We hope you’ve had a fantastic spring. This issue of Going Places is all about making sure our HCV participant families know about upcoming events and activities, affordability and why it’s important, and how to report household changes through CHA’s online account management tool.

P.S. If you enjoy this newsletter, there’s more! Contact CHA to add your email to your account, and you’ll receive the e-newsletter version of Going Places, which has all the same information, plus more. Just remember, if possible, the email you put on file should be your own, since CHA also uses it for sensitive account-related information.

**Smart911**

**Are you prepared for an emergency?**

Smart911 is a service that allows you to create a free Safety Profile for everyone in your household that helps dispatchers provide faster service in the event of an emergency. Smart911 Safety Profiles allow you to list helpful information about household family members, pets, vehicles and more. This information will automatically display on the emergency dispatchers screen if you or your household members were to dial 9-1-1.

These important details can make all the difference when it comes to emergency response.

Scan the QR code to sign up today or visit www.smart911.com.

**Summer Events and Activities**

**HCV Participant Webinar: Mental Health 101**

**Tuesday, June 20, 1 p.m. to 2:30 p.m.**

Mental health plays a significant role in our everyday lives and impacts how we think, feel and act. Learn from local health experts about the steps you can take to care for your mental health.

To register, scan the QR code or visit thecha.org/hcvparticipantevents.

**Visit a Chicago Park**

CHA partners with the Chicago Park District to provide a limited number of year-round memberships to HCV participants. These memberships allow children between the ages of 6 and 12, to register to attend Summer Day Camp as well as fall, winter and spring Park Kids Programs at any Chicago Park District location that offers these programs.

To learn more, visit www.chicagoparkdistrict.com.

**Enhance Your Curb Appeal**

Work together with your neighbors on a ‘community cleanup’ project (remove trash, debris, graffiti), set up a community garden or plant some flowers to help beautify the neighborhood.

**Get into the My CHI. My Future. App**

Download this app and explore all of the programs, events and job opportunities that are available to Chicago youth who are out-of-school for the summer. There are resources and opportunities related to art, mental wellness, college preparedness and more.

Get started at explore.mychimyfuture.org.
HCV Participant Affordability: How Much Rent (and Utilities) Can I Afford?

Did you know there are three (3) different factors CHA considers when determining a rent offer? Each has its own significance to the process but most of the calculations happen within the last one — HCV Participant Affordability.

Factor 1: The Property Owner’s "Asking Rent"
This is the amount of rent a property owner asks for within the Request for Tenancy Approval (RTA) packet. CHA recommends that property owners study the market before deciding what to ask for rent as this will help them set an amount that is reasonable based on their findings, unit amenities, location, etc.

Factor 2: The "Market Rent"
Once the unit passes inspection, CHA conducts an analysis of comparable market-rate units to determine a reasonable "Market Rent". The best comparable units are:

- Within a 1-mile radius of the property.
- Leased within one (1) year without a subsidy (i.e., market rate).
- The same property type (single-family home, duplex, high rise, etc.).
- The same unit size (number of bedrooms).
- The same utility responsibilities.

CHA partners with AffordableHousing.com to manage the database of comparable market-rate units. Based on the information provided by the property owner in the RTA packet, the database will generate three (3) most comparable units, which CHA will then compare to the property owner’s Asking Rent. This helps make sure the property owner’s requested rent is not too high.

Factor 3: The HCV Participant’s Affordability
CHA calculates an HCV participant’s affordability based on the family’s income and the amount of subsidy the family is eligible to receive.

Income
The Total Tenant Payment (TTP) is the amount the participant is expected to pay toward both rent AND utilities. TTP is determined as the greater of the following amounts:

- 10% of the family’s gross monthly income
- 30% of the family’s adjusted monthly income
- CHA’s $75 minimum rent

Subsidy
The amount of subsidy that a participant family is eligible for is determined by the size of their voucher, which is defined in terms of bedrooms. CHA allocates one (1) bedroom for the head of household and co-head/spouse and one (1) bedroom for every additional two (2) household members, regardless of age or gender.

The Payment Standard is the maximum amount of subsidy CHA will pay on the family’s behalf, based on their voucher size. These amounts are established by HUD’s annually issued Fair Market Rents for Chicago.

So, What Can I Afford?
HCV participants will receive a personalized Rent Burden Worksheet as part of their moving papers. This worksheet will include the family’s TTP, voucher size, and suggested and maximum budget amounts for units located in and outside of Mobility Areas.

