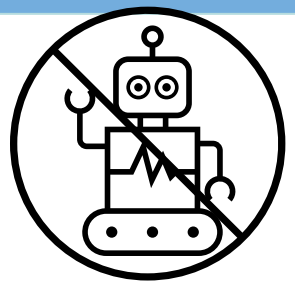
Housing Choice Vouchers (HCV) Made Simple: Housing Retention and Cross-System Collaboration

Liz Stewart & Jim Yates

July 28, 2026

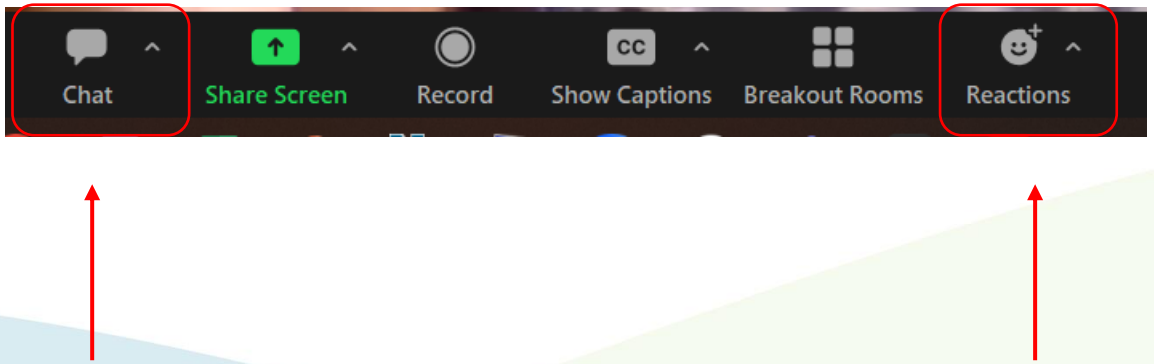


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Agenda

- Welcome & Introductions
- Rent Calculation Recap
- HCV Ongoing Requirements
- PHA/County Cross-Collaboration Opportunities
- Q&A

Introductions

Office of Mental Health Substance Abuse Services (OMHSAS)

- Christina Shull

Technical Assistance Collaborative (TAC):

- Liz Stewart
- Jim Yates

Please introduce yourself in the chat:

- **Name**
- **Agency**
- **Title and Role**

HCV Made Simple Series

Session Name	Date/Time
Session 1: Foundations of the HCV Program	Tuesday, June 2, 2026 10:00-11:30 AM ET
Session 2: Access, Eligibility, and Reasonable Accommodations	Tuesday, June 16, 2026 10:00-11:30 AM ET
Session 3: From Voucher Issuance to Leasing	Tuesday July 14, 2026 10:00-11:30 AM ET
Session 4: Housing Retention and Cross-System Collaboration	Tuesday July 28, 2026 10:00-11:30 AM ET



HCV Rent Calculation Recap

To add an animated bullet, copy-paste the 2nd-to-last bullet (not the last one)

Calculating the Total Tenant Payment

- The maximum subsidy the PHA can pay equals the payment standard minus the Total Tenant Payment (TTP)
- Total Tenant Payment is the highest of the following:
  - 30% of monthly adjusted income
  - 10% of monthly gross income
  - Welfare rent (in as-is states only)
  - PHA minimum rent

Calculating TTP: Jules & Dakota

- Annual Income: **$28,700.** Monthly Income: **$2391**
- Annual Adjusted Income: **$ 27,420.** Monthly Adjusted Income: **$2285**
- **TTP Higher of:**
  - 30% of monthly adjusted income= $2285 * .30= **$685.50**
  - 10% of monthly gross income= $2391 * .10= **$239**
  - Welfare rent (in as-is states only)- N/A
  - PHA minimum rent: $0
- **TTP is $686**

HAP, Family Rent Share, & Family Rent to Owner

- Housing Assistance Payment (HAP)- the lower of:
  - The payment standard for the family minus the TTP, or
  - The gross rent minus the TTP
- Family Rent Share: The portion of the rent and utilities paid by the family
- Family Rent to Owner: The portion of the rent to owner paid by the family.

HAP & Family Rent to Owner: Example

Jules & Dakota find a 1-bedroom apartment that includes all utilities. The rent for the apartment is $1,675.

