

Chapter 15

SPECIAL HOUSING TYPES

[24 CFR 982 Subpart M]

INTRODUCTION

The PHA may permit a family to use any of the special housing types discussed in this chapter. However, the PHA is not required to permit families receiving assistance in its jurisdiction to use these housing types, except that PHAs must permit use of any special housing type if needed as a reasonable accommodation for a person with a disability. The PHA also may limit the number of families who receive HCV assistance in these housing types and cannot require families to use a particular housing type. No special funding is provided for special housing types.

TCHAO Policy

Families will not be permitted to use any special housing types unless use is needed as a reasonable accommodation so that the program for persons with disabilities will be evaluated on case-by-case bases.

Special housing types include single room occupancy (SRO), congregate housing, group homes, shared housing, cooperative housing, manufactured homes where the family owns the home and leases the space, and homeownership [24 CFR 982.601].

This chapter consists of the following seven parts. Each part contains a description of the housing type and any special requirements associated with it. Except as modified by this chapter, the general requirements of the HCV program apply to special housing types.

Part I: Single Room Occupancy

Part II: Congregate Housing

Part III: Group Homes

Part IV: Shared Housing

Part V: Cooperative Housing

Part VI: Manufactured Homes (including manufactured home space rental)

Part VII: Homeownership (including Addendum)

Part VIII. Shelter Plus Care (S+C)

Part IX. Veterans Affairs Supportive Housing (VASH)

PART I. SINGLE ROOM OCCUPANCY
[24 CFR 982.602 through 982.605]

15-I.A. OVERVIEW

A single room occupancy (SRO) unit provides living and sleeping space for the exclusive use of the occupant but requires the occupant to share sanitary and/or food preparation facilities with others. More than one person may not occupy an SRO unit. HCV regulations do not limit the number of units in an SRO facility, but the size of a facility may be limited by local ordinances.

When providing HCV assistance in an SRO unit, a separate lease and HAP contract are executed for each assisted person, and the standard form of the HAP contract is used.

15-I.B. PAYMENT STANDARD, UTILITY ALLOWANCE, AND HAP CALCULATION

The payment standard for SRO housing is 75 percent of the 0-bedroom payment standard amount on the PHA's payment standard schedule.

The utility allowance for an assisted person residing in SRO housing is 75 percent of the zero bedroom utility allowance.

The HAP for an assisted occupant in an SRO facility is the lower of the SRO payment standard amount minus the TTP or the gross rent for the unit minus the TTP.

15-I.C. HOUSING QUALITY STANDARDS (HQS)

HQS requirements described in Chapter 8 apply to SRO housing except as modified below.

- *Access:* Access doors to the SRO unit must have working locks for privacy. The occupant must be able to access the unit without going through any other unit. Each unit must have immediate access to two or more approved means of exit from the building, appropriately marked and leading to safe and open space at ground level. The SRO unit must also have any other means of exit required by State or local law.
- *Fire Safety:* All SRO facilities must have a sprinkler system that protects major spaces. "Major spaces" are defined as hallways, common areas, and any other areas specified in local fire, building, or safety codes. SROs must also have hard-wired smoke detectors, and any other fire and safety equipment required by state or local law.

Sanitary facilities and space and security standards must meet local code requirements for SRO housing. In the absence of local code standards the requirements discussed below apply [24 CFR 982.605].

- *Sanitary Facilities:* At least one flush toilet that can be used in privacy, a lavatory basin, and a bathtub or shower in proper operating condition must be provided for each six persons (or fewer) residing in the SRO facility. If the SRO units are leased only to men, flush urinals may be substituted for up to one half of the required number of toilets. Sanitary facilities must be reasonably accessible from a common hall or passageway, and may not be located more than one floor above or below the SRO unit. They may not be located below grade unless the SRO units are located on that level.
- *Space and Security:* An SRO unit must contain at least 110 square feet of floor space, and at least four square feet of closet space with an unobstructed height of at least five feet, for use by the occupant. If the closet space is less than four square feet, the habitable floor space in the SRO unit must be increased by the amount of the deficiency. Exterior doors and windows accessible from outside the SRO unit must be lockable.

Because no children live in SRO housing, the housing quality standards applicable to lead-based paint do not apply.

PART II. CONGREGATE HOUSING
[24 CFR 982.606 through 982.609]

15-II.A. OVERVIEW

Congregate housing is intended for use by elderly persons or persons with disabilities. A congregate housing facility contains a shared central kitchen and dining area and a private living area for the individual household that includes at least a living room, bedroom and bathroom. Food service for residents must be provided.

If approved by the PHA, a family member or live-in aide may reside with the elderly person or person with disabilities. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

When providing HCV assistance in congregate housing, a separate lease and HAP contract are executed for each assisted family, and the standard form of the HAP contract is used.

15-II.B. PAYMENT STANDARD, UTILITY ALLOWANCE, AND HAP CALCULATION

The payment standard for an individual unit in a congregate housing facility is based on the number of rooms in the private living area. If there is only one room in the unit (not including the bathroom or the kitchen, if a kitchen is provided), the PHA must use the payment standard for a 0-bedroom unit. If the unit has two or more rooms (other than the bathroom and the kitchen) the PHA must use the 1-bedroom payment standard.

The HAP for an assisted occupant in a congregate housing facility is the lower of the applicable payment standard minus the TTP or the gross rent for the unit minus the TTP.

The gross rent for the unit for the purpose of calculating HCV assistance is the shelter portion (including utilities) of the resident's monthly housing expense only. The residents' costs for food service should not be included in the rent for a congregate housing unit.