When determining whether a participant can afford a specific unit, CHA will first compare the appropriate Payment Standard to the Gross Rent of that unit. Gross Rent represents the entire monthly housing cost: the Asking Rent plus the Utility Allowance (estimated monthly cost of tenant-paid utilities and appliances based on unit type/size and fuel type).

If the Gross Rent is less than the Payment Standard, the unit is affordable and the participant portion to the property owner will be the TTP minus any Utility Allowance. However, if the Gross Rent is greater than the Payment Standard, further calculations are needed to determine if the family can afford the unit.

Remember: The rent offer is the lowest of three (3) amounts: Asking Rent, Market Rent and the participant family’s Affordable Rent.
The table below includes examples of the supporting documentation needed for each Interim type.

<table>
<thead>
<tr>
<th>Change in Income</th>
<th>Loss of Employment: Separation letter on company letterhead, signed and dated by an active company representative.</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Change of Employment Conditions: Three (3) consecutive check stubs showing the income change; for medical leave/FMLA — statement on company letterhead, including return date and indicating paid/unpaid leave, signed and dated by an active company representative.</td>
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<td>Social Security or Disability/SSI: Award letter from the SSA stating the reason for change; overpayment award letter with overpayment balance, recoupment amount.</td>
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<td>Unemployment: Printout of the UI Finding/UI Payment detail from IDES.</td>
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<td></td>
<td>Child Support: 12-month printout showing increase, decrease, loss of payment.</td>
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<td></td>
<td>Pension: Updated payment statement.</td>
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<tr>
<td></td>
<td>Death of Household Member: Official death certificate; published obituary.</td>
</tr>
<tr>
<td>Change in Expenses</td>
<td>Medical Expenses: 12-month printout of all medical expenses from a care provider.</td>
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<tr>
<td></td>
<td>Elderly/Disability Care Expenses: Statement from the care provider.</td>
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<tr>
<td></td>
<td>Childcare Expenses: Co-pay letter/letter from childcare provider, signed and dated, and including the provider’s address and phone #.</td>
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<tr>
<td></td>
<td>Child Support Payments: Pay stubs showing automatic deduction; printout from DCFS with amount paid; court documents outlining payment amount and dates.</td>
</tr>
<tr>
<td>Change in Household Composition</td>
<td>Add Household Member: Birth certificate, Social Security card, Government issued photo ID (adults only), affiliated income documentation, if applicable.</td>
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<tr>
<td></td>
<td>Remove Household Member: CHA’s Out of Household Declaration form; evidence regarding the death of a family member listed on the voucher (i.e., death certificate, published obituary).</td>
</tr>
</tbody>
</table>

**Need help?** For step-by-step instructions on how to complete an Interim Re-Examination request using RENTCafé, visit [bit.ly/3pNdBi](https://bit.ly/3pNdBi). After review, if you still need assistance, please contact the CHA Customer Call Center at [hcv@thecha.org](mailto:hcv@thecha.org) or [312-935-2600](tel:312-935-2600).
RENTCafé Tips: Submitting an Interim Re-Examination Request

The easiest, most efficient and least time-consuming way to report income or household changes to CHA (i.e., loss of wages, the addition or removal of a household member, change in expenses) as well as track the progress of an Interim Re-Examination request is through RENTCafé, CHA’s secure online account management tool for HCV participants.

By using RENTCafé, not only are you able to let CHA know that there’s been a change in your household that may require review and may impact your subsidy, but you can also upload verification documents and sign forms electronically … all from the comfort of your home or business and without having to make an appointment or visit an HCV office. All you need is a computer, smart phone or tablet, and a strong internet connection.

Once registered (if you haven't done so already) and logged in, you'll have access to report any household changes by clicking on the “Interim Request” tile on your RENTCafé dashboard, then clicking the “Interim Re-Examination Request” button. Follow the steps, fill in the fields and upload documents as needed.

Important reminders…

1. Changes should be reported as soon as possible to ensure the correct amount of subsidy is received.
2. All Interim Re-Examination requests must be supported by documentation in order to be processed (and each Interim type has its own requirements). Make sure to upload any relevant documents along with your request. CHA will NOT start the process without them.
3. All documents should be dated within 60 days of the request.

... open this newsletter for more info!