

Section 8 / HCV  
Program Information  
and Rules



# Housing Choice Voucher Program

- The HCV program is designed to provide rental assistance to low-income families from private landlords with homes that are affordable, decent, safe, and sanitary
- HUD (US Department of Housing and Urban Development) provides the funding for this program and makes the rules and regulations that governs the Housing Authority
- The Housing Authority uses these funds received by HUD to assist in rent payments.

# How the Program Works



The HCV program is based on a 3-way partnership between the landlord, the tenant, and the housing authority.

All 3 parties must work together to provide the most decent, affordable, safe, and sanitary housing available.



# How the Program Works... Part 2



Applicants are approved based on the following:

- Tenant screening
- Criminal Background Checks
- Sex Offender Checks
- Money owed to any Housing Authority
- Income limitations and guidelines



# **Applicants and Tenants With Disabilities**

We are committed to ensuring full access to participation. If you need an accommodation for a disability in order to have full access to our services, please let us know.



# Non-Discrimination Laws

Non-discrimination laws prohibit any PHA or landlord from treating you differently than other applicants and tenants based on the following:

- Age
- Religion
- Gender
- Disability
- Race
- Color
- Sexual Orientation
- Religious beliefs
- Or because you have children

# **VAWA (Violence Against Women Act)**

VAWA offers protection, regardless of gender, to anyone who has been a victim of domestic violence, dating violence, sexual assault or stalking.

It prevents PHA's and landlords from considering actual or threatened domestic violence, dating violence, sexual assault, or stalking as a cause for terminating the tenancy, occupancy, or program assistance to the victim.

These protections do not extend to the perpetrator of the domestic violence, dating violence, sexual assault, or stalking.

# Section 8 Packet

Your packet includes the following information:

- Important Information Pertaining to the Program
- Landlord List
- Portability Information
- Information on Reporting Income and Family Changes
- Housing Rights of Disabled Tenants
- Housing Discrimination Pamphlet



# Section 8 Packet (Continued)

- LHA Grievance Procedure

(explains the process of termination and how to file for an informal hearing)

- Area Map
- Fair Housing Pamphlet
- VAWA Pamphlet
- Lead Based Paint Pamphlet
- A Good Place to Live Pamphlet
- Tenancy Addendum (agreement between the landlord and the tenant)
- Utility Allowances

# You Will Also Receive...

- Family Obligations Form to Sign
- Providing Information to Owners Form to Sign
- Voucher (agreement between the tenant and the Housing Authority)
- RFTA (Request for Tenancy Approval) Form
  - \* Bring updated income verification with RFTA
- Lead Agreement

# When Choosing A Home

Look at the neighborhood:

- Is it safe for children?
- Is the area clean?
- What are the crime rates in that area?
- What school will your child go to?
- Are you within a close distance to grocery stores?



The landlord list provided in your packet is just a list of LHA known landlords. Make sure to check Craigslist, local newspaper, bulletin postings at the grocery store and drive around and look for "For Rent" signs.

# Landlords

While viewing homes ask the landlord about:

- Maintenance policies
- Security Deposit

(Amounts and refunds at move out are between you and the landlord.

LHA cannot make the landlord refund your money!)

- Pets
- What utilities are included?
- Do they provide a stove and a fridge?
- Ask for a copy of their lease and READ IT before you decide

Pick your landlord carefully. The lease you will sign is a **one-year legal document** and you will be unable to transfer to a new unit until the entire lease has been completed.

# Obligations of the Family

- Provide all information IHA requests
- Find suitable housing and take care of the unit
- Abide by the terms of the lease
- Sign all required documents
- Comply with family obligations
- Comply with the Housing Authority's local policies and procedures
- Notify LHA of any income or family changes
- Allow inspection of the unit at anytime with notice from LHA

# Obligations of the Landlord

- Screen families and determine suitability
- Comply with Fair Housing laws
- Make repairs to the unit
- Comply with the HAP contract
- Landlord cannot change the amount of rent or terms of the lease within the 1st year
- Collect rent
- Enforce the lease
- Notify LHA of any tenant violations of the lease
- rent reasonableness: landlord cannot charge a different amount for a similar unit because the unit is on the section 8 program.

# Voucher and Home Searching

- You may look for a home and lease up anywhere within our jurisdiction
- If you would like to move elsewhere with your voucher, this is called Portability.
- Your voucher is an agreement between you and the Housing Authority that lists all your responsibilities as a tenant.
- Is good for 60 days (with two 30 day extension if needed. Would have to show proof of homes that you have looked at)
- Once expired, you will have to reapply once the waiting list is in OPEN status.
- You may choose a home that is a smaller or larger bedroom size than what your voucher states you are qualified for but... Your rent amount could be significantly higher. There can be no more than 2 people (heartbeats) per room.

# Portability

Portability is the process through which your family can transfer or “port” your rental subsidy to a different location outside of the Liberty Housing Authority jurisdiction.

New families that have been issued vouchers may be allowed to “port” once they receive their voucher **ONLY** if their original application with LHA showed a Clay County address. If you applied at LHA from another county, you will be required to live in this jurisdiction for a year and complete a lease before you will be allowed to port.



