

**Rockville Housing Enterprises
Move To Work Resident Meetings – via Zoom**

Frequently Asked Questions (FAQs)

Zoom Chat Comment From RHE Staff: To submit comments or MTW program suggestions after this meeting please email Ms. Tosha Dyson at tdyson@rockvillehe.org

Zoom Chat Question: “What would a standard escrow look like. Also, what would be criteria to withdraw the escrow?”

Zoom Chat Answer From RHE - Staff : “We currently have a blank slate to come up with whatever we would like to put in place regarding the escrow. Some examples are earning escrow based on your income and/or an increase in income.”

Additional RHE Response: The criteria to withdraw the escrow would be determined as the MTW Plan development process continues.

Zoom Chat Question: Can the housing choice voucher be expanded to include residents in scattered sites?

RHE Response: RHE is currently in the process of converting the 29 Public Housing Scattered Sites to Project Based Vouchers. This conversion is separate from the MTW Program will take place with us without the MTW program.

Zoom Chat Question: if a person is at a scattered site is that an automatic voucher or first come first served

Zoom Chat Answer From RHE Staff: Scattered Sites residents can enter their name on the Housing Choice Voucher waiting list once it re-opens.

Additional RHE Response: Once the Scattered Sites are fully converted to Project Based Voucher, after being in residence for a full year, Scattered Site Project Based Voucher residents will be eligible to receive a tenant based voucher based on the availability of tenant based vouchers. RHE Scattered Site Project Based Voucher residents will be eligible to be placed on a waiting list for the tenant based vouchers.

Zoom Chat Question: will we be notified when it opens

RHE Response: Yes.

Zoom Chat Question: Can recertification be done once every two years?

RHE Response: Yes. That is a waiver that other PHAs have implemented and RHE Management is interested in implementing Recertifications every two years for families with earned income.

Zoom Chat Question From: What is the income limit for MTW?

Zoom Chat Answer From RHE Staff: The income limits will not change under the MTW program, they will remain as they are currently for the Voucher and Public Housing Program. However, under MTW 75% of families served must be at or below the very low-income level as defined as 50% of the AMI

Very Low-Income Limits 50% of AMI is listed below.

1 person household – \$44,100

2 person household – \$50,400

3 person household – \$56,700

4 person household – \$63,000

Zoom Chat Question From Michele Smith: I'm asking is there an income limit to join the MTW program because there are income limits for FSS

RHE Additional Response: The income limit for the MTW program is the same as the Voucher Program upon admission to the voucher program. There is no income limit for FSS participation. Under the current FSS rules, FSS families do not receive an escrow if the family's income exceeds 80% of the Area Median Income but a family can still participate in FSS if they are not earning escrow.

Zoom Chat Question: When will this be effective?

RHE Additional Response: RHE does not have a definitive date of when the MTW program changes would be effective at this point in time. RHE must submit a simplified plan of ideas to HUD by December 4, 2020. HUD has to review it and approve it, RHE would then have to develop a more detailed MTW plan. It could be the fall of 2020 or later for implementation, but at this time RHE cannot say definitively.

Zoom Chat Question: After reaching your maximum income and no longer qualify for RHE there is a 6 month where you can come back if your income changes can that be changed to 1year?

RHE Response: It could be possible but may not be likely approved by HUD. The purpose of MTW is to move families toward self-sufficiency as defined as no longer needed housing assistance. Extending the period of time in which a family can get back on assistance after they have not needed it for 6 months would be contrary to that goal.

Zoom Chat Answer From RHE Staff : The definition of self-sufficiency would be different in different jurisdictions so RHE would come up with our own definition based upon our area. The goal is to help you position yourself to meet your income and self-sufficiency goals.

Zoom Chat Comment From RHE Staff: You can send me your emails privately if I don't already have it and we will send you the Q & A's Tosha Dyson Tdyson@rockvillehe.org

Zoom Chat Comment: It would be great to help with home purchasing

Zoom Chat Question: Will RHE help with credit repairing to help the process of purchasing a home

Zoom Chat Answer From RHE Staff : RHE has a Homeownership Program. Mrs. Susan Cheney helps with credit and homeownership as well as the process of purchasing your 1st home

Zoom Chat Question: Can RHE help with purchasing homes within the City of Rockville? Being that the homes in the area are very high.

RHE Response: Yes, as a participant in the RHE Homeownership Program, participants are able to purchase MPDU resale units before they are marketed for sale to the open market.

Zoom Chat Question What if you are over income for the MPDU?

RHE Response: I would encourage you to work with our homeownership Coordinator who may be able to direct you to other programs that you may qualify for.

