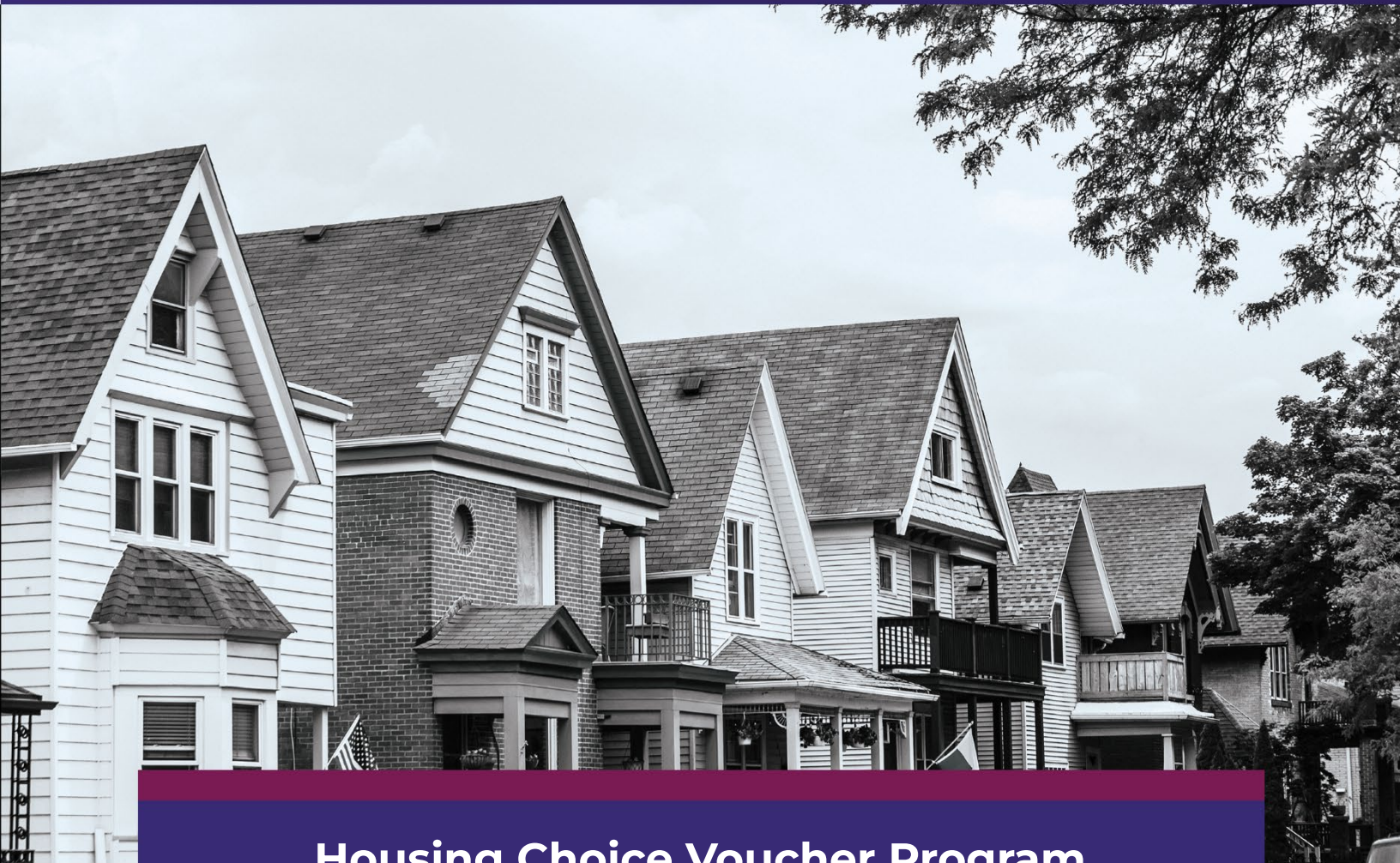




Housing Choice Voucher Program

Tenant Briefing Packet

Housing Authority of the City of Milwaukee



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Rental Assistance Program

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CHAPTER 1

Introduction and Overview



Congratulations!

You have been determined eligible to receive assistance through the Housing Choice Voucher (HCV) Program. At the Housing Authority of the City of Milwaukee (HACM), we are committed to helping families access safe and affordable housing. The U.S. Department of Housing and Urban Development's (HUD's) HCV Program provides rental assistance to eligible households, who have the option to look for and rent an available unit in the private market.

This packet is a required part of the HCV Program briefing session. HUD mandates that all assisted households receive and review this information to ensure they fully understand program rules, participant rights, and party responsibilities. **Participation in the briefing and review of this packet are mandatory conditions for receiving and continuing housing assistance under the HCV Program.**

What You Receive at Briefing

During the briefing, you will receive:

- Family obligations under the HCV Program
- Inspection information
- Violence Against Women Act (VAWA) notices and certification forms (HUD 5380 and HUD 5382)
- Lead-based paint information (for pre-1978 housing)
- Fair housing and reasonable accommodation information
- Details about how rent is calculated

[HUD Forms](#)

Program Overview

The HCV Program provides rental assistance to eligible low-income families through a free-choice approach, which allows families to search for and rent housing in the private rental market as opposed to traditional government housing.

The family is responsible for paying a portion of their income for rent, while HACM pays the other portion. HUD establishes rules and regulations for the program that must be followed by the family, HACM, and landlord.

Key Features of HCVs

The following are some key features of HCVs:

- Families can search for housing in the private market. The assistance is tied to the family rather than a specific property, allowing participants to choose their own housing, including apartments, townhouses, or single-family homes.
- Assistance is attached to a portable voucher that moves with the family. This means that if the family wishes to move to another unit, city, or state, the voucher remains with the family and can be used to rent eligible units in that area.
- Families typically pay 30–40% of their adjusted monthly income for rent and utilities, ensuring that the unit remains affordable for each participant's specific situation.

Why Choose an HCV Unit?



Stable Housing

HCVs provide long-term affordability in designated units.



Quality Units

All HCV units meet HUD's inspection standards for safety and comfort.



Community Investment

HCVs can offer access to supportive services and neighborhood amenities.

How the HCV Program Works

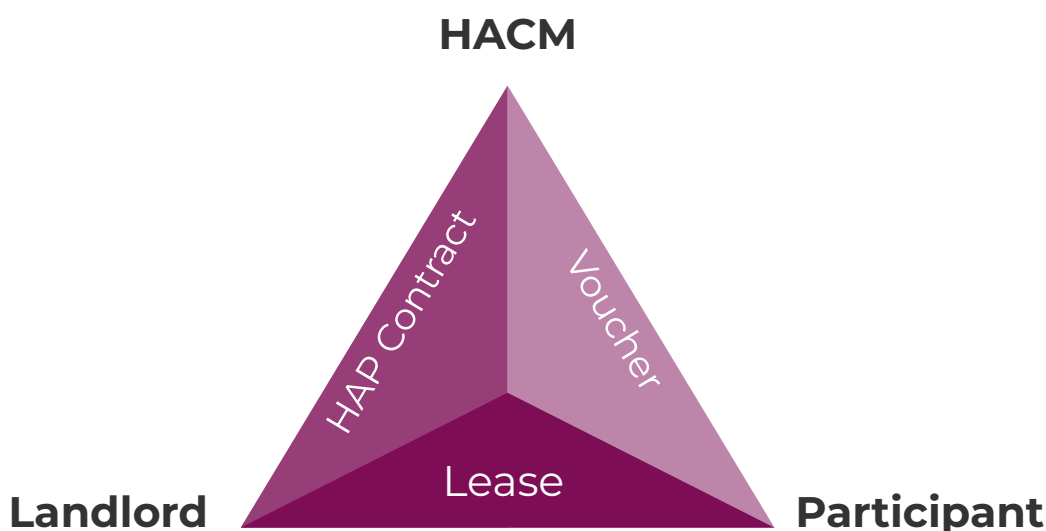
- 1. Waiting List:** Before being admitted to the HCV Program, families are placed on a waiting list. After reaching the top of the waiting list, HACM determines if a family is eligible for a voucher. If so, they attend a briefing to review the program and are issued a voucher.
- 2. Request for Tenancy Approval:** After receiving their voucher, families are issued a Request for Tenancy Approval (RFTA) packet. The family can then search for a housing unit that meets their needs. The packet must be completed by the landlord and participant and submitted to HACM, which will

review the packet, negotiate the rent with the landlord, and schedule an inspection of the unit. All rents must be determined reasonable and affordable for the family.

