

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM BRIEFING PACKET

SECTION 8 STAFF

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SECTION 8 HOUSING ASSISTANCE

111 SOUTH ADAMS STREET
HENDERSON, KENTUCKY 42420
PHONE: 270-827-1294
HEARING/SPEECH IMPAIRED ONLY: 270-827-1482

**** NEW OFFICE HOURS EFFECTIVE JUNE 1, 2021****

MONDAY through FRIDAY
8:00 A.M. – 4:45 P.M.

PLEASE CONTACT A STAFF MEMBER IF YOU HAVE ANY QUESTIONS.



WHAT IS SECTION 8?

Section 8 is a program for low-income people who wish to live in privately owned housing and receive rental assistance. The term "Section 8" is used because the federal law which created the program is Section 8 of the Housing and Community Development act of 1974.

On October 1, 1999, HUD merged the former Certificate and Voucher Programs into the New Choice Voucher Program.

In the New Choice Voucher Program, you have a limited time to find suitable housing offered by a private owner using a Voucher issued by the Housing Authority of Henderson (HA). Any housing you select must meet Section 8 Housing Quality Standards (HQS).

New Choice Vouchers give a family the flexibility to pay more than 30 percent of their income for rent and utilities if they desire. However, families who are new admissions or move to a new unit cannot pay more than 40 percent of their income when they move in.

The Housing Authority of Henderson reserves the right to deny a family permission to rent or move to a high-cost unit inside or outside of the Jurisdiction because of insufficient funding.

All Voucher units must meet a rent reasonableness test i.e.: the rents cannot be higher than similar units in the area. This test is performed on each Section 8 unit leased and when a landlord requests a rent increase. In this program, you pay your share of rent directly to the landlord.

A copy of the Housing Authority of Henderson's Section 8 Administration Plan is available in Section 8 lobby. The Section 8 Administration Plan is available for any tenant, applicant or Section 8 Landlord who wishes to review the Housing Authority of Henderson's Section 8 Policies and Procedures.

INCOME AND RENT:

Your rent is calculated according to federal regulations and must be recalculated any time your income or family size changes. This Section 8 Program has a minimum rent of \$50.00, although it may be waived in some circumstances. In all programs, at least 10 percent of the unadjusted monthly income is required for rent. Voucher holders may pay more than 30 percent, depending on the unit they rent.

The New Choice Voucher Program regulations change how rent is calculated and require that the PHA calculate the subsidy, or portion paid by the PHA first. When the certificate families change to the New Choice Voucher Program, they will have to pay the difference between the subsidy and the total rent for their unit. In most cases, their portion of the rent will increase.

(Subsidy- All that Section 8 can pay for any unit chosen by a tenant).

WHAT IS COUNTED AS INCOME:

Annual income is the anticipated total money from all sources received by the family head and spouse (even if temporarily absent) and by each additional adult member of the family. This includes all income derived from assets and is calculated for the 12-month period following the effective date of certification. This includes all cash and non-cash contributions the family is receiving. All income must be verified with the income source.

CHANGES REPORTED:

Any change in income or family composition must be reported the Section 8 Office IN PERSON within ten (10) days of the occurrence.

*****We recommend reporting changes immediately to avoid violations or complications.*****

DEDUCTIONS FROM INCOME:

1. \$480 for each member of the family residing in the household who is under 18 years of age or is disabled or handicapped or a full-time student of any age.
2. \$400 for an elderly person.
3. Medical expenses in excess of 3 percent of annual family income of an elderly, handicapped and disabled family.
4. Reasonable childcare expenses necessary to enable another family member to be employed or to further his/her education.

SECURITY DEPOSIT:

Landlords usually require a security deposit, which can be used to:

- Repair damage caused by a renter
- Clean a housing unit left in a dirty condition
- Pay “rent due” from the participant

In the Voucher Program, the maximum security deposit **cannot exceed** the amount the owner would request for a unit not subsidized by Section 8.

UTILITY ALLOWANCE CHECK:

If you pay for your own utilities, you will receive an allowance, which lowers the amount of rent you pay to the landlord. (A utility allowance is calculated for every unit using the Utility Allowance Charts in this packet.) If your allowance is more than your share of the rent, you **MAY** qualify for a reimbursement check from the Section 8 Program. It is for payment of utility bills.

VOUCHERS ACCEPTED:

You may use your Housing Choice Voucher anywhere in Henderson County. Vouchers may also be transferred to other cities, with restrictions, this is called Portability. Wherever you choose to live, the unit must pass a Housing Quality Standards (HQS) inspection. It must also pass a rent reasonableness test to assure the rent charged is fair. If an owner has housing which qualifies and he/she is willing to rent it under the Section 8 program, a lease, tenancy addendum, and housing assistance payment contract must be signed. The Section 8 office has a list of some participating owners in Henderson County.

SHOPPING FOR A NEW HOME:

KEEP THESE IMPORTANT POINTS IN MIND:

- The unit must offer adequate space for your family.
You may want to look for a location near shopping centers, medical facilities, recreation areas, schools, and public transportation.
- The unit has to be in good condition.

SECTION 8 LEASE:

A lease is provided by every landlord and is between the landlord and the tenant. The tenancy addendum is provided by the PHA and contains all HUD language necessary to conform to federal regulations. It becomes a part of the lease by reference.

HOUSING ASSISTANCE PAYMENT CONTRACT:

The Housing Assistance Payment Contract is a written agreement between the landlord and The Housing Authority of Henderson. It specifies how much the HA will pay each month to the landlord on behalf of the Section 8 participant.

This contract protects the landlord’s interests and the rights of the renters under federal regulations. The HA will not begin rental assistance until the lease, tenancy addendum, and HAP Contract have been signed.

TERMINATION OF ASSISTANCE:

There are a number of ways families can lose their Section 8 assistance. Here is a partial list of typical reasons usually sufficient to stop Section 8 assistance to a family:

- **Vacating the housing without proper notice.**
- **Allowing unauthorized persons to live in the housing unit for more than 14 days (per Calendar year) or allowing people to use your address.**
- **Not complying** with the terms of the Section 8 statement of Family Responsibilities.
- **Failing to report** any changes in income or provide information required by the Section 8 office for reexamination of the family's continued eligibility for Section 8 assistance.
- **Involvement in drug-related or violent criminal activities.**
- **Serious or repeated lease violations.**
- **Causing significant damage to your unit.**

DRUG RELATED OR VIOLENT CRIMINAL ACTIVITY:

Drug-related crime and violent crime are increasing everywhere across the country. Federal regulations provide for termination of assistance to those who participate in these activities. The regulations also state that a person does not have to have been arrested or convicted in order for their assistance to be terminated.

If you do not abide by your lease, your landlord has the right to evict you from his/her property. It is extremely important to read your lease before you sign it to make sure you fully understand what it says.

Typical reasons for eviction are non-payment of rent, destruction of property, poor housekeeping habits, keeping unauthorized pets, fighting, and allowing people who are not on your lease to stay with you.

An eviction may cause you to lose your Section 8 rental assistance, and a poor record with landlords will make it difficult for you to obtain other housing.

LEGAL STEPS FOLLOWING AN EVICTION:

In all cases, you must be notified in writing by the landlord of the reason for any action to evict you from the property. If you remain in the housing after this time has expired, the owner will file a lawsuit to recover possession of it. You have the right to appear in court and explain your actions before the court decides whether or not you will be forced to move. It is to your advantage to appear in court because the case will be decided without considering your side of the story if you are not there. If you are forced to move, you must notify the Section 8 office as soon as you receive termination notice to schedule an appointment so the Section 8 can determine whether you are eligible to continue receiving assistance and to look for a new place to live under the program.

WRONGFUL EVICTION:

The Section 8 office is not directly involved in the eviction process because the lease is between you and the landlord. If you have problems or believe your rights have been denied during the eviction process: you should seek advice from an attorney. Legal Services help people with limited income obtain legal representation based on their ability to pay.

NEW EFFECTIVE: 1/1/2015

INFORMAL HEARINGS:

The HA provides program participants with the opportunity for an informal hearing to consider certain HA policy decisions. An opportunity for a hearing may be given for HA decisions regarding:

- Determination of annual or adjusted income to compute HAP.
- Determination of family size under the HA subsidy standards.
- Determination to terminate assistance for participant family because of family's action or failure to act.
- Determination to terminate assistance because the family has been absent from the assisted unit for longer than HUD rules or HA policy allow.

Pursuant to the Section 8 Administration Plan, Section XI (2) – Complaints, Informal Reviews for Applicants, Informal Hearings for Participants states the resident/applicant shall submit a written request for hearing to the Housing Authority Office within Ten (10) Calendar days from the date of the mailing of the summary of the Informal Hearing.

ANNUAL REEXAMINATION:

Section 8 is required by federal regulations to review your income and family size at least once a year. This is done to assure that you are paying the right amount of rent based on your income and that your home is appropriate for your family size.

REEXAMINATION PREPARATION

For your reexamination and annual inspection,

- Be on time for your appointment.
- Be sure you have all the information requested in your re-examination letter.

It is very important you keep the appointment scheduled for you, ONLY request a change in your appointment time in the event of an emergency.

REVIEW

The Section 8 office will notify you of your reexamination approximately two months before the anniversary of your initial move in date. Section 8 staff members will schedule times to conduct your interview.

After interviewing you in the office, your caseworker will check to see that all information you provided about your income and family size is correct.

In addition to your interview, Section 8 will schedule a time to inspect your home to be sure that it still meets the basic Housing Quality Standards. The inspection is a good time for you to inform Section 8 of any concerns you have about the condition of your home or maintenance problems.

HOUSING QUALITY STANDARDS:

The chief goal for the Section 8 program is to provide decent, safe and sanitary housing at an affordable cost. Federal regulations spell out basic housing standards, which a housing unit must meet before you can rent it under Section 8.

These basic standards help protect your family by assuring a basic level of acceptable housing. The standards must be maintained for the duration of the lease.

Before your family can be assisted by the Section 8 program, the proposed housing must pass an inspection to assure that Housing Quality Standards are met.

After initial inspection, the housing unit must be inspected by Section 8 at least once a year as long as it remains on the program.

