature must appear on the lower right side of page 2. -**W-9 Form** and **Copy of the Vacate Notice** signed by you and your current landlord.

Upon receipt of the above documents HOC will schedule the inspection with the new landlord. You may not move into your new home until you receive permission from HOC. ■

7 Program Requirements to Remember:

1. All units must pass inspection before HOC will pay subsidy. If you move in before a passed inspection, you are responsible for all the rent.
2. The requested rent must be reasonable;
3. You may not pay more than 40% of your adjusted income for rent & utilities;
4. All landlords participating in the HCV program must have a rental license;
5. You may not relocate to another unit if you owe HOC or another housing authority money;
6. You cannot relocate if you are in violation of your current lease; or if you have a cut-off notice from a utility provider.
7. Turn in all keys upon move-out. You are responsible for the contract rent until the keys are turned in.

How To Improve Your Money Management Skills

The Housing Opportunities Commission offers every Public Housing or Housing Choice Voucher client the opportunity to learn how to improve their money management skills – an especially valuable skill during uncertain economic times.

Luis Montoya, who is HOC's financial literacy counselor, estimates that he has worked with at least 1,080 HOC clients over the past three years that he has been with HOC.

He counsels HOC clients on a one-on-one basis and he also offers group workshops for people interested in budgeting, banking and improving their credit scores.

"I think everyone, at some time in their life, has struggled with a less than perfect credit rating," said Luis.

"But," he added "there are many things you can do to improve your score over time, including improving your budgeting skills."

The classes and counseling sessions are free and completely confidential.

People can sign up for individual sessions by calling: (240) 773-9066 or via e-mail:

luis.montoya@hocmc.org.

The sessions are held at HOC headquarters in Kensington, or at HOC Customer Service Centers in Gaithersburg and Silver Spring. ■

WHEN MOVING, DON'T FORGET TO TURN IN THE KEYS!

One of the most important steps in the move-out process is for you to return the property keys to your landlord. This includes keys for the house, garage, laundry, mailbox or any other keys given to you when you moved in.

Why Is This Important?

By returning the keys, you are relinquishing your rights to the property and returning the property back to the landlord.

If you fail to return the property keys, you are still in possession of the property and the landlord may hold you responsi-

ble for rent until the keys are returned, *even if you have moved into a new home.*

The owner can deduct the rent you would owe for the days you haven't turned in the keys from your security deposit and HOC will not pay any portion of that cost for you.

Lost Keys

If you lost keys during your tenancy, you need to return all the remaining keys to the landlord. The landlord has the right to charge you for the cost of replacing the lost keys and/or deduct the cost from your security deposit.

Your notice to vacate with the owner stipulates a move-out date. You and the owner need to work together to make sure that on your move-out date you have cleaned the unit, turned over your keys, switched off the utilities and given the owner a new forwarding address.

If for any reason you have difficulty returning the keys to the landlord, you should contact your Housing Resources Specialist for assistance. Contact the HOC Customer Service Center nearest you if you do not know who your housing specialist is. ■

HOC'S Family Self-Sufficiency (FSS) Program May Be Right For You

HOC's **FSS Program** is open to Housing Choice Voucher clients who want to increase their earnings, develop career skills and build savings.

Participants have found they can overcome barriers to success by enrolling in FSS and working regularly with their FSS case managers on short and long-term goals, career development, job training/education, budgeting and problem-solving skills. Limited funds are available for tuition/books and transportation. ■

THE FSS ADVANTAGE:

- ▶ Graduates have raised their earnings by an average of \$19,000.
- ▶ 18 Percent of graduates become homeowners.
- ▶ As earnings increase FSS savings accounts grow. That money is given to graduates.

**Call 240-773-9393
for Information.**



The 2011 HOC FSS Graduating Class



IMPORTANT HOC CONTACTS

Family Self Sufficiency Program	240- 773-9393
Housing Management	240-773-9399
Resident Accounting	240-773-9346
Scattered Site Maintenance	301-948-5970

Main Office:

10400 Detrick Avenue
Kensington, MD 20895
240-773-9000

East Deer Park:

231 East Deer Park Drive
Gaithersburg, MD 20877
240-773-9350

Gaithersburg

Customer Service Center:

101 Lakeforest Blvd., #200
Gaithersburg, MD 20877
240-773-8805

Silver Spring

Customer Service Center:

8241 Georgia Ave., 3rd Floor
Silver Spring, MD 20910
240-773-8806

www.hocmc.org



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