

ALL INDIVIDUAL MTW Q/As AND COMMENTS

1. Is the MTW program going to be streamlined across all departments? As of late, caseworkers seem to be overworked and underpaid i.e: caseworkers and inspections/relocation services are not on the same page

The DHA Leasing Professionals (Caseworkers) are currently engaged in satisfying extensive HUD requirements focused on documenting participant eligibility, household income, allowances, deductions, tenant rent and housing assistance payment amounts along with ensuring that all required documents are signed and in the client file. The MTW program is designed to test rent reform which migrates away from the current requirements (outlined above) to a specific tiered rent. This in and of itself significantly streamlines operations and provides the opportunity for staff to engage the client in discussion, planning and counseling regarding economic self-sufficiency instead of performing administrative tasks.

2. Are you guys creating programs to help people get off of DHA? Programs like credit building and fixing? What about apprenticeship and job opportunities?

DHA has a longstanding Resident Services program for public housing residents and the Family Self-Sufficiency program for Housing Voucher participants. DHA is currently working behind the scenes to revamp and improve its FSS program however, both programs are designed to help DHA clients attain economic self-sufficiency to the degree that they no longer need governmental assistance.

DHA is working with Dallas College to develop an apprenticeship program for entry level apartment maintenance positions that could lead to an employment opportunity with DHA or a private sector property management company. Additionally, DHA continually posts position vacancies on the internet, which can be viewed 24/7 at www.dhantx.com

3. So it will be an income cap that you can only make to still qualify for the program, correct?

At present and going forward the HUD public housing and housing voucher programs have an income eligibility limit at admission. There is no income limit in the housing voucher program after initial admission to the program. Clients exit the program by request or when their tenant rent of rent equals the total contract rent and the subsidy normally paid by DHA is zero. At this point there is no longer a need for housing assistance. In the last 5 years HUD has established an upper income limit for public housing residents.

4. Will the rent for single moms increase same way who are going to semi or full time back to school for education? Will the rent increases for single mothers in the same way, who are going back to school for full time and not able to work full time? I asked because single moms can not work full time along their education and kids responsibilities. In old rules you do not consider a person as a student who is older than 25 years, but moms are usually older than 25 and due to being old they can not do education and full time job. Please consider this issue.

In the MTW program participants will pay a set amount of rent which is initially based on their income. The rent will increase gradually each year without regard to the participant's household income.

5. Does the MTW program provide more federal dollars for DHA? And is this why DHA wants to participate? How will those MTW funds be used?

No additional federal dollars will come to DHA with the MTW program. MTW presents a unique opportunity to test alternative rent setting strategies that DHA believes will benefit low income recipients of federal housing programs.

6. Does this change affect DHA with helping you purchase a home for home ownership? How does this program work for those trying to get a house?

The MTW program has no direct impact with regard to helping a participant purchase a home. Indirectly, the MTW program can help participants increase their wages, and enable households to cure their credit which will help participants interested in purchasing a home to qualify for a mortgage.

7. Is there a cap on it, does the rent increase continue every year or is there a cut off?

The MTW program is designed for at least 6 years and may be continued for a much longer period of time. Hopefully, the research will prove the MTW rent setting strategy to be a benefit to participants and to HUD and will become adopted by the Congress for all HUD rental assistance programs.

8. All DHA recipients should not be penalized for persons that can work. Have you all considered how retirees or fixed income people will fit into this program?

DHA will not include seniors only households or households with only persons who are on a fixed income in the MTW program.

9. How long do we have to report a change of income?

In the current programs clients are required to report a change in household income within 10 days. In the MTW program, participants are not required to report a change in income.

10. I would like to know why do they go off the gross amount and not what you bring home...once the taxes and other things come out?

In the current program initial eligibility is based on gross household income. Tenant rent is set by a federal formula which starts with gross income and provides various allowances and deductions depending on the qualifications of the household. DHA does not set the formula for calculating tenant rent. This is established by the federal government. DHA is required to use the formula in the administration of the housing assistance program.

11. When would it take affect?

We anticipate that if DHA's MTW application is approved, the program will be launched in 2022.