It is also required that Section 8 “spot check” some units each year to make certain that the Housing Quality Standards were reviewed properly and are being maintained.

Problems with your housing should be reported first to the landlord. If the problem is not corrected in a prompt or satisfactory manner, it should be reported to the Section 8 Inspector

The Section 8 Inspector will make special inspections in response to complaints from renters or landlords. These “complaint inspections” are made whenever participants or landlords report housing or living conditions, which could endanger their safety or health.

TENANTS RESPONSIBILITY:

A. Housekeeping habits can affect your Section 8 assistance

Your participation in the Section 8 Program may be terminated if you do not comply with the terms of your lease.

Usually, the lease specifies that you must keep the property you rent in good condition, except for normal wear and tear. If you housekeeping practices damage the property, you may be evicted.

Your family deserves a clean, safe and orderly home. Good housekeeping habits also make your housing last longer and require fewer repairs. To check your good housekeeping habits, make sure these basic chores are on your list:

- Clean grease and spilled food from your stove and oven.
- Keep the inside and outside of your refrigerator clean.
- Scrub your bathtub, shower, sink, and toilet as needed or at least twice a week to keep them sanitary.
- Throw away your kitchen garbage and household trash every day.
- Keep steps and yards free of trash.

No landlord is required to participate in the Section 8 program.

Good housekeeping by every Section 8 participant helps expand the program because the landlords are more willing to rent their property to new Section 8 participants.

B. Maintenance on your unit

Let the landlord know as soon as possible when maintenance or repair work is needed. Major work should not be required after each Housing Quality Standards Inspection. **DO NOT MAKE REPAIRS TO YOUR UNIT!** The Landlord is being paid Federal dollars to maintain the unit for you. If the damage is tenant caused (above normal wear and tear) the Landlord may charge the tenant for the repair cost.

SECTION 8 INSPECTIONS:

You **have** to provide a Section 8 inspector access to your home upon notification. The inspector will inform you in advance whenever an inspection is scheduled.

For this reason, **it is very important you notify the Section 8 office anytime you change your telephone number.**

DO NOT change the locks to your unit, or add a dead bolt lock unless, you must first get written permission from your landlord, and bring written proof to the HA and provide the landlord with a key. Your landlord MUST have access in case of an inspection or an emergency.

EMERGENCIES:

In general, a "maintenance emergency" could be anything you believe to be dangerous to your health or safety or could cause serious damage or loss of property.

Landlords usually consider the following situations "emergencies" and will give them immediate attention: leaking gas, fallen electrical lines, flooding, backed up sewer, fallen ceiling, fire and broken doors or windows which leave the property unprotected.

In case of a maintenance emergency, call the landlord immediately and clearly state the emergency. Most property owners want to do everything possible to avoid or reduce damage.

Emergency repairs should be handled within a few hours, at most. The time to make non-emergency repairs depends entirely on your landlord's procedures, the number of workers available and other repairs waiting to be done at any given time.

Allow the landlord a reasonable time to complete ordinary repairs. If you are not satisfied that the landlord is making a reasonable effort to respond, contact your Section 8 Inspector and request help in solving the problem.

APPLIANCES:

Before installing major appliances not provided by the landlord, such as a washer, dryer, dishwasher, ceiling fan, refrigerator, stove or air conditioner, always get written permission from the landlord. **(If you or your landlord install a new or different stove you must notify the HA immediately).** This is the only way to be certain that your home is correctly wired to handle the electrical load from these items. **Do not assume the wiring will be safe.**

MOVING:

There are some specific rules about moving out of a unit after you sign a lease. You can move after you have lived in your home for at least one year. Here are some guidelines for moving out the proper way (your landlord may have other requirements):

- Give at least a 30-day written notice.
- Give the Section 8 office a copy of the notice that you gave to your landlord.
- Notify utility companies to disconnect your electricity, gas and water (if the utilities are in your name).
- Make sure all bills have been paid, including any rent due.
- Clean your unit thoroughly before moving, including major appliances, and carpet.

If you have paid all amounts owed to your landlord for rent and repairs and you have cleaned your home properly before moving out, you should be eligible to have your security deposit refunded. **This will also encourage your landlord to give you a good reference!**

Be sure to give your landlord a forwarding address so that he/she may mail you any amount due from your security deposit.

FIRE SAFETY:

Many fires in rented houses, duplexes, and apartments are caused by grease on stoves, children or careless smoking. Tragedy can be prevented by practicing these home fire safety tips everyday:

- **Clean grease of the stove so it cannot catch fire while cooking.**
- **Do not leave food cooking if you cannot be there to watch it.**
- **Never use ovens or gas stoves to heat your home.**
- **Never smoke in bed or while drowsy.**

All exits must be clear so you can get out in case of fire. The bedroom window must not be blocked by furniture or obstructions that cannot be moved easily. Fires can be prevented by spotting dangerous items around your unit and taking action to make them safe. Here are a few suggestions about common hazards:

- Keep your television, stereo and kitchen appliances in safe condition. Replace frayed or broken plugs and cords. **Do not run electrical cords under rugs.**
- **Do not** use extension cords in the kitchen, for any appliance, or use them where someone could trip over them.
- **Do not** overload electrical outlets. Each outlet is designed to handle one lamp or appliance at a time safely. Overloaded circuits can cause fires.
- Keep rags, paper, trash and materials which burn easily away from stoves, room heaters, water heaters, televisions, pilots and other appliances that get hot.
- **Avoid leaving children alone** at home where they can start fires by playing with matches, lighters and candles.
- **Do not** keep gasoline or flammable products inside your unit. They can burst into flames if they get too hot.
- **Do not** store anything in the hot water heater or furnace closets.
- **Do not** block access to water heaters or furnace closets.

All housing units rented to families under Section 8 programs **must have smoke detectors.** These alarms sometimes make a loud annoying noise during cooking or other normal activities. If this happens, you should open windows and doors to let in fresh air. You should **NEVER** disconnect the smoke detector. To alert your family during a fire, your smoke detector must be in working order at all times. **We recommend you check it at least once a month.**

OWNERS RESPONSIBILITY FOR SCREENING TENANTS:

- **Suitability for Tenancy:** The PHA must inform the owner that the PHA has not screened the family's behavior or suitability for tenancy and that such screening is the owner's own responsibility.
- **Family's Background:** An owner may consider a family's background with respect to such factors as:
 - A. Payment of rent and utility bills.
 - B. Caring for a unit and premises.
 - C. Respecting the rights of others to the peaceful enjoyment of their housing.
 - D. Drug-related criminal activity or other criminal activity that is a threat to the life, safety or property of others and compliance with other essential conditions of tenancy.
- **Information Provided Owner Concerning Tenancy:** The PHA must give the owner the family's current address (as shown on the PHA records) and the name and address of the landlord at the family's current and prior addresses, if known to the PHA. When a family wants to lease a dwelling unit, the PHA will provide information to an owner for all participants when the PHA possesses the following:
 - A. The tenancy history of family members, or
 - B. Drug-trafficking by family members.

To get a good rental reference from a landlord you must have a good first year on the Section 8 Program.

OCCUPANCY STANDARDS:

<u>Number of Bedrooms</u>		<u>Number of Persons</u>	
Minimum	Maximum**		
1		1	2
2		2	4
3		3	6
4		4	8

** The maximum number of persons may be exceeded by one to permit an infant to share the parent's bedroom.

No more than two people should share a bedroom or living/sleeping area.

The Housing Authority of Henderson is modifying its occupancy standards for issuance of New Choice Housing Vouchers. Effective 11-01-2004 all vouchers (new and transferring families) will be based on the standard of two occupants per bedroom.

A family consisting of only a pregnant woman may be treated as a two-person family (not a single). A one-bedroom voucher will be issued.

A child who is temporarily away from the home because of placement in foster care is considered a member of the family in determining the family unit size.

PORTABILITY:

The 2004 Consolidated Appropriations Act approved by Congress enacted changes in the method all program funding is calculated. In light of the budget reductions after a thorough analysis of program operations the Housing Authority of Henderson will implement the following changes by December 1, 2004:

(Portability- Taking a Section 8 Voucher Issued by One PHA, To another PHA's Jurisdiction).

- The Housing Authority of Henderson may deny portability moves to agencies that have a higher payment standard who refuse to absorb the participant.
- If funds are available the Housing Authority of Henderson will perform an analysis to determine if they have adequate resources, if they are available the move will be approved.
- If adequate funds are not available, the move will be denied and the family will be offered the opportunity to lease in place, lease another unit in Henderson, or port to a location with payment standards equal or less than the standards used by the Housing Authority of Henderson.

RESIDENCY:

The family must lease up with their voucher in the initial HA jurisdiction for 12 months, if neither the head of household nor the spouse of an assisted family already had legal residence in the jurisdiction of the initial HA at the time the family first submitted an application for assistance with the initial HA.

PARTICIPANTS:

The family may choose Portability if they are in compliance with program rules and regulations and if they are in compliance with the owner's lease provisions. They will be required to furnish a statement from their current landlord stating (1) rent and other charges are paid in full, (2) there are no substantial damages to the unit, (3) the unit is decent safe and sanitary, (4) there have been no recent complaints of disturbances to neighbors or criminal activity by the family members or their guest, (5) only the persons listed on the lease have been living in the unit, and (6) the family is in substantial compliance with all other lease provisions.

After the initial term of the lease, the family will be required to give the owner and the HA a 30-day written notice of their intention to move from their current unit using the portability option.

NEIGHBORING HOUSING AGENCIES THAT ADMINISTER SECTION 8 HOUSING

Kentucky Housing Corporation
1231 Louisville Road
Frankfort, Kentucky 40601
800-772-1213

Madisonville Housing Authority
211 Pride Avenue
Madisonville, Kentucky 42431
270-821-5517

Housing Authority of Owensboro
2161 East 19th Street
Owensboro, Kentucky 42303
270-683-5365

Owners That Offer Handicap Accessible Units

Aislynn Village/Reece Homes	270-827-1707*
Audubon School Apartments	270-853-0527*
Cambridge Pointe Apartments	270-830-8540*
Cottages of Henderson	270-827-1300*
Henderson Station Apartments	270-826-6221*
Pleasant Pointe Apartments	270-827-5235*
Sand Lane Manor	270-826-6221*
Saddlebrook Apartments	270-830-6600*

* The owners listed above offer handicap accessible units when the units are available.

