

Camden County Senate Bill 40 Board

Housing Voucher Program Guidelines

Program Description

The Camden County Senate Bill 40 Board Housing Voucher Program (HVP) has been established in hopes of promoting independent and integrated living for Camden County residents with developmental disabilities. HVP is designed to assist individuals with developmental disabilities and families or guardians who have individuals with developmental disabilities living with them to obtain safe, decent, sanitary, and affordable housing within and throughout Camden County. The HVP offers rental assistance payments on behalf of eligible participants to landlords who choose to participate in the program. The monthly rental assistance payment is paid directly to the landlord on behalf of the participant(s), and the amount paid is based on the total household income of the participant(s).

How it Works

An individual, family, or guardian applies for HVP rental assistance at the Camden County Senate Bill 40 Board office. Staff will determine eligibility and start the certification process. Once determined eligible, a rental dwelling is sought and determined. Staff will calculate the portion of the rental payments to be paid by the Camden County Senate Bill 40 Board and the portion of the rental payments to be paid by the individual or family. Staff will then contact the landlord for the home chosen to determine if the landlord is willing to participate in the program and to schedule a date for an initial inspection of the dwelling. Once the dwelling passes inspection, the HVP certification process will enter its last stage. All parties can then sign all dwelling-related contracts, addenda, and agreements; and all monies due can then be paid to the landlord; and the individual or family can then begin occupying the dwelling. The certification process will then be complete. If the participant family/household is already residing in the dwelling, the participant family/household is responsible for 100% of the rental payments until the certification process is completed. No HVP payments will be made on behalf of the participant family/household until certification completion. Each year thereafter, the certification process will be repeated.

Participant Eligibility

The following conditions apply to individuals or families to become eligible and remain eligible for participation in the HVP:

- The participant or participant family/household member must be determined to have a developmental disability as defined in RSMo 630.005 and be approved to receive Targeted Case Management services through the Camden County Senate Bill 40 Board or contracted entity by the State of Missouri Department of Mental Health, Division of Developmental Disabilities
- The participant or participant family/household member must be a resident(s) or in transition to becoming a resident(s) of Camden County
- The participant or participant family/household gross annual household income must be considered "Low Income" (80%) by the most recently published income limits per household size as determined by the United States Department of Housing and Urban Development (HUD)
- The participant or participant family/household cannot own a home(s), land, or other real estate
- The participant or participant family/household must be recertified no less than once annually on or before the participation anniversary date and must immediately (within 5 business days) report any changes in household composition or income for ongoing eligibility redetermination
- Only those individuals listed on the application for the HVP program will be allowed to reside in the home
 - failure to report a change in household composition will result in the immediate termination of HVP rental assistance (maximum amount of time visitors can stay is 1 week without prior written approval from the landlord and the Camden County Senate Bill 40 Board)
- Failure to report any increase in household income will result in the immediate termination of HVP rental assistance
- The participant or participant family/household must abide by the lease contract with the landlord and the provisions

established within the HVP

- The participant or participant family/household must pay his/her/their portion of the rent (and late fees if paid late), utilities, and any other fees demanded as a condition of tenancy each month
- The participant or participant family/household member must be determined eligible to lease the home by the landlord's approval guidelines (tenant selection criteria)
- Residents/participants of Individual Supported Living (ISL), Group Home, Residential Care Facility (RCF), or other similar State I/DD housing programs are not eligible for participation in the HVP; however, if the residency/participation terminates, he/she/they will become eligible to participate in the HVP
- Participants in HUD Section 8 Project-Based Voucher, HUD Housing Choice Voucher, USDA Multi-Family Housing Rental Assistance, or other similar Federal or State tenant rental subsidy programs where rents are based on participant household income are not eligible for participation in the HVP (this does not include low-income housing tax credit, unless the rent amount is determined by a household income calculation)***
- Adult residents/participants and/or household members must seek and/or maintain employment whenever possible and practical (***NOTE: adult participants/residents and/or household members who refuse to seek employment whenever possible/practical or voluntarily terminate employment for the purpose of maintaining reduced or reducing household portion of rental payments may be disqualified from participation***)

Eligible & Ineligible Homes

To be an eligible home for participation in the HVP, the following conditions must apply:

- The home can be any single-family home not considered to be a "mobile" home or "trailer" ("modular" homes are acceptable)
- The home can be an apartment, duplex, triplex, fourplex, or any other similar multi-family structure not considered to be a "mobile" home or "trailer"
- The home must pass a Housing Quality Standards inspection prior to certification and each year thereafter (special inspections may be required at any time due to complaints, remodeling, reasonable accommodation requests, tenant neglect, natural disaster, catastrophic damage, or other various reasons)
- The owner (landlord) must be willing to participate in the HVP and abide by the provisions established within the HVP
- Occupancy must comply with the standards established by the State of Missouri, i.e., no more than 2 occupants per bedroom except for the birth of a child or children during the effective lease contract period
- There cannot be less occupants than the total number of bedrooms in the home unless:
 - there is an approved personal assistant or supportive service individual(s) residing at the home or staying overnight on a regular basis as a condition of the supportive services agreement or other similar agreement related to the care and the well-being of the participant
 - there are not enough or no dwelling units available from landlords participating in the program at the time the dwelling unit is sought or needed