15-II.C. HOUSING QUALITY STANDARDS

HQS requirements as described in Chapter 8 apply to congregate housing except for the requirements stated below.

Congregate housing must have (1) a refrigerator of appropriate size in the private living area of each resident; (2) a central kitchen and dining facilities located within the premises and accessible to the residents, and (3) food service for the residents, that is not provided by the residents themselves.

The housing quality standards applicable to lead-based paint do not apply.

PART III. GROUP HOME

[24 CFR 982.610 through 982.614 and HCV GB p. 7-4]

15-III.A. OVERVIEW

A group home is a state-licensed facility intended for occupancy by elderly persons and/or persons with disabilities. Except for live-in aides, all persons living in a group home, whether assisted or not, must be elderly persons or persons with disabilities. Persons living in a group home must not require continuous medical or nursing care.

A group home consists of bedrooms for residents, which can be shared by no more than two people, and a living room, kitchen, dining area, bathroom, and other appropriate social, recreational, or community space that may be shared with other residents.

No more than 12 persons may reside in a group home including assisted and unassisted residents and any live-in aides.

If approved by the PHA, a live-in aide may live in the group home with a person with disabilities. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

When providing HCV assistance in a group home, a separate lease and HAP contract is executed for each assisted family, and the standard form of the HAP contract is used.

15-III.B. PAYMENT STANDARD, UTILITY ALLOWANCE, AND HAP CALCULATION

Unless there is a live-in aide, the family unit size for an assisted occupant of a group home must be 0- or 1-bedroom, depending on the PHA's subsidy standard. If there is a live-in aide, the aide must be counted in determining the household's unit size.

The payment standard used to calculate the HAP is the lower of the payment standard for the family unit size or the prorata share of the payment standard for the group home size. The prorata share is calculated by dividing the number of persons in the assisted household by the number of persons (assisted and unassisted) living in the group home.

The HAP for an assisted occupant in a group home is the lower of the payment standard minus the TTP or the gross rent minus the TTP.

The utility allowance for an assisted occupant in a group home is the prorata share of the utility allowance for the group home.

The rents paid for participants residing in group homes are subject to generally applicable standards for rent reasonableness. The rent for an assisted person must not exceed the prorata portion of the reasonable rent for the group home. In determining reasonable rent, the PHA should consider whether sanitary facilities and facilities for food preparation and service are common facilities or private facilities.

15-III.C. HOUSING QUALITY STANDARDS

HQS requirements described in Chapter 8 apply to group homes except for the requirements stated below.

- *Sanitary Facilities:* A group home must have at least one bathroom in the facility, with a flush toilet that can be used in privacy, a fixed basin with hot and cold running water, and a shower or bathtub with hot and cold running water. A group home may contain private or common bathrooms. However, no more than four residents can be required to share a bathroom.
- *Food Preparation and Service:* Group home units must contain a kitchen and dining area with adequate space to store, prepare, and serve food. The facilities for food preparation and service may be private or may be shared by the residents. The kitchen must contain a range, an oven, a refrigerator, and a sink with hot and cold running water. The sink must drain into an approvable public or private disposal system.
- *Space and Security:* Group homes must contain at least one bedroom of appropriate size for every two people, and a living room, kitchen, dining area, bathroom, and other appropriate social, recreational, or community space that may be shared with other residents.
- *Structure and Material:* To avoid any threat to the health and safety of the residents, group homes must be structurally sound. Elevators must be in good condition. Group homes must be accessible to and usable by residents with disabilities.
- *Site and Neighborhood:* Group homes must be located in a residential setting. The site and neighborhood should be reasonably free from hazards to the health, safety, and general welfare of the residents, and should not be subject to serious adverse conditions, such as:
 - Dangerous walks or steps
 - Instability
 - Flooding, poor drainage
 - Septic tank back-ups
 - Sewage hazards
 - Mud slides
 - Abnormal air pollution
 - Smoke or dust
 - Excessive noise
 - Vibrations or vehicular traffic
 - Excessive accumulations of trash
 - Vermin or rodent infestation, and
 - Fire hazards.

The housing quality standards applicable to lead-based paint do not apply.

PART IV. SHARED HOUSING
[24 CFR 982.615 through 982.618]

15-IV.A. OVERVIEW

Shared housing is a single housing unit occupied by an assisted family and another resident or residents. The shared unit consists of both common space for use by the occupants of the unit and separate private space for each assisted family.

An assisted family may share a unit with other persons assisted under the HCV program or with other unassisted persons. The owner of a shared housing unit may reside in the unit, but housing assistance may not be paid on behalf of the owner. The resident owner may not be related by blood or marriage to the assisted family.

If approved by the PHA, a live-in aide may reside with the family to care for a person with disabilities. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

When providing HCV assistance in shared housing, a separate lease and HAP contract are executed for each assisted family, and the standard form of the HAP contract is used.

15-IV.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION

The payment standard for a family in shared housing is the lower of the payment standard for the family unit size or the prorata share of the payment standard for the shared housing unit size.

The prorata share is calculated by dividing the number of bedrooms available for occupancy by the assisted family in the private space by the total number of bedrooms in the unit.

The HAP for a family in shared housing is the lower of the payment standard minus the TTP or the gross rent minus the TTP. The utility allowance for an assisted family living in shared housing is the prorata share of the utility allowance for the shared housing unit.