AREAS OUTSIDE LOWER ECONOMIC AREAS

List of Owners

Brookhaven Apartments	270-827-8576
Cambridge Pointe Apartments	270-826-8540
Claymark Way Apartments	270-826-0635
Cottages of Henderson	270-827-1300
Eastland Terrace Apartments	270-831-1085
Elmwood Apartments	270-296-0355
2435 Green River Road	270-827-0635
Magnolia Manor Apartments	270-827-5785
Pleasant Point Apartments	270-827-5235
Saddlebrook Apartments	270-830-6600

REASONABLE ACCOMMODATION **INFORMATION SHEET**

What is a "Reasonable Accommodation"?

A reasonable accommodation is a change to a dwelling or a procedure that will allow a person with a disability to have an equal opportunity to participate in HAP housing programs. Any accommodation considered by HAP cannot result in an undue financial or administrative burden or create a fundamental change in a program. For example, it might be reasonable to lower the cabinets for someone in a wheelchair, put grab bars in the bathroom for someone with a mobility impairment, or put in a fire alarm that flashes for someone who has a hearing impairment. It might also be reasonable to allow a person with a mental disability to have rent payments made by a third party.

Who is a "Person with a Disability"?

A person with a disability is an individual with a physical or mental impairment that substantially limits one or more major life functions. You can also be considered disabled if you have a record of a physical or mental impairment or people regard you as having such impairment.

A physical impairment is a disorder or condition that affects one or more body systems. A physical impairment can be caused by illness, disease, a birth defect, injury, age or anything else that disrupts a person's physical ability to function. Some examples of physical disabilities are blindness, hearing loss, or inability to walk.

A mental impairment is a mental, psychiatric or psychological disorder. Some examples are mental illness, developmental disability or specific learning disabilities.

Under HAP policy, you may be considered a person with a disability if your physical or mental condition causes substantial difficulty in performing a major life function. Major life functions include the ability to walk, see, hear, breathe, think, read or care for yourself.

How do I apply for a "Reasonable Accommodation"?

If you would like more information about applying for a Reasonable Accommodation, please contact one of the Section 8 Staff to schedule a personal, one on one explanation of the procedures to follow.

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM OBLIGATIONS

THE FAMILY MUST:

1. Report all money earned or received by **everyone** living in the household. This includes, but is not limited to: wages, odd jobs, self-employment, child support, deferred child support, contributions, Social Security, Disability payments, Workers' compensation, Retirement benefits, KTAP, Veterans benefits, rental property income, stock dividends, oil royalties, interest on bank accounts, alimony, grants, any money or property disposed of in the past two years, **ANY OTHER SOURCE OF (MONEY) IN YOUR HOME AT ANYTIME, FOR ANY REASON!!!**
2. Report immediately if someone purchases items for your household or pays bills on a regular basis. This includes, but is not limited to: diapers, cleaning products, food, school supplies, clothing, payment of utility bills, automobile payments, insurances payments, telephone payments, cable television payments, etc. **IF SOMEONE PURCHASES SOMETHING FOR YOU OR PAYS A BILL FOR YOU ON A REGULAR BASIS AND YOU DEPEND ON IT, IT IS INCOME AND MUST BE REPORTED IMMEDIATELY.**
3. Report any change in income or family composition to the Section 8 Office **IN PERSON** within ten (10) days of the occurrence.
4. Supply verification of citizenship, social security numbers, identification cards and any other information needed for eligibility determination. **Always be on time for your appointments scheduled by the Section 8 office.**
5. Keep the unit decent, safe, and sanitary at all times including the grounds (if responsible); report all repairs to the landlord immediately and allow Section 8 to inspect the unit when required.
6. Pay your portion of the rent on the first day of the month, pay your utilities when they are due, always keep utilities on (if responsible) and keep all appliances in working condition that the landlord is not required to supply.
7. Only permit persons to live in the unit that are approved by Section 8 and report any visitors who will be staying for an extended period of time immediately, the guest must be approved by your landlord and the Section 8 office. **In accordance with HUD policy, you are allowed to have an overnight guest for 14 total overnights per year, per household.**
7. Provide current home telephone number and an alternate contact telephone number. **If the telephone number is changed or disconnected at anytime Section 8 must be notified immediately.**
9. Report any changes in utilities or appliances provided by the landlord or yourself, and any Housing Quality Standards violations that the landlord refuses to repair.
10. Report rent charges, or any money charged by the landlord that is not listed on the lease and agree not to pay them without consulting the Section office first. **(Excluding late fees for unpaid rent or rent that is past due).**
11. Understand and been briefed on the importance of Lead Poisoning and Elevated Blood Level screening for children under six years of age. I should contact the Health Department for advice on screening to determine if any of the children under six years of age have Elevated Blood Levels. I will immediately notify the Section 8 office if Elevated Blood Levels exist.
13. Understand if there is a dispute with the Housing Authority of Henderson that you can ask for an informal hearing.

THE FAMILY MUST NOT:

1. **Be a parent, grandparent, grandchild, sister, or brother of the owner (or own any interest in the unit) if signing a new lease after June 17, 1998.**
2. Commit any serious or repeated violations of the lease.
3. Commit fraud, bribery, or any other corrupt criminal act in connection with the Section 8 Program.
4. Participate in illegal drug or violent criminal activity.
5. Sublease the unit to anyone.
6. Receive more than one housing subsidy at a time.
7. Damage the unit or premises or permit any guest to damage the unit or premises.

I CERTIFY THAT I HAVE READ, OR HAVE HAD READ TO ME, THE ABOVE TENANT OBLIGATIONS AND RESTRICTIONS. I UNDERSTAND THAT VIOLATION OF ANY OF THE ABOVE IS GROUNDS FOR TERMINATION AND POSSIBLE PROSECUTION. I ALSO CERTIFY THAT ALL INFORMATION THAT I HAVE PROVIDED TO THE SECTION 8 OFFICE IS TRUE AND COMPLETE, AND THAT ALL INFORMATION PROVIDED BY MY HOUSEHOLD IN THE FUTURE WILL ALSO BE TRUE AND COMPLETE.

Tenant's Signature

Date

Section 8 Staff

Date

Tenant's Signature

Date



U.S. Department of Housing and Urban Development
Public and Indian Housing
Information Resource Center

How do I file a
complaint?



The answer is just a phone call away.....

Here are just a few of the reference and customer services that the
PIH Information Resource Center provides to the General Public, Public
Housing and Section 8 Residents, and Housing Agency Staff:

How do I
qualify?

Local Agency Contact Information *
PIH Guidebooks and Notices
Public Housing, Section 8, Homeownership Information

Can we help you?

Contact us at PIH IRC phone number- 1.800.955.2232

Fax- 410.637.3007

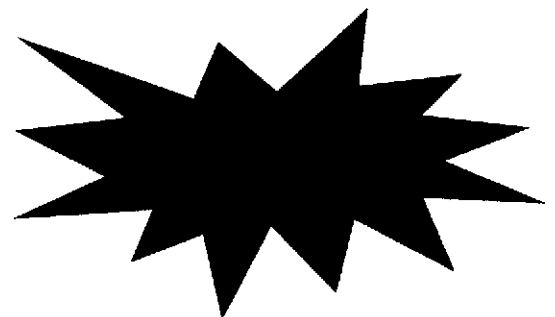
Email- HUD-PIHRC@tngusa.net

TTY- <http://www.federalrelay.us/tty>

Spanish Speaking Contact Agents Available

Hours of operation 9:00 am to 5:00 pm (EST) Monday- Friday

Except Federal Holidays or when Government is closed.





(Continued from front)

Retaliation

It is illegal to retaliate or discriminate in any manner against a person who has opposed a practice declared unlawful by the Kentucky Civil Rights Act or because he or she has filed a complaint or assisted in any manner in an investigation or proceeding under the Kentucky Civil Rights Act.

How to File a Complaint

You may contact the Kentucky Commission on Human Rights to make a charge of discrimination by phone, in person or by fax or email. Remember, to make a housing discrimination complaint, you must contact us within one year of the alleged discrimination. For an employment or public accommodation discrimination complaint, you must contact us within 180 days of the alleged discrimination.

After you contact us, our representative will interview you to get details about what occurred. Once it is determined that the Kentucky Commission on Human Rights has jurisdiction to handle the complaint and that your concern meets the requirements for a complaint, your case will be assigned to an enforcement officer.

The enforcement officer will thoroughly and impartially investigate the circumstances of the complaint. The enforcement officer will also work with you and the respondent to reach a satisfactory resolution by conciliating the case, if possible. A conciliation is similar to a settlement. Otherwise, after an investigation is complete, and if a probable cause finding is made, the case will move into the litigation phase and will be handled by a commission attorney. The Board of Commissioners will determine a final outcome and issue a ruling. The commission acts with the authority of a court of law.

Another alternative is to participate in our mediation program. Mediation is an informal, voluntary process, which provides a forum for discussion about the complaint between you, the other parties involved and a neutral mediator, with the aim of quickly resolving the complaint.

Education and Training is Available

We offer a variety of educational programs for the public. Visit our website or fill out and return the attached information request card for details. We provide civil rights compliance training to owners and employees of public accommodations, local government officials and police officers, training in fair housing to realtors, property owners and managers, equal opportunity compliance training for employers, managers and employees, and sexual harassment training for employees. We provide organization assistance, training, partnership and support for the several local human rights commissions throughout Kentucky that work to promote equality and diversity. If you would like to help organize a human rights commission in your area, contact us.

Kentucky Commission on Human Rights
332 W. Broadway, Suite 700
Louisville, Kentucky 40202
(502)595-4024 1(800)292-5566
TDD: (502)595-4084
Email: kchr.mail@ky.gov
www.kchr.ky.gov

Kentucky Commission on Human Rights
About the Commission Brochure 2/08

The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statement and interpretations contained in this publication. Such interpretation does not necessarily reflect the views of the Federal Government.



