

Chapter 4

Examinations and Interviews

Under HUD regulations, AHFC is responsible for determining a family's eligibility for the Housing Choice Voucher Program and the amount of subsidy each family will receive while participating in the program. AHFC makes those determinations based on family information provided during an initial, regular, or interim examination process.

1. Reasonable Accommodation

A Reasonable Accommodation process is available to those families requiring additional assistance due to a disability. Assistance is also available for limited English proficiency applicants and participants. Families may complete the Reasonable Accommodation Request, submit their request in another form, or make a verbal request.

Families with disabilities may request that an interview is conducted in their homes or at some other convenient location if the nature of their disability is such that they cannot reasonably be expected to come to the AHFC office. See the Reasonable Accommodations exhibit in this Administrative Plan.

2. Family's Minimum Required Contribution

A family is required to contribute a portion of their income toward their housing costs each month. The minimum family contribution is dependent upon the program in which the family participates.

2.A Moving to Work

AHFC Policy

AHFC received approval from its Board of Directors on February 27, 2013 with Resolution No. 2013-11 to set alternative minimum rents and an alternate noncitizen member proration for its Housing Choice Voucher and Public Housing Programs.

2.B Family Maximum Contribution

AHFC Policy

Moving to Work Activity 2012-1 Raise HCV Maximum Family Contribution at Lease-Up to 50 Percent received approved approval from its Board of Directors on April 20, 2011 with Resolution No. 2011-14 to increase the family's maximum contribution to 50 percent of gross monthly income.

The “family maximum gross rent” applies whenever a family is on an income-based calculation, wishes to lease in a new unit, and the gross rent of the desired unit exceeds the payment standard. This calculation does not apply to landlords that request a rent increase, changes in tenant-paid utilities, or families that are on a fixed subsidy schedule.

1. The gross rent is the full unit rent requested by the landlord plus any tenant-paid utilities, as found on the applicable HUD Utility Allowance sheets.
2. The AHFC maximum subsidy is the most that AHFC will pay to a landlord. It is the Payment Standard minus the family’s required contribution.
3. The family’s maximum contribution is shown under the “Family Max” column in the table below.
4. The family’s maximum payment at move-in cannot exceed the AHFC maximum subsidy plus the family’s maximum contribution.

2.B.1. Family Contribution

Program	Income Calculation	Minimum Rent	Family Max	Time Limit
Classic	<ul style="list-style-type: none"> • 28.5 percent of monthly gross income; • \$50 per month reduction for ineligible noncitizen members 	\$25	50 %	No limit
Step	<ul style="list-style-type: none"> • 28.5 percent of monthly gross income during year 1; • Fixed subsidy amounts during years 2-5 <ul style="list-style-type: none"> ▪ Year Two: 60 percent of the applicable payment standard. ▪ Year Three: 50 percent of the applicable payment standard. ▪ Year Four: 40 percent of the applicable payment standard. ▪ Year Five: 30 percent of the applicable payment standard. • \$50 per month reduction for ineligible noncitizen members 	\$100	50 %	5 years
ECHP	<ul style="list-style-type: none"> • 28.5 percent of monthly gross income; • \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	3 years
Moving Home	<ul style="list-style-type: none"> • 28.5 percent of monthly gross income; • \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit

Program	Income Calculation	Minimum Rent	Family Max	Time Limit
NED	<ul style="list-style-type: none"> 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit
PBV-Loussac	<ul style="list-style-type: none"> Tenant Income Certification (28.5 percent); \$50 per month reduction for ineligible noncitizen member 	\$25	40 %	No limit
PBV-MainTree	<ul style="list-style-type: none"> 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit
PBV-Ridgeline	<ul style="list-style-type: none"> Classified as Step or Classic, but will not be asked to move from unit; 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	See Step & Classic	50 %	No limit
PBV-Susitna	<ul style="list-style-type: none"> Classified as Step or Classic, but will not be asked to move from unit; 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	See Step & Classic	50 %	No limit
Port-In Administered	<ul style="list-style-type: none"> 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit
Tenant Protection	<ul style="list-style-type: none"> 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit
VASH	<ul style="list-style-type: none"> 28.5 percent of monthly gross income; \$50 per month reduction for ineligible noncitizen member 	\$25	50 %	No limit

Exception to Year Two through Year Five Subsidy Schedule: If the subsidy the family receives in the first year of participation in the Step program is **less than** the fixed subsidy that would be received during subsequent years of their participation, the family will remain at the subsidy level received during the first year of participation until they reach a year in which their subsidy is scheduled to decrease.

2.B.2. Step Program Re-Entry Within One Year of Participation

Step participants who exit and re-enter the same or a different Step program, or return to AHFC's jurisdiction after porting, prior to the completion of Year 5 (or any extension period granted to the family) may not be eligible to begin at Step Year 1. See Re-Entry into the Step Program in the Eligibility and Admission chapter.