The rents paid for families living in shared housing are subject to generally applicable standards for rent reasonableness. The rent paid to the owner for the assisted family must not exceed the prorata portion of the reasonable rent for the shared unit. In determining reasonable rent, the PHA should consider whether sanitary and food preparation areas are private or shared.

15-IV.C. HOUSING QUALITY STANDARDS

The PHA may not give approval to reside in shared housing unless the entire unit, including the portion of the unit available for use by the assisted family under its lease, meets the housing quality standards.

HQS requirements described in Chapter 8 apply to shared housing except for the requirements stated below.

- *Facilities Available for the Family:* Facilities available to the assisted family, whether shared or private, must include a living room, a bathroom, and food preparation and refuse disposal facilities.
- *Space and Security:* The entire unit must provide adequate space and security for all assisted and unassisted residents. The private space for each assisted family must contain at least one bedroom for each two persons in the family. The number of bedrooms in the private space of an assisted family must not be less than the family unit size. A 0-bedroom or 1-bedroom unit may not be used for shared housing.

PART V. COOPERATIVE HOUSING
[24 CFR 982.619]

15-V.A. OVERVIEW

This part applies to rental assistance for a cooperative member residing in cooperative housing. It does not apply to assistance for a cooperative member who has purchased membership under the HCV homeownership option, or to rental assistance for a family that leases a cooperative housing unit from a cooperative member.

A cooperative is a form of ownership (nonprofit corporation or association) in which the residents purchase memberships in the ownership entity. Rather than being charged “rent” a cooperative member is charged a “carrying charge.”

When providing HCV assistance in cooperative housing, the standard form of the HAP contract is used.

15-V.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION

The payment standard and utility allowance are determined according to regular HCV program requirements.

The HAP for a cooperative housing unit is the lower of the payment standard minus the TTP or the monthly carrying charge for the unit, plus any utility allowance, minus the TTP. The monthly carrying charge includes the member’s share of the cooperative debt service, operating expenses, and necessary payments to cooperative reserve funds. The carrying charge does not include down payments or other payments to purchase the cooperative unit or to amortize a loan made to the family for this purpose.

15-V.C. HOUSING QUALITY STANDARDS

All standard HQS requirements apply to cooperative housing units. There are no additional HQS requirements.

PART VI. MANUFACTURED HOMES

[24 CFR 982.620 through 982.624]

15-VI.A. OVERVIEW

A manufactured home is a manufactured structure, transportable in one or more parts that is built on a permanent chassis, and designed for use as a principal place of residence. HCV-assisted families may occupy manufactured homes in two different ways.

(1) A family can choose to rent a manufactured home already installed on a space and the PHA must permit it. In this instance program rules are the same as when a family rents any other residential housing, except that there are special HQS requirements as provided in 15-VI.D below.

(2) HUD also permits an otherwise eligible family that owns a manufactured home to rent a space for the manufactured home and receive HCV assistance with the rent for the space. PHAs may, but are not required to, provide assistance for such families.

15-VI.B. SPECIAL POLICIES FOR MANUFACTURED HOME OWNERS WHO LEASE A SPACE

Family Income

In determining the annual income of families leasing manufactured home spaces, the value of the family's equity in the manufactured home in which the family resides is not counted as a family asset.

Lease and HAP Contract

There is a separate Tenancy Addendum (Form 52642-a) and separate HAP Contract (Form 52642) for this special housing type.

15-VI.C. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION

Payment Standards

The FMR for a manufactured home space is generally 40 percent of the published FMR for a 2-bedroom unit or, where approved by HUD, the 40th percentile of the rental distribution of manufactured home spaces for the FMR area. The PHA may establish a payment standard for manufactured home spaces that is between 90-110 percent of the FMR for manufactured home spaces.

Utility Allowance

The TCHAO must establish utility allowances for manufactured home space rental. For the first 12 months of the initial lease term only, the allowance must include an amount for a utility hook-up charge if the family actually incurred a hook-up charge because of a move. This allowance will not be given to a family that leases in place. Utility allowances for manufactured home space must not include the costs of digging a well or installing a septic system.

Space Rent

The space rent is the sum of the rent to the owner for the manufactured home space, any charges for maintenance and management provided by the owner, and the utility allowance for tenant-paid utilities.

Housing Assistance Payment

The HAP for a manufactured home space under the housing choice voucher program is the lower of the payment standard minus the TTP or the (gross) manufactured home space rent minus the TTP.

Rent Reasonableness

Initially, and annually thereafter the TCHAO must determine that the rent for the manufactured home space is reasonable based on rents for comparable manufactured home spaces. The TCHAO must consider the location and size of the space, and any services and maintenance to be provided by the owner. By accepting the monthly HAP check, the owner certifies that the rent does not exceed rents charged by the owner for comparable unassisted spaces in the Manufactured Home Park or elsewhere.

15-VI.D. HOUSING QUALITY STANDARDS

Under either type of occupancy described in 15-VI.A above, the manufactured home must meet all HQS performance requirements and acceptability criteria discussed in Chapter 8 of this plan. In addition, the following requirement applies:

Manufactured Home Tie-Down

A manufactured home must be placed on the site in a stable manner, and must be free from hazards such as sliding or wind damage. The home must be securely anchored by a tie-down device that distributes and transfers the loads imposed by the unit to appropriate ground anchors to resist overturning and sliding.

PART VII. HOMEOWNERSHIP
[24 CFR 982.625 through 982.643]

15-VII.A. OVERVIEW [24 CFR 982.625]

The Housing Choice Voucher (HCV) homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted or an existing participant in the HCV program. The TCHAO must have the capacity to operate a successful HCV homeownership program as defined by the regulations.