Equality is Your Right

Opening Doors of Opportunity

About the
Kentucky Commission
on Human Rights

Call us if you need help or would like more information. Or, contact us by mailing the information request card below to the Kentucky Commission on Human Rights, 332 W. Broadway, Suite 700, Louisville, Kentucky 40202. Remember to visit our website at www.kchr.ky.gov.

I may have experienced discrimination. Contact me about filing a complaint.

Add me to your newsletter email list.

Add me to invitation lists for your panel discussions, Kentucky Civil Rights Hall of Fame and other special events.

Other _____

Name _____

Address _____

Phone _____

Email _____

PAYMENT STANDARDS
(Gross Rent = Rent + Utilities)
Effective 10/1/2025

<u>1 BDRM</u>	<u>2 BDRM</u>	<u>3 BDRM</u>	<u>4 BDRM</u>
\$ 860.00	\$1,113.00	\$1,370.00	\$1,539.00

(This amount includes rent and utility allowance from the worksheets attached)

Facts about Rent Calculation

1. **IF YOU DO NOT HAVE STEADY INCOME you *MUST* stay at or below payment standard.**

STEADY INCOME =

Social Security, Supplemental Social Security Income, Social Security Disability or work for one year or more at the same job.

2. The rent will be based on 30% of your gross adjusted income. If your income is Zero you will be required to pay the \$50.00 minimum rent.
3. If the Family includes a disabled person, the family may request a Reasonable Accommodation which is an exception subsidy to accommodate the specific disability. For more information about this Reasonable Accommodation please see Section 8 Staff for a one on one explanation.

Utility Allowances
Schedule

Effective 10-01-25

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169

APARTMENT

Locality		Unit Type	Monthly Dollar Allowance					Date
Utility or Service		0 BR	1BR	2BR	3BR	4BR	5BR	
HEATING	a. Natural Gas	17	23	31	37	47	54	
	b. Bottle Gas	49	69	89	108	138	158	
	c. Electric-Henderson	21	29	37	46	58	66	
	d. Electric-KU & Kenergy	29	40	52	64	81	93	
COOKING	a. Natural Gas	1	2	3	3	4	5	
	b. Bottle Gas	4	6	8	9	12	13	
	c. Electric-Henderson	3	5	6	7	9	11	
	d. Electric-KU & Kenergy	5	7	8	10	13	15	
OTHER ELECTRIC	a. Henderson	19	26	34	41	52	60	
	b. KU & Kenergy	25	35	45	55	70	79	
AIR CONDITIONING	a. Henderson	5	8	10	12	15	18	
	b. KU & Kenergy	8	11	14	17	21	24	
WATER HEATING	a. Natural Gas	8	12	15	18	23	27	
	b. Bottle Gas	26	36	46	57	72	82	
	c. Electric-Henderson	10	15	19	23	29	33	
	d. Electric-KU & Kenergy	14	20	26	32	40	46	
WATER	a. City	21	29	37	45	58	66	
	b. County	34	47	61	74	95	108	
SEWER	a. City of Henderson	30	42	53	65	83	95	
	b. City of Corydon	42	59	76	93	118	135	
TRASH COLLECTION	a. City of Henderson	21	21	21	21	21	21	
	b. County	34	34	34	34	34	34	
RANGE/MICROWAVE		51	51	51	51	51	51	
REFRIGERATOR		52	52	52	52	52	52	
OTHER-STORM WATER FEE-CITY		2	2	2	2	2	2	
Actual Family Allowances To be used by the family to compute allowance. Complete below for the actual unit rented.					Utility or Service		per month cost	
Name of Family _____ Address of Unit _____					Heating		\$ _____	
					Cooking		_____	
					Other Electric		_____	
					Air Conditioning		_____	
					Water Heating		_____	
					Water		_____	
					Sewer		_____	
					Trash Collection		_____	
					Range/Microwave		_____	
					Refrigerator		_____	
					Stormwater Fee		_____	
Other		_____						
Total		\$ _____						
Number of bedrooms _____								

Effective 10-01-25

Locality		Unit Type		Monthly Dollar Allowance			Date
Utility or Service		0 BR	1BR	2BR	3BR	4BR	5BR
HEATING	a. Natural Gas	18	24	33	39	50	57
	b. Bottle Gas	52	73	94	114	142	167
	c. Electric-Henderson	22	31	39	49	61	70
	d. Electric-KU & Kenergy	31	42	55	68	86	99
COOKING	a. Natural Gas	1	2	3	3	4	5
	b. Bottle Gas	4	6	8	10	13	14
	c. Electric-Henderson	3	5	6	7	10	12
	d. Electric-KU & Kenergy	5	7	8	11	14	16
OTHER ELECTRIC	a. Henderson	20	28	36	43	55	64
	b. KU & Kenergy	27	37	48	58	74	84
AIR CONDITIONING	a. Henderson	5	8	11	13	16	19
	b. KU & Kenergy	8	12	15	18	22	25
WATER HEATING	a. Natural Gas	8	13	16	19	24	29
	b. Bottle Gas	28	38	49	60	76	87
	c. Electric-Henderson	11	16	20	24	31	35
	d. Electric-KU & Kenergy	15	21	28	34	42	49
WATER	a. City	22	31	39	48	61	70
	b. County	36	49	64	78	100	113
SEWER	a. City of Henderson	32	44	56	68	87	100
	b. City of Corydon	45	63	81	99	125	143
TRASH COLLECTION	a. City of Henderson	21	21	21	21	21	21
	b. County	34	34	34	34	34	34
RANGE/MICROWAVE		51	51	51	51	51	51
REFRIGERATOR		52	52	52	52	52	52
OTHER-STORM WATER FEE-CITY		2	2	2	2	2	2

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family	Utility or Service	per month cost
	Heating	\$ _____
Address of Unit	Cooking	_____
	Other Electric	_____
	Air Conditioning	_____
	Water Heating	_____
	Water	_____
	Sewer	_____
	Trash Collection	_____
	Range/Microwave	_____
	Refrigerator	_____
	Stormwater Fee	_____
Number of bedrooms	Other	_____
	Total	\$ _____

Effective 10-1-25

Locality		Unit Type	MOBILE HOME				Date
Utility or Service		0 BR	1BR	Monthly Dollar Allowance		4BR	5BR
				2BR	3BR		
HEATING	a. Natural Gas	20	28	37	44	56	65
	b. Bottle Gas	59	83	107	130	166	190
	c. Electric- City of Henderson	25	35	44	55	70	79
	d. Electric-KU & Kenergy	35	48	62	77	97	112
COOKING	a. Natural Gas	1	2	4	4	5	6
	b. Bottle Gas	5	7	10	11	14	16
	c. Electric-City of Henderson	4	6	7	8	11	13
	d. Electric-KU & Kenergy	6	8	10	12	16	18
OTHER ELECTRIC	a. Henderson	23	31	41	49	62	72
	b. KU & Kenergy	30	42	54	66	84	95
AIR CONDITIONING	a. Henderson	6	10	12	14	18	22
	b. KU & Kenergy	10	13	17	20	25	29
WATER HEATING	a. Natural Gas	10	14	18	22	28	32
	b. Bottle Gas	31	43	55	68	86	98
	c. Electric-Henderson	12	18	23	28	35	40
	d. Electric-KU & Kenergy	17	24	31	38	48	55
WATER	a. City of Henderson	29	41	52	64	82	94
	b. County	41	56	73	89	114	130
SEWER	a. City of Henderson	42	58	74	90	115	132
	b. City of Corydon	60	84	108	132	167	191
TRASH COLLECTION	a. City of Henderson	21	21	21	21	21	21
	b. County	34	34	34	34	34	34
RANGE/MICROWAVE		51	51	51	51	51	51
REFRIGERATOR		52	52	52	52	52	52
OTHER-STORM WATER FEE-CITY		2	2	2	2	2	2

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Stormwater Fee	
Other	
Total	\$

Number of bedrooms

Effective 10-01-25

Office of Public and Indian Housing
SINGLE FAMILY DWELLING

Locality		Unit Type	Monthly Dollar Allowance					Date
Utility or Service		0 BR	1BR	2BR	3BR	4BR	5BR	
HEATING	a. Natural Gas	19	26	34	41	52	60	
	b. Bottle Gas	54	77	99	120	153	175	
	c. Electric-Henderson	23	32	41	51	64	73	
	d. Electric-KU & Kenergy	32	44	58	71	90	103	
COOKING	a. Natural Gas	1	2	3	3	4	6	
	b. Bottle Gas	4	6	8	10	13	14	
	c. Electric-Henderson	3	6	7	8	10	12	
	d. Electric-KU & Kenergy	6	8	9	11	14	17	
OTHER ELECTRIC	a. Henderson	21	28	38	46	58	57	
	b. KU & Kenergy	28	39	50	61	78	88	
AIR CONDITIONING	a. Henderson	6	9	11	13	17	20	
	b. KU & Kenergy	9	12	16	19	23	27	
WATER HEATING	a. Natural Gas	9	13	17	20	26	30	
	b. Bottle Gas	28	38	49	60	76	87	
	c. Electric-Henderson	11	17	21	26	32	37	
	d. Electric-KU & Kenergy	16	22	29	36	44	51	
WATER	a. City	24	34	43	53	68	78	
	b. County	37	52	67	81	105	119	
SEWER	a. City of Henderson	35	48	62	75	96	110	
	b. City of Corydon	50	70	90	110	139	159	
TRASH COLLECTION	a. City of Henderson	21	21	21	21	21	21	
	b. County	34	34	34	34	34	34	
RANGE/MICROWAVE		51	51	51	51	51	51	
REFRIGERATOR		52	52	52	52	52	52	
OTHER-STORM WATER FEE-CITY		2	2	2	2	2	2	

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family	Utility or Service	per month cost
	Heating	\$
Address of Unit	Cooking	
	Other Electric	
	Air Conditioning	
	Water Heating	
	Water	
	Sewer	
	Trash Collection	
	Range/Microwave	
	Refrigerator	
	Stormwater Fee	
	Other	
	Total	\$

Number of bedrooms

Example of Unit that DOES NOT WORK!