12. How are you going to raise rent 3-5% even if there is no new income every year? If I do not get a higher paying job or make more income, does my rent still increase every year?

In the MTW program, tenant rent is predictable and will increase annually.

13. What about if your income increases greatly but only temporarily but this increase is not guaranteed next year. Housing wants to take you off the program but you know this increase in income is temporary?

14. Is this including the Walker Program as well?

Walker Program participants are excluded from the MTW program.

15. What if you lose your job or if my income decreases, will my rent decrease?

DHA intends to establish "hardship" provisions in the MTW program that will serve to help participants with temporary issues with their income such as job loss or a decrease in income.

16. Would the percentage increase be implemented even if you are not working?

In the MTW program the tenant rent is predictable and will increase annually. If participants experience a loss of employment or decrease in wages, they may request a hardship, which will provide temporary relief which provides them with time to return to work or get another job. Housing Navigators are staffed to help guide the participant in such circumstances.

17. How many individuals will be chosen for this program? What is required to be on this program?

The final number of clients to be assigned to the MTW is anticipated to be approximately 2,000 households. The final number and methodology of how clients will be selected to participate in MTW will be determined by HUD.

18. If your rent already increased, will it go back down?

In the housing voucher program the Rent or the Contract Rent is the total rent charged by the landlord. Of this amount the tenant pays a portion of rent based on a federal formula and the household income. DHA pays the balance of the rent. In the MTW program, the tenant share of the rent will initially be set based on the households income and in most instances is expected to be at or below the current tenant share of rent. In subsequent years the tenant share of rent will increase by a pre-established percentage. Unlike the current program, the tenant rent remains fixed for the entire year even if the household income increases.

19. Why does DHA use kids income as yours?

DHA is required to apply the federal regulations for household income, the type of income and the formula for calculating income and tenant rent.

20. How can we become party of the advisory board?

More information will be posted on our website. Please visit dhantx.com

21. Is this mandatory and is it a program where everyone has to work mandatory?

Working is not mandatory.

22. Why not start a program where if you have income and pay rent DHA helps you buy a house no matter what your credit score?

23. I am in school and would like to be a nurse. Are there any programs that will help me towards this?

If you are a participant in the housing voucher program I recommend you contact the FSS Coordinator for assistance. If you are a resident in public housing I recommend that you call your resident services coordinator.

24. Are we able to move closer to our job if its further out? If our lease is about to be up this year?

Yes

25. How will we find out in March if any new plans come into play?

DHA will provide information on its web site and will initiate communications with participants by email.

26. With this plan implementation, will voucher size be affected?

MTW will not impact the issuance of a specific size voucher. This is regulated by HUD and DHA's Administrative Plan.

27. Is the FSS still available?

Yes

28. When will the next FSS meeting be?

Please visit <https://dhantx.com/resident-empowerment/family-self-sufficiency/>

Comments from the Public.

I love that you guys are advocating for us and trying to give us better opportunities to be self-sufficient and successful. Thank you so much.

Thank you can you hold more meetings like this that help us voice our concerns?

It would be great to get transportation to get a job

Whichever is least amount of increase it should be both but whichever takes the least amount of money away from the family either by 3-5% or by income calculation.

I don't like the idea of my rent being raised every year now that my rent is more than \$1,000 a month. That means my rent would go up but my income will be staying the same. It makes sense for some but not for others.

It is not fair that when income increases. Give us time before our rent increases. Its not fair for the families that are living paycheck to paycheck and barely getting by to increase the rent amount.

Also, I just recently moved from apartment living and a house and have to pay all my utilities and need to buy a new car but DHA raised my rent so high because both my son and I work that I can't save to buy a car on top of paying rent and all my utilities and household goods that cost money.

If this rule was changed 15 years ago I would be self-sufficient.

I don't feel like my sons income should be used. He is 18 but still living at home with me but he is young and still a child. He needs his money to get ready to move out on his own.