- 3. Unit Inspection:** HACM inspects the unit to ensure it is decent, safe, and sanitary. If any fail items are discovered, HACM requires the landlord to repair them prior to the family moving into the unit.
- 4. Move-In Authorization:** After the unit passes inspection and the rent is approved, HACM approves the unit; the family is notified and can proceed with moving into the unit. The family can then sign the lease with the landlord and pay the security deposit.
- 5. Sign the Lease:** The landlord and participant family sign the lease. The family then begins paying a portion of the rent directly to the landlord each month.
- 6. Housing Assistance Payment:** After signing the lease, the landlord signs the Housing Assistance Payment (HAP) Contract with HACM to receive payments on behalf of the family.

IMPORTANT: HACM is not responsible for any payments due prior to issuing a Move-In Authorization and will not make payment to the landlord until receiving a signed copy of both the lease and the HAP Contract. The information on the lease and HAP Contract must also match, such as who is residing in the unit, the utility and appliance responsibility, the contract rent, and the lease term.

Party Responsibilities



The HCV Program works best when everyone does their part. The public housing agency (PHA), landlords, and participants all have important roles and responsibilities.

By working together and following program rules, we help ensure that homes remain safe, well maintained, and a good place to live for everyone.



Responsibilities of the PHA (HACM)

HACM will:

- Determine the family's eligibility for the HCV Program.
- Issue the voucher and explain the program.
- Review the RFTA packet and approve tenancy for the selected unit.
- Pay HAP to the landlord.
- Ensure the landlord and family comply with HCV Program rules.
- Inspect the unit to ensure meets HUD's inspection standards, also called the National Standards for the Physical Inspection of Real Estate (NSPIRE).



Responsibilities of the Participant (Tenant)

As an HCV Program participant, you agree to:

- Provide all family eligibility information requested by HACM.
- Find suitable housing and select a unit.
- Take good care of the selected housing unit and abide by the terms of the lease signed with the landlord.
- Comply with the family obligations of the HCV Program.



Responsibilities of the Landlord

Landlords who participate in the HCV Program must:

- Screen families and determine their suitability as renters.
- Comply with fair housing laws.
- Make repairs to housing units and maintain the NSPIRE standards set by HUD.
- Comply with the terms of the HAP Contract between HACM and the landlord.
- Collect the family's portion of rent, security deposit, and any charges for damages to the unit.
- Enforce the terms of the lease with the tenant in accordance with Wisconsin law (including paying for any utilities and services agreed upon in the lease).
- **NOT** collect side payments from the family or charge more than the amount approved by HACM.



CHAPTER 2

Tenant Rights and Protections

Policy Statements and Your Rights

All applicants and participants must follow the policies of [HACM's Administrative Plan](#), also called the Admin Plan. The information in this packet highlights important policies outlined in the plan. If there is ever a difference between this summary and the Admin Plan, the Admin Plan will be used.

Everyone has the right to be treated fairly. Federal laws, Wisconsin statutes, and the City of Milwaukee prohibit discrimination based on a variety of classes and factors, which are outlined in the table below.

Class/Factor	Definition
Race	A name for a group based on physical traits common among people of shared ancestry
Color	Skin tone or complexion
Religion	Sincerely held beliefs and practices associated with those beliefs
Sex	Assignment of female or male at birth
National Origin	A person's birthplace or ancestry (e.g., Hispanic or Asian)
Age	Length of time a person has lived
Family Status	The makeup of an applicant or participant's family (e.g., unmarried, pregnant, has children under 18, etc.)
Disability	Anyone with a physical or mental impairment that substantially limits one or more major life activities that are necessary for daily life or to care for oneself
Marital Status	State of being single, married, divorced, or widowed
Ancestry	The country, nation, or tribe of the identifiable group from which a person descends
Source of Income	The specific origin, entity, or activity from which a person receives money (e.g., wages or government assistance)
Sexual Orientation	A person's emotional, romantic, or physical attraction to the same and/or opposite sex
Domestic Partnership	A relationship between two unmarried individuals who are in a committed, long-term, intimate relationship, share a common household, and are jointly responsible for each other's financial obligations

Gender Identity and Expression	Gender identity, appearance, expression, or behavior of an individual, regardless of the individual's assigned sex at birth
Receipt of Housing Assistance	Any form of financial contribution from a third party, including but not limited to HCVs, commonly known as Section 8
Military Service	Past or present membership in in the uniformed services
HIV Status	Human Immunodeficiency Virus; the documented, official, or known HIV status of an individual
Genetic Identity	Genetic information unique to an individual, including results of genetic tests
Homelessness	The status of lacking housing including being a resident of transitional housing or a supervised temporary living facility

VAWA also provides important protections. If you are a victim of domestic violence, dating violence, sexual assault, or stalking, your information will be kept confidential. In certain situations, VAWA allows you to remain in your current unit or move without losing your voucher.

HACM will not use any of the outlined factors to:

- Deny any family the opportunity to apply for housing, nor deny any qualified applicant the opportunity to participate in the HCV Program.
- Provide housing that is different from that provided to others.
- Subject anyone to segregation or disparate treatment.
- Subject anyone to sexual harassment.
- Restrict anyone's access to any benefit enjoyed by others in connection with the housing program.
- Treat a person differently in determining eligibility or other requirements for admission.
- Steer an applicant or participant toward or away from a particular area based any of these factors.

Additionally, HACM will not deny anyone access to the same level of services, such as:

- Deny the opportunity to participate in a planning or advisory group that is an integral part of the housing program.
- Discriminate in the provision of residential real estate transactions.
- Discriminate against someone because they are related to or associated with a member of a protected class.
- Publish or cause an advertisement or notice to be published indicating the availability of housing that prefers or excludes persons who are members of a protected class.

Non-Discrimination: Landlords

In connection with any actions or responsibilities under the HCV Program and the HAP Contract with HACM, the landlord must not discriminate against any person based on race, color, religion, sex, national origin, age, familial status, or disability.

The landlord must cooperate with HACM and HUD in conducting any equal opportunity compliance reviews and complaint investigations in connection with the program and the HAP Contract.

Fair Housing and Equal Opportunity

HACM is required to affirmatively further civil rights and fair housing in all federally assisted housing programs. The responsibility to further nondiscrimination pertains to all areas of HACM's operations.

NOTE: See Chapter 2 of the Admin Plan for a more thorough discussion of fair housing and equal opportunity requirements in the HCV Program.

Preferred Language and Accessibility Needs

HACM is required to inform participants of their right to receive information in their preferred language and in accessible formats. Participants may request interpretation, translation, or reasonable accommodations related to a disability to ensure they can fully understand program information and participate in housing assistance programs.

HACM will take reasonable steps to provide meaningful access and address communication or accessibility needs when requested. If you are in need of assistance, contact hcvsupport@hacm.org.

Discrimination Complaints

Families who believe they have been subject to unlawful discrimination (including discrimination based on marital status, gender identity, or sexual orientation) may notify HACM either orally or in writing.

Within thirty business days of receiving the complaint, HACM will investigate and attempt to remedy discrimination complaints made against the agency.

HACM will also advise the family of their right to file a fair housing complaint with [HUD's Office of Fair Housing and Equal Opportunity \(FHEO\)](#). The fair housing poster, posted in accessible locations in HACM lobbies, will reference how to file a complaint with FHEO.

Within thirty business days following the conclusion of the investigation, HACM will provide the complainant and those alleged to have violated the rule with findings and either a proposed corrective action plan or an explanation of why corrective action is not warranted.

HACM will keep a record of all complaints, investigations, notices, and corrective actions. See Chapter 16 of the Admin Plan for more details.