- Payment Standard: $1,800
- Gross Rent: $1,675 (Rent to Owner plus Utility Allowance which is $0)
- TTP: $686.
- HAP: $1,675-686= 989
- Family share = $686
- Less utility allowance - $0
- Family rent to owner = $686

HAP & Family Rent Share: Example 2

Jules & Dakota find a 1-bedroom apartment where they are responsible for electricity. The rent for the apartment is $1,660 and the utility allowance is $75.

- Payment Standard: $1,800
- Gross Rent: $1,735 (Rent to Owner ($1,660) plus Utility Allowance ($75)
- TTP: $686.
- HAP: $1,735-$686= $1,049
- Family share = $686
- Less utility allowance - $75
- Family rent to owner = $611

HCV Ongoing Requirements

Ongoing HCV Compliance

- PHA, Owner and HCV Participant each have ongoing requirements and responsibilities. HCV compliance ensures:
  - Subsidy remains valid and correctly calculated
  - Units are maintained safe, decent, and sanitary housing
  - Expectations are clearly defined around rent, maintenance, occupancy, lease compliance.
- Prevent termination of assistance — failure to meet requirements (inspections, recertifications, lease compliance) can result in loss of voucher.



HCV Family Obligations

- Unit must be the voucher holder's primary residence
- Only household members listed on voucher/lease may live in the unit
- Participant/Tenant must pay their required rent portion on time
- Follow lease rules (no subletting, keep unit in good condition, no disruptive or criminal behavior, provide proper notice when leaving)
- Timely reporting/response to PHA related to income, household changes, documentation requests, etc.
- Service Providers can help educate, reinforce, and troubleshoot issues before a violation occurs

Unit Standards & Inspections

- All units must meet HQS/NSPIRE
- Periodic inspections (typically at least every 1–2 years) must occur to ensure continued compliance.
- Participant obligations include: allowing access for inspections/repairs; maintaining cleanliness; ensuring tenant-supplied utilities/appliances are functioning; avoiding damage beyond normal wear and tear.
- If unit fails inspection: required repairs must be completed within specified timeframes
  - Often 24 hours for serious hazards; 30 days or per PHA policy for non-life-threatening issues) — otherwise subsidy may be abated or terminated
- NSPIRE HCV Checklist

Recertification Requirements

- Participants must complete a recertification (re-examination) periodically (typically annually) to confirm continued eligibility and determine appropriate subsidy/tenant contribution.
- Recertification typically involves verifying: household composition, income, assets, expenses, and any changes since last review.
- PHAs must schedule recertifications timely; many begin process 120 days before anniversary date to allow time for verification and any rent adjustments.
- Failure to complete annual recertification on time — or failure to supply required documentation — may result in termination of assistance.

Some PHAs allow recerts to be completed through mail, email, or an online portal. Others may require an in-person appointment. Reasonable accommodation requests can be made (by persons with disabilities) to complete the reexamination in an alternative method than prescribed by the PHA.

Interim Certifications

- Participants must promptly report changes between annual recertifications: e.g., changes in household composition (births, departures), income changes, assets, allowable deductions etc.
- Such reports may trigger an interim re-examination by the PHA to adjust subsidy or tenant share accordingly.
- Timely reporting is crucial. Failure to report may lead to incorrect subsidy amounts or termination.
  - For increases in income that raise the tenant rent portion, PHA must give 30 days' notice if the increase was reported on time.
  - If not reported timely, the rent increase could be backdated to the first of the month after the income change.

The PHA must approve any additional member being added to the household unless it is a birth, adoption, or court-awarded custody of a child.

Lease Renewals, Moves & Portability

- Owners can request rent increases which can impact lease renewal and/or tenant rent share
- Participants must notify both PHA and landlord before moving
- New units must pass inspection before subsidy begins
- Portability requires approval and coordination across PHAs
- Service Providers can:
  - Support planning ahead to avoid subsidy lapses
  - Assist with Requests for Tenancy Approval and landlord outreach
  - Provide education on realistic timelines

Building Participant–Landlord–PHA Communication

- Encourage clients to communicate early when issues arise
- Help send timely written notices for repairs or changes
- Support advocacy if repairs are delayed or disputes occur
- When needed, serve as a neutral coordinator between all parties
- Primary Goal: reduce conflict and keep the household stable