Q/A

1. Will we still have the same caseworkers or does it change?

It is very likely that MTW participants will have different DHA representatives assisting them when the program begins. DHA anticipates utilizing the services of staff to aid participants in their housing search and to aid in attaining their self-sufficiency goals

2. Please could you explain to me in Spanish?

Yes. Please contact the DHA Call Center and request an interpreter for information about the MTW program. DHA would be very pleased to speak with you by telephone in Spanish.

3. What effects FMR? Values of properties go up in Texas?

Each year HUD publishes updated Fair Market Rents (FMRs) for each jurisdiction in the nation. HUD's FMRs are derived by Census, American Housing Survey, and other surveys of market data.

4. What about the people who can't work at all?

Persons who have a disability or are above age 62, or a participant in a DHA HCV Special Voucher program are exempt and excluded from MTW. These persons will continue to receive assistance through the regular HCV program.

5. I am trying to understand. Will this program help with employment, credit, securing home and car loans from banks?

The MTW program will assist participants to attain their personal life goals and economic self-sufficiency. Included in this journey is employment, credit and more.

6. How will those accepted into MTW be notified?

DHA will notify participants by email.

7. Will this program match our savings?

No.

8. Who votes for the housing authority to be picked?

DHA will submit its application to HUD. HUD Officials will make the decision.

9. Can we opt out of the program if chosen?

Selection will be made by random assignment.

10. Can public housing join the program?

Yes. DHA would like to include some public housing residents

11. What age is considered to be elderly?

Age 62 and older.

12. How is this going to play with not being able to relocate with DHA at the moment?

We anticipate that if selected, DHA's MTW program will start in 2022. Hopefully, COVID 19 precautionary measures will be well behind us and relocation will have resumed as in normal conditions.

13. Can public housing do home ownership program?

Public Housing residents can purchase a home. The city and state both have first time homebuyer assistance programs available to either grant or loan funds for the down payment and closing costs. DHA can connect clients to homebuyer education and counseling services that exist in the community however, DHA does not provide financial aid for public housing residents seeking to purchase a home.

14. When you say qualify for the hardship? What if you do not qualify and still cannot pay rent what will happen?

MTW participants can avail themselves of assistance from DHA staff for help in finding another job.

15. Will Walker recipients be allowed to transfer into this program?

At this time, DHA is uncertain if Walker HCV participants can be included in the MTW program. We anticipate having a definitive answer to this question before the program begins.

16. Why are disabled people will not have an opportunity to save more of their disability checks with their rent increases? Will there be a program for them as well?

Both the public housing and HCV programs already provide rental housing assistance which provide housing at rents that are below market rate and are affordable to low income persons. The MTW program is to help able bodied persons find employment or if already working to obtain better employment on their journey to become economically self-sufficient.

17. If you are in two bedroom vouchers and you found three bedroom vouchers with the same amount of rent of two bedrooms. Will DHA allow you to move to a three bedroom?

More information is needed to answer this question.

18. Is this an option or is this going to be mandatory? Can anyone opt out of this program and still keep the voucher?

MTW participants will be selected by random assignment (Lottery)

19. Why are those of us that are in Walker Recipients are not allowed to participate and why were we included in this?

DHA informed all of its clients including Walker HCV clients about its interest in participating in the MTW program and invited all of its clients to assist DHA as it developed its application and MTW program Plan.

DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

20. Why would Walker be excluded?

At this time the inclusion of Walker HCV participants in the MTW program is uncertain. DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

21. What are the hardship qualifications?

The DHA MTW plan includes Hardship however; Hardship qualifications are in process of being fully defined. Hardship would be available for MTW participants that lose their job (source of income) or incur a substantial reduction in income. One element being considered is that the participant demonstrate that they are actively seeking other employment or supplemental income.

22. Who will the voucher I am having trouble finding a home now? Will more properties accept it?

DHA has been working diligently to demonstrate the benefits of participating in the HCV program to landlords. HCV success rates are improving and more landlords are

accepting vouchers. We believe that 2021 will provide a better outlook for HCV participants to utilize their housing voucher than in the past several years.

23. So, if my voucher allows me 4 bedrooms but I have 6 dependents. I would still have to pay the same as someone who has 4 bedrooms and 4 dependents as long as we are in the same zip code?