# Once I Find a Unit...

- Once you find a unit, the landlord must fill out and sign the forms in the RFTA (Request for Tenancy Approval) Packet.
- Once that is completed, bring the following forms to LHA office to schedule the inspection and to confirm that you financially qualify for this unit:
- RFTA (Request for Tenancy Approval) Packet (Includes RFTA, Rent reasonable, Contract and lease start date. Bring updated income verification with RFTA).
- lead Based Paint Disclosure
- Updated income information for everyone in the household, including bank statements, child support, etc.

**THE UNIT WILL NOT BE INSPECTED UNTIL**  
**ALL OF THE ABOVE ITEMS ARE RECEIVED**

# Can I use my Section 8 for the home I currently live in?

## Yes, you may but...



The landlord must agree to accept Section 8 and if so, he must be approved by the Housing Authority



The rent price on the unit must be within reasonable rent and you must qualify financially for the unit



The unit must pass the ENSPIRE inspection

# Once a RFTA is received

- LHA will make sure the home is within the Rent Reasonableness guidelines
- The unit will then be scheduled for an inspection. **YOU CANNOT MOVE INTO THE HOME UNTIL THE INSPECTION HAS PASSED!** We also suggest **not paying a deposit or signing a lease** until the home has passed the inspection and your income has been approved.
- LHA will look at your income and background to make sure that you still qualify for the program and that the rent is affordable based on your current income.

# Payment Standards

LIBERTY HOUSING AUTHORITY  
 KC, MO-KS HUD METRO  
 FMR AREA SMALL AREA FY 2025  
 FAIR MARKET RENTS AT 110%  
 EFFECTIVE 1-1-2025

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
64024	\$ 979	\$ 1,089	\$ 1,254	\$ 1,639	\$ 1,914	\$ 2,200	\$ 2,488
64060	\$ 1,221	\$ 1,331	\$ 1,518	\$ 1,980	\$ 2,343	\$ 2,695	\$ 3,045
64068	\$ 1,078	\$ 1,188	\$ 1,353	\$ 1,760	\$ 2,090	\$ 2,403	\$ 2,717
64069	\$ 1,177	\$ 1,298	\$ 1,474	\$ 1,925	\$ 2,277	\$ 2,619	\$ 2,960
64089	\$ 1,089	\$ 1,199	\$ 1,364	\$ 1,782	\$ 2,101	\$ 2,416	\$ 2,731
64116	\$ 1,100	\$ 1,210	\$ 1,375	\$ 1,793	\$ 2,123	\$ 2,442	\$ 2,759
64117	\$ 1,056	\$ 1,166	\$ 1,320	\$ 1,727	\$ 2,035	\$ 2,340	\$ 2,645
64118	\$ 1,155	\$ 1,265	\$ 1,441	\$ 1,881	\$ 2,222	\$ 2,555	\$ 2,888
64119	\$ 1,243	\$ 1,375	\$ 1,562	\$ 2,035	\$ 2,409	\$ 2,770	\$ 3,131
64150	\$ 979	\$ 1,089	\$ 1,254	\$ 1,639	\$ 1,914	\$ 2,201	\$ 2,488
64151	\$ 1,287	\$ 1,419	\$ 1,617	\$ 2,112	\$ 2,497	\$ 2,872	\$ 3,246
64152	\$ 1,221	\$ 1,342	\$ 1,529	\$ 1,991	\$ 2,365	\$ 2,720	\$ 3,074
64154	\$ 1,375	\$ 1,507	\$ 1,716	\$ 2,244	\$ 2,651	\$ 3,049	\$ 3,446
64155	\$ 1,320	\$ 1,452	\$ 1,650	\$ 2,156	\$ 2,552	\$ 2,934	\$ 3,317
64156	\$ 1,452	\$ 1,595	\$ 1,815	\$ 2,365	\$ 2,805	\$ 3,226	\$ 3,646
64157	\$ 1,771	\$ 1,958	\$ 2,222	\$ 2,904	\$ 3,432	\$ 3,946	\$ 4,461
64158	\$ 1,386	\$ 1,529	\$ 1,738	\$ 2,266	\$ 2,684	\$ 3,086	\$ 3,489

# Utility Allowances

Utility Allowances are amounts calculated each year based on the type of unit and utility rates on average with the various utility districts across Clay County.

The Housing Authority uses third-party calculated allowances each year to figure Adjusted Gross Rent for each unit.

Make sure you choose a home where the contract rent plus the anticipated Utility Allowance does not exceed the Payment Standard for your voucher issued.

# Rent Amounts

Your portion of the rent will be based on a percentage of your current income as well as any deductions you may have.

Income is (not all-inclusive):

- Employment
- Child Support
- Unemployment
- Social Security/SSI
- Misc./Gift Income
- TANF
- Pensions
- Income from Assets



# Deductions

Some families may receive deductions from their annual income for the following reasons:

- Medical expenses (3% of annual income deduction for elderly and/or disabled HOH, Spouse or Co-Head)
- Elderly or Disabled (one time \$400 deduction for elderly and/or disabled)
- Childcare Expenses (with children under age 13) for employment and schooling as long as it does not exceed annual income
- Dependent Children (one time \$480 deduction per child under 18) or for a disabled adult other than the Head, Spouse or Co-Head.