Policies Related to Persons with Disabilities

Reasonable Accommodations

A reasonable accommodation is an adjustment made to a rule, policy, practice, or service that allows a person with a disability to have equal access to the program.

Requests must be reasonable and cannot create an “undue financial and administrative burden” for HACM or result in a “fundamental alteration” in the nature of the program or service offered.

HACM encourages families to submit requests in writing. However, HACM will consider the accommodation any time the family indicates that an accommodation is needed, whether a formal written request is submitted or not.

Types of Reasonable Accommodations

HACM will modify normal procedures to accommodate the needs of a person with disabilities in certain cases, such as:



Adjustments to the application and reexamination process



Using higher payment standards (either within the acceptable range or with HUD approval of a payment standard outside HACM's range) if HACM determines this is necessary to enable a person with disabilities to obtain a suitable housing unit



Providing time extensions for locating a unit when necessary because of the lack of availability of accessible units or special challenges of the family in seeking a unit



Permitting an authorized designee or advocate to participate in the application or certification process and any other meetings with HACM staff

Verification of Disability

The regulatory civil rights definition for persons with disabilities is provided in Chapter 2 of the Admin Plan.

The definition of a person with a disability for the purpose of obtaining an accommodation is much broader than the HUD definition of disability, which is used for waiting list preferences and income allowances.

- Before providing an accommodation, HACM must determine that the person meets the definition of a person with a disability and that the accommodation will enhance the family's access to HACM's programs and services.
- If a person's disability is obvious or otherwise known to HACM and if the need for the requested accommodation is also readily apparent or known, no further verification will be required.
- If a family indicates that an accommodation is required for a disability that is not obvious or otherwise known, HACM must verify that the person meets the definition of a person with a disability and that the limitations imposed by the disability require the requested accommodation.

When verifying a disability, HACM will follow the verification policies provided in Chapter 7 of the Admin Plan.

All information related to a person's disability will be treated in accordance with the confidentiality policies provided in Chapter 16 of the Admin Plan. In addition to the general requirements that govern all verification efforts, the following requirements apply when verifying a disability:

- Third-party verification must be obtained from an individual identified by the family who is competent to make the determination. A doctor or other

medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual's disability may provide verification of a disability.

- HACM must request only information that is necessary to evaluate the disability-related need for the accommodation. HACM will not inquire about the nature or extent of any disability.
- Medical records will not be accepted or retained in the participant file.
- In the event that HACM does receive confidential information about a person's specific diagnosis, treatment, or the nature or severity of the disability, the agency will dispose of it. In place of the information, HACM will note in the file that the disability and other requested information have been verified, the date the verification was received, and the name and address of the knowledgeable professional who sent the information.

Approval/Denial of a Requested Accommodation

After a request for accommodation is presented, HACM will respond in writing within thirty business days.

**HACM:
Reasonable
Accommodation
Requests**

HACM may deny the request for the following reasons:

- **There is no relationship, or “nexus,” found between the disability and the requested accommodation.** The notice will inform the family of the right to appeal HACM's decision through an informal review (if applicable) or informal hearing (see Chapter 16 of the Admin Plan).
- **The accommodation is not reasonable** (it would impose an undue financial and administrative burden or fundamentally alter the nature of HACM's operations). HACM will discuss with the family whether an alternative accommodation could effectively address the family's disability-related needs without a fundamental alteration to the program and without imposing an undue financial and administrative burden. If HACM believes that the family has failed to identify a reasonable alternative accommodation after interactive discussion and negotiation, the agency will notify the family in writing of its determination within thirty business days from the date of the most recent discussion or communication with the family.

VAWA

VAWA is a federal law that helps protect tenants who are survivors of domestic violence, dating violence, sexual assault, or stalking. Under VAWA, a landlord cannot

evict you, deny housing, or end your assistance just because you have experienced abuse. Tenants may be allowed to remove the abuser from the lease, remain in their current unit, or use their voucher to seek out another unit for safety reasons. VAWA also requires landlords to keep information about abuse confidential and not share it without permission, except when required by law.

A variety of forms and documents related to VAWA are available on HUD's website, including:

- [Notice of Occupancy Rights under VAWA](#)
- [Model Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking](#)
- [Certification of Domestic Violence, Dating Violence, Sexual Assault or Stalking, and Alternate Documentation](#)
- [Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking](#)
- [VAWA Emergency Transfer Data Collection](#)



CHAPTER 3

Your Unit and Rent Amount

Voucher Size and Term

HACM determines the size of the unit your family is eligible for; this is based on the size of your family according to the subsidy standards. The size of the unit is indicated on the voucher (example highlighted in **purple** below).

Voucher Housing Choice Voucher Program	
U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB Burden Statement: The public reporting burden for this information collection is estimated to be up to 0.05 hours, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This collection of information is required for participation in the housing choice voucher program. Assurances of confidentiality are not provided under this collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Office of Public and Indian Housing, U.S. Department of Housing and Urban Development, Washington, DC 20410. HUD may not conduct and sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number. Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information on this form by 24 CFR § 982.302. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. The Personally Identifiable Information (PII) data collected on this form are not stored or retrieved within a system of record.	OMB No. 2577-0169 (exp. 04/30/2026)
Please read entire document before completing form Fill in all blanks below. Type or print clearly.	Voucher Number ex. 123451234123
1. Insert unit size in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)	1. Unit Size 2
2. Date Voucher Issued (mm/dd/yyyy) Insert actual date the Voucher is issued to the Family.	

Subsidy Standards

The size of the voucher, or how many bedrooms the family qualifies for, is dependent upon your family size and composition. HACM will look at how many members are included in your family, as well as details about each member, to determine how large of a unit the PHA will pay assistance for.

These standards consider:

- The number of people living in a household
- The ages of the household members
- The gender of household members
- Approved medical or reasonable accommodations needs

This ensures:

- Families are not overcrowded
- Housing costs remain reasonable
- HUD rules are applied fairly and consistently

- The PHA uses HUD occupancy standards to assign a voucher size.

NOTE: Everyone must be an approved household member to be counted toward the voucher size.

Bedroom Guidelines

Voucher sizes (i.e., the number of bedrooms) are usually assigned based on these guidelines:

Number of Bedrooms	Number of People in the Household
1 Bedroom	1–2 People
2 Bedrooms	2–4 People
3 Bedrooms	4–6 People
4 Bedrooms	6–8 People

IMPORTANT: The voucher size determines how much assistance you receive, not how large of a unit you must rent.

HACM will use the following criteria to determine the number of bedrooms your family qualifies for:

- Generally, HACM's subsidy standards require two people to share a bedroom.
- Foster children will only be included in determining unit size if they will be staying in the unit for more than six months.
- A child who is temporarily away from the home for placement in foster care is considered a family member in determining unit size.
- Live-in aides are provided one separate bedroom, and the families of live-in aides are **not** considered when determining unit size.
- In some cases, space may be provided for a child who is away at school but returns home during school recess.
- Additional space will **not** be provided for a family member (other than a spouse) who is away most of the time, such as a family member in the military.

HACM may grant an exception to the subsidy standards if it is determined that an additional bedroom is required, such as for medical equipment or if a family member requires a separate room due to disability, medical, or health conditions. To

qualify for an exception, a written notice will need to be provided explaining the reason for the exception. HACM may grant exceptions in other cases if it is determined the exception is justified by the disability, health, or relationship of the family members.

Exceptions to Subsidy Standards

HACM will consider granting an exception for any of the reasons specified in the regulation: the age, sex, health, disability, or relationship of family members or other personal circumstances.

You must request any exception to the subsidy standards in writing. The request must explain the need or justification for a larger family unit size and must include appropriate documentation. Requests based on health-related reasons must be verified by a knowledgeable professional source (e.g., doctor or health professional), unless the disability and the disability-related request is readily apparent or otherwise known. Your continued need for an additional bedroom due to special medical equipment must be reverified at annual reexams.

HACM will notify you of its determination within thirty business days of receiving the request. If your request is denied, the notice will inform you of your right to request an informal hearing.