Services & Supports

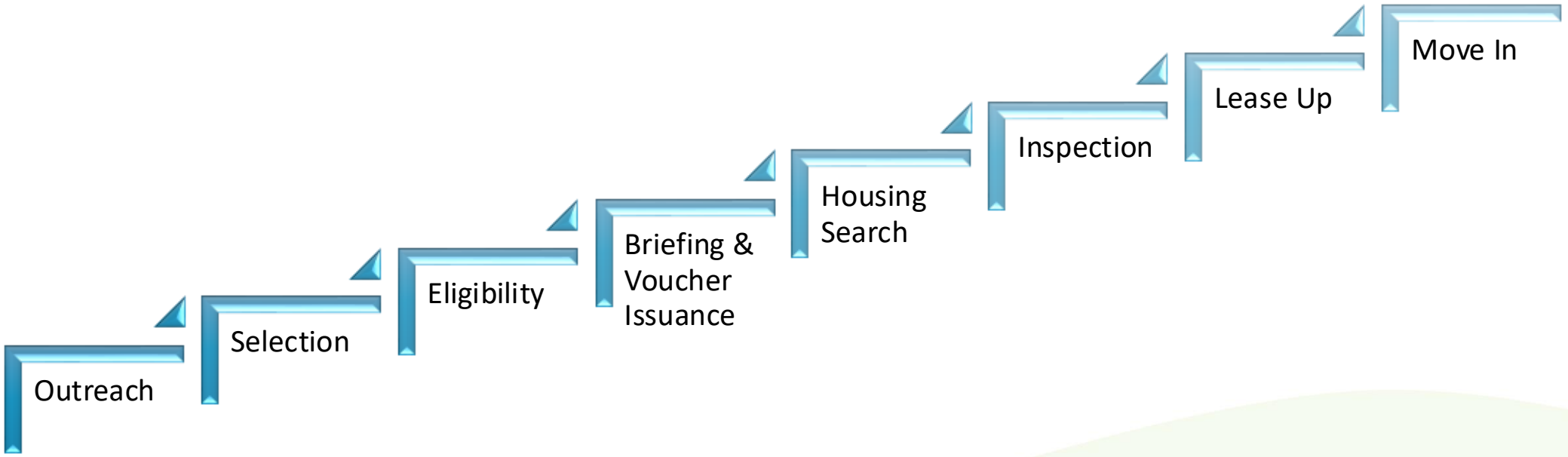
- Services Providers are essential to helping participants comply with program and retain housing:
  - Assistance with Obtaining/Providing Documentation
  - Assisting with requests for Reasonable Accommodation
  - Tracking/reminders for upcoming appointments
  - Tenant education: rights, responsibilities, and HQS/NSPIRE basics
  - Crisis resolution: repair advocacy, mediation, referral to legal aid, termination appeals.
  - Housing retention coaching: budgeting, housekeeping skills, landlord relationships
- Review HCV Admin plan including policies related to interim and recertifications.
- Engage regularly with PHA and provide input/feedback on policies where possible

KNOWLEDGE CHECK

- True or False: HCV Participants may be terminated for failing to complete the recertification process.
- True or False: Many PHAs begin the recertification process 120 days before a participants anniversary date
- True or False: Any increase in a participant's income during the year will result in their rent share increasing.

PHA Partnerships & Cross-Collaboration

Key Phases: Outreach to Move-in



Partnership Opportunities exist across all of these phases.