HOUSING CHOICE VOUCHER WORKSHEET
INFORMATION WORKSHEET

Effective Date **10/1/25**

New X Transfer _____ Annual _____ Rent Change _____

1. HOUSING APPLICANT NAME JOHN Q. PUBLIC (270)
 PHONE 555-5555

2. ADDRESS ANY STREET, HENDERSON, KY

3. VOUCHER NO. _____ SOCIAL SECURITY NO. 000-00-0000

4. RENTAL UNIT ADDRESS NEW ADDRESS, HENDERSON, KY

5. NAME OF OWNER NEW LANDLORD 555-5555
 PHONE _____

6. ADDRESS ANYWHERE STREET, HENDERSON, KY

7. HAP VOUCHER NO. _____ SOCIAL SECURITY NO. 000-00-0000

A. RENT TO OWNER..... Voucher Size 1 Actual Size 1\$ 750

B. UTILITY ALLOWANCE(IF ANY).....\$ 220

C. GROSS RENT(A +B).....\$ 970

D. LOWER OF PAYMENT STANDARD OR GROSS RENT...\$ 860
 (include exception rent area Payment Standards unless still eligible for Shopping Incentive)
 IF GROSS RENT IS GREATER THAN PAYMENT STANDARD, DETERMINE AFFORDABILITY

E. TOTAL TENANT PAYMENT.....\$ 30% OF GROSS ANNUAL INCOME = 250

F. TOTAL HOUSING ASSISTANCE PAYMENT:(D minus E)\$ 610

G. TOTAL FAMILY SHARE: (C minus F).....\$ 360

H. HOUSING PAYMENT TO OWNER: (Lower of A or F).....\$ _____

I. TENANT RENT TO OWNER: (A minus H).....\$ _____

J. UTILITY REIMBURSEMENT TO TENANT: (F minus H).....\$ _____

John Public's Total Annual Gross Income = \$10,000
\$10,000
<u>12</u>
\$ 833
x 30%
\$ 250
40% = \$333
Total family share EXCEEDS 40% of the yearly annual income by \$27
THIS UNIT WILL NOT WORK FOR THIS TENANT.

Example of Unit that DOES WORK!

HOUSING CHOICE VOUCHER WORKSHEET
INFORMATION WORKSHEET

Effective Date **10/1/25**

New Transfer _____ Annual _____ Rent Change _____

1. HOUSING APPLICANT NAME JANE TENANT (270)
 PHONE 555-5555

2. ADDRESS ANY STREET, HENDERSON, KY

3. VOUCHER NO. _____ SOCIAL SECURITY NO. 000-00-0000

4. RENTAL UNIT ADDRESS NEW ADDRESS, HENDERSON, KY

5. NAME OF OWNER NEW LANDLORD 555-5555
 PHONE _____

6. ADDRESS ANYWHERE STREET, HENDERSON, KY

7. HAP VOUCHER NO. _____ SOCIAL SECURITY NO. 000-00-0000

A. RENT TO OWNER..... Voucher Size 1 Actual Size 1\$ 600

B. UTILITY ALLOWANCE(IF ANY).....\$ 190

C. GROSS RENT(A +B).....\$ 790

D. LOWER OF PAYMENT STANDARD OR GROSS RENT...\$ 790
 (include exception rent area Payment Standards unless still eligible for Shopping Incentive)
 IF GROSS RENT IS GREATER THAN PAYMENT STANDARD, DETERMINE AFFORDABILITY

E. TOTAL TENANT PAYMENT.....\$ 30% OF GROSS ANNUAL INCOME = 250

F. TOTAL HOUSING ASSISTANCE PAYMENT:(D minus E)\$ 540

G. TOTAL FAMILY SHARE: (C minus F).....\$ 250

H. HOUSING PAYMENT TO OWNER: (Lower of A or F).....\$ 540

I. TENANT RENT TO OWNER: (A minus H).....\$ 60

J. UTILITY REIMBURSEMENT TO TENANT: (F minus H).....\$ - 0 -

Jane Tenant's Total Annual Gross Income = \$10,000	
\$10,000	
<u>12</u>	
\$ 833	
<u>x 30%</u>	
\$ 250	
40% = \$333	
Total family share does not exceed 40% of the yearly annual income	
THIS UNIT WILL WORK FOR THIS	

A Clean Home Is a Healthy Home

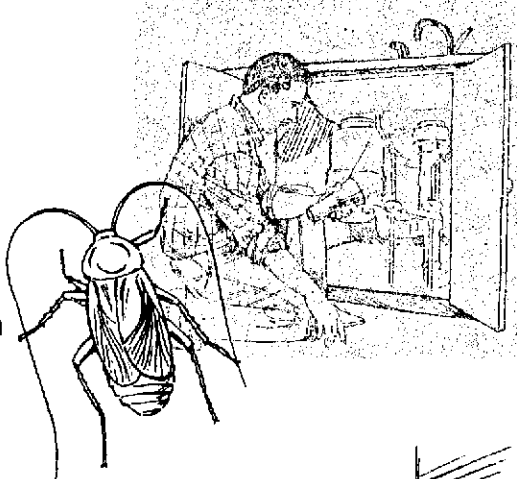


What makes a home unclean?

Often, it is the things you cannot see.
Examples are:

Mold, mildew, and bacteria

They hide in damp places.



Cockroach waste

The small black specks can be hard to see. They can even be in the air.

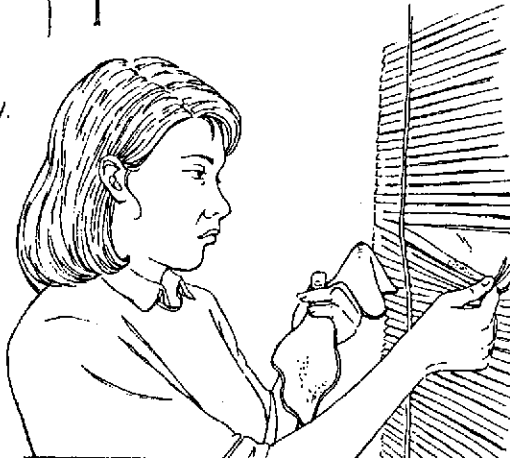
Tobacco smoke

This makes the air unhealthy.

Lead

This can be found in many homes. It may be in:

- paint
- dust
- dirt
- plastic blinds made outside the United States.



This booklet gives only basic facts about keeping your home clean and healthy. Be sure to talk with your doctor, nurse, or other health-care provider about all of your health needs.

These things can make your family sick!

Take other steps to keep your family healthy.

Do not allow smoking in your home.

Smoke harms everyone who breathes it.

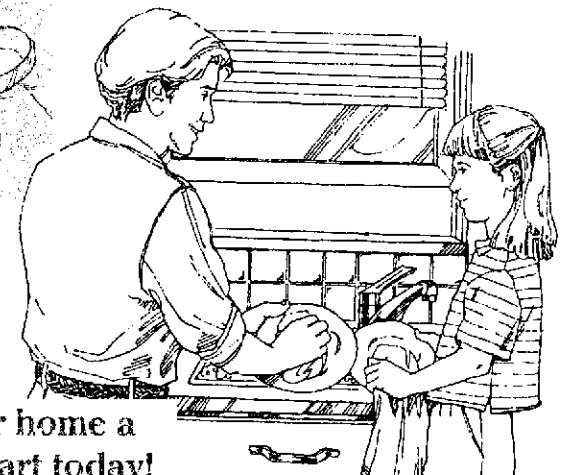
Make hand washing a must.

Teach children to wash hands with soap and warm water.



Have family members leave shoes at the door.

Dirt from outside can have lead in it.



You can make your home a healthier home. Start today!



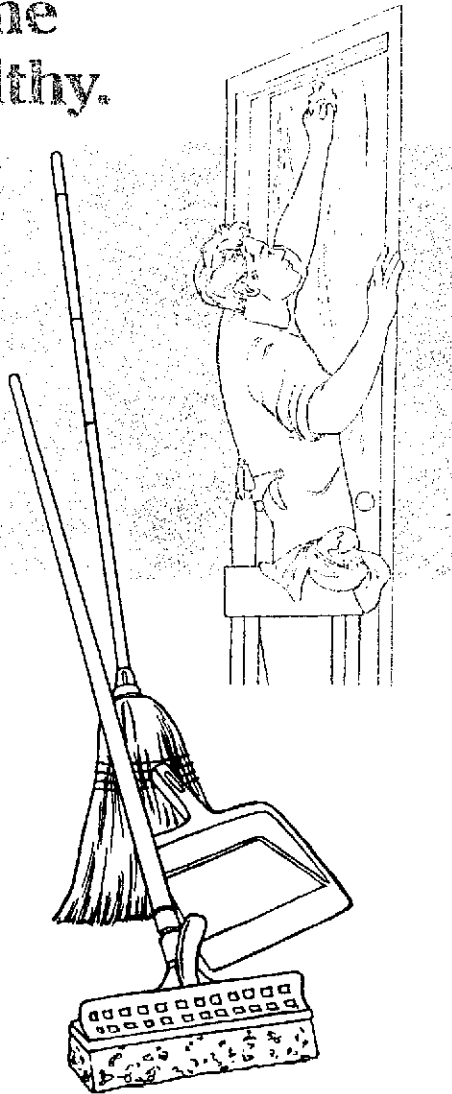
Keep your home clean and healthy.

Remove dust.

Wet a clean cloth. Wipe off:

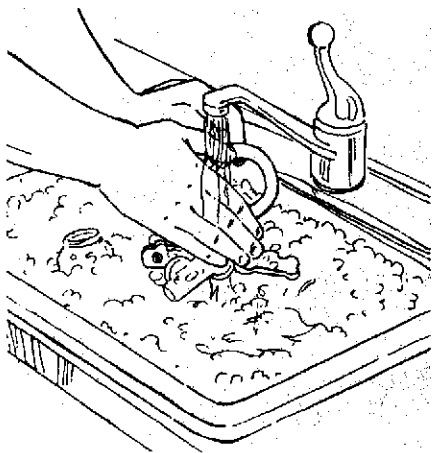
- windowsills
- radiators
- walls
- shelves.

If your home has lead, ask at a hardware store about cleaners made just for lead.



Clean floors.