Unit Size

The unit size is the actual number of bedrooms in the home you choose to rent. You may choose a unit that is:

- Smaller than your voucher size,
- The same size as your voucher, or;
- Larger than your voucher size.

NOTE: A larger voucher than the family would otherwise be entitled to may be granted upon request as an accommodation for a person with disabilities if necessitated by the disability.

In some cases, you may choose to rent a unit with more bedrooms than your voucher size, but HACM will **not** increase the size of your voucher; the amount the PHA pays remains the same, and any excess rent above the approved amount will be your responsibility.

Examples: Voucher Size Versus Unit Size

The voucher size represents the size of the unit that your family is approved for, while the unit size represents the size of the unit selected with the voucher.

HACM will choose the smaller of the unit size (in the RFTA packet) or the voucher size (on the voucher).

See below for some examples:

- A tenant is eligible for a four-bedroom unit on the voucher and submits a RFTA for a five-bedroom unit. The payment standard is based on the smaller size, which in this case is the voucher. This means HACM will **only** pay the amount of subsidy for a four-bedroom unit.
- A tenant is eligible for a two-bedroom unit on the voucher and submits a RFTA for a studio or one-bedroom unit. The payment standard is based on the smaller, which is the RFTA. This means HACM will **only** pay the amount of subsidy for a one-bedroom unit.
- The tenant is eligible for a one-bedroom unit on the voucher and submits a RFTA for a one-bedroom unit. In this case, the size of both the voucher and the unit are the same. HACM pays the amount of subsidy for the one-bedroom unit.

Voucher Term

The initial term of the voucher is 120 days. Families must locate a rental unit and submit a RFTA before the initial voucher term expires (example included in **purple** below). If a unit is not located within that timeframe, families are required to re-apply to the waiting list once it opens again.

Please read entire document before completing form Fill in all blanks below. Type or print clearly.	
	Voucher Number ex. 123451234123
1. Insert unit size in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)	1. Unit Size 2
2. Date Voucher Issued (mm/dd/yyyy) Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/dd/yyyy) 1/31
3. Date Voucher Expires (mm/dd/yyyy) must be at least sixty days after date Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy) 3/31
4. Date Extension Expires (if applicable)(mm/dd/yyyy) (See Section 6. of this form)	4. Date Extension Expires (mm/dd/yyyy)

HACM will only approve extensions up to thirty days from the original date of the voucher for reasonable accommodations for persons with disabilities or for reasons

beyond the family's control, as determined by the PHA. HACM will approve additional extensions in limited circumstances.

NOTE: The time HACM spends processing the RFTA, inspecting the unit, and negotiating the rent with the landlord does **not** count against the search time. If the landlord does not agree to the rent or if the selected unit does not pass inspection, families will be given the unexpired time back on their voucher to search for another suitable unit.

Using the Voucher to Choose Where to Live

Vouchers are used as an agreement between the participant family and HACM. When the voucher is signed, you agree to abide by the Family Obligations.

The following points outline considerations to keep in mind when using the voucher to choose where to live:

- **HACM Jurisdiction:** You may use your voucher to lease anywhere within HACM's jurisdiction and, if eligible, may lease outside the jurisdiction through portability. You can use <https://hacm.maxrent.org/> to get an affordability estimate of a unit you're interested in renting.
- **Area of Low Poverty Concentration:** HACM encourages HCV families to search for a home in an area of low poverty concentration. These areas grant certain advantages, such as access to better employment and schools and greater access to community services. HACM provides a map ([see Appendix B](#)) showing areas of low poverty concentration to assist you in finding them.
- **Choosing a Neighborhood:** When searching for a home, consider whether the neighborhood meets your family's needs (e.g., cleanliness, crime rate, schools, day cares, access to public transportation, etc.).
- **Choosing a Unit:** Once a unit is selected, a twelve-month lease with the landlord must be signed, and the unit must pass NSPIRE inspection.
- **Housing Search Resources:** Finding the right home is one of the most important steps in using your voucher. HACM encourages families to search throughout our service area, including **Housing Opportunity Areas**, which may provide greater access to employment, quality schools, transportation, healthcare, grocery stores, parks, and other community amenities. Some of these areas may also have higher payment standards, providing additional housing choices. Housing Opportunity Areas are identified by the lighter-colored areas on the Housing Opportunity Map included in [Appendix B](#) of this packet.

The following resources may assist you in locating available rental units:

- Housing websites
 - [AffordableHousing.com](https://www.affordablehousing.com)
 - [Apartments.com](https://www.apartments.com)
 - [Zillow Rentals](https://www.zillow.com/rentals)
 - [Realtor.com Rentals](https://www.realtor.com/rentals)
 - [Rent.com](https://www.rent.com)
 - [ForRent.com](https://www.forrent.com)
 - [Apartment Finder](https://www.apartmentfinder.com)
- Local housing resources
- Property management companies
- Local newspaper and online classified advertisements
- Community organizations and nonprofit housing agencies
- Referrals from friends, family, or current landlords

Before You Move

You must receive written approval from HACM before moving or requesting portability. Do not sign a lease or move until you have been authorized to do so.

If you move without approval, HACM may not be able to approve your housing.

Portability Rights

Portability allows a family receiving HCV assistance to use their voucher to rent a unit in the jurisdiction of another PHA, provided the receiving PHA administers the HCV Program and all HUD requirements are met.

NOTE: For a full list of PHAs, visit <https://resources.hud.gov/#>.

Applicants who were Milwaukee residents at the time of application may exercise portability to another jurisdiction immediately upon the issuance of a voucher.



Applicants who were **not** Milwaukee residents at the time of application must use their voucher to rent a unit in Milwaukee **for at least one year** before they are allowed to exercise portability.

If You Are Eligible to Port

To request to port to another jurisdiction, provide your housing specialist with the contact information of the PHA in the area you wish to move to. You must be eligible to move, be in “good standing” status with family obligations and must not owe any money to HACM.

If you qualify for portability:

- Notify your housing specialist that you wish to move.
- Identify the city or housing authority where you want to relocate.
- HACM will determine your eligibility for portability and coordinate with the receiving PHA.

The receiving PHA will contact you regarding its briefing, paperwork, voucher issuance, and leasing requirements.

If you are considering moving outside HACM's jurisdiction, contact your housing specialist before making any plans. Staff can explain eligibility, the portability process, and any documentation that will be required.

Twelve-Month Residency Requirement for Some New Participants

If neither the head of household nor the spouse/cohead lived within HACM's jurisdiction when the family first applied for assistance, HUD regulations allow HACM to require the family to:

- Lease a unit within HACM's jurisdiction.
- Remain assisted in that unit for at least twelve months before requesting portability.

Exceptions may be considered as a reasonable accommodation for a disability or when required under the VAWA, including situations involving domestic violence, dating violence, sexual assault, or stalking.

Important Things to Know

Each housing authority has its own payment standards, subsidy policies, and administrative procedures. Your portion of the rent may increase or decrease depending on where you move.

The receiving housing authority may have different voucher term lengths, appointment requirements, and leasing deadlines.

Your family must continue to comply with all Housing Choice Voucher Program obligations throughout the portability process.

Not every move qualifies for portability. Approval is subject to HUD regulations and HACM policies.

Leasing a Unit with the Voucher

Most landlords require a formal application to be completed before signing a lease and may charge an application fee to cover any expenses. **HACM and the HCV Program do not cover these fees.**

Most landlords have standards for accepting or denying an applicant family. These may include:

- Prior landlord references, including names, addresses, and phone numbers*
- Verification of sufficient income for rent
- Credit history
- No felony convictions
- No prior evictions

***NOTE:** HACM is required to provide the landlord with verification of any current and prior addresses if asked.

If you believe you have been denied housing for a reason other than those included in the list of reasonable standards, you may be a victim of housing discrimination. Refer to the [Fair Housing and Equal Opportunity](#) section in this briefing for more information.

The landlord may also charge you a security deposit; **do not pay the deposit before HACM approves the unit**, as the landlord may not return the deposit even if the unit fails inspection. HACM does not provide security deposit assistance.