(NOTE: Efforts to find the appropriate size dwelling unit must be documented and these exceptions MUST be approved by the Executive Director)

- Amenities of the home (i.e. pools, spas, hot tubs, exercise rooms, community rooms, or other features/fixtures) must comply with local, State, and/or Federal statutory/code requirements
- The participant or participant family/household portion of the monthly rent cannot exceed 40% of the gross monthly household income (for those already participating in the HVP, if an interim change in household income causes the family to exceed the 40% threshold during the certification period, either the household income must increase by the end of the current lease or certification period, whichever occurs first; otherwise, the household must find an eligible home at the end of the lease or certification period, whichever occurs first)
- Homes identified as accommodating ISL, Group Home, RCF, or other State programs are not eligible homes for participation unless the proposed home is a separate, independent living area
- Homes identified as Public Housing, HUD Project-Based Voucher, USDA Multi-Family Housing Rental Assistance, or other similar Federal or State subsidized housing units (this does not include low-income housing tax credit units, unless the rent amount is determined by household income calculation) ***

******NOTE: For active HVP participant certifications/recertifications completed prior to March 2019, this will be effective at the end of the current certification/recertification period or lease period, whichever occurs first.***

Calculating Gross and Net Annual Income

Total calculated gross annual household income is the anticipated amount of individual or household income available from all sources collectively on an annual basis. Sources of income to be calculated include, but are not limited to, the following:

- Employment
- Government benefits (Unemployment, Social Security, Disability, etc.)
- Annuity payments
- Income from assets set aside on behalf of the participant or participant family/household member not conveyed by another household member, which includes inheritances, certificates of deposits, trusts, retirement accounts, or other similar accounts, assets, or instruments of conveyance not immediately accessible to the participant or participant family/household – the lump sum cash value of the account, asset, or instrument is not considered income unless it is in the immediate possession of or immediately accessible for expenditure by the participant or a participant family/household member; however, periodic cash distributions from the accounts or instruments are considered income unless the monies are spent on services or supplies that are vital to the care of the eligible participant or participant member of the family/household (proof of receipts for such expenditures are required)
- Interest on checking and savings accounts
- Cash contributions from friends or family members for household or living expenses
- Lottery, raffle, gambling, or other proceeds/winnings in excess of \$600
- Other income, income from assets, or cash contributions to the household

Sources of income **NOT** included in the gross annual household income calculation are:

- Child Support
- Food Stamps
- WIC
- TANF
- Donations from non-profit organizations
- Payments made to vendors, creditors, or providers on behalf of the participant or participant family/household (excluding reimbursable or reimbursed child care expenses)
- Income tax rebates or refunds
- MO ABLE accounts

The gross annual household income from all sources less allowable deductions equals net annual household income.

Allowable deductions include:

- Out-of-pocket childcare or daycare expenses or applicable portion thereof being purchased on behalf of the eligible participant family/household member which is not reimbursable, being reimbursed, or paid by another person, agency, or entity (must be verifiable and show proof of cost)
- Out-of-pocket health, vision, dental, life, accidental death, or other related insurance premium expenses or applicable portion thereof being purchased on behalf of the eligible participant family/household member which is not reimbursable, being reimbursed, or paid by another person, agency, or entity (must be verifiable and show proof of cost)
- Medicaid Spend-down/Premium expense or applicable portion thereof being paid on behalf of the eligible participant family/household member which is not reimbursable, being reimbursed, or paid by another person, agency, or entity (must be verifiable and show proof of cost)
- Out-of-pocket expenses or applicable portion thereof directly related to the treatment of the eligible participant family/household member which is not reimbursable, being reimbursed, or paid by another person, agency, or entity (must be verifiable and show proof of cost)
- Utility allowance for all applicable utilities paid by the participant or participant family/household according to the most recently published Pulaski County Public Housing Agency Utility Allowance Schedule for Camden County by applicable bedroom size

Rents and Deposits

Any required security deposits shall be paid by the participant or participant family/household. The HVP rent calculation will be based on an amount not to exceed the most recently published "Fair Market Rents" schedule for Camden County by HUD or the actual contract rent, whichever is less. If the contract rent is below the "Fair Market Rent" amount, the participant(s) portion of rent will be 30% of net annual household income divided by 12, which will be rounded down to the nearest whole dollar amount; and the HVP portion of rent will be the contract rent less the participant(s) portion of rent. If the contract rent is higher than the "Fair Market Rent", the participant(s) portion of rent will be 30% of the annual household income divided by 12 plus the difference in the contract rent less the "Fair Market Rent", which will be rounded down to the nearest whole dollar amount; and the HVP portion of rent will be the "Fair Market Rent" less the 30% of the participant(s) household income divided by 12 calculation.