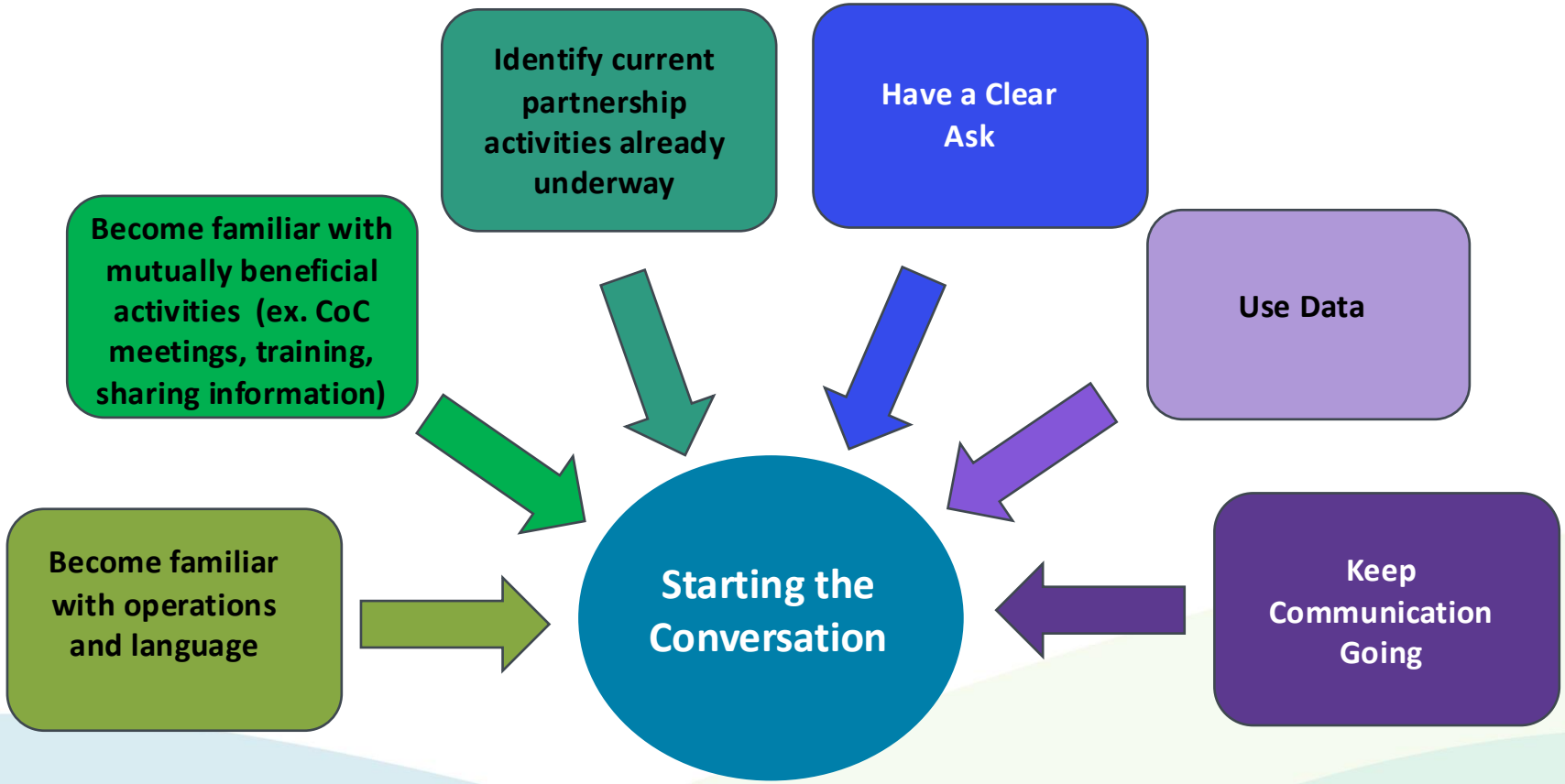
Strategies for Cross-Collaboration

- Identify and prioritize individuals and families for PHA programs (Including HCV, Special Purpose Voucher's, and Public Housing).
- Leverage PHA flexibilities/discretionary policy areas to reduce barrier to access for people with disabilities.
- Provide case management assistance and housing navigation for individuals and families applying to PHA programs including support with reasonable accommodation.
- Increase coordination and communication between Local Support Service Agencies and PHAs.
- Collaborate in landlord engagement recruitment and sustainment efforts.
- Assist with increasing utilization and/or supporting strategies to address high turnover of Special Purpose Vouchers.
- Cross Training opportunities to support PHA and County Housing staff training needs.

Communicating with PHAs

- Have designated points of contact for PHAs to communicate with
- Learn their language and find mutual benefits
- When issues arise, opportunity to engage with PHA as support
- Define roles and responsibilities and sell what you can offer
  - Make sure you follow through and don't overpromise
- Understand the capacity of the PHA
  - Each one is unique, so learn to understand what they offer and capacity
  - Small PHAs usually have very little staffing capacity

Starting the Partner Conversation



TAC
TECHNICAL ASSISTANCE COLLABORATIVE

Questions?