Two forms of homeownership assistance may be offered by the TCHAO under this option: monthly homeownership assistance payments, or a single down payment assistance grant. The TCHAO may choose to offer one or both forms of homeownership assistance, or choose not to offer either. If the TCHAO offers both forms of assistance, a family must choose only one form of assistance to receive. A family's participation in the program is completely voluntary.

The TCHAO must offer either form of homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the TCHAO to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation. The TCHAO must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The TCHAO may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the TCHAO has otherwise opted not to implement a homeownership program.

The TCHAO must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

The ultimate goal is to provide opportunities for families to become first-time homeowners and remain stable homeowners in their community.

15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627]

The family must meet all of the requirements listed below before the commencement of homeownership assistance. The TCHAO may also establish additional initial requirements as long as they are described in the TCHAO administrative plan.

- The family must have been admitted to the Housing Choice Voucher program.
- The family must be an active participant in good standing in the TCHAO FSS program for at least one (1) year.
- The family must qualify as a first-time homeowner, or may be a cooperative member.

- To qualify as a first time homebuyer the assisted family may not include any person who owns or owned "a present ownership interest" in a residence of any family member during the three years before the commencement of homeownership assistance for the family. Such interest includes ownership of title or of cooperative membership shares. The definition of first time homebuyer includes a single parent or displaced homemaker who, while married, owned a home with his or her spouse or resided in a home owned by his or her spouse.
- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option.
- Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of any home.
- Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c).

15-VII.C. INCOME AND EMPLOYMENT REQUIREMENTS

In accordance with HUD regulations, a family is not eligible to receive homeownership assistance unless the family demonstrates the gross monthly income is at least two (2) times the voucher "payment standard" or an "other amount" established by HUD.

- The family must meet the Federal minimum income requirement. The family must have a gross annual income equal to the Federal minimum wage multiplied by 2000, based on the income of adult family members who will own the home. The PHA may establish a higher income standard for families. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit.
- For disabled families, the minimum income requirement is equal to the current SSI monthly payment for an individual living alone, multiplied by 12.
- For elderly or disabled families, welfare assistance payments for adult family members who will own the home will be included in determining whether the family meets the minimum income requirement. It will not be included for other families.
- The family must satisfy the employment requirements by demonstrating that one or more adult members of the family who will own the home at commencement of homeownership assistance is currently employed on a full-time basis (the term 'full-time employment' means not less than an average of 30 hours per week); and has been continuously so employed during the year before commencement of homeownership assistance for the family.

- Adult family members are expected to remain continuously employed, full time, during the entire period of time that homeownership voucher assistance is provided. A maximum six (6) month grace period may be extended to participants with approval of the TCHAO, however, periods of full-time unemployment greater than six (6) months continuously, may result in loss of benefits and participation in the program, at the discretion of the TCHAO. The TCHAO maintains the right to deny more than three (3) six month grace periods per family over the life of the entire mortgage period.
- **The employment requirement does not apply to elderly and disabled families.** In addition, if a family, other than an elderly or disabled family includes a person with disabilities, the PHA must grant an exemption from the employment requirement if the PHA determines that it is needed as a reasonable accommodation.
- Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c).
- The final rule requires that income counted in meeting any minimum requirement must come from sources other than welfare assistance, thereby allowing PHA's to limit homeownership assistance to families with substantial non-welfare income available to pay housing and non-housing costs. However, the rule clarifies the requirement to disregard welfare assistance income applies in determining whether a family has the minimum income to qualify for homeownership assistance.

By law, welfare assistance may count in determining availability of voucher homeownership assistance for an elderly or disabled family (in which the household head or spouse is an elderly or disabled person). Therefore, the requirement to count welfare assistance only applies to families which satisfy the statutory definition of an elderly or disabled family. Calculation of welfare assistance is not applicable to families that include a disabled person other than the household head or spouse (and where the household head or spouse are not elderly or disabled).

15-VII.D. SELECTION OF FAMILIES [24 CFR 982.626]

Unless otherwise provided (under the homeownership option), the TCHAO may limit homeownership assistance to families or purposes defined by the TCHAO, and may prescribe additional requirements for commencement of homeownership assistance for a family. Any such limits or additional requirements must be described in the TCHAO administrative plan.

If the TCHAO limits the number of families that may participate in the homeownership option, the TCHAO must establish a system by which to select families to participate.

- Families participating in the TCHAO family self-sufficiency (FSS) program, qualify to apply for this program. FSS participants are encouraged to list homeownership as part of their goals.

15-VII.E. ELIGIBLE UNITS [24 CFR 982.628]

In order for a unit to be eligible, the TCHAO must determine that the unit satisfies all of the following requirements:

- The unit must meet HUD’s “eligible housing” requirements. The unit may not be any of the following:
 - A public housing or Indian housing unit;
 - A unit receiving Section 8 project-based assistance;
 - A nursing home, board and care home, or facility providing continual psychiatric, medical or nursing services;
 - A college or other school dormitory;
 - On the grounds of penal, reformatory, medical, mental, or similar public or private institutions.
- The unit must be under construction or already exist at the time the family enters into the contract of sale.
- The unit must be a one-unit property or a single dwelling unit in a cooperative or condominium.
- The unit must have been inspected by the TCHAO and by an independent inspector designated by the family.
- The unit must meet Housing Quality Standards (see Chapter 8).
- For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.

The PHA must not approve the unit if the PHA has been informed that the seller is debarred, suspended, or subject to a limited denial of participation.