Zoom Chat Answer From RHE Staff: If you're interested in homeownership please email me and Mrs. Cheney tdyson@rockvillehe.org and scheney@rockvillehe.org

Zoom Chat Question: Are those the only houses can that can be purchased?

Zoom Chat Answer From RHE Staff: We do have a home ownership program where you will have first dibs on the Moderately Priced Dwelling Units (MPDU)

Zoom Chat Question: so, can part of the escrow go toward homeownership and maintenance cost

Zoom Chat Answer From RHE Staff: One of the goals of RHE is to mandate a savings program for our home owners so that they are able to sustain their home for the long-term.

Zoom Chat Question: The average home price in the City of Rockville is around \$550k, so can the voucher be used for such a high purchase price?

Zoom Chat Answer From RHE Staff: Yes, FSS escrow could go towards home ownership and maintenance of the home.

Zoom Chat Question: How long is the typical homeownership process?

Zoom Chat Answer From RHE Staff: For any specific home ownership specialist, Mrs. Cheney who can help you with a savings program, fixing your credit, help you to understand what you can afford based on your voucher and much more.

Zoom Chat Question From Participant: Question: Does voucher subsidy go toward mortgage?

Zoom Chat Answer From RHE Staff Yes. The portion of HAP that currently goes to your Landlord, will go directly to you and you will use it to go towards your mortgage.

Zoom Chat Answer From RHE Staff: RHE will plan a zoom based Homeownership meeting soon.

Zoom Chat Question: Can you email the slides

Zoom Chat Answer From RHE Staff: Yes, the slides will be available, as well as a FAQ that will be composed from all 4 resident meetings that are scheduled.

Zoom Chat Answer From RHE Staff : If you have any further questions, please email Mrs. Tosha Dyson

Zoom Chat Question: Can you give us some more examples of rule changes.

Comment/Answer From RHE Staff to Everyone: Some PHAs have re-certifications every two to three years; some PHAs only allow interims once a year; some PHAs have changed the way the FSS program calculates escrows.

RHE Posed Questions: What you like least about the program?

Zoom Chat Question/Comment - the recertification process is what I like least

Zoom Chat Question/Comment - - if you have a change in income could something change with putting in multiple change forms every 2-3 months?

RHE Posed Questions: What do you like most about the current programs?

Zoom Chat Question/Comment: Not paying market rent, is the biggest benefit

RHE Posed Questions What do you see are the biggest barriers to achieving self-sufficiency?

Zoom Chat Question/Comment it depends, received a promotion but still don't qualify for market rent because of her family size. And most single parents are making \$15-\$20 Hour it is still hard to make it

Comment/Answer From RHE Staff: Self Sufficiency has a different meaning to different people, it is very expensive to live Rockville.

Comment/Answer From RHE Staff Are there any other thoughts about what you like least and most about the program?

Comment/Answer From RHE Staff: Do you have any thoughts about what may be preventing you from reaching self-sufficiency besides the high cost of rent?

Participants Comment: I don't like having to bring all of my adult family members to the office for recert every year. may not go back to in person recerts

Zoom Chat Question/Comment: education is also a hinderance in becoming self-sufficient

Comment/Answer From RHE Staff: Clients can work with Mrs. Dyson to get more information on job training. We can do anything we set our minds to.

Zoom Chat Question/Comment: Any programs that help moms with special needs kids?

Comment/Answer From RHE Staff : We can address the needs of HH's that require special needs care to help bridge that gap.

Comment/Answer From RHE Staff: Does anyone feel that depression or lack of motivation may be something that prevents you from becoming self-sufficient

Zoom Chat Question/Comment: - yes, especially for single mothers; sometimes it can be difficult to move on mentally when one suffers from depression

Answer From RHE Staff: Please submit any questions you may have after the zoom is concluded to Ms. Tosha Dyson tdyson@rockvillehe.org

Zoom Chat Question/Comment: I would like to be able to electronically be able to send in required documents for recertification through Google documents instead of only having to mail or bring in documents, Like a portal system. I do email but a platform might be easier

Comment/Answer From RHE Staff: Ok, that's something we can look into. We will definitely make note of the portal system which we can do without the MTW program.

Question/Comment From Participant: I would like there to be a bilingual person to translate for us in Spanish or send us the information in Spanish. Thank you.

Comment/Answer From RHE Staff: email tdyson@rockvillehe.org so that we can set up a Spanish speaking zoom that you will be able to attend

Zoom Chat Question/Comment: who determines the income limits?

Comment/Answer From RHE Staff: the income limits are published by HUD.