# Examples of Annual Income Calculations

Mary received \$733.00 in Social Security each month.

$\$733 \times 12 \text{ months} = \$8,796$  gross annual income

Since she is disabled, she will get the \$400 deduction off this.

$\$8,796 - \$400 = \$8,396$

$\$8,396 / 12 \text{ months} \times 30\% = \$210$  per month in rent

Utility allowance may be subtracted off the \$210 if the tenant is required to pay any utilities to get to the family portion of rent.

Jane has 2 children, ages 3 & 8. Jane works 20 hours a week making \$10.00 per hour and she pays \$1,000 a year in childcare

$20 \text{ hrs} \times \$10.00/\text{hr} = \$200.00 \times 52 \text{ weeks} = \$10,400$   
gross annual income

$\$10,400 - \$1,000$  (child care annually) = \$9,400

$\$9,400 - \$480$  (child 1) -  $\$480$  (child 2) = \$8,440  
adjusted gross annual income

\$8,440 is the adjusted gross annual amount of income we will use to calculate what her rent amount will be.

$\$8,440 / 12 \text{ months} \times 30\% = \$211$  per month in rent

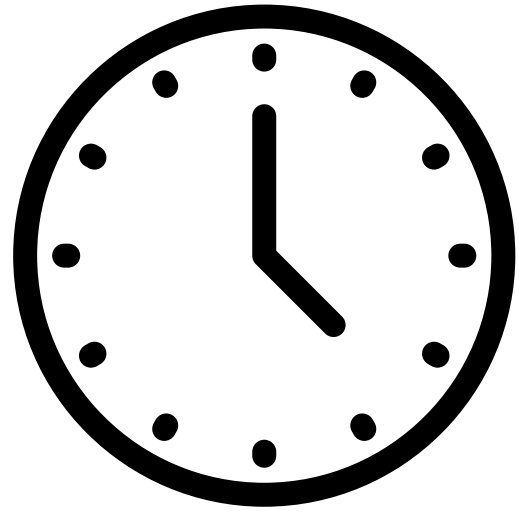
Utility allowances may be subtracted off the \$211 rent if the tenant is required to pay any utilities to get the family portion of rent.



# After Move In

Once you are moved into your new home, you can expect to be sent a notification by mail in approximately 9 months for an annual inspection of your home and an annual recertification of your income and household composition.

In order to continue to receive assistance these must both be completed in a timely manner and all necessary information required must be received. If you fail to perform your Annual Recertification in the timeline specified per your letter, your assistance may be terminated.



# Income Changes

All income changes (increases or decreases) or household changes must be reported to the LHA office within **10 business days** of the change.

Failure to report these changes may result in:

- Your family owing money to the Housing Authority
- Possible termination of assistance
- Federal fraud charges

# Moving (Transfer) to a New Unit

You **WILL NOT** be allowed to break the lease and transfer/port to a new unit during the 1st initial year of the lease or anytime a new full year lease has been signed

If your lease is close to being completed, you must notify LHA if you would like to transfer and come to the office to sign the required paperwork.

A notice to the landlord must also be given (generally 30 days) but **READ YOUR LEASE**. All leases have different requirements.

# Exiting the Program

You may choose to leave the program at any time.

LHA requests that written notice of the date of the move out from your unit or the date you wish to come off the program be received.

Failure to provide this could result in the denial of your application with our programs in the future.



# Family Obligations You Must NOT...



- Violate your lease
- Sublet your unit to another family
- Use of drugs (Federal Subsidized Assistance restrictions on drugs overrides the State of Missouri Medical marijuana provisions)
- Commit Crimes
- Abuse alcohol
- Withhold information
- Have any unauthorized guest live with you

# Termination/Removal from the Program

- Over Income

-Once your income becomes high enough that your rent payment is being covered entirely by you, LHA will hold you on the program for 6 months (180 days). After this time, if you're income remains high, you will be removed from the program. You are still required during the 180 days to complete all requirements of the program.

- Failure to report income
- Making false statements or providing false information
- Moving without notice
- Any violations of the lease
- Any violations of Family Obligations or Tenancy Addendum
- Failure to pay rent



# HUD Rules

The Housing Authority is required to terminate your assistance if any member of your household is or has been convicted of drug-related criminal activity for the production or manufacture of methamphetamine on the premises of federally assisted housing or if any member of your household is subject to a lifetime registration requirement under a state sex offender registration program.

# Informal Hearing

Any family terminated from the program has **10 business days** from the date of the “Termination of Assistance” letter to request an informal hearing in writing.





# Questions?

Check out our website @ [liberty-housing.org](http://liberty-housing.org)

Or email: [admin@libertyhousingauthority.org](mailto:admin@libertyhousingauthority.org)

or [Section8@libertyhousingauthority.org](mailto:Section8@libertyhousingauthority.org)