

going places

A newsletter for Participants in the Chicago Housing Authority Housing Choice Voucher Program

Fall 2012

Meet Our Board Members



The Chicago Housing Authority (CHA) Board of Commissioners makes decisions about CHA policies and programs to guide CHA's current and future programs. In this series we introduce you to new and sitting board members. For this issue, we present Commissioner Mildred C. Harris.

Commissioner Dr. Mildred C. Harris is a retired schoolteacher, mentor and ordained minister. She was appointed to the board on July 7, 1999, and has been re-appointed three times due to her leadership and commitment to improving the CHA.

As a commissioner, Dr. Harris created the award-winning "Adopt-A-Senior Building" program, raising hundreds of thousands of dollars to refurbish the sitting areas in more than 57 CHA senior buildings. Dr. Harris is also founder, president and CEO of God First Church and Ministries, which has contributed more than \$40,000 in scholarships for CHA students. She also started a food pantry for CHA senior residents.

Dr. Harris serves a number of leadership roles in civic and religious organizations such as: Advisory Board for Illinois Attorney Lisa Madigan, Advisory Council for Illinois State Treasurer Dan Rutherford, Women's Board of the Goodman Theater, National Council of Negro Women and Windows of Opportunity Board.

South Regional Office Relocating

To more efficiently serve our clients, CHA's South Regional Office is relocating to:

IIT Tower
10 W. 35th St., Fifth Floor
Chicago, IL 60616

Valid photo ID required for entry

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Beginning Monday, December 3, 2012, all HCV Program Participants and Property Owners/Managers that currently visit the South Regional office will now conduct business at the 35th Street location. The move affects Participants that live and Property Owners/Managers that own/manage units in ZIP codes 60615, 60637, 60649 and 60637. The office located at 1749 E. 75th St. will close for business on Friday, November 30, 2012 at 2:30 p.m.

The 35th Street Office is public transit accessible by the following bus and train routes: Metra—27th St. Station, Green Line—35th St. Station, Red Line—35th St. Station, Number 24—Wentworth Bus, Number 29—State Bus, Number 35—35th Bus and Number 39—Pershing Bus

Please note that you **must have a valid photo ID in order to enter the 35th Street office location**. You will need to show a government-issued, non-expired, photo ID to security staff in order to access the office. To learn how to get an Illinois-issued ID card or Illinois Driver's License, please contact the Illinois Secretary of State's office at 800-252-8980 or visit www.cyberdriveillinois.com.

For more information, visit www.thecha.org/hcv or contact the CHA Customer Call Center at 312-935-2600.

Changes to Payment Standards

Soon CHA will change some of its Payment Standards effective December 1, 2012 for new contracts (moves) and for re-examinations effective February 1, 2013. Depending on a household's income, the Payment Standards set the maximum amount the Housing Choice Voucher (HCV) Program can pay toward rent and utilities for a subsidized unit (with exceptions for Opportunity Areas).

CHA bases these changes on the U.S. Department of Housing and Urban Development's (HUD's) newly published Fair Market Rents (FMRs) and data about how much CHA is currently paying for rent in Chicago. HUD attempts to set FMRs high enough to give families a wide variety of housing choices but low enough to make sure PHAs can help as many families as possible.

If FMRs and Payment Standards are set too high, less money is available to CHA to pay rent and so fewer low income families receive help. FMRs and Payment Standards set too low make it harder for families to find affordable housing in certain neighborhoods. Changes to the FMR and Payment Standards are also made to ensure that HCV Program Participants are not being asked to pay more for rent than private-market renters.

The Payment Standard is based on the number of bedrooms within a unit. If the rent and utilities for your unit add up to more than the Payment Standard for the number of bedrooms on your voucher, your portion of the rent will be higher and you may not be able to afford the unit.

A change in the Payment Standard may affect you because it could change your portion of the rent.

