

# Streamlined Voluntary Conversion (SVC)

The City of Beacon Housing Authority

2/4/21

Tenant Zoom Meeting

# On the call...

- Roland Traudt, Executive Director, BHA
- Veronica Schetter, Assistant Director, BHA
- Mandy Clarke, HUD Representative
- Kathie Soroka, Attorney for BHA
- BHA staff members: Carolyn, Angela, Noah and Evelyn

# General Information

- Please keep your microphone muted
- Please hold all questions until the end
- This is a general information meeting, we will be addressing general conversion questions
- Questions with regard to specific family circumstances will be addressed privately with individual families
- Thank you for being here today!

# BHA History with SVC

- First resident meetings were held 10/15/19 – where we discussed the BHA's plan to apply for conversion under the SVC.
- Follow up letter sent to tenants 10/22/19 with answers to questions received on 10/15/19
- December 2020 – BHA received HUD approval to convert under the SVC.
- 1/14/21 – Notice sent to tenants regarding the conversion and notifying them of the approval and their options under the conversion.
- 1/21/21 – Family Briefing packets mailed to all tenants and invitation to this Zoom meeting today.

# Family Briefing

## Program Overview

- The BHA has been approved to convert its Public Housing (Forrestal Heights and Hamilton Fish Plaza) under Streamlined Voluntary Conversion (SVC).
- All eligible families (a family can be a single person or multiple people living within an apartment together) residing at Forrestal Heights and Hamilton Fish Plaza will be issued a tenant-based Housing Choice Voucher (HCV). BHA will work separately with any families that are not eligible for an HCV.
- The goal of the BHA is to project-base as many of the tenant-based HCV as possible. By project basing these vouchers, we all help to ensure that Forrestal Heights and Hamilton Fish Plaza continue to be an affordable housing option for our community. Each eligible tenant will be asked to make a decision with regard to the HCV. The options for each eligible family are:

# Option #1

- Stay in your unit with a project-based voucher at Forrestal Heights or Hamilton Fish Plaza.

You will enter into a new, one-year lease with the BHA. Your voucher will be tied to your unit – this will allow BHA to continue to provide affordable housing options for our community into the future.

Provided you remain eligible, after a year you can continue to remain in the apartment using the project-based voucher or you can request to move and be issued a new HCV to take with you. If one is not available, you will be placed on the waiting list and issued the next available voucher.

# Option #2

- Stay in your unit using the HCV at Forrestal Heights or Hamilton Fish Plaza.

You can use your HCV in your current apartment. You will be entering into a one-year lease with the BHA. Provided you remain eligible, you can move at the end of the year and take the HCV with you to your new apartment or renew your lease and continue to reside at Forrestal Heights or Hamilton Fish Plaza.

# Option #3

- Take the HCV and move out of your apartment at Forrestal Heights or Hamilton Fish Plaza.

Proper move out notice will be required. You can use your HCV to rent an apartment somewhere else.

More information on how to move with an HCV will be provided to you at a voucher issuance briefing.

# Your right to remain in your apartment

- You have the right to remain in your apartment at Forrestal Heights or Hamilton Fish Plaza and keep your tenant-based HCV. You can use that HCV to help you pay the rent.
- No one will be forced to move as a result of this conversion. You have already been sent a letter from the BHA (1/14/21), providing notice to you that you are allowed to stay in your unit, you are not being required to move and you will be asked to sign a new lease in the coming months.

# What is a Tenant Based Housing Choice Voucher (HCV)?

- A Tenant-Based HCV is fully portable. That means that the vouchers are tied to the family, not to the housing unit. To receive HCV assistance, the family selects a suitable unit, subject to rent limits. After approving the tenancy, the BHA enters into a contract to make rental subsidy payments to the owner to subsidize occupancy by the family. If the family moves out of the leased unit, the contract with the owner terminates. The family may move to another unit with continued assistance so long as the family is complying with program requirements.

# What is a Project Based Voucher (PBV)?

- A Project-Based Voucher (PBV) provides assistance to a specific unit. The resident retains some mobility rights. After living in the Project-Based unit for one year, the tenant may move out and receive a Tenant-Based Voucher (HCV) or other comparable rental assistance. (*Comparable rental assistance* is defined as a subsidy or other means to enable a family to obtain decent housing in the PHA jurisdiction renting at a gross rent that is not more than 40% of the family's monthly adjusted income.) The tenant must give the owner advance written notice of intent to vacate the Project-Based Voucher unit in accordance with the lease. If a Tenant-Based Voucher (or comparable assistance) is not immediately available when the unit lease is terminated, the PHA must give the family priority to receive the next available Voucher or comparable assistance.

# Income Limits

- Income eligibility for a housing voucher is determined based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, eligibility for a voucher is limited to families whose income does not exceed 50% of the median income (very low income) for the county or metropolitan area in which the family chooses to live. However, families such as the current residents of Forrestal Heights and Hamilton Fish Plaza are considered “continuously assisted” and eligible for a voucher if they earn up to 80% of the median income. In general, a PHA is subject to income-targeting regulations and must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent (extremely low income) of the area median income. However, families such as such as the current residents of Forrestal Heights and Hamilton Fish Plaza are considered “continuously assisted” and are exempt from the income-targeting limits.