Completing the Approval Process

After selecting a unit, the participant and landlord must complete the RFTA and submit it to HACM; the landlord must also provide a completed owner/agent form, proof of ownership, and a completed W-9 form.

Once HACM reviews the forms, an inspection will typically be scheduled within 15 days. The landlord must be present at the inspection.

HACM will determine if the requested rent is affordable and rent reasonable prior to conducting an inspection.

If any unit repairs are needed, the landlord must complete them and schedule an additional inspection. **If the unit does not pass inspection, the family cannot rent the unit under the HCV Program and must look for another unit to rent.**

However, if the unit passes inspection, HACM will notify you that the unit is approved and that you may sign a lease agreement.

Do not move into the unit or sign a lease until you receive this authorization.

Once you receive authorization, you can sign the lease and move into the new unit. HACM will prepare the HAP Contract, which the landlord must return a signed copy of the residential lease agreement.

NOTE: The effective date of the lease and the HAP Contract cannot begin before the unit passes the inspection.

Rent and Assistance Calculations

In the HCV Program, the amount of rent you pay is generally a percentage of your income. The first step in setting your rent is determining your income.

You are required to report **all** money you receive from **all** sources, including: government benefits, child support, family gifts, and any assets for each family member. Your income is determined using your gross income, **not** your net income.

If your household experiences a qualifying financial hardship, HACM may temporarily reduce or suspend the minimum rent, as allowed under HUD rules. HACM will apply all HUD-required hardship exemptions and processes related to minimum rent.

Income Determination

Your family share is the amount you pay each month toward rent and any tenant-paid utilities. Your family share will never be less than your Total Tenant Payment (TTP), but it may be higher depending on the rent charged for the unit.

This affordability limit applies only at initial move-in and helps ensure that rents remain affordable for participating families.

The total income for all household members must be reported to meet income requirements.

This includes:

- Wages, tips, overtime pay, and bonuses
- Income from the operation of a business
- Income from assets
- Social Security (SS) benefits
- Unemployment benefits
- Alimony and child support
- Temporary Assistance for Needy Families (TANF)
- Contributions from family and friends
- Stipends from a trust
- Student financial aid
- Other sources of income as specified by HUD regulations.

Calculating income also requires examining zero income situations, assets, and expenses.

Deductions

You may be eligible for some annual deductions. Your adjusted income is determined by subtracting the deductions from your gross annual income.

Some deductions you may be eligible for include:

- **Dependent:** Applies to children under the age of 18.

- **Elderly and Disabled Family:** Applies if the head of household (HoH) or spouse is over sixty-two years of age or disabled.
- **Childcare:** Applies if the child is under thirteen years of age; this enables an adult to work or go to college. You cannot get this deduction if the childcare is paid for by another agency.
- **Medical and Disability:** Applies if the HoH or spouse is over sixty-two years of age or disabled. The cost of the expenses must exceed 3% of your annual income and the expense must not be paid by insurance, Medicare, Medicaid, or another agency.

Assets and Expenses

All household members must report assets, which are items or resources that can be converted into cash.

This includes:

- Savings and checking accounts
- Certificates of deposit (CDs)
- Stocks, bonds, mutual funds, and other investments
- Life insurance policies that have a cash value
- Personal property held as an investment, such as gems, jewelry, coin collections, and antique cars
- Real property
- Employer pension and retirement funds
- Individual retirement accounts (IRAs), Keogh accounts, and similar retirement savings accounts; and
- Annuities and trusts

Zero Income

In some cases, participant families may report to the PHA that they have no income, which is a status called **zero income**.

HACM will conduct an interim reexamination every three months for as long as the family reports zero income to verify this status.

Calculating Rent

After identifying a possible unit, make sure it is affordable. The amount of rent you pay is based on the amount of income in your household. Your portion of rent will be at least 30% of your adjusted income.

HACM has a minimum rent requirement of \$50.00, which means that families are required to pay at least \$50.00 per month in rent.

In demonstrated extreme examples of financial hardship, the PHA may waive this requirement. If the PHA waives the minimum rent requirement, you will still have to repay the months in which it was waived. You may pay up front or elect a repayment agreement.

Total Tenant Payment (TTP)

HACM determines the minimum amount you must contribute toward rent and utilities. This amount is called the TTP. This is calculated using a formula based on your income.

Your TTP will be the highest of the following:

- 10% of your gross monthly income;
- 30% of your adjusted monthly income; or,
- Minimum rent of \$50.00.

Tenant Rent to Landlord

The rent you pay to the landlord depends on the amount of the gross rent.

If the gross rent is less than the payment standard, you pay the difference between the HAP and the contract rent.

If the gross rent exceeds the payment standard, you still pay the difference between the contract rent and the HAP; however, your TTP (rent to landlord plus utility allowance) may not exceed 40% of your monthly adjusted income at initial move-in.

If your payments exceed 40% of your monthly adjusted income, you will not be allowed to rent the unit you selected.

Payment Standards

A payment standard is the maximum amount the PHA will contribute for units and is based on the number of bedrooms in a unit. The PHA's payment standards are set by ZIP code, so the payment standard may vary across different areas in which you are searching.

NOTE: You can find HACM's current payment standards at hacm.org. You will also receive a copy of the [current payment standards](#).

If the combined contract rent and tenant-provided utilities exceed the payment standard, you will be responsible for the difference.

To help ensure affordability, HACM compares the gross rent for the unit, including contract rent and tenant-paid utilities, to the applicable payment standard when determining the family's subsidy. At initial lease-up, the family's share of the rent may not exceed 40% of the family's adjusted monthly income. This means that if the amount you are required to contribute each month is more than 40% of your monthly adjusted income, the PHA will attempt to negotiate the rent with the landlord to an approvable amount. If no agreement is made, the PHA will deny the unit.

HAP Calculation

The HAP is the amount of the rent HACM pays to the landlord. The HAP payment is the lower of:

- Payment standard minus TTP, or;
- Gross rent (contract rent plus the utility allowance) minus TTP.

Utility Allowances

Once you have located the unit and you know which utilities you will be responsible for, you can use the Utility Allowance Worksheet to determine what allowance(s) the PHA will grant you based on the size of the unit and the structure type.

You may receive a Utility Assistance Payment (or UAP) if your TTP is less than the utility allowance for the unit you selected. HACM maintains utility allowance schedules by unit type and bedroom size in accordance with federal laws and HUD regulations. When applicable, if a family's utility allowance exceeds its total tenant payment, HACM will issue a utility reimbursement to the family. HACM may, at its discretion, make utility payments directly to the utility provider on behalf of the assisted family.

NOTE: See HACM's current utility allowance schedule at hacm.org. You will also receive a copy of the current [Utility Allowance Worksheet](#).

Tenant and HACM Responsibilities

The family is not responsible for the portion of rent to landlord that is covered by HAP, and the landlord may not terminate the tenancy of an assisted family for nonpayment by HACM.

Likewise, HACM is responsible only for making the HAP to the landlord in accordance with the HAP Contract. HACM is not responsible for paying tenant rent, or any other claim by the landlord, including damage to the unit.

Example Rent Calculation

- Monthly gross income: \$1,800
- Monthly adjusted income (after deductions): \$1,600
- Minimum rent: \$50
- Rent to landlord: \$1,150
- Utility allowance: \$100

Step 1: Calculate the TTP

- **30% of adjusted monthly income:** $30\% \times \$1,600 = \480
- **10% of gross monthly income:** $10\% \times \$1,800 = \180
- **Minimum rent:** \$50

The TTP is the highest of the amounts above, which is \$480.

Step 2: Calculate the Gross Rent

Gross rent is the total cost of the unit, including utilities.

- **Rent to landlord:** \$1,150
- **Utility allowance:** \$100

- **Gross rent:** = \$1,150 + \$100 = \$1,250

Step 3: Determine the Tenant Rent

Under HCV, the tenant generally pays their **TTP** toward rent and utilities.

- **Tenant Rent:** \$480

In this example, the family pays their TTP of \$480 toward rent and utilities. HACM pays the remaining portion directly to the landlord.