15-VII.F. ADDITIONAL PHA REQUIREMENTS FOR SEARCH AND PURCHASE [24 CFR 982.629]

It is the family’s responsibility to find a home that meets the criteria for voucher homeownership assistance. The PHA may establish the maximum time that will be allowed for a family to locate and purchase a home, and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family’s name on the waiting list for a voucher.

Minimum Down Payment

The TCHAO may establish a minimum down payment requirement of at least three (3%) percent of the purchase price for participating families in the homeownership program and at least one (1%) percent of the purchase price could come from the family's own personal resources. This ensures that the family has a personal financial stake in the home, thus helping to minimize mortgage loan defaults.

15-VII.G. HOMEOWNERSHIP COUNSELING [24 CFR 982.630]

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the TCHAO. HUD suggests the following topics for the PHA-required pre-assistance counseling:

- Home maintenance (including care of the grounds);
- Budgeting and money management;
- Credit counseling;
- How to negotiate the purchase price of a home;
- How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
- How to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction;
- Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The PHA may adapt the subjects covered in pre-assistance counseling (as listed) to local circumstances and the needs of individual families.

The PHA may also offer additional counseling after commencement of homeownership assistance (ongoing counseling). If the PHA offers a program of ongoing counseling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counseling.

If the PHA does not use a HUD-approved housing counseling agency to provide the counseling, the PHA should ensure that its counseling program is consistent with the counseling provided under HUD's Housing Counseling program.

15-VII.H. HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631]

Home Inspections

The TCHAO may not commence monthly homeownership assistance payments or provide down payment assistance grants for a family until the PHA has inspected the unit and has determined that the unit passes HQS.

An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.

The TCHAO may not require the family to use an independent inspector selected by the TCHAO. The independent inspector may not be a TCHAO employee or contractor, or other person under control of the TCHAO. However, the TCHAO may establish standards for qualification of inspectors selected by families under the homeownership option.

The TCHAO may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with HQS.

Contract of Sale

Before commencement of monthly homeownership assistance payments or receipt of a down payment assistance grant, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the TCHAO a copy of the contract of sale. The contract of sale must:

- Specify the price and other terms of sale by the seller to the purchaser;
- Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser;
- Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;
- Provide that the purchaser is not obligated to pay for any necessary repairs; and
- Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR part 24.

Disapproval of a Seller

In its administrative discretion, the PHA may deny approval of a seller for the same reasons a PHA may disapprove an owner under the regular HCV program [see 24 CFR 982.306(c)].

15-VII.I. FINANCING [24 CFR 982.632]

The TCHAO may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. The TCHAO must establish policies describing these requirements in the administrative plan.

Consistent with HUD regulations, as a precautionary measure and in the interest of participant protection TCHAO has established as policy, a blanket prohibition against seller financing.

TCHAO may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.

Recognizing that the 40% rule does not apply in the Homeownership Program (notwithstanding the amount a lender will approve for a family), in order to ensure affordability and lessen the likelihood of foreclosure, TCHAO will counsel a family on affordability and **will not** approve the sale of a home with a Housing Choice Voucher if, by TCHAO standards, TCHAO deems the terms to be unaffordable for the participant/homeowner.

15-VII.J. DISTRIBUTION OF HOMEOWNERSHIP ASSISTANCE PAYMENT

The TCHAO will pay a monthly homeownership assistance payment on behalf of the family that is equal to the lower of:

- The payment standard minus the total tenant payment (TTP), or
- The family's homeownership monthly expenses minus the total tenant payment.

All assistance payments on behalf of the family will be made directly to the family except in cases where the mortgage lender treats the monthly homeownership assistance payment as an "**offset**".¹ Therefore, as required and in compliance with FHA Mortgagee Letter 2005-32 when an "offset" is used the assistance payment will be made by TCHAO directly to the lender.

As fully described in the TCHAO Mortgage Disbursement Policy, all borrowers shall enter into a detailed Disbursement Agreement with TCHAO that stipulates precisely how the borrower shall use and disburse the mortgage assistance funds (See attached Exhibits No. 1 and 2, respectively).

¹ Offset = "...Reduce the payment by the amount of the homeownership assistance payment before dividing by the monthly income to determine the payment-to-income ratios. However, in order to use this procedure for qualifying the borrower, the homeownership assistance payment funds must **not** (emphasis supplied) pass through the hands of the homebuyer..."

15-VII.K. DETERMINATION OF HOMEOWNERSHIP EXPENSES

The TCHAO will use the same utility allowance and payment standard schedule as is applicable to the HCV rental voucher program. Homeownership expenses for a homebuyer may only include amounts allowed by the TCHAO to cover the following:

- Principal and interest on initial mortgage debt and any MIP or PPIM incurred to finance purchase of the home and any refinancing of such debt.
- Real estate taxes and public assessments on the home.
- Home insurance.
- TCHAO utility allowance for the home.
- Monthly Maintenance Allowance
- Monthly Major Repair Allowance
- If the home is a condominium or townhome unit, expenses may also include condo/townhome monthly individual unit operation charges or maintenance fees assessed by the condo/townhome association.

If the assistance payment exceeds the amount due to the lender, the TCHAO will deposit the excess into a TCHAO program account for the family to use for housing expenses.

15-VII.L. CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS [24 CFR 982.633]

Homeownership assistance may only be paid while the family is residing in the home. If the family moves out of the home, the PHA may not continue homeownership assistance after the month when the family moves out. The family or lender is not required to refund to the PHA the homeownership assistance for the month when the family moves out.

Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option.