No. There is a difference between tenant portion of rent and the full rent or Contract rent. The initial (first year) rent for MTW participants will be similar to their current tenant portion of rent. Therefore, participants may rent an apartment or house with the same number of bedrooms but their tenant portion of rent may differ because it is initially based on their household income.

24. Why not the Walker program?

DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

25. Why have they decided not to include the Walker Program participants?

DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

26. So, this wouldn't be an option for Walker voucher holders?

DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

27. I am a Walker Voucher recipient but have been unable to participate in FSS due to work hours and now COVID19. Will I not be included in this program?

DHA anticipates making a determination about inclusion of Walker HCV participants in MTW before the program begins.

28. Could there be a way to encourage credit wellness?

Yes. The MTW program includes counseling on financial health and wellness, household budgeting and credit repair.

29. If my portion of rent is already 1000 will I have pay that once it takes affect or will it decrease to a reasonable amount?

Currently the tenant portion of rent is based on the HUD formula for determining rents, which is the same formula for all participants in the Public housing and HCV programs. The initial MTW rent will be similar to the current rent. The MTW rents in succeeding

years will increase by a predictable controlled amount and will no longer be tied to income or affected by income increases.

30. My income is about to go up so on this program how much can my income increase before I am off the program?

Currently the tenant portion of rent is based on the HUD formula for determining rents, which is the same formula for all participants in the Public housing and HCV programs. The initial MTW rent will be similar to the current rent. The MTW rents in succeeding years will increase by a predictable controlled amount and will no longer be tied to income or affected by income increases. There is no maximum level of income associated with participation in the MTW program.

31. I have some health issues but will there be any programs provided for the disabled?

Both the public housing and HCV programs already provide rental housing assistance which provide housing at rents that are below market rate and are affordable to low income persons. The MTW program is to help able bodied persons find employment or if already working to obtain better employment on their journey to become economically self-sufficient

32. What does high and small opportunity neighborhoods mean?

Areas of Opportunity (High and Low) are defined based on census data directly related to levels of poverty and minority concentrations as well as other indicators such as opportunities for employment, quality of schools, etc. In general, research shows that persons that live in “areas of opportunity” tend to have a better quality of life and especially so for the next generation and future generations of their family.

33. How does your household size affect the amount you have to pay?

More information is needed to answer this question.

34. Would it max out at an income level?

No. The initial MTW rent will be similar to the current rent. The MTW rents in succeeding years will increase by a predictable controlled amount and will no longer be tied to income or affected by income increases. There is no maximum level of income associated with participation in the MTW program.

35. Can you request a hardship policy today?

Yes. A hardship policy is available today for participants with zero income who cannot afford the minimum rent (\$50).

36. What do you mean minimum rent? If I have no income with HCV rent goes to 0.

Minimum rent in both the public housing and HCV program is \$50.

37. How many times are you allowed hardship?

The answer to this question is to be determined however; at this time no limitations are contemplated.

38. Have you all considered scholarships opportunities for advanced degrees?

DHA recommends you contact its representative who manages the Opportunity Rising Foundation to discuss this matter.

39. So, if you cannot pay the rent will you lose your voucher or do they put you back on regular rent payments?

At this time DHA, with the help of its clients and partners, is developing its MTW plan and MTW application. All facets, policies and procedures of the MTW program are not developed at this time. If selected, DHA will work closely with HUD, its partners, and DHA MTW Client Advisory Committee to create the operating policies and procedures for MTW. The answer to this question has not been determined at this time but will be in place when the program starts.

40. If the offer is extended will we have an opportunity to read the materials? When walker was offered, you had to decide while you were in the room/on the spot.

MTW participants will be selected by random assignment (Lottery)

41. Will you help with childcare?

DHA can connect participants with a broad variety of support service providers including child care resources.

42. Would we then need to bring in the pay information for those 3 years?

Insufficient information is presented to answer this question.