EIV and Income Reporting Requirement

[EIV Brochure](#)

When you become a participant of the HCV Program, the PHA will access all household members' income via HUD's national databases, which are the Enterprise Income Verification System (EIV) and the Income Validation Tool (IVT). These databases are used every time there is a change in income. Failure to report any changes in income could result in termination from the program.

HACM uses HUD's EIV System to verify household income. EIV compares the income information you report with data received from federal and state sources, such as employment wages and benefit payments.

You must report all household income and any income changes for all household members to HACM within ten business days.

Reporting changes to another agency or your landlord does not meet this requirement; all changes must be reported directly to HACM.

Failure to report income accurately or on time may result in retroactive rent charges, repayment of assistance, and termination from the HCV Program. Knowingly providing false or incomplete information is a violation of HUD regulations and federal law and may affect future eligibility for housing assistance.

To report an income change, log in to your portal account at myportal.hacm.org, select Report A Change, and provide any necessary documentation to support the change.

If you are unsure what income to report, contact HACM as soon as possible at hcvsupport@hacm.org.

Debts Owed to Housing Agency

Debts Owed Form

A debt owed to HACM occurs when a household receives housing assistance it was not eligible for or fails to pay required charges, such as rent, utilities, or amounts owed due to unreported or underreported income or household changes.

If a debt is owed, HACM will notify you in writing and explain the amount due and available repayment options. Households may be required to repay the debt or enter into a repayment agreement, and failure to resolve an outstanding balance may result in termination of assistance and may affect future eligibility for federally assisted housing. Participants who receive a debt notice and believe it is incorrect are encouraged to contact HACM promptly to ask questions or request a review.

Reasonable Rent

When reviewing the selected unit, the PHA will conduct a rent reasonableness test, meaning staff will determine if the proposed rent is reasonable by comparing the unit to other unassisted units nearby.

Factors considered include:

- Number of bedrooms
- Square footage
- Unit quality
- Type and year built
- Accessibility to services
- Amenities
- Utilities paid by tenant
- Management services

HACM must determine reasonable rent in accordance with [24 CFR 983.303](#). The rent to landlord for each contract unit may at no time exceed the reasonable rent, except in cases where HACM has elected within the HAP Contract not to reduce rents below the initial rent to landlord and, upon redetermination of the rent to landlord, the reasonable rent would result in an amount below the initial amount.

The reasonable rent must be determined by comparing rent to other comparable, unassisted units. When making this determination, HACM must consider factors that



affect market rent, such as the location, quality, size, type, and age of the unit, as well as the amenities, housing services, maintenance, and utilities to be provided by the landlord.



CHAPTER 4

Ongoing Activities

Inspections

NSPIRE: Resident Resources

As a participant in the HCV Program, your unit must meet HUD's NSPIRE standards. These standards are used by HACM to ensure that units are safe, sanitary, and in good condition.

During an inspection, a HACM inspector will review the entire unit, including interior and exterior areas. Inspectors are required by HUD to identify and cite deficiencies that are the responsibility of both the landlord and the tenant.

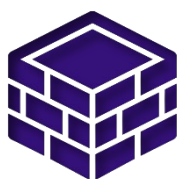
At a minimum, HACM will conduct an inspection of the unit at initial lease up and then biennially. However, other inspections may be scheduled, such as if a complaint is raised by either you or the landlord.

It is your responsibility to allow the PHA to inspect your unit.

The landlord may request access to the unit prior to the inspection to ensure the unit meets HUD's NSPIRE standards.

Landlord Responsibilities

Inspectable items that are typically the landlord's responsibilities include:



Structural Items

Ceilings, chimneys, floors, foundation, roof, and walls



Major Systems

Heating, ventilation, plumbing, and electrical



Appliances

Owner-provided refrigerators, ovens, washers and dryers, and dishwashers



Utilities

Owner-provided electricity, natural gas, water, waste disposal, and sewage

Tenant Responsibilities

Tenant responsibilities may include conditions under the tenant's control:



Housekeeping

Infestations, blocked escape paths, and fire hazards



Damaged Items

By household member or guests visiting unit



Utility Service

Service cut (not maintaining utilities in service)

Repair Requirements

If deficiencies are identified, repairs must be completed within the required timeframe. Failure to correct tenant-responsible items or allow access for repairs or inspections may result in enforcement action, including termination of assistance. Likewise, landlords are required to address landlord responsible items to maintain program compliance.

Participants are encouraged to prepare for inspections, keep the unit clean and safe, and promptly report maintenance issues to property management. Working together helps ensure the unit passes inspection and that housing assistance can continue without interruption.

Lead-Based Paint Disclosure

HACM is responsible for providing participants with required lead-based paint information for assisted units built before 1978, in accordance with federal law. This includes giving families the HUD-approved lead disclosure pamphlet, notifying them of any known or suspected lead-based paint hazards, and providing information about their rights regarding lead safety.

These requirements are intended to help protect families, especially households with young children and pregnant persons, from the health risks associated with lead exposure.

Protect Your Family from Lead in Your Home Brochure

Reexaminations

The PHA is required to reexamine each family's income and composition at least annually and to adjust the family's level of assistance accordingly. Interim

reexaminations (or reexams) are also needed in certain situations. This chapter discusses both annual and interim reexams, and the recalculation of family share and subsidy that occurs as a result.

Annual Reexaminations

The PHA must conduct a reexam of family income and composition at least **annually**. This includes gathering and verifying current information about family composition, income, and expenses. Based on this updated information, the family's income and rent must be recalculated.

HACM conducts reexaminations of eligibility at least annually.

It is your responsibility to participate in a reexam at least once a year and provide all information requested by HACM.

The reexam will include:

- A review of your income, assets and expenses
- A review of your family composition
- Verification of other eligibility requirements.

HACM will begin the annual reexam process 120 days in advance of its scheduled effective date by initiating a recertification workflow in the online portal at myportal.hacm.org. The participant must log into their portal account and complete the recertification online, including providing any documentation requested. It is important to remember the email address and password that you set up when creating your account.

If the participating family needs assistance in completing their recertification, HACM offers computer lab assistance every working Wednesday at 5011 W. Lisbon Ave, Milwaukee, WI 53210. No appointment is required. Bring any documentation to support your household income and any changes to your household that you need to report. Property managers may also assist in completing annual recertifications.

Interim Reexaminations

Family circumstances may change between annual reexams, including changes to income or composition. In these cases, HACM will conduct an interim reexam to account for any changes in the household.

Household Changes

Any change in your family's size must be reported to HACM:

- **Birth, Adoption, or Court Awarded Custody of a Child:** Report the change to HACM within fifteen business days.
- **Add Other Types of Family Members:** Families must request HACM's approval to add a new family member, live-in aide, foster child, or foster adult prior to moving into the unit. This includes any person not on the lease who is expected to stay in the unit for more than thirty consecutive days or ninety cumulative days within a twelve-month period and therefore no longer qualifies as a "guest." All new adult additions to the household must be approved by the PHA and pass a criminal background check.
- **Family Member Leaving Unit:** If a household member ceases to reside in the unit, the family must inform HACM within fifteen business days.

If the family unit size (voucher size) changes because of adding or removing members from the household, HACM will determine if the unit size is still appropriate.

Income Changes

HACM will conduct income-related interim reexams in each of the following instances:

- **Any Change in Income:** Families are required to report all increases in household income of more than \$200 a month within ten business days of the change occurring.
- **Family Reports Zero Income:** HACM will conduct an interim every three months as long as the family continues to report that they have no income.
- **Seasonal or Cyclic Income:** If at the annual reexam it is not feasible to anticipate a level of income for the next twelve months, HACM will schedule an interim reexam to coincide with the end of the period for which it is feasible to project income.

- **Tenant Declarations:** If at the annual reexam, tenant declarations cannot be verified, and third-party verification becomes available, HACM will then conduct an interim reexam.

You must report all household income and any income changes for all household members to HACM within ten business days.

Reporting changes to another agency or your landlord does not meet this requirement; all changes must be reported directly to HACM.