Wet mop hard surfaces. Keep children and adults with asthma out of the room when vacuuming or sweeping. Do not vacuum or sweep if your home has lead. It spreads the dust.



Wash things your child puts in his or her mouth.

For example, wash:

- pacifiers
- toys
- bottles.

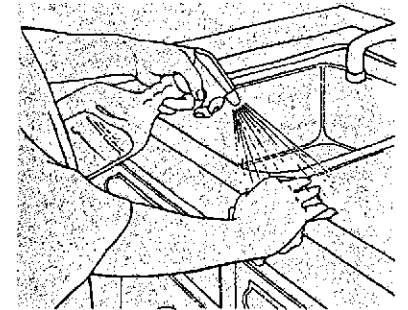
Use a germ-killing cleaner to:

Clean areas that get wet.

These include:

- counters
- sinks
- the bathtub or shower.

Dry them with clean cloths.



To make your own cleaner:

Mix 1 teaspoon of bleach with 1 quart of water. (Never mix bleach with other cleaners.)

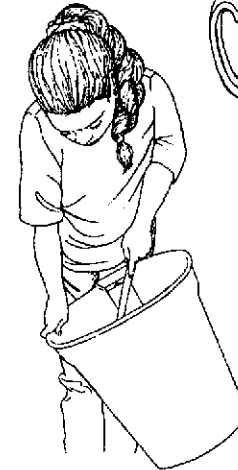


Prevent odors and germs.

Clean these often:

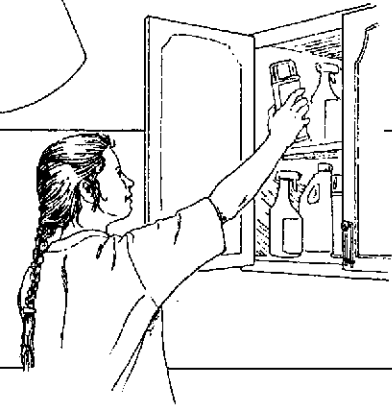
- trash cans
- inside the refrigerator
- toilets.

Put used diapers in a covered container.



Keep cleaning products out of children's reach.

Store them in cabinets with childproof locks. Keep children away from cleaners when in use.

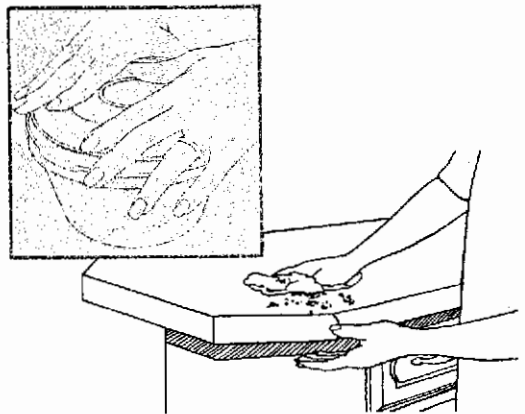


Try to clean at least once a week.

Keep your home free of roaches and other pests.

Store food in sealed containers.

Refrigerate leftovers after eating.



Clean surfaces.

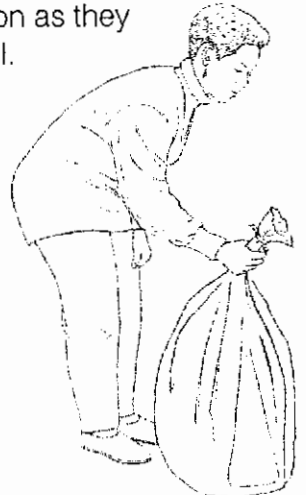
Wipe off crumbs and other traces of food from:

- counters
- tables
- stovetops
- floors.

Clean up spills right away!

Take out trash.

Replace trash bags as soon as they are full.

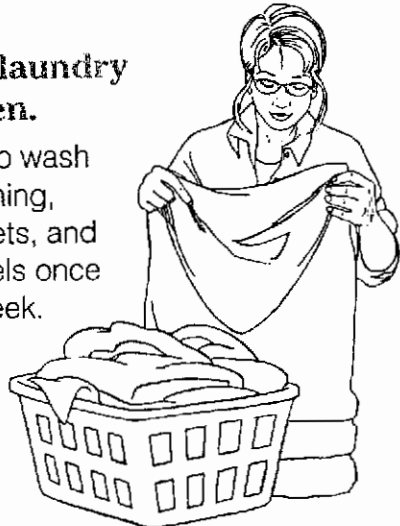


Wash dishes soon after eating.

Use detergent and hot water.

Do laundry often.

Try to wash clothing, sheets, and towels once a week.



If possible, seal all cracks and spaces where pests can get in.

A clean home helps keep your family healthy.

It helps prevent:

Breathing problems

For some people, unclean air can cause allergy and asthma attacks. These make it hard to breathe.



Colds and infections

A clean home helps keep germs from spreading.

Lead poisoning

If lead gets inside a child's body, it can:

- cause learning and behavior problems
- make the child very sick.



The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment

Raj Chetty, Nathaniel Hendren, and Lawrence Katz
Harvard University

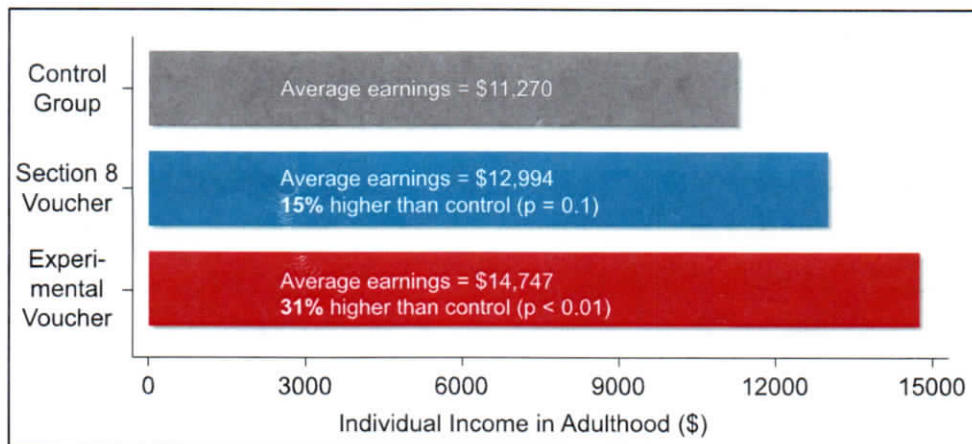
There are large differences in individuals' economic, health, and educational outcomes across neighborhoods in the United States. Motivated by these disparities, the U.S. Department of Housing and Urban Development designed the Moving to Opportunity (MTO) experiment to determine whether providing low-income families assistance in moving to better neighborhoods could improve their economic and health outcomes.

The MTO experiment was conducted between 1994 and 1998 in five large U.S. cities. Approximately 4,600 families living in high-poverty public housing projects were randomly assigned to one of three groups: an experimental voucher group that was offered a subsidized housing voucher that came with a requirement to move to a census tract with a poverty rate below 10%, a Section 8 voucher group that was offered a standard housing voucher with no additional contingencies, and a control group that was not offered a voucher (but retained access to public housing).

Previous research on the MTO experiment has found that moving to lower-poverty areas greatly improved the mental and physical health of adults (e.g., Ludwig et al 2013). However, prior work found no impacts of the MTO treatments on the earnings of adults and older youth, leading some to conclude that neighborhood environments are not an important component of economic success.

In this study, we present a new analysis of the effect of the MTO experiment on children's long-term outcomes. Our re-analysis is motivated by new research showing that a neighborhood's effect on children's outcomes may depend critically on the duration of exposure to that environment. In particular, Chetty and Hendren (2015) use quasi-experimental methods to show that every year spent in a better area during childhood increases a child's earnings in adulthood, implying that the gains from moving to a better area are larger for children who are younger at the time of the move.

In light of this new evidence on childhood exposure effects, we study the long-term impacts of MTO on children who were young when their families moved to better neighborhoods. Prior work has not been able to examine these issues because the younger children in the MTO experiment are only now old enough to be entering the adult labor market.



Cost-Effective Policy: The MTO experiment increased the earnings of children who moved to low-poverty areas before age 13 by 31%

For older children (those between ages 13-18), we find that moving to a lower-poverty neighborhood has a statistically insignificant or slightly negative effect. More generally, the gains from moving to lower-poverty areas decline steadily with the age of the child at the time of the move. We do not find any clear evidence of a “critical age” below which children must move to benefit from a better neighborhood. Rather, every extra year of childhood spent in a low-poverty environment appears to be beneficial, consistent with the findings of Chetty and Hendren (2015).

The MTO treatments also had little or no impact on adults' economic outcomes, consistent with the results of Ludwig et al. (2013). Together, these studies show that *childhood* exposure plays a critical role in neighborhoods' effects on economic outcomes.

The experimental voucher increased the earnings of children who moved at young ages in all five experimental sites, for Whites, Blacks, and Hispanics, and for boys and girls. Perhaps most notably, we find robust evidence that the experimental voucher improved long-term outcomes for young boys, a subgroup where prior studies have found little evidence of gains.

Our estimates imply that moving a child out of public housing to a low-poverty area when young (at age 8 on average) using a subsidized voucher like the MTO experimental voucher will increase the child's total lifetime earnings by about \$302,000. This is equivalent to a gain of \$99,000 per child moved in present value at age 8, discounting future earnings at a 3% interest rate. The additional tax revenue generated from these earnings increases would itself offset the incremental cost of the subsidized voucher relative to providing public housing.

We conclude that offering low-income families housing vouchers and assistance in moving to lower-poverty neighborhoods has substantial benefits for the families themselves and for taxpayers. It appears important to target such housing vouchers to families with young children – perhaps even at birth – to maximize the benefits. Our results provide less support for policies that seek to improve the economic outcomes of adults through residential relocation. More broadly, our findings suggest that efforts to integrate disadvantaged families into mixed-income communities are likely to reduce the persistence of poverty across generations.

Works Cited

Chetty, Raj and Nathaniel Hendren. “The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates.” Harvard University Working Paper, 2015.