43. How long can one stay in the program? Is there a limit/cap for participation?

The answer to this question has not been determined at this time but will be in place when the program starts

44. So not everyone in the HCV program will have the opportunity to do the MTW?

Correct. MTW participants will be selected by random assignment (Lottery)

45. Does DHA have a program/class to help or assist in buying a first home?

DHA can connect participants with area resources for first time homebuyers.

46. Will this program help with my credit to be able to get a home loan?

DHA can connect participants with support services such as first time homebuyer education, credit and counseling.

47. When is this program proposed to begin?

2022

48. So if this program takes place the original self-sufficient program will no longer exist?

DHA will continue and is making improvements to its FSS program.

49. Will you still report income changes as they happen or only at the 3 year marker?

3rd year only

50. When you say financially independent will this program help me get a home loan? Or am I just going to be paying rent?

Persons who have a decent income and good credit should qualify for a home loan with a mortgage lender. DHA will provide coaching to help participants on their journey.

51. My rent went up by \$300 by the landlord. Every year how would that work?

The tenant portion of rent will increase by a modest percent annually. The increase is controlled and predictable and not based on household income or increases to the Contract Rent by the landlord.

52. Does it matter how much your income increases?

No. In the MTW program increased income has no impact on tenant rent.

53. This program is presented under the Trump Administration under Secretary Ben Carson leadership. Will things change with the new incoming administration?

The MTW Demonstration Program was created by Congress in 1996. The MTW Expansion Program under which DHA is applying was authorized by Congress in 2016, prior to the Trump Administration and Secretary Ben Carson. As such, no change is anticipated.

54. How do you qualify for this program?

MTW participants will be selected by random assignment (Lottery)

55. When does the program end?

Undetermined

56. I don't live in either of the counties you stated. Would I have to move to one of those counties for the MTW program?

No.

57. I apologize my phone shut off so I may have missed the answer to this. This program sounds awesome. Unfortunately, this year due to the pandemic my income changed so drastically, multiple time and I had to keep bothering my case worker with all the changes. Also, being able to plan and prepare for my rent increases would be helpful. So, my question is what happens after the 4 years?

DHA anticipates that the MTW program will continue indefinitely.

58. Having a Walker Voucher took me out. I get it and completely understand why. Should I exit now? I really appreciate this and what you all are doing!

At this time, DHA is uncertain if Walker HCV participants can be included in the MTW program. We anticipate having a definitive answer to this question before the program begins.

59. If DHA is selected for this program...how soon would the program go into effect?

2022

60. So the walker program voucher holders will not be a part of the Rent Reform program?

At this time, DHA is uncertain if Walker HCV participants can be included in the MTW program. We anticipate having a definitive answer to this question before the program begins.

61. Just to be sure I understand...instead of changing the next month it would change the next year?

That is correct, under the MTW rent reform study program, tenant rents will not increase with increases in income. Instead, there will be a slight annual increase for families participating in the program.

62. Will MTW train new staff or will the current DHA staff be guiding/assisting us with the MTW program?

DHA will hire new staff and train existing staff to support MTW participants

63. My teenage wants to work how does that affect my rent?

The current formula to compute rent considers all household income.

64. Im sorry...So basically if you are on the FSS program, you are not eligible for the MTW program?

MTW participants will be selected by random assignment (Lottery). FSS participants are not excluded.

65. So if I moved out of the county could I transfer to that place no problems?

More information is needed to answer this question.

66. Does DHA work in Terrell, TX?

Terrell is located in Kaufman County, which is within DHA's jurisdictional limits.

67. Is it possible for Walker Settlement clients to move to Regular Section 8?

At this time, DHA is uncertain if Walker HCV participants can be included in the MTW program. We anticipate having a definitive answer to this question before the program begins.

68. What if you care for children with a disability?

More information is needed to answer this question.

69. Is rockwall county considered a high opportunity neighborhood?

High opportunity neighborhoods are measured by census tract. Each county will have census tracts that are High Opportunity areas.

70. What if you have a child that is grown up and they want to work. How will that rent be determined?

The current formula to compute rent considers all household income.

71. Is it discriminatory to discriminate on a person due to their disability? What about the working disable?

Housing discrimination refers to patterns of discrimination that affect a person's ability to rent or buy housing. Persons who believe they have been discriminated against may submit a housing discrimination claim to the HUD Fair Housing office.