The family must comply with the following obligations:

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.
- The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member. Use and occupancy of the home are subject to 24 CFR 982.551 (h) and (i).

- The family must supply information to the PHA or HUD as specified in 24 CFR 982.551(b). The family must further supply any information required by the PHA or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home, or homeownership expenses.
- The family must notify the PHA before moving out of the home.
- The family must notify the PHA if the family defaults on the mortgage used to purchase the home.
- No family member may have any ownership interest in any other residential property.
- The family must comply with the obligations of a participant family described in 24 CFR 982.551, except for the following provisions which do not apply to assistance under the homeownership option: 24 CFR 982.551(c), (d), (e), (f), (g) and (j).

15-VII.M. MAXIMUM TERM OF HOMEOWNER ASSISTANCE [24 CFR 982.634]

Except in the case of a family that qualifies as an elderly or disabled family, other family members (described below) shall not receive homeownership assistance for more than:

- Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer; or
- Ten years, in all other cases.

The maximum term described above applies to any member of the family who:

- Has an ownership interest in the unit during the time that homeownership payments are made; or
- Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made.

In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance).

If the family has received such assistance for different homes, or from different PHAs, the total of such assistance terms is subject to the maximum term described in this part.

15-VII.N. HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES [24 CFR 982.635]

The monthly homeownership assistance payment is the lower of: the voucher payment standard minus the total tenant payment, or the monthly homeownership expenses minus the total tenant payment.

In determining the amount of the homeownership assistance payment, the TCHAO will use the same payment standard schedule, payment standard amounts, and subsidy standards as those described in elsewhere in this plan for the Housing Choice Voucher program.

The PHA may pay the homeownership assistance payments directly to the family, or at the PHA's discretion, to a lender on behalf of the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family.

Homeownership assistance for a family terminates automatically 180 calendar days after the last homeownership assistance payment on behalf of the family. However, a PHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.

The TCHAO must adopt policies for determining the amount of homeownership expenses to be allowed by the TCHAO in accordance with HUD requirements.

Homeownership expenses (not including cooperatives) only include amounts allowed by the TCHAO to cover:

- Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;
- Real estate taxes and public assessments on the home;
- Home insurance;
- The TCHAO allowance for maintenance expenses;
- The TCHAO allowance for costs of major repairs and replacements;
- The TCHAO utility allowance for the home;
- Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the TCHAO determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person;
- Land lease payments where a family does not own fee title to the real property on which the home is located; [see 24 CFR 982.628(b)].
- For a condominium unit, condominium operating charges or maintenance fees assessed by the condominium homeowner association.

Homeownership expenses for a cooperative member may only include amounts allowed by the TCHAO to cover:

- The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home;
- Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt;
- Home insurance;
- The TCHAO allowance for maintenance expenses;
- The TCHAO allowance for costs of major repairs and replacements;
- The TCHAO utility allowance for the home; and
- Principal and interest on debt incurred to finance major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the TCHAO determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.
- Cooperative operating charges or maintenance fees assessed by the cooperative homeowner association.

15-VII.O. PORTABILITY [24 CFR 982.636, 982.637, 982.353(b) and (c), 982.552, 982.553]

Subject to the restrictions on portability included in HUD regulations and PHA policies, a family may exercise portability if the receiving PHA is administering a voucher homeownership program and accepting new homeownership families. The receiving PHA may absorb the family into its voucher program, or bill the initial PHA.

The family must attend the briefing and counseling sessions required by the receiving PHA. The receiving PHA will determine whether the financing for, and the physical condition of the unit, are acceptable. The receiving PHA must promptly notify the initial PHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.

15-VII.P. MOVING WITH CONTINUED ASSISTANCE [24 CFR 982.637]

A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.

The TCHAO may deny permission to move to a new unit with continued voucher assistance as follows:

- Lack of funding to provide continued assistance.
- At any time, the TCHAO may deny permission to move with continued homeownership assistance in accordance with 24 CFR 982.638, regarding denial or termination of assistance.
- In accordance with the TCHAO's policy regarding number of moves within a 12-month period.

The TCHAO must deny the family permission to move to a new unit with continued voucher assistance if:

- The family defaulted on an FHA-insured or any mortgage while participating in the HCV program; and
- The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.
- The family is in arrears to TCHAO for any sum owed under a Re-payment Agreement.

15-VII.Q. DENIAL OR TERMINATION OF ASSISTANCE [24 CFR 982.638]

At any time, the TCHAO may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members).

The PHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633.

The TCHAO must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.

The TCHAO may terminate voucher assistance if it is determined that the family owes money to TCHAO for violation of any of the family obligations and/or unreported income and refuses to enter into a Repayment Agreement or falls into arrears (even one payment) with any Repayment Agreement.

The TCHAO does not convert a voucher used for homeownership back to a voucher for rental assistance.

EXHIBIT NO. 15-1
Homeownership Mortgage Assistance Disbursement Policy

The comprehensive, full and complete Homeownership Policy of the Tarrant County Housing Assistance Office (TCHAO) can be found in the latest version of the Administrative Plan required by HUD and approved by the Commissioner's Court in March, 2011 (Chapter 15, pages 12-23). This policy is referenced and incorporated with this document as though fully set forth herein (attached).

The specific policy of TCHAO as it relates to **Disbursement of monthly mortgage assistance payments** to participants in the TCHAO Housing Choice Voucher Homeownership Program is extracted below, in pertinent part:

TCHAO will pay a monthly homeownership assistance payment on behalf of the family that is equal to the lower of:

- The payment standard minus the total tenant payment (TTP), or
- The family's homeownership monthly expenses minus the total tenant payment

All assistance payments on behalf of the family will be made in one of the following ways, to be determined by TCHAO at closing:

- Make monthly HAP payments directly to the lender on behalf of the family, or
- Make monthly HAP payments directly to the family.

