



METROPOLITAN ASSOCIATES

# APPLICATION INFORMATION BOOKLET

*PLEASE READ*

**This information is for YOUR records.**

**DO NOT return this booklet with completed application.**

**Thank You**

# FACT SHEET

## For HUD ASSISTED RESIDENTS

### Project-Based Section 8

## “HOW YOUR RENT IS DETERMINED”

Office of Housing

September 2010

*This Fact Sheet is a general guide to inform the Owner/Management Agents (OA) and HUD-assisted residents of the responsibilities and rights regarding income disclosure and verification.*

### Why Determining Income and Rent Correctly is Important

Department of Housing and Urban Development studies show that many resident families pay incorrect rent. The main causes of this problem are:

- Under-reporting of income by resident families, and
- OAs not granting exclusions and deductions to which resident families are entitled.

OAs and residents all have a responsibility in ensuring that the correct rent is paid.

### OAs' Responsibilities:

- Obtain accurate income information
- Verify resident income
- Ensure residents receive the exclusions and deductions to which they are entitled
- Accurately calculate Tenant Rent
- Provide tenants a copy of lease agreement and income and rent determinations Recalculate rent when changes in family composition are reported
- Recalculate rent when resident income decreases
- Recalculate rent when resident income increases by \$200 or more per month
- Recalculate rent every 90 days when resident claims minimum rent hardship exemption
- Provide information on OA policies upon request
- Notify residents of any changes in requirements or practices for reporting income or determining rent

### Residents' Responsibilities:

- Provide accurate family composition information
- Report all income
- Keep copies of papers, forms, and receipts which document income and expenses
- Report changes in family composition and income occurring between annual recertifications
- Sign consent forms for income verification
- Follow lease requirements and house rules

### Income Determinations

A family's anticipated gross income determines not only eligibility for assistance, but also determines the rent a family will pay and the subsidy required. The anticipated income, subject to exclusions and deductions the family will receive during the next twelve (12) months, is used to determine the family's rent.

### What is Annual Income?

Gross Income – Income Exclusions = Annual Income

### What is Adjusted Income?

Annual Income – Deductions = Adjusted Income

### Determining Tenant Rent

### **Project-Based Section 8 Rent Formula:**

The rent a family will pay is the **highest** of the following amounts:

- 30% of the family's monthly *adjusted* income
  - 10% of the family's monthly income
  - Welfare rent or welfare payment from agency to assist family in paying housing costs.
- OR
- \$25.00 Minimum Rent

## **Income and Assets**

HUD assisted residents are required to report **all** income from all sources to the Owner or Agent (OA).

Exclusions to income and deductions are part of the tenant rent process.

When determining the amount of income from assets to be included in annual income, the actual income derived from the assets is included except when the cash value of all of the assets is in excess of \$5,000, then the amount included in annual income is the higher of 2% of the total assets or the actual income derived from the assets.

### **Annual Income Includes:**

- Full amount (before payroll deductions) of wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services
- Net income from the operation of a business or profession
- Interest, dividends and other net income of any kind from real or personal property (See Assets Include/Assets Do Not Include below)
- Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except for deferred periodic payments of supplemental security income and social security benefits, see Exclusions from Annual Income, below)
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except for lump-sum additions to

family assets, see Exclusions from Annual Income, below Welfare assistance

- Periodic and determinable allowances, such as alimony and child support payments and regular contributions or gifts received from organizations or from persons not residing in the dwelling
- All regular pay, special pay and allowances of a member of the Armed Forces (except for special pay for exposure to hostile fire)
- For Section 8 programs only, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965, shall be considered income to that individual, except that financial assistance is not considered annual income for persons over the age of 23 with dependent children or if a student is living with his or her parents who are receiving section 8 assistance. For the purpose of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

### **Assets Include:**

- Stocks, bonds, Treasury bills, certificates of deposit, money market accounts
- Individual retirement and Keogh accounts
- Retirement and pension funds
- Cash held in savings and checking accounts, safe deposit boxes, homes, etc.
- Cash value of whole life insurance policies available to the individual before death
- Equity in rental property and other capital investments
- Personal property held as an investment
- Lump sum receipts or one-time receipts
- Mortgage or deed of trust held by an applicant
- Assets disposed of for less than fair market value.