72. We are in a major health pandemic. Are we supposed to risk exposure for this program? I want to get ahead but not at the chance of risking exposure?

DHA is also concerned for the health and safety of all its residents and staff. Instead of meeting in person, DHA conducted virtual meetings such as the one you are responding to. If selected, the MTW program will begin in 2022 hopefully long after the COVID-19 pandemic has ended.

73. So if FMR rent by zip code is \$2300, I would start by being responsible for 30% of that which is \$690 a month or would it be 30% of whatever my income is? Then 5% increases each year? I'm really confused.

MTW participants tenant share of rent for year one will be similar to their current tenant rent. Thereafter the tenant's share of rent will increase annually at a modest level without regard to the level of household income or landlord rent increases.

74. Will this program replace or work along with FSS?

Both MTW and FSS will proceed concurrently.

75. Is the homeownership a part of this?

The MTW program is focused on client self-sufficiency. Homeownership may be a by-product of becoming self-sufficient i.e.; having a decent income and good credit.

76. Will this still go by gross income?

Yes

77. Will we still need to report income changes?

No. However, income will be checked every three years.

78. Now what if you lose your job all together?

MTW participants that lose their job can obtain aid from staff for help finding another job and in the interim submit a request for a hardship rent.

79. Will DHA and HUD be creating career opportunities to move forward?

DHA's role will be that of life coach and helping connect the client with available resources in the community.

80. So would rent increase from our current rent or will it be revised on a scale based on FMR for specific zip code?

Initially MTW participants will pay rent their first year at a level similar to their current rent. Thereafter the tenant share of rent will increase annually at a modest percent of increase.

81. What if your new job pays less?

MTW participants that experience a reduction in wages can obtain aid from staff for help finding another job or supplemental income and in the interim submit a request for a hardship rent.

82. If I am disabled and still working will this disqualify me?

Persons with a disability, seniors and participants in Special Voucher programs are exempt and excluded from MTW

83. Did you say if I am disabled the survey does not apply to me?

Persons with a disability, seniors and participants in Special Voucher programs are exempt and excluded from MTW

84. What happens if you lose your job?

MTW participants that lose their job can obtain aid from staff for help finding another job and in the interim submit a request for a hardship rent.

85. If you child is special needs would you have to participate in this rent change?

Persons with a disability, seniors and participants in Special Voucher programs are exempt and excluded from MTW

86. You will take this vote seriously because my caseworker said if you work overtime rent will be high?

Initially MTW participants will pay rent their first year at a level similar to their current rent. Thereafter the tenant share of rent will increase annually at a modest percent of increase.

87. How would this effect someone retired?

Persons with a disability, seniors and participants in Special Voucher programs are exempt and excluded from MTW

Q/A

88. How would you feel being in a rent controlled environment that is based on your pay and not hourly pay? Because I could do doubles and earn more but Im still 12 hours.
89. No offense but this sounds too good to be true
90. No one want to keep switching jobs.
91. What if it is a lot harder to get a better paying job when I don't really have degrees and talents like people with higher paying jobs. I only know how to coach gymnastics...
92. Are any opportunities for educational advancement included as ways to increase income within this program? I am a full-time nursing student and could take on up to 18 hours if scholarships or another form of support were available. I'm nearing the end of my program but have been informed that current scholarships are only available for younger students.
93. Please consider individuals currently in college as we too are working to increase income and obtain self-sufficiency. I'd love to see MTW offered to those us that are Walker recipients as we are already in inclusive communities.
94. Not so much a question but a comment This plan feels so very well thought out. It was presented well. And, it made me as a HCV feel carefully considered and not just as a number. I have my fingers crossed that this program is selected.
95. Please select my family and I. I am determined to become self-sufficient for my family.
96. Thank you so much you were amazing. You did a great job. Keep up the great work.
97. I could not do my answers through the link hope my votes looking forward to the new program,
98. I do not think landlords will want to participate in this
99. I am not hearing any type of improvement on our credit nor helping with getting a home loan