CHA's Payment Standards as of December 1, 2012

| # of Bedrooms | 2012 Payment Standard | 2013 Payment Standard |
|---------------|-----------------------|-----------------------|
| 0 | \$857 | \$784 |
| 1 | \$981 | \$980 |
| 2 | \$1,102 | \$1,139 |
| 3 | \$1,347 | \$1,372 |
| 4 | \$1,522 | \$1,561 |
| 5 | \$1,639 | \$1,732 |
| 6 | \$1,854 | \$1,917 |
| 7 | \$2,067 | \$2,048 |
| 8 | \$2,282 | \$2,378 |

Adjusting For a Changing Rental Market: Rent and Rent Increases

Taxpayers fund the HCV Program, and CHA has a duty to the nation to spend taxpayers' money responsibly. Part of that responsibility involves making sure the HCV Program and its Participants pay a fair price for rental units.

The amount of money that Property Owners/Managers charge for rent changes based on the amount of people looking to rent units. If fewer people are looking for rental units (demand is low), a Property Owner/Manager may reduce the advertised rent in order to attract customers to lease up. If more people are looking for rental units (demand is high), a Property Owner/Manager may raise a unit's rent because there are other people who may be willing to pay a higher price to lease up. Periods of high demand and low demand shift back-and-forth over time. As a result, depending on when you leased up, the rent for your unit may be different than it is for other renters around you living in the same type of unit.

Because of these regular changes in rental prices, CHA must periodically evaluate rents for HCV Program units to make sure they are comparable to other market-rate rents in that same community. Part of those evaluations may result in changes to the Payment Standard and ultimately the rents CHA will approve.

A changing rental market can also affect rent increase requests. If the Property Owner/Manager of your unit requests a rent increase but CHA finds that the rents for comparable market-rate units nearby are lower than the current rent for the unit, CHA will deny the increase and may actually have to decrease the rent previously paid for the unit.

This change is important to you because first, a rent increase may increase your portion of the rent, not the HCV Program's portion (called the Housing Assistance Payment—HAP).

Second, if a Property Owner's rent increase request is rejected or results in a rent decrease, they may ask you to make up for the loss with a side payment. Side payments are strictly forbidden. If a Property Owner/Manager asks you to pay any amount beyond your portion, we ask that you refuse their request and report it immediately by calling the CHA Fraud Hotline at 800-533-0441. Making or receiving a side payment is punishable by federal law.

If the Property Owner/Manager of your unit wants to increase the rent, first they must inform you of their intent to increase the rent and by how much. If the Property Owner/Manager decides to submit the request, you will also receive written notification from the HCV Program that the request has been submitted.

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Remember, if the Property Owner's increase request is approved, you may have to pay a higher portion of the rent. If you're not able to afford that increase, you have the option to request to move to a more affordable unit. If you have additional questions regarding the move process, call our customer service center at 312-935-2600.

Changes to CHA's HCV Program Administrative Plan

CHA periodically makes changes to its Administrative Plan to remain in compliance with Federal, State and local regulations, as well as, to achieve the objectives of the HCV Program.

The public comment period for the most recent changes opened October 1, 2012 and closed on October 31, 2012. CHA expects to make these changes effective December 1, 2012.

Below we've listed some of the highlights of the recent changes.

Proposed Changes to HCV Program Administrative Plan

Chapter 4 – Application, Wait List and Tenant Selection

- Page 4-11: Expands the use of exception payments standards to all participants [no longer a demonstration program for just Mobility] and allows CHA to pay market rents in opportunity areas.

Chapter 8 – Housing Quality Standards and Rent Reasonableness Determinations

- Page 8-14: Clarification that an abatement can be lifted effective the date CHA can verify that repairs have been made. Acceptable documentation provided by the Owner can serve as verification of the date the repairs were made. In addition, if an Owner pays a re-inspection fee, and the unit passes re-inspection, the abatement can be lifted effective the date the Owner paid the fee.

