

least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the programs requirements, pay their share of rent on time, maintain the unit in good condition and notify SMHA of any changes in income or family composition.

Landlord's Obligations: The role of the landlord in the voucher program is to provide decent, safe and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's Housing Quality Standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the Housing Authority.

Housing Authority's Obligations: SMHA administers the voucher program locally. We provide families with the housing assistance that enables them to seek out suitable housing and the Housing Authority enters into a contract with the landlord to provide housing assistance payments on behalf of the family. If the landlord fails to meet their obligations under the lease, SMHA has the right to terminate assistance payments. We must reexamine the family's income and composition at least annually and must inspect each unit at least annually to ensure that it meets minimum housing quality standards.

HUD's Role: To cover the cost of the program, HUD provides funds to allow SMHA to make housing assistance payments on behalf of the families. HUD also pays SMHA a fee for the costs of administering the program.

Shelby Metropolitan Housing Authority

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Sidney, Ohio 45365

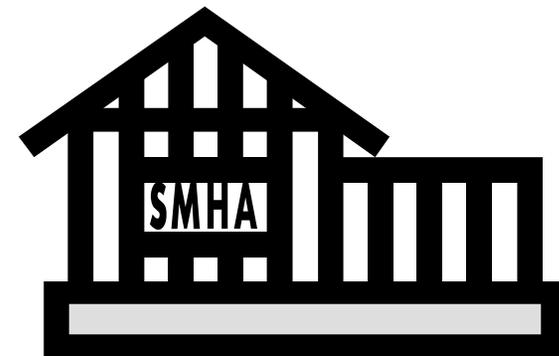
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Shelby Metropolitan Housing Authority

HOUSING CHOICE VOUCHER

Serving Our Community Through Quality Housing Opportunities



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Housing Choice Voucher Program

The Housing Choice Voucher (HCV) Program provides rental assistance to help low income individuals and families afford decent and safe rental housing. HCV Programs are funded by the Department of Housing and Urban Development (HUD) and administered by Public Housing Agencies authorized under federal or state law to operate housing programs within an area or jurisdiction. The Shelby Metropolitan Housing Authority (SMHA) is a housing agency that administers the HCV Program throughout Shelby County.

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

During the application process, the Housing Authority will collect information on family income, assets and family composition. We will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the Housing Authority determines that your family is eligible, we will put your name on a waiting list unless SMHA is able to assist you immediately. Once your name is reached on the waiting list, SMHA will contact you to attend a briefing about the rules and regulations of the Program and then a voucher will be issued to the family.

The Housing Choice Voucher program places the choice of housing in the hands of the individual family. A very low income family that is selected by the Housing Authority to participate, is encouraged to consider several housing choices to secure the best housing for the family needs. A housing voucher holder is advised of the unit size for which they are eligible based on family size and composition.

The housing unit selected by the family must meet an acceptable level of housing quality standards before SMHA can approve the unit. When the voucher holder finds a unit that it wishes to occupy and reaches an agreement with the landlord over the lease terms, the Housing Authority must inspect the dwelling and determine that the rent requested is reasonable.

SMHA calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally lesser of the payment standard minus 30% but no more than 40% of the family's monthly adjusted income or the gross rent for the unit minus 30% but no more than 40% of the monthly adjusted income. There is a minimum rent amount of \$50.00.

Roles– the tenant, the landlord, SMHA and HUD.

Once SMHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and SMHA sign a housing assistance payments (HAP) contract that runs for the same term as the lease. This means that everyone — tenant, landlord and PHA — has obligations and responsibilities under the voucher program.

Tenant's Obligations: When a family selects a housing unit and the PHA approves the unit and lease, the family signs a lease with the landlord for at