### **Assets Do Not Include:**

- Necessary personal property (clothing, furniture, cars, wedding ring, vehicles specially equipped for persons with disabilities)
- Interests in Indian trust land
- Term life insurance policies
- Equity in the cooperative unit in which the family lives
- Assets that are part of an active business
- Assets that are not effectively owned by the applicant

or are held in an individual's name but:

- The assets and any income they earn accrue to the benefit of someone else who is not a member of the household, and
- that other person is responsible for income taxes incurred on income generated by the assets
- Assets that are not accessible to the applicant and provide no income to the applicant (Example: A battered spouse owns a house with her husband. Due to the domestic situation, she receives no income from the asset and cannot convert the asset to cash.)
- Assets disposed of for less than fair market value as a result of:
  - Foreclosure
  - Bankruptcy
  - Divorce or separation agreement if the applicant or resident receives important consideration not necessarily in dollars.

#### **Exclusions from Annual Income:**

- Income from the employment of children (including foster children) under the age of 18
- Payment received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone
- Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses
- Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member
- Income of a live-in aide
- Subject to the inclusion of income for the Section 8 program for students who are enrolled in an institution of higher education under Annual Income Includes, above, the full amount of student financial assistance either paid directly to the student or to the educational institution
- The special pay to a family member serving in the Armed Forces who is exposed to hostile fire
- Amounts received under training programs funded by HUD
- Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and

benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS)

- Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program
- Resident service stipend (not to exceed \$200 per month)
- Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs and training of a family member as resident management staff
- Temporary, non-recurring or sporadic income (including gifts)
- Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era
- Earnings in excess of \$480 for each full time student 18 years old or older (excluding head of household, co-head or spouse)
- Adoption assistance payments in excess of \$480 per adopted child
- Deferred periodic payments of supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts
- Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit
- Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home

#### **Federally Mandated Exclusions:**

- Value of the allotment provided to an eligible household under the Food Stamp Act of 1977
- Payments to Volunteers under the Domestic Volunteer Services Act of 1973
- Payments received under the Alaska Native Claims Settlement Act
- Income derived from certain submarginal land of the US that is held in trust for certain Indian Tribes

- Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program
- Payments received under programs funded in whole or in part under the Job Training Partnership Act
- Income derived from the disposition of funds to the Grand River Band of Ottawa Indians
- The first \$2000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the US. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands
- Payments received from programs funded under Title V of the Older Americans Act of 1985
- Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in *In Re Agent-product liability litigation*
- Payments received under the Maine Indian Claims Settlement Act of 1980
- The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990
- Earned income tax credit (EITC) refund payments on or after January 1, 1991
- Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation
- Allowance, earnings and payments to AmeriCorps participants under the National and Community Service Act of 1990
- Any allowance paid under the provisions of 38U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran
- Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act
- Allowances, earnings and payments to individuals participating under the Workforce Investment Act of 1998.

## Deductions:

- \$480 for each dependent including full time students or persons with a disability
- \$400 for any elderly family or disabled family
- Unreimbursed medical expenses of any elderly family or disabled family that total more than 3% of Annual Income
- Unreimbursed reasonable attendant care and auxiliary apparatus expenses for disabled family member(s) to allow family member(s) to work that total more than 3% of Annual Income
- If an elderly family has both unreimbursed medical expenses and disability assistance expenses, the family's 3% of income expenditure is applied only one time.
- Any reasonable child care expenses for children under age 13 necessary to enable a member of the family to be employed or to further his or her education.