Ludwig, Jens, Greg J. Duncan, Lisa A. Gennetian, Lawrence F. Katz, Ronald C. Kessler, Jeffrey R. Kling, and Lisa Sanbonmatsu. 2013. “Long-Term Neighborhood Effects on Low-Income Families: Evidence from Moving to Opportunity.” *American Economic Review* P&P 103(3): 226-31.

How Portability Works



Before Porting, Things You Should Know

Subsidy Standards: The receiving PHA may have different subsidy standards. In other words, the initial PHA may have issued you a three-bedroom voucher, but the receiving PHA may, if appropriate for your family, issue you a two-bedroom voucher. Note, however, that the PHA's subsidy standards must comply with fair housing and civil rights laws. This includes processing reasonable accommodation requests that are necessary for qualified individuals with disabilities.

Payment Standards: The payment standards of the receiving PHA may be different for each PHA. Payment standards are what determine the amount of the rent that the PHA will pay on your behalf. If a receiving PHA's payment standards are lower than the initial PHA, then the portion of the rent you pay may be more than what you were paying at the initial PHA.

Re-screening: The receiving PHA may re-screen you using their own policies, which may be different than the initial PHA's policies and could result in them denying your request to move. When contacting the receiving PHA, you may want to ask whether they re-screen families moving into their area under portability and what are their policies for termination or denial of HCV assistance. This will assist you in determining if the receiving PHA's policies might prevent you from moving to their jurisdiction.

Time Management: You should manage the move so that you have enough time to arrive at the receiving PHA before the initial PHA voucher expires; otherwise, you may lose your assistance.

See front for more details

Once at the Receiving PHA

1. The receiving PHA will issue you a voucher to search for a unit in its jurisdiction. Your voucher must be extended by 30 days from the expiration date on the voucher issued by the initial PHA.
2. When you submit a request for tenancy approval, the time on your voucher will stop until you are notified in writing whether the unit is approved or denied. The request for tenancy approval is the form you will submit to the receiving PHA once you find a unit, so that the receiving PHA can determine whether you may rent that unit under the program.
3. If you decide that you do not want to lease a unit in the area, the receiving PHA will return your voucher to the initial PHA. The initial PHA is not required to, but may, extend the term of your voucher so that you may search for a unit in the initial PHA's jurisdiction or port to another jurisdiction.

Any additional instructions will be provided by the receiving PHA. PHAs must comply with all nondiscrimination and equal opportunity requirements in the portability process, including, but not limited to, the Fair Housing Act, Section 504 of the of the Rehabilitation Act, Title VI of the Civil Rights Act, and title II of the Americans with Disabilities Act.

See front for more details

How Portability Works

What is Portability?

"Portability" in the Housing Choice Voucher (HCV) program refers to the process through which your family can transfer or "port" your rental subsidy when you move to a location outside the jurisdiction of the public housing agency (PHA) that first gave you the voucher when you were selected for the program (**the initial PHA**).

The agency that will administer your assistance in the area to which you are moving is called the receiving PHA.

New families have to live in the jurisdiction of the initial PHA for a year before they can port. But, the initial PHA may allow new families to port during this one-year period.



What Happens Next?

1. You must notify the initial PHA that you would like to port and to which area you are moving.
2. The initial PHA will determine if you are eligible to move. For example, the PHA will determine whether you have moved out of your unit in accordance with your lease.
3. If eligible to move, the initial PHA will issue you a voucher (if it has not done so already) and send all relevant paperwork to the receiving PHA.
4. If you are currently assisted, you must give your landlord notice of your intent to vacate in accordance with your lease.

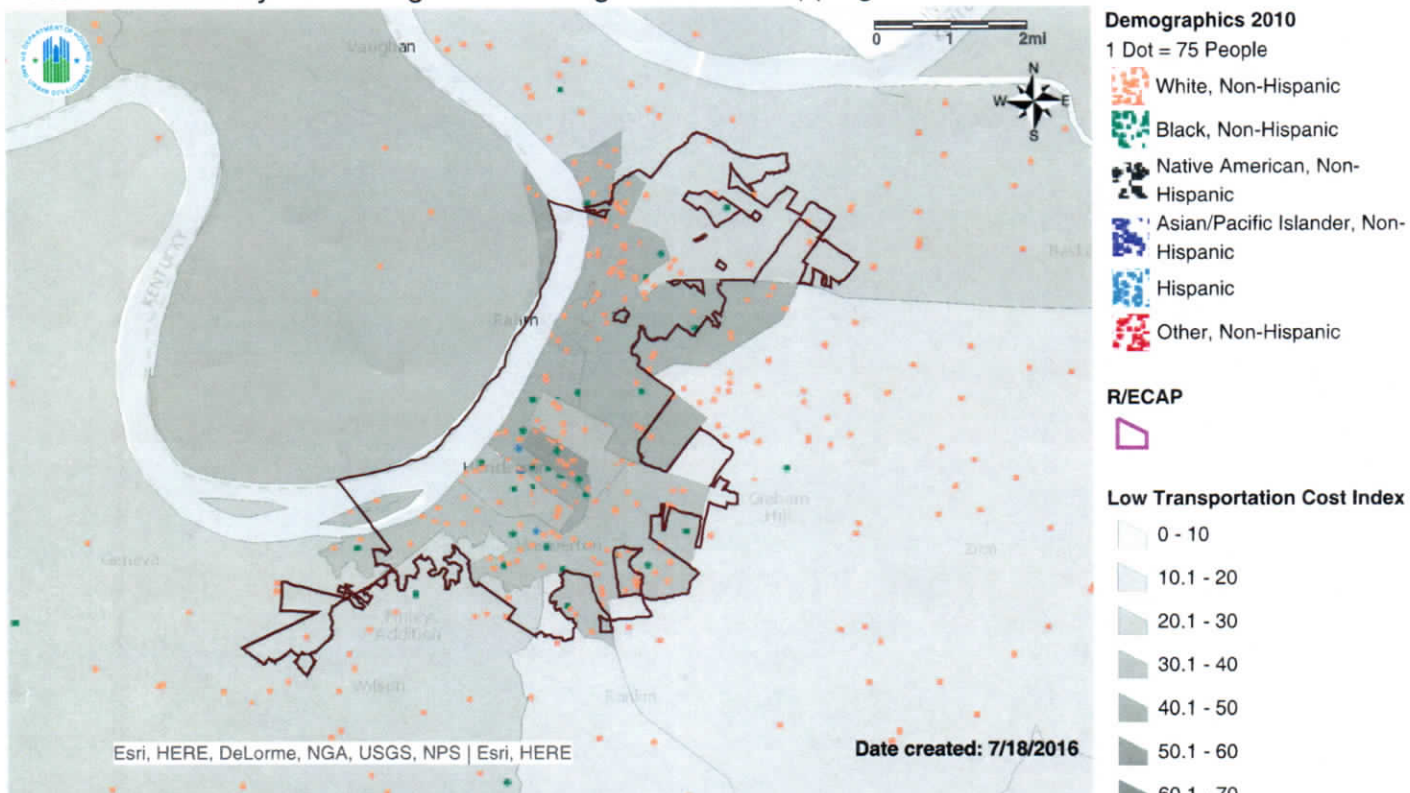
Contacting the Receiving PHA

1. Your case manager will let you know how and when to contact the receiving PHA. Your case manager must give you enough information so that you know how to contact the receiving PHA.
2. If there is more than one PHA that administers the HCV program where you wish to move, you may choose the receiving PHA. The initial PHA will give you the contact information for the PHAs that serve the area. If you prefer, you may request that the initial PHA selects the receiving PHA for you.

Generally, the initial PHA is not required to give you any other information about the receiving PHAs, but you may wish to find out more details when contacting them (such as whether the receiving PHA operates a Family Self-Sufficiency or Homeownership program).

APPENDIX B

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 13 - Demographics and Low Transportation Cost

Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Henderson (CDBG)

Region: Evansville, IN-KY

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 6 - Housing Choice Vouchers and Race/Ethnicity

Description: Housing Choice Voucher map with race/ethnicity dot density map and R/ECAPs

Jurisdiction: Henderson (CDBG)

Region: Evansville, IN-KY

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



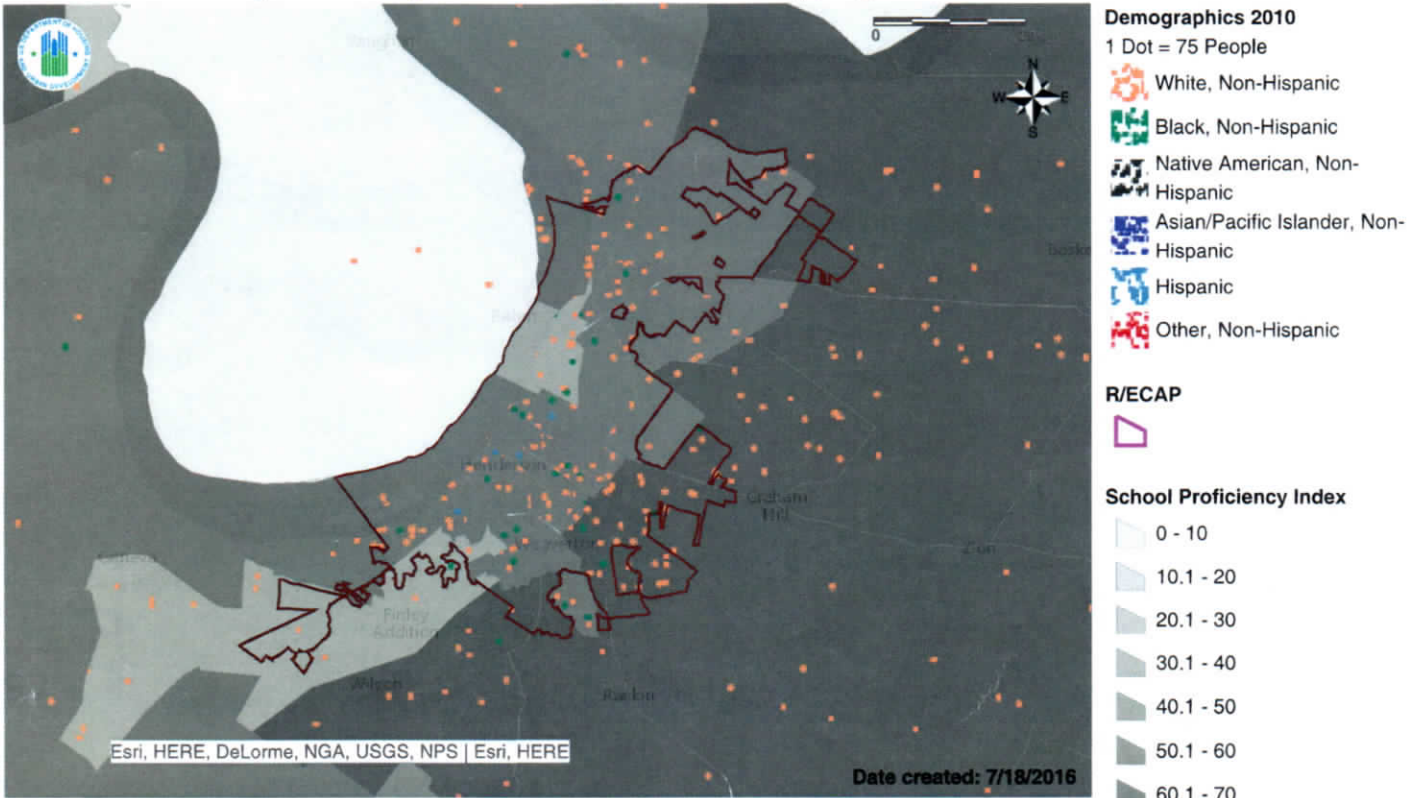
Name: Map 10 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Henderson (CDBG)