# Income Limits

	1	2	3	4	5	6	7	8
Very Low Income (50%)	\$35,850	\$40,950	\$46,050	\$51,150	\$55,250	\$59,350	\$63,450	\$67,550
Extremely Low Income (30%)	\$21,500	\$24,600	\$27,650	\$30,700	\$33,200	\$35,650	\$39,640	\$44,120
Low Income (80%)	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

# Family Total Tenant Payment

- Under both the PBV program and the HCV program, HUD regulations specify the formula for calculating a family's total tenant payment. The TTP is the highest of the following amounts, rounded to the nearest dollar:
  - 30 percent of monthly adjusted income
  - 10 percent of monthly gross income
  - The welfare rent (in as-paid states only)
  - A minimum rent between \$0 and \$50 that is established by the BHA
- In the PBV program, the family's share of the rent and utilities will generally be 30% of the family's adjusted monthly income.
- However, in the Tenant-Based HCV program, the family's share of the rent and utilities can be higher than 30% of the family's adjusted income because the owner is allowed to charge more as long as the BHA and the tenant consider the rent to be reasonable.
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# Mobility Options

- A HCV is fully portable and you can move out of your current apartment with it immediately.
- A PBV is different, but you can still request to move after residing in your apartment for a year under the program.
- Should you decide to move, the BHA's jurisdiction is the City of Beacon and portions of the surrounding areas that are covered within the City of Beacon School district. If you decide to remain in this jurisdiction, you will continue to be subsidized by the BHA.
- Moving outside of this jurisdiction would require you to work with the housing authority which governs the jurisdiction you chose to reside in. The BHA can help you in determining what housing authority that would be and putting you in contact with a worker at that agency.

# Moving with an HCV

- If you are interested in using your Tenant-Based Housing Choice Voucher (HCV) to move out of your current apartment (either within or outside of the BHA jurisdiction), please contact the office to schedule an appointment to be issued a voucher. (These appointments will be scheduled once BHA's application for these vouchers from HUD is approved.)
- During the voucher briefing appointment, you will be provided with further explanation of the Tenant-Based Voucher program as required by HUD. BHA will also provide you with support, including relocation assistance, and counseling to assist you with your move. BHA will also discuss any reasonable accommodations necessary because of disability.

# Rent Levels

- Under the HCV program or the PBV program, your family would be issued a voucher bedroom size and in accordance with the size and composition of your family. The bedroom size is based on the BHA's subsidy standards.

# BHA Subsidy Standards

# of bedrooms	Minimum # of people	Maximum # of people
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

# Rent Levels

- The maximum monthly assistance payment for a family assisted in the voucher program (before deducting the total tenant payment by the family) is known as the payment standard. This amount is 110% of the Fair Market Rent (FMR). If you wish to move with an HCV, you should locate a unit with rent and tenant paid utilities fall below this amount: (UPDATED)
- Any rent requested by a landlord must be reasonable. This means that the rent the landlord is requesting must be in line with what other, non-subsidized, units are renting for in the area with comparable amenities. The BHA reserves the right to deny any rent request that is not reasonable.

# BHA Payment Standards

Bedroom Size	Payment Standard
0	\$1197
1	\$1276
2	\$1614
3	\$2055
4	\$2307
5	\$2652

# Rent Payments

- The BHA will determine the Total Tenant Payment (based on the HUD formula previously discussed), which is the amount of rent that you would pay to the owner (landlord) each month. The balance of the rent, up to the payment standard, will be paid by the BHA directly to the landlord. You will also be responsible to pay for any utilities required under the lease agreement.

# Supportive Services

- The BHA currently offers residents a Resident Opportunity and Self Sufficiency (ROSS) Coordinator. The role of the ROSS Coordinator is to link the residents of Forrestal Heights and Hamilton Fish Plaza with community resources to help them maintain or achieve self sufficiency. The position is funded by a grant that will end once the BHA converts under SVC. The goal of the BHA is to absorb the position to maintain and possibly expand the services offered by the ROSS Coordinator.

# What's next?

- The BHA has submitted and HUD has approved our application to convert all BHA public housing apartments under SVC.
- Families are being provided a minimum of 30 days' notice (beginning on the date of this briefing) to make a decision with regard to their HCV. After 30 days, we will ask you to complete the consent form attached to the briefing packet.
- Families wishing to move with their HCV will be provided 90 days from the date of their voucher issuance to locate a unit.

# Reasonable Accommodation

- The BHA will make reasonable accommodation in rules, policies, practices, or services when such accommodation may be necessary to afford a person with a disability the equal opportunity to use and enjoy a program or dwelling under the program.
- A reasonable accommodation is an adjustment made to a rule, policy, practice, or service that allows a person with a disability to have equal access to the HCV program. For example, reasonable accommodations may include making home visits, extending the voucher term, or approving an exception payment standard in order for a participant to lease an accessible dwelling unit.
- Federal regulations stipulate that requests for accommodations will be considered reasonable if they do not create an "undue financial and administrative burden" for the PHA, or result in a "fundamental alteration" in the nature of the program or service offered. A fundamental alteration is a modification that alters the essential nature of a provider's operations.
- The BHA must ensure that persons with disabilities have full access to the PHA's programs and services.
- If you or a family member requires a reasonable accommodation, please contact our office.

# Questions

- If you have specific questions with regard to your individual family – please contact the office.
- We are happy to address any general questions that you may have now.