## Reference Materials

### Legislation:

- Quality Housing and Work Responsibility Act of 1998, Public Law 105-276, 112 Stat. 2518 which amended the United States Housing Act of 1937, 42 USC 2437, et seq.

### Regulations:

- General HUD Program Requirements; 24 CFR Part 5

### Handbook:

- 4350.3, Occupancy Requirements of Subsidized Multifamily Housing Programs

### Notices:

**“Federally Mandated Exclusions” Notice 66 FR 4669, April 20, 2001**

### For More Information:

Find out more about HUD's programs on HUD's Internet homepage at <http://www.hud.gov>



# APPLYING FOR HUD HOUSING ASSISTANCE?

**THINK ABOUT THIS...  
IS FRAUD WORTH IT?**

## Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- **Evicted** from your apartment or house.
- **Required to repay** all overpaid rental assistance you received.
- **Fined** up to \$10,000.
- **Imprisoned** for up to five years.
- **Prohibited** from receiving future assistance.
- **Subject** to State and local government penalties.

## Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

## So Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You must include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

**(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees:** HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

## Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

## Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

## Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to [Hotline@hudoig.gov](mailto:Hotline@hudoig.gov). You can write the Hotline at:



HUD OIG Hotline, GFI  
451 7<sup>th</sup> Street, SW  
Washington, DC 20410



# METROPOLITAN ASSOCIATES

Metropolitan Associates is governed by the project eligibility and preference requirements established by the United States Department of Housing and Urban Development (HUD) and Metropolitan Associates' Resident Selection Plan. Metropolitan Associates must follow the guidelines set forth by HUD. Those guidelines are as follows:

## **ELDERLY AND PERSONS NEEDING ACCESSIBLE FEATURES\*:**

To qualify for housing at the properties listed below, the head, spouse, or sole family member must be:

- 62 years of age or older or meet the age requirements according to the HUD-approved age waiver; and/or
- Person(s) needing accessible features for vision, hearing, or mobility impairments. Non-elderly households that have a family member who requires accessible features for impairments shall be eligible only for units that have such features.

Those properties are:

Evergreen Square I, II, III & IV  
3141 South 77th Street  
Milwaukee, WI

Golda Meir House  
1567 N. Prospect Avenue  
Milwaukee, WI

Layton Gardens I, II & III  
2220 West Layton Avenue  
Milwaukee, WI

St. Peter I, II & III  
6540 North 80th Street  
Milwaukee, WI

Lake Forest I  
8541 South Chicago Road  
Oak Creek, WI

(Senior) 1-Bedroom Building  
Washington Square  
4816 South Packard Avenue  
Cudahy, WI

## **ELDERLY/NON-ELDERLY DISABLED:**

To qualify for housing at the properties listed below, the head, spouse, or sole family member must be:

- 62 years of age or older or meet the age requirements according to the HUD approved age waiver; and/or
- Person(s) needing accessible features for vision, hearing, or mobility impairments. Non-elderly households that have a family member who requires accessible features shall be eligible only for units that have such features.
- Non-elderly disabled applicants are eligible for units that have features for such impairments or for a HUD-restricted number of units that have been reserved for a non-elderly disabled applicant.

Those properties are:

Evergreen Square of Cudahy  
3717 East Ramsey Avenue  
Cudahy, WI

1-Bedroom Building  
Green Court  
4185 West Schroeder Drive  
Brown Deer, WI

1-Bedroom Building  
Grant Park Square  
2825 South Chicago Avenue  
Milwaukee, WI



**ELDERLY/NON-ELDERLY/DISABLED:**

**To qualify for housing at the property listed below, preference is given to:**

- 62 years of age or older or meet the age requirements according to the HUD-approved age waiver; and/or
- Person(s) needing accessible features for vision, hearing, or mobility impairments. Non-elderly households that have a family member who requires accessible features shall be eligible only for units that have such features.
- If there are no eligible applicants on the waiting list who meet the age requirements, or require accessible features, preference will be given to disabled persons.