Chapter 16 – Program Administration

- Page 16-25: Clarification that if a household member has a repayment agreement with CHA and the member is no longer part of the household, the housing subsidy may be elected to be continued with the new head of household and remaining members. When the benefit of the subsidy remains with household members, so must the family obligations and therefore the debt will be transferred to the succeeding head, co-head, or spouse.
- Page 16-25: Clarification that by entering into a repayment agreement with a Participant, CHA does not waive its right to pursue a termination for the underlying cause which gave rise to the outstanding debt in the event the participant breaches the Repayment Agreement.

Utility Re-imbursement Payment (URP) Bank Card Reminders

Do you receive a monthly Utility Re-imbursement Payment (URP) from CHA through a Chase Bank card? If so, read these helpful reminders about how to use your card and get more information.

1. Visit www.thecha.org/education and read the "Utility Reimbursement Payment FAQs" document posted there.
2. If you're having trouble using your card, call Chase at 888-606-7058.
3. If you have a question about your URP (but not using the card itself), call the CHA Customer Call Center at 312-935-2600.
4. Activate your card as soon as you receive it. If your card is not activated within 90 days, it will be cancelled.
5. Sign-up at www.myaccount.chase.com and track your card balance online to avoid any fees.



Chicago Park District Winter Vouchers Now Available!

Registration Begins: December 1st
 Session Runs: January 2nd - April 1st
 Cost per Child Registrant: \$15

Get one for your child today.
 Simply set up an account online at —
www.chicagoparkdistrict.com, print your
 registration confirmation and bring it into any
 CHA HCV Program Regional Office to request
 your winter voucher.

Going Places

Chicago Housing Authority
 HCV Program Communications, Going Places
 60 E. Van Buren, 8th Floor
 Chicago, IL 60605

Contact Us

Phone: 312-935-2600 • E-mail: hcv@thecha.org

Go Direct: Federal Benefits Switching to Electronic Payments

If you receive Social Security or other federal benefits by paper check, the U.S. Department of the Treasury is requiring that you sign-up to receive electronic payments by March 1, 2013. The U.S. Treasury estimates that switching to electronic payments will save taxpayers \$1 billion.

You can receive your benefits by direct deposit to a bank or credit union account or through a Direct Express Debit MasterCard card account. For more information about the switch, go to www.godirect.org or call the Go Direct Helpline at 800-333-1795.

Coming Soon!
Participant Council Corner

The HCV Participant Council is an appointed Resident Advisory Board of active Participants that meet quarterly with CHA to provide feedback on policies and annual plans as they pertain to the HCV Program population. In our next issue, the council will use this space to communicate with *Going Places* readers.

Get Involved
CHA COMMUNITY
improvements
HCV PROGRAM
ADVOCATE
Digital
e-mail
Network
Computers
Innovations
ADMIN PLAN
Digitizing system

3 Tips to Save Energy AND Money This Winter

Conserving energy can both protect the environment and, depending on the utilities you pay for, save you money. Small choices can add up to big savings and make a big impact on our consumption of natural resources. Below, you'll find three tips, and one bonus tip, to help you save energy and money.

1. The next time a light-bulb burns out, replace it with a fluorescent bulb. By replacing one standard 60 watt bulb with one fluorescent 15 watt bulb, you could save up to \$70 over the bulb's lifetime of 10,000 hours according to the U.S. Bureau of Labor Statistics.
2. Set your thermostat lower when you're asleep or away from home. The U.S. Department of Energy estimates that by turning your thermostat back 10-to-15 degrees for 8 hours, you can save 5-to-15 percent a year on your heating bill.
3. If you can, unplug appliances such as computers and TVs when you turn them off. Some appliances continue to use electricity even when they're turned off. Unplugging these sorts of devices can help cut down on your electricity use little by little.

BONUS TIP: Talk to the Property Owner/Manager of your unit about the Energy Savers program operated by CNT Energy and Community Investment Corporation. Energy Savers helps building owners invest in energy efficiency improvements to reduce building operations and utility costs and keep housing affordable. For more information about Energy Savers, visit www.cntenergy.org/energysavers.