Failure to report income accurately or on time may result in retroactive rent charges, repayment of assistance, and termination of the voucher. Knowingly providing false or incomplete information is a violation of HUD regulations and federal law and may affect future eligibility for housing assistance.

To report an income change, log in to the portal account at myportal.hacm.org, select Report A Change, and provide any necessary documentation to support the change.

Terminations

HUD requires the PHA to terminate assistance if the participant violates the Family Obligations or lease or when a participant is no longer eligible for assistance.

The PHA may terminate assistance for any of the following reasons:

- A household member violates the Family Obligations or terms of the lease.
- A household member commits fraud, bribery, or any other corrupt or criminal act in connection with any federal housing program.
- A household member disturbs the quiet and peaceful enjoyment of the premises or neighborhood for other tenants.
- The participant fails to fulfill their repayment agreement with HACM or any other housing program.
- A household member behaves violently toward a HACM staff member or its agents or threatens to do so.
- The participant fails to provide the PHA with required documentation.

- A household member manufactures or produces methamphetamine.
- A participant's income is high enough that the participant is responsible for paying the full contract rent for six months.
- Any violent criminal activity and any other activities as outlined in regulations and policies.

Informal Reviews, Hearings, and Grievances

Both applicants and participants have the right to question, challenge, and request a review of certain decisions made by HACM that may negatively affect their eligibility for housing assistance or continued participation in a HACM program. **These appeal rights are intended to ensure due process and provide individuals with a fair opportunity to be heard when they believe a HACM decision is incorrect, inconsistent with policy, or unjust.**

NOTE: The Admin Plan provides detailed information regarding appeal eligibility, required timeframes, notice requirements, and the procedures used to conduct reviews and hearings.

- **Informal Review:** The appeal process that allows an applicant to request reconsideration of a HACM decision that resulted in the denial of admission or assistance, including determinations related to program eligibility, preferences, or screening outcomes.
- **Informal Hearing:** The appeal process for participants (or for applicants who are denied admission based on citizenship or eligible immigration status) that provides an opportunity to dispute decisions that impact the continuation, amount, or termination of housing assistance.

A request for an informal review or hearing must be submitted in writing and received by HACM either in person, emailed to compliance@hacm.org, or by mail no later than ten business days from the date of HACM's written notice denying assistance. Upon receipt of a timely request, HACM will schedule the informal review or hearing and provide the family with written notice within thirty business days.

When conducted remotely, HACM will notify the family in advance of:

- The procedures that will be used to conduct the remote informal review or hearing;
- The availability of technical assistance before and during the review or hearing, if needed; and,

- The family's right to inform HACM of any technology, resource, or accessibility barriers that may prevent full participation.

If such barriers are identified, HACM will make reasonable efforts to resolve the issues or allow the family to participate in an in-person informal review or hearing, as appropriate.



CHAPTER 5

Tenant Expectations

General HCV Resident Compliance

PBV: Statement of Family Responsibilities

Residents must:

- Sign and comply with the landlord's lease agreement.
- Pay rent and other tenant-paid charges on time.
- Keep the unit in decent, safe, and sanitary condition.
- Avoid damage to the unit beyond normal wear and tear.
- Refrain from criminal activity, including drug-related criminal activity, violent behavior, or other actions threatening health and safety.
- Comply with all house rules and lease provisions.



Rent and Utilities

- Residents must pay their reasonable tenant rent as determined by HACM to the landlord every month.
- Residents are responsible for paying tenant-paid utilities and maintaining utility service. This includes any excess utility costs above any utility reimbursements provided by HACM.



Annual and Interim Reexaminations

- Residents must participate in annual recertifications and provide all requested documentation.
- Residents must report required changes (within ten business days), including:
 - Income changes
 - Household composition changes
 - Changes in expenses
- Failure to report changes or provide documentation may result in retroactive rent charges or termination.



Household Composition

- Only approved household members may reside in the selected unit.
- Residents must obtain HACM's approval before adding or removing household members.
- Unauthorized occupants may result in termination of assistance.



Unit Use and Occupancy

- The selected unit must be used as the family's only residence.
- Residents must comply with HACM's occupancy standards.
- Extended absences exceeding HUD's or HACM's limits must be reported and approved.



Inspections and Unit Access

- Residents must allow access to the unit for:
 - NSPIRE inspections
 - Maintenance and repairs
 - Emergency situations
- Repeated failure to grant access may result in violation of program requirements.



Prohibited Activities

Residents are prohibited from:

- Engaging in criminal activity, including violent or drug-related crimes.
- Providing false or misleading information.
- Subleasing or assigning the unit.
- Engaging in behavior that threatens the health, safety, or peaceful enjoyment of others.



Moving and Mobility

- Moves without housing agency approval may result in loss of assistance.
- Participants must immediately report any eviction notices to HACM.
- Families must submit proper notice to HACM in advance of moving out of their assisted unit.



Compliance with Laws and Policies

Residents must comply with:

- Federal regulations
- HACM's policies
- Fair housing requirements
- VAWA protections and obligations



Grounds for Termination

Assistance may be terminated for:

- Serious or repeated lease violations
- Program fraud or misrepresentation
- Failure to meet reporting requirements
- Criminal activity or threats to health and safety
- Failure to comply with HACM's policies

HACM's One Strike and You're Out Policy

HACM is committed to providing safe, peaceful, and drug-free housing for all residents. Federal law requires housing agencies to prevent criminal activity that threatens the well-being of the community.

- **Your Right to Peace and Safety:** Every resident has the right to live in a community free from violence, threats, intimidation, and drug-related activity. HACM enforces this policy to protect the safety and well-being of all participants, families, and neighbors.

- **What Behaviors Are Not Allowed:** The following behaviors are prohibited for participants, household members, guests, or anyone under your control:
 - Drug-related criminal activity
 - Violent criminal activity
 - Criminal activity that threatens the safety or peaceful enjoyment of others

If these activities occur, HACM may take action that can include ending program assistance.

- **Arrests Alone Do Not Affect Your Housing:** An arrest by itself is **not** proof of criminal activity. HACM will not deny or end assistance based only on an arrest. However, an arrest may lead HACM to look into the underlying incident to determine what happened. HACM must base any decision on a preponderance of the evidence (meaning “more likely than not”).
- **Your Rights if HACM Takes Action:** You have important protections:
 - Written notice explaining the concern
 - A chance to tell your “side”
 - The right to present evidence
 - The right to be represented
 - An opportunity to question evidence or witnesses

These rights come from federal regulations that protect voucher holders.

- **Lifetime Sex-Offender Registration:** Federal law requires HACM to deny admission if a household member is on a lifetime sex-offender registry in any state. HACM checks Wisconsin and any other states where household members have lived. This rule is mandatory under HUD.
- **Fair Housing (No Discrimination):** HACM follows all federal and Wisconsin fair housing laws. This means there is no discrimination based on race, sex, disability, age, lawful source of income, national origin, family status, or status as a survivor of domestic abuse, sexual assault, or stalking.
- **What You Can Do to Stay in Good Standing:**
 - Avoid prohibited criminal activity.
 - Make sure your guests follow community rules.

- Report threats or dangerous behavior.
- Communicate with HACM if issues arise.

Most voucher families never experience any problems. These rules are in place to protect you and your neighbors.

NOTE: In the Veterans Affairs Supportive Housing (VASH) Program, HACM may only screen for and deny admission to a family member that is subject to a lifetime registration requirement under a state sex offender registration program.

A Good Place to Live!

Having a stable place to live is essential. Through HACM's HCV Program, A Good Place to Live helps participants reside in quality housing with long-term rental assistance.

[A Good Place to Live! Brochure](#)

Things to Remember for HCV Program Success

To be successful in the HCV Program, participants are encouraged to:

- **Communicate openly and promptly with HACM and your landlord.** Ask questions when you are unsure and report issues as soon as they arise.
- **Keep all scheduled appointments with the PHA, landlord, and inspectors.** If you cannot attend an appointment, notify the appropriate party as soon as possible.
- **Maintain accurate household records,** including income documents, notices from employers or benefit providers, and copies of letters sent to or received from HACM.
- **Report changes in a timely manner,** including changes in income, employment, or household composition, in accordance with program requirements.
- **Pay your rent on time and maintain utility services in your name,** if applicable.
- **Follow your lease agreement and house rules and maintain your unit in a safe and sanitary condition.**

- **Open and read all mail and notices from HACM and property management**, as important deadlines and required actions may apply.