Region: Evansville, IN-KY

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 9 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Henderson (CDBG)

Region: Evansville, IN-KY

Resources for Henderson County

<p>Aging and Disability Resource Center - a specialty resource and counseling center to provide easier access to services and support for individuals who are elderly and/or those with disabilities.</p>	<p>*Green River ADRC: (270) 926-4433, ext. 1367 Toll Free: 1-800-928-9094 Fax: (270) 684-2823</p> <p>*Kentucky ADRC: 1-877-293-7447</p>
<p>Adult Day Care Services - Provides a safe out-of-home environment for those needing supervision, socialization, and recreation in a supervised setting, for a portion of the day.</p>	<p>*Green River Area Agency on Aging & Independent Living: (270) 926-4433 or 1-800-928-9094 *Redbanks Adult Day Care: (270) 826-6436</p> <p>Eligible participants may be paid by Medicaid, Private Pay, or by State Program with donations accepted.</p>
<p>Adult Protective Services - Investigate reports and provide assistance to adults who are victims of abuse, neglect, or exploitation.</p>	<p>*Henderson County Department for Community Based Services: (270) 826-6203 *Kentucky Adult Abuse Hotline: 1-800-752-6200</p>
<p>Assistance with Food and Clothing - Food pantries & clothing closets are available to eligible individuals.</p>	<p>*Harbor House Christian Center: (270) 827-5010 *Henderson Christian Community Outreach: (270) 826-5592 *St. Vincent DePaul Society: (270) 827-4138 *Salvation Army: (270) 826-4472 *The Volunteer & Information Center, Inc: (270) 831-2273</p>
<p>Assisted Living Facilities - Offer private living units for adults who require some assistance, but do not require 24-hour nursing care. Assistance is offered for meals, housekeeping, laundry, bathing, dressing, etc.</p>	<p>*Colonial Assisted Living:(270) 826-2493</p>
<p>County Senior Services/ Senior Centers - Provide congregate meals, transportation, recreation, education, counseling, information and assistance and other services for seniors.</p>	<p>*Henderson County Senior Services: (270) 827-2948 (Focal Point Center) *840 North Adams St.: (270) 827-2948</p> <p>No cost for services. Donations accepted.</p>

<p>Emergency Response Systems - Electronic devices that permit an individual to obtain assistance in case of an emergency by pressing a button on a necklace or wristband.</p>	<p>*Methodist Hospital Lifeline: 1-800-543-3546</p> <p>Private Pay.</p>
<p>Financial Assistance - May provide financial assistance for utilities, food, rent, furniture, or other necessities on a limited basis.</p>	<p>*Harbor House Christian Center: (270) 827-5010 *Henderson Christian Community Outreach: (270) 826-5592 *St. Vincent DePaul Society: (270) 827-4138 *Salvation Army: (270) 826-4472 *Audubon Area Community Services: (270) 826-6071</p>
<p>Home Care Equipment and Products - Assistive devices are available to assist with home safety and/or convenience. These may include walkers, wheelchairs, tub stools, etc. Some items may be paid by Medicare, Medicaid, or Private Insurance, while other items are available for private pay purchase only.</p>	<p>*Barry's Mobility and Equipment Center: (270) 869-9197 *Dunaway's Imperial Pharmacy: (270) 826-6565</p>
<p>Home Delivered Meals - A nutritious lunch meal delivered to the home, Monday through Friday, for qualifying seniors.</p>	<p>*Green River Area Agency on Aging & Independent Living: (270) 926-4433</p> <p>Donations accepted.</p>
<p>Home Health Agencies - Offer in-home medical care with a physician's order.</p>	<p>*Green River District Home Health: (270) 686-8123 *Intrepid Healthcare Services: (270)827-4842 *Pro-Care Home Health: (270)686-0033 *Methodist Hospital Home Health: (270) 827-7532 *Visiting Nurse Association: (812) 547-7967 Eligible patients may be paid by Medicare, Medicaid, or Private Insurance.</p>
<p>Hospice Services - Providing end-of-life care to terminally ill patients and their families.</p>	<p>*St. Anthony's Hospice: (270) 826-2326</p> <p>May be paid by Medicare, Medicaid, or private insurance, with a physician's order.</p>

<p>In-Home Services - Assistance with activities. such as bathing, dressing, toileting, cleaning, laundry, shopping, and errands. Respite care is also offered to provide relief to a caregiver by providing supervision and care for an impaired senior in the home.</p>	<p>*Green River Area Agency on Aging & Independent Living: (270) 926-4433 Fees based on income and donations accepted. *Senior Companion Program: (270) 683-1907 or 1-888-683-1527 No cost.</p>
<p>Legal Assistance - Free basic legal assistance is offered to individuals over the age of 60 for issues such as living wills, powers of attorney, health care surrogate, and general wills. They also assist with benefits such as social security, SSI, Medicaid, Medicare, and Veteran's Benefits. Other legal matters may be considered.</p>	<p>*Kentucky Legal Aid - 1-800-467-2260 or (270) 683-4585 No cost for individuals over the age of 60. Sliding fee scale available for other eligible clients.</p>
<p>Long Term Care Ombudsman - The Ombudsman acts on behalf of all nursing home residents, their families or friends to resolve complaints concerning care issues with a nursing home.</p>	<p>*Green River Area Development District Area Agency on Aging & Independent Living: (270) 926-4433 or 1-800-928-9094 No Cost.</p>
<p>Medicaid Waiver Consumer Directed Option Program (CDO) - Eligible Medicaid recipients can receive needed services, such as personal care, housekeeping, and respite, by hiring a caregiver of their choice to be paid by a Medicaid provided budget.</p>	<p>*Green River Area Development District CDO Program: (270) 926-4433 or 1-800-928-9094 *River Valley Behavioral Health CDO Program: (270) 689-6500 or 1-800-769-4920 Paid by Medicaid for recipients who meet financial and physical criteria.</p>
<p>Mental Health Services - Provide mental health assessments and counseling services.</p>	<p>*River Valley Behavioral Health: (270) 826-8314 or 1-800-769-4920 *River Valley Crisis and Information Line: (270) 689-6879 or 1-800-433-7291 Paid by Medicaid, Private Insurance, or Private Pay.</p>
<p>Office of Family Support - Process applications for food stamps and Medicaid.</p>	<p>*Department for Community Based Services: (270) 826-8351</p>

<p>Private Pay Options for in-home assistance. These services may also include cleaning, personal care, respite, errands, etc. A fee will be charged.</p>	<ul style="list-style-type: none"> *Care Companions: (270) 689-2393 *Caretenders: (270) 685-3876 *Comfort Keepers: (270) 685-5045 *Community Health Services: (270) 685-4663 *Home Helpers: (270) 281-0481 *Home Instead Senior Care: (270) 689-2300 *Loving Care: (270) 686-7877 *Ohio Valley Companion Care: 1-800-844-0093
<p>State Health Insurance Assistance Program (SHIP) - Provides information, counseling, and assistance regarding benefits for seniors and people with disabilities. This may include information about prescription assistance, Medicare, Medicaid, supplemental health insurance, etc.</p>	<p>*Green River Area Development District SHIP Program: (270) 926-4433 or 1-800-928-9094</p> <p>There is no charge for any of the SHIP services.</p>
<p>Subsidized Housing - HUD Section 8 is a federal program providing assistance to eligible low-income families, the elderly, and persons with disabilities.</p>	<ul style="list-style-type: none"> *Housing Authority of Henderson: (270) 827-1294 *Cambridge Point: (270) 830-8540 *Henderson Group Home: (270) 826-3083 *Independent Living III: (270) 826-1568 *Pleasant Pointe: (270) 827-5232 *Redbanks Apartments: (270) 826-4920
<p>Transportation Services - Provide transportation for seniors and disabled citizens meeting criteria. Services may include transport to senior centers, medical appointments, shopping, etc.</p>	<ul style="list-style-type: none"> *Green River IntraTransit System (GRITS): (270) 686-1621 *HART Transportation: (270) 831-1249 *The Gathering Place: (270) 827-2948 <p>Eligible individuals may receive GRITS medical transportation paid by Medicaid. Other transportation providers may charge a fee or accept donations.</p>

Kentucky Transitions (Money Follows The Person) - Provides transition assistance and community supports to any resident of a nursing facility or ICF/MR who chooses to move back to the community.	*Kentucky Transitions: (502) 564-0330 or 1-877-564-0330 Eligible individuals must have lived in a facility for at least 6 continuous months and be Medicaid eligible.
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The Area Agency on Aging & Independent Living does not endorse any of the listings, and omission does not mean disapproval. No attempt has been made to confirm current licensure. We have tried to be complete and regret any errors or omissions.