2.C Traditional Programs

Program	Income Calculation	Minimum Rent	Family Max	Time Limit
Enhanced Vouchers*	<ul style="list-style-type: none"> • 30 percent of monthly adjusted income; • Proration for each ineligible noncitizen; • Interim deductions allowed; • Earned Income Disallowance available for disabled adult family members 	\$50	40 %	No limit
Homeownership	<ul style="list-style-type: none"> • 30 percent of monthly adjusted income; • Proration for each ineligible noncitizen; • Interim deductions allowed; • Earned Income Disallowance available for disabled adult family members 	\$50	40 %	No limit
Making A Home	<ul style="list-style-type: none"> • 30 percent of monthly adjusted income; • Proration for each ineligible noncitizen; • Interim deductions allowed; • Earned Income Disallowance available for disabled adult family members 	\$50	40 %	3 years
Returning Home	<ul style="list-style-type: none"> • 30 percent of monthly adjusted income; • Proration for each ineligible noncitizen; • Interim deductions allowed; • Earned Income Disallowance available for disabled adult family members 	\$50	40 %	2 years

2.D Time-Limited Programs

A family's rental assistance clock begins with the date of their initial leasing. The time limit will not stop should the assistance be interrupted while a family chooses to shop for a different rental unit. For families transitioning to a time-limited program, the rental assistance clock begins with the effective date of their transition.

For families participating in a voucher program prior to February 1, 2014 and transitioning to a time-limited program, the rental assistance clock begins with the effective date of their transition.

3. Examinations

3.A Initial Examination

The initial examination provides the final screening before determining whether the family is eligible to receive assistance. All family members 18 years of age and older must attend the interview.

- The family must meet the screening requirements in Eligibility and Admission.
- Refer to Income Determination and Verification for an in-depth discussion on the verification process and calculation of family income.
- See the Initial Examination Process exhibit.

Families are required to report any changes in income or family composition that occur after the interview. Families must report these changes within ten (10) business days of the occurrence. AHFC will process all changes up to the effective date of the HAP Contract.

3.B Regular Examination

Families must report and provide documentation of household composition and financial information on a regularly scheduled basis as defined by AHFC. Families must always report a change in household composition within ten (10) business days.

Families must also fully comply with regular examination procedures to continue to receive assistance.

- See the Regular Examination exhibit.
- See the Regular Examination exhibit for changes reported after the interview or mail-out process.
- AHFC will process a family's reporting of an imminent change in accordance with the Annual Income Determination policy.

Full compliance by the family with the examination process will ensure a 30-day notice of any rent change and an opportunity for an Informal Hearing prior to the effective date of the change. To be in full compliance, the family must complete the examination at least 30 days before the scheduled effective date of the examination. Families who do not fully comply with the examination process are no longer eligible to receive a full 30-day notice. Those families may not receive an Informal Hearing prior to the increase. Additionally, failure to complete the regular examination process may result in termination of assistance (see Termination of Assistance and Tenancy).

3.C Changes Between Regular Examinations

See Interim Examination Process for processing changes that occur between regular examinations.

3.D Special Examinations

AHFC may require a family to attend a special examination under the following situations:

- There is reason to believe the family has not fully disclosed all income or accurate family composition;
- A family has income from a source that is very difficult to anticipate (i.e., just started a business, has just begun working on-call, etc.).
- A family reports an imminent change during the regular examination process.

See Annual Income Determination for the definition of imminent change. See the Interim Examination Process to process a special examination.

4. Financial Hardships

If the application of AHFC's MTW rent policy or minimum rent results in a financial hardship to the family, they may apply for a hardship (see the Hardship Policy and Process).

5. Unreported or Underreported Income

If the original information reported by the family is found to be incorrect, or a family subject to interim income reporting requirements fails to report changes in income, the family must repay AHFC any amount owed because of the error, delay, or omission. If HAP was overpaid, the file will be audited, and the family must repay AHFC.

If a rent increase must be completed to correct the family's portion, the rent increase will be retroactive to the first of the month following the month in which the income increased; or back to the effective date of the contract if the original information reported by the family was incorrect. See Program Violations and Fraud for more information on researching and documenting unreported or underreported income.

If AHFC discovers a family failed to report changes that did not result in an overpayment of subsidy, the file will not be audited. AHFC will counsel the family about their reporting requirements. If a family intentionally misreports income to avoid paying the proper amount, refer to the policy chapters Termination of Assistance and Tenancy and Debt.

6. EIV Reports

See Enterprise Income Verification (EIV) System exhibit for deadlines to pull reports and resolve discrepancies.

Numbered Memo

19-13v Step Extension Process