TCHAO, at its discretion, reserves the right to select an alternate option above, at any time it deems necessary, during the course of the mortgage, with notice to the family and acceptance of the lender.

Disbursement Distribution Policy

1. At or prior to closing, borrower s shall enter into a detailed Disbursement Agreement with TCHAO that stipulates precisely how borrower shall use and disburse the mortgage assistance funds. This requirement is retroactive to the beginning of the program.

The agreement further states that should the borrower violate any of the terms of the agreement TCHAO may refer the matter to the Office of Inspector General (OIG) for prosecution of the borrower and borrower's mortgage assistance may be immediately terminated by TCHAO, among other steps that may be taken by TCHAO.

2. Borrowers shall execute an Authorization for the Release of Information. This document enables TCHAO to request information directly from the lender to verify any necessary information; determine the status of borrower's mortgage account without having to rely solely upon receipt of the mortgage payment statement from the borrower in the event borrower fails to provide proof of mortgage payment.
3. On or about the first day of each month a check will be disbursed to eligible borrowers in the Housing Choice Voucher Homeownership Program in the amount of the portion of the mortgage to be paid by Tarrant County.

4. On or before the 20th day of each month Borrowers MUST provide TCHAO a copy of the bank/lender mortgage payment statement as the only acceptable proof that lender has received the full mortgage payment for the prior month. No other form of verification is acceptable.
5. TCHAO will track and monitor the monthly payment status of each participant in the Homeownership Program. On or before the 20th day of each month TCHAO may contact any borrower who has not provided TCHAO with acceptable proof of the current monthly mortgage payment to determine why the payment was not timely made and when the payment will be made. All records will be available for review and audit of the proper HUD or Tarrant County authorities at any time.
6. TCHAO may check to ensure that any late payments designated by the borrower were made. If/when TCHAO determines the late payment was not made as agreed by the borrower, TCHAO will not authorize disbursement of any additional checks to the borrower for TCHAO's portion of the mortgage payment until TCHAO receives proof from the lender that the delinquent payment has been made in full.
7. TCHAO will not issue 1099 to borrowers due to the following:

Q4. Should a PHA issue the IRS Form 1099-MISC to a HCV HO family?

A4. No. The Internal Revenue Service (IRS) on August 28, 2001 issued an information letter that addresses this question. The IRS information letter, dated August 28, 2001, states, "... Section 8 homeownership assistance payments are considered to be general welfare benefits that are **not** includible in the income of the recipients." (Emphasis added.) Therefore the PHA must not issue an IRS form 1099-MISC to the family receiving HCV HO HAP. IRS form 1099-MISC is only issued when a person has miscellaneous income and the HCV HO HAP is not income so IRS form 1099-MISC must not be issued. PHA may have to adjust their accounting systems so the IRS forms 1099-MISC are issued to owners under the HCV rental voucher program and they are not issued to the HCV HO families.

Source: <http://www.hud.gov/offices/pih/programs/hcv/homeownership/faq.pdf>

8. In the event the delinquency continues for 90 days (or consistent with the terms of the lender's mortgage document) TCHAO may terminate the borrower from the HCV Homeownership program. Upon termination borrower will not be eligible to return to regular HCV rental assistance with TCHAO or any PHA nationwide.

** = HUD Mortgagee Letter 2005 – 32 (attached) provides in pertinent part that "...homeownership assistance payment funds must **NOT** pass through the hands of the homebuyer ..." in such cases "...the homeownership assistance payment must either be paid directly to the servicing lender or placed into an account that only the servicing lender may access..."*

This is more of the exception than the rule. Of the ten (10) program participants now comprising the total number in the Homeownership program, only one (1) falls under this rule.

July 29, 2005

MORTGAGEE LETTER 2005 - 32

TO: ALL APPROVED MORTGAGEES

SUBJECT: Underwriting Section 8 Homeownership Vouchers—Updated Instructions

In Mortgagee Letter 2001-20 (ML 2001-20), which describes the underwriting procedures for loan applications where the homebuyer receives a monthly homeownership assistance payment (as known as a subsidy) under the housing choice voucher homeownership program, the Federal Housing Administration (FHA) announced that it would consider additional underwriting guidelines. Since that time, FHA has monitored loan performance and examined alternative underwriting methodologies and is pleased to present the more flexible guidelines described below.

Highlights of Major Change

Mortgage lenders may now treat the monthly homeownership assistance payment as an “offset” to the monthly mortgage payment, i.e., reduce the payment by the amount of the homeownership assistance payment before dividing by the monthly income to determine the payment-to-income and debt-to-income ratios. However, in order to use this procedure for qualifying the borrower, the homeownership assistance payment funds must *not* pass through the hands of the homebuyer, i.e., the homeownership assistance payment must either be paid directly to the servicing lender or placed into an account that only the servicing lender may access. If the homeownership assistance payment is made directly to the homeowner, that amount may only be considered as income in qualifying the borrower, in accordance with the instructions in ML 2001-20 which remain intact for qualifying borrowers whose homeownership assistance payment is not paid to the servicing lender.

FHA believes these new underwriting guidelines will increase homeownership opportunities for those homebuyers who receive Section 8 monthly homeownership assistance payments while not increasing the risk of borrower defaults on the mortgage. Mortgage lenders are reminded to identify all Section 8 subsidized mortgage loans by entering “88” as the program identification code in the FHA Connection or functional equivalent.