Staying organized, communicating regularly, and meeting program requirements will help ensure continued eligibility and a positive experience in the HCV Program.

Next Steps After Your HCV Briefing

After you complete your HCV briefing:

1. Sign your issued Housing Choice Voucher.
2. Begin the search for the housing unit of your choice.
3. Provide the prospective landlord with the RFTA packet.
4. Have the landlord submit the completed RFTA packet to HACM for processing before your Voucher expires to section8leasing@hacm.org.
5. **Please make sure your contact information is current and respond promptly to any requests to avoid delays.**



CHAPTER 6

Certification and Appendices

Tenant Briefing Program Certification

I certify that I have participated in the HCV Program Tenant Briefing conducted by HACM. I acknowledge that I received the HCV Briefing Packet and that the contents of this packet were explained to me by HACM staff.

I understand how the HCV Program operates, including my rights and responsibilities as a participant, and what is required of me to receive and continue to receive rental assistance through HACM. The rules and regulations governing the HCV Program and continued housing assistance have been explained to me, and I understand that failure to comply with these requirements may result in termination of my housing assistance.

I understand that I must comply with all lease terms, program rules, and HACM policies. I have been informed of my options related to HCV assistance.

If I have questions regarding the HCV Program or my responsibilities, I understand that I may contact HACM at hcvsupport@hacm.org.

Giving True and Complete Information

I certify that all information I have provided to HACM regarding my household composition, income, assets, expenses, allowances, and deductions is true, accurate, and complete to the best of my knowledge. I understand that this information is used to determine my eligibility and my rent contribution. I have reviewed the information provided and certify that it is accurate and complete.

Reporting Changes in Income or Household Composition

I understand that I am required to report all changes in income or household composition within ten business days directly to HACM in writing. I understand that failure to report required changes in a timely manner may result in the termination of my housing assistance and may require me to repay any assistance incorrectly paid on my behalf. I also understand that reporting changes to other agencies or entities—including, but not limited to, the Social Security Administration (SSA), other benefits providers, or my landlord—does not constitute notice to HACM. All required changes must be reported directly to HACM.



Criminal and Administrative Actions for False Information

I understand that knowingly providing false, incomplete, or inaccurate information is a violation of federal and state law and may result in criminal prosecution. I further understand that such actions are grounds for termination of housing assistance.

I understand that HACM may report my name and SS number to a national database of households found to have committed fraud or to be ineligible for federally assisted housing, which may prevent me from receiving rental assistance in the future anywhere in the United States.

Signature of Adult Household Member(s):

Head of Household

Date

Adult

Date

Adult

Date

Adult

Date

Adult

Date

Tenant Briefing Acknowledgement

I have received and reviewed the HCV Tenant Briefing Packet.

I understand my rights and responsibilities under the program and lease.

Tenant Name

Date

Signature of Tenant

Appendix A: Frequently Asked Questions (FAQs)

- **What happens if my income increases?**

Your rent portion may change. HACM will advise of any new tenant portions of the rent once the income change has been reviewed.

- **Who fixes things in my unit?**

Notify the landlord/management. They are responsible for repairs outside of tenant-caused damages; HACM ensures the unit meets HUD's NSPIRE standards.

- **Can I add or remove someone from my household?**

Yes, but you must get approval from HACM before anyone moves in or out. All household changes must be reported, and added members must meet program eligibility rules. You must also communicate with the landlord to ensure that someone moving into or out of the unit does not violate the lease.

- **What if I lose my job or my income drops?**

Report the change right away. HACM may recalculate your rent, which could lower your portion based on updated income information.

- **Can I have guests stay with me?**

Yes; short-term guests are allowed. However, guests cannot stay long term or move in without approval. Extended stays may be considered an unauthorized household member.

- **What happens if I violate my lease?**

Lease violations may result in warnings, required corrective actions, or termination of assistance if not resolved. Serious or repeated violations can lead to eviction.

- **Can my rent go up?**

Your rent portion may change if your income, household size, or utility allowance changes.

- **What should I do if I receive an eviction notice?**

Contact the landlord and HACM immediately. Do not ignore the notice. You may also have the right to request a hearing or meeting to resolve the issue.

- **Am I allowed to move out before my lease ends?**

Early move-outs may result in penalties or loss of assistance. Always speak with the landlord and HACM before making plans to move.

- **How is my unit inspected?**

HACM conducts inspections to make sure the unit meets HUD's NSPIRE standards. You will receive advance notice for scheduled inspections.

- **Can I be evicted if I am a victim of domestic violence, dating violence, sexual assault, or stalking?**

VAWA protects eligible tenants. You cannot be evicted solely because you are a victim. You should notify the landlord and HACM if you need these protections.

- **If I have additional questions, who can I contact?**

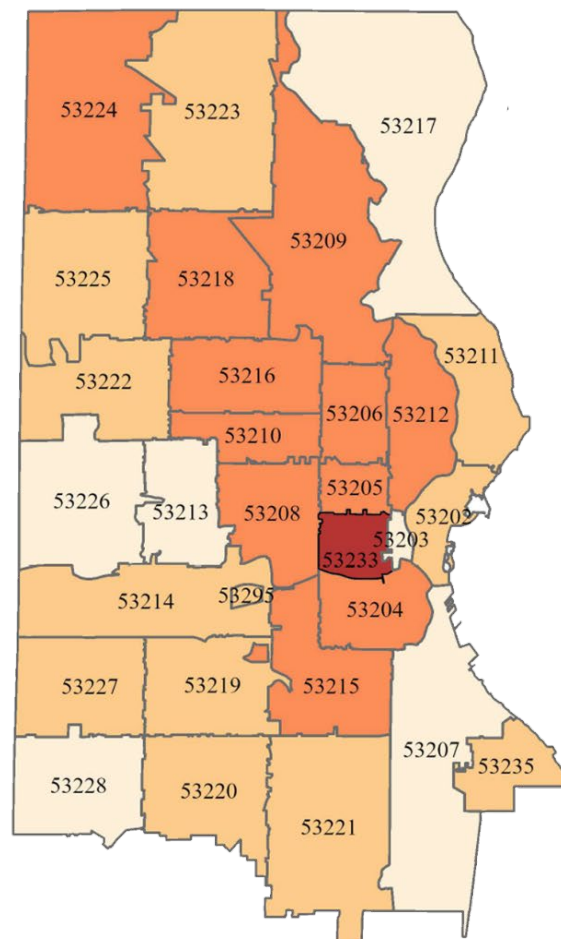
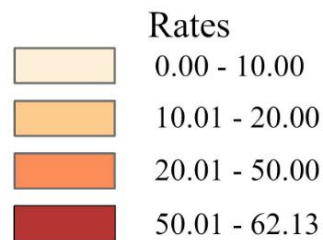
If you have additional questions, please contact us at HCVsupport@hacm.org or call us at (414) 296-5650 and we'll be happy to assist you.

Appendix B: Poverty Concentration Map

HACM encourages families to consider housing in Housing Opportunity Areas, which are displayed as lighter shaded areas in the map below, and may offer greater access to higher-performing schools, job and career opportunities, safer environments, community resources, and more flexibility to rent a unit at a higher price.

Legend

Overall Population Below Poverty Line



Appendix C: Tenant Resources

See the following for various HUD and HACM resources:

- [HACM 2026 Payment Standards](#)
- [Utility Allowance Schedule](#)
- [HUD Tenancy Addendum](#)
- [HUD Lead-Based Paint Disclosure](#)
- [A Good Place to Live](#)
- [HUD Housing Discrimination Form](#)
- [Milwaukee, WI School Districts](#)
- [Milwaukee, WI Public Transportation Map](#)
- [HACM Supportive Services](#)