Example #1 – Contract Rent is Higher than "Fair Market Rent": An eligible participant lives alone and wishes to rent a one-bedroom apartment. The apartment is an "all electric" home, and the landlord pays for water, trash, and sewer. The eligible participant's gross annual household income is \$12,000. The eligible participant is a Medicaid recipient with no other deductions other than a utility allowance. The contract rent for the apartment is \$600 monthly. The most recently published "Fair Market Rent" for a one-bedroom apartment is \$528 monthly. The Utility Allowance deduction is \$146 per month (\$1,752 annually). The calculation for the participant(s) and HVP portions of rent is as follows:

Participant's Portion

\$12,000 (gross annual household income) - \$1,752 (annual utility allowance deduction) = \$10,248 (net annual household income)

\$10,248 X 30% = \$3,074.40

\$3,074.40 ÷ 12 = \$256.20, which is rounded down to \$256 (participant portion of monthly rent based on net annual household income)

\$600 (contract rent) - \$528 ("Fair Market Rent") = \$72

\$256 + \$72 = \$328

Participant's portion of monthly contract rent is \$328

HVP Portion

\$528 ("Fair Market Rent") - \$256 (30% of participant's monthly income) = \$272

HVP portion of monthly contract rent is \$272

Please Note: The participant or participant family/household portion of the total annual rent amount cannot exceed 40% of the gross annual household income. In this scenario, the maximum rent to pay to be an eligible home would be: \$12,000 X 40% ÷ 12 = \$400. Effective June 1st, 2019, there will be no \$100 minimum HVP payment standard. If the HVP portion of rent calculation is a negative number or zero, the participant family/household will still be eligible for participation; however, there will be no HVP portion of the rent payment unless the household income changes. If at the end of the current certification period the HVP portion of the rent calculation period remains a negative number or zero, then participation in the HVP will terminate.

Example #2 – Contract Rent is Below "Fair Market Rent": An eligible participant lives alone and wishes to rent a one-bedroom apartment. The apartment is an "all-electric" home, and the landlord pays for water, trash, and sewer. The eligible participant's gross annual household income is \$12,000. The eligible participant is a Medicaid recipient with no other deductions other than a utility allowance. The contract rent for the apartment is \$500 monthly. The most recently published "Fair Market Rent" for a one-bedroom apartment is \$528 monthly. The Utility Allowance deduction is \$146 per month (\$1,752 annually). The calculation for the participant(s) and HVP portions of rent is as follows:

Participant's Portion

\$12,000 (gross annual household income) - \$1,752 (annual utility allowance deduction) = \$10,248 (net annual household income)

\$10,248 X 30% = \$3,074.40

\$3,074.40 ÷ 12 = \$256.20, which is rounded down to \$256 (participant portion of monthly rent based on net annual household income)

Participant's portion of monthly contract rent is \$256

HVP Portion

\$500 (contract rent) - \$256 (participant's portion of rent) = \$244

HVP portion of monthly contract rent is \$244

Please Note: The participant or participant family/household portion of the total annual rent amount cannot exceed 40% of the gross annual household income. In this scenario, the maximum rent to pay to be an eligible home would be: \$12,000 X 40% ÷ 12 = \$400. Effective June 1st, 2019, there will be no \$100 minimum HVP payment standard. If the HVP portion of rent calculation is a negative number or zero, the participant family/household will still be eligible for participation; however, there will be no HVP portion of the rent payment unless the household income changes. If at the end of the current certification period the HVP portion of the rent calculation period remains a negative number or zero, then participation in the HVP will terminate.

I/We have read, understand, and agree to follow the Housing Voucher Program Guidelines. I/we understand any falsified information, undisclosed information, or violation of the Guidelines may result in disqualification of program participation, and/or repayment by the household for rental assistance payments made on behalf of the household.

I/We also agree I/we must participate in an annual Housing Voucher Program education session in order to continue to be eligible for participation in the Housing Voucher Program, and I/We also agree I/we may need to disclose/acknowledge our participation in the HVP for various other reporting purposes.

(All individuals 18 years-of-age or older residing in the household and/or guardian(s) must sign)

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| Head of Household Signature | Date | Spouse Signature | Date |
| | | | |
| Roommate Signature | Date | Roommate Signature | Date |
| | | | |
| Guardian/Power of Attorney Signature | Date | Guardian/Power of Attorney Signature | Date |