If you have any questions regarding this Mortgagee Letter, please contact your local Homeownership Center (HOC) in Atlanta (888-696-4687), Denver (800-543-9378), Philadelphia (800-440-8647), or Santa Ana (888-827-5605).

Sincerely,

Brian D. Montgomery
Assistant Secretary for Housing-
Federal Housing Commissioner

EXHIBIT NO. 15-2

Borrower/PHA Agreement
Disbursement of Monthly Homeownership Mortgage Assistance

Re: Name of Borrower(s)
Property Address

Current Payment Method: _____ Check to Borrower _____ Check to Lender

This Agreement is entered into by and between _____
(hereinafter referred to as borrower(s) and Tarrant County Housing Assistance Office (TCHAO)).
The borrower(s) identified herein certify and agree, as evidenced by their signature(s) below, that:

1. Borrower is the lawful and legal purchaser of the property identified above.
2. Borrower purchased the property as a participant in the TCHAO Housing Choice Voucher (HCV) Homeownership Program.
3. Borrower shall execute the attached Authorization for Release of Information to TCHAO and additional Authorization(s) for Release of Information as may be requested by TCHAO.
4. Under penalty of prosecution any and all mortgage assistance disbursement checks received and negotiated by borrower from TCHAO will be used for the sole and exclusive purpose of timely making the monthly mortgage payment to the authorized and approved lender at closing (or any future legitimate change in lender).
5. On or before the 20th day of each month Borrower shall provide TCHAO a valid copy of the bank/lender mortgage payment statement evidencing acceptable proof that lender has received the full mortgage payment for the previous month, which shall include the total sum disbursed to borrower by TCHAO as the monthly mortgage assistance payment. TCHAO requires an explanation in writing from the borrower if the amount paid by the borrower is different from the stated mortgage amount.
6. TCHAO may contact the borrower at any time if borrower has not provided TCHAO with acceptable proof of the prior month's monthly mortgage payment to determine why the payment was not timely made, when the payment will be made and any additional information deemed necessary.
7. In the event a mortgage payment is not made as agreed by the borrower, TCHAO may not authorize disbursement of any additional checks to the borrower for TCHAO's portion of the mortgage payment until TCHAO has authentic written verification from the lender that the delinquent payment has been made in full.
8. In the event the delinquency continues for 90 days (or consistent with the terms of the lender's mortgage document) TCHAO may terminate the borrower from the HCV Homeownership program. If termination occurs, the borrower will not be eligible to return to regular HCV rental assistance with TCHAO or any PHA nationwide.

9. In the event the mortgage lender used the "offset" method in qualifying the borrower, TCHAO will send the monthly mortgage assistance payment directly to the lender, per FHA Mortgagee Letter 2005-32.

10. TCHAO will not issue 1099 to borrowers due to the following:

Q4. Should a PHA issue the IRS Form 1099-MISC to a HCV HO family?

A4. No. The Internal Revenue Service (IRS) on August 28, 2001 issued an information letter that addresses this question. The IRS information letter, dated August 28, 2001, states, "... Section 8 homeownership assistance payments are considered to be general welfare benefits that are *not* includible in the income of the recipients." (Emphasis added.) Therefore the PHA must not issue an IRS form 1099-MISC to the family receiving HCV HO HAP. IRS form 1099-MISC is only issued when a person has miscellaneous income and the HCV HO HAP is not income so IRS form 1099-MISC must not be issued. PHA may have to adjust their accounting systems so the IRS forms 1099-MISC are issued to owners under the HCV rental voucher program and they are not issued to the HCV HO families.

Source: <http://www.hud.gov/offices/pih/programs/hcv/homeownership/faq.pdf>

11. Violation of any portion of this agreement at any time by borrower may cause TCHAO to refer borrower's case to the Office of Inspector General (OIG) for immediate prosecution and all mortgage assistance from TCHAO may be immediately terminated, with no opportunity of reinstatement with TCHAO or any PHA.

AGREED:

Signature

Date

Signature

Date

ACKNOWLEDGED BY TCHAO Representative:

Signature

Date

*HomeownershipPHATenantAgrmt
Revised 03/2012
PAikens*

PART VIII. SHELTER PLUS CARE

15-VIII.A. OVERVIEW

The nature of this program is to provide rental assistance for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS), and related diseases.

Program grants are used for the provision of rental assistance payments through four components:

1. Tenant-based Rental Assistance (TRA);
2. Sponsor-based Rental Assistance (SRA);
3. Project-based Rental Assistance with (PRAW) or without rehabilitation (PRA); and
4. Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO) Dwellings.

The supportive services may be funded by other Federal, State or local sources, as well as private sources.

TCHAO Policy

TCHAO is committed to follow all applicable program rules and regulations as established by HUD and other applicable federal statutes in the administration and implementation of these program vouchers.

TCHAO will use the Small Area Fair Market Rents Payment Standards.

SPC participants can be converted to a regular HCV due to a lack of funding.

PART IX. VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH)

15-IX.A. OVERVIEW

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.

TCHAO Policy

TCHAO is committed to follow all applicable program rules and regulations as established by HUD and other applicable federal statutes in the administration and implementation of these program vouchers, particularly, but not limited to those published in the March 23, 2012, Federal Register, pp. 17086-19090 entitled Section 8 Housing Choice Vouchers: Revised Implementation of the HUD-VA Supportive Housing Program.