

## Chapter 4 Examinations

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 examination is conducted in their home 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 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"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	50%	No limit
Step	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income during year 1;</li> <li>• Fixed subsidy amounts during years 2-5 <ul style="list-style-type: none"> <li>▪ Year Two: 60 percent of the applicable payment standard.</li> <li>▪ Year Three: 50 percent of the applicable payment standard.</li> <li>▪ Year Four: 40 percent of the applicable payment standard.</li> <li>▪ Year Five: 30 percent of the applicable payment standard.</li> </ul> </li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$100	50%	5 years

<b>Program</b>	<b>Income Calculation</b>	<b>Minimum Rent</b>	<b>Family Max</b>	<b>Time Limit</b>
Set Aside	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul> <p>These programs are: MainTree PBV, Port-In Administered, Ridgeline Terrace PBV, Susitna Square PBV, Stability Voucher, Tenant Protection Vouchers, and Veterans Affairs Supportive Housing Vouchers</p>	\$25	50%	No limit
Set Aside Disabled	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul> <p>These programs are: Mainstream, Mainstream 811, Moving Home Program and Moving Home Program 811, and Non-Elderly Disabled Vouchers.</p>	\$25	50%	No limit
ECHP, Set Aside	<p>Empowering Choice Housing Program</p> <ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	50%	3 years
EHV, Set Aside	<p>Emergency Housing Voucher</p> <ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> <li>• New voucher issuance ends September 30, 2023</li> <li>• Absorbed into the HCV Program with Annual Recertifications Beginning 03/01/2026</li> </ul>	\$25	50%	Yes
FYI, Set Aside	<p>Foster Youth to Independence Initiative Voucher Program</p> <ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	50%	3 years
Loussac Place PBV, Set Aside	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	40%	No limit
Making A Home, Set Aside	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	50%	3 years
Returning Home, Set Aside	<ul style="list-style-type: none"> <li>• 28.5 percent of monthly gross income;</li> <li>• Proration for each ineligible noncitizen</li> </ul>	\$25	50%	2 years

**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.B.3. Sponsor-Based Rental Assistance Program**

The family contribution is stated in each HAP Contract. See the exhibits in the Sponsor-Based Rental Assistance chapter.

**2.C Traditional Programs**

Program	Income Calculation	Minimum Rent	Family Max	Time Limit
Enhanced Vouchers	<ul style="list-style-type: none"> <li>• 30 percent of monthly adjusted income;</li> <li>• Proration for each ineligible noncitizen;</li> <li>• Interim deductions allowed;</li> <li>• Becomes a Tenant Protection voucher if family moves from property or refuses to accept a unit of appropriate size</li> </ul>	\$50	40%	No limit
HOP Vouchers	Homeownership vouchers <ul style="list-style-type: none"> <li>• 30 percent of monthly adjusted income;</li> <li>• Proration for each ineligible noncitizen;</li> <li>• Interim deductions allowed;</li> </ul>	\$50	40%	No limit

**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**

AHFC will utilize electronic processes for family examinations for interims, initial, and regular examinations. Project Based Vouchers in partnership with Cook Inlet Housing Authority are excluded from the electronic initial examination process.

#### **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 complete the intake workflow.

- 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 intake workflow. 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 initial or regular examination 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 complete 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 the Annual Income Determination exhibit for the definition of imminent change. See the Interim Examination Process exhibit 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**

See the Enterprise Income Verification and Allegations, Family Errors, and Misrepresentation exhibits.

## **6. EIV Reports**

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

## **Numbered Memo**

26-05 Meet Citizenship Requirements Exhibit 2-3 and Examinations Chapter 4