1-Bedroom Building  
 Kenosha Gardens Apartments  
 5430 64th Avenue  
 Kenosha, WI

**To qualify for housing at the property listed below, preference is given to:**

- Person(s) needing accessible features for vision, hearing, or mobility impairments. Non-elderly households that have a family member who requires accessible features shall be eligible only for units that have such features.
- If there is not an eligible person requiring accessible features, first preference is given to disabled persons then to elderly persons.
- If there is not an eligible applicant as outlined above, Metropolitan Associates will then accept all other eligible applicants on a first-come, first-served basis.

1 & 2 Bedroom Buildings  
 Kenosha Gardens Apartments  
 5510 64th Avenue  
 Kenosha, WI

**NON-RESTRICTED PROPERTIES:**

The Federally-assisted apartment properties or portions of properties managed by Metropolitan Associates that are not restricted or subject to preference by age are as follows:

2 & 3 Bedroom Buildings  
 Grant Park Square  
 2825 South Chicago Avenue  
 South Milwaukee, WI

1, 2 & 3 Bedroom Buildings  
 Green Court  
 4141 West Schroeder Drive  
 Brown Deer, WI

3 Bedroom Building  
 Kenosha Gardens  
 5430 64th Avenue  
 Kenosha, WI

1, 2 & 3 Bedroom Buildings  
 Sunset Apartments  
 1528 Big Bend Road  
 Waukesha, WI

2 & 3 Bedroom Buildings  
 Washington Square  
 4816 South Packard Avenue  
 Cudahy, WI (Scattered Site)

## **PROGRAM INCOME LIMITS**

All income limits are established by HUD and must be followed unless HUD has approved an exception to admit families whose incomes are above the set income limit for that property.

Properties with HUD contracts initially effective on or after October 1, 1981 may admit families up to the very low-income limit whose income is at or below 50% of county median income. Properties with HUD contracts initially effective prior to October 1, 1981 may admit families up to the low-income limit whose income is at or below 80% of county median income.

In addition to the low or very low-income limits as defined above, preference must be given to families at the extremely low-income limit whose income is at or below 30% of county median income to fulfill the income-targeting requirements. When admitting applicants from the waiting list at least 40% of families admitted to a property in a fiscal year must be at or below the extremely low-income limit. If it is determined that a property will not meet the 40% admittance to extremely low-income families; then, in chronological order, owners shall select eligible applicants from the waiting list whose incomes are at or below the extremely low-income limit to fill the first 40% of expected vacancies in the property. Once this target has been reached, admittance of applicants will be according to waiting list order.

## **STATUTORY PREFERENCES — DISPLACEMENT**

Preference will be given to applicants who have been displaced by a current government action or a presidentially declared disaster over Metropolitan Associates' first-come, first-served policy. Statutory preference will take precedence over preference to current resident. Supporting documentation must accompany the application to be considered for statutory preference.

## **ELIGIBILITY, BASED ON THE ABOVE, DOES NOT GUARANTEE HOUSING:**

- The information acquired through the application process will be used to determine the applicant's ability to comply with the lease provisions as set forth by HUD and other rules governing residency.
- Every applicant household must meet Metropolitan Associates' Resident Selection Plan, which is also used to determine the applicant's eligibility as a resident.
- The head of household must be 18 years of age or older.

**\*ACCESSIBLE FEATURES:** Units specifically designed with features for persons who are sight, hearing, or mobility impaired.



# METROPOLITAN ASSOCIATES

Dear Applicant:

Section 214 of the Housing & Community Development Act of 1980, as amended, prohibits the Secretary of HUD from making financial assistance available to persons other than United States citizens, nationals, or certain categories of eligible non-citizens in certain HUD programs. Since you have applied or are applying for assistance under one of these programs, you are required to declare U.S. citizenship or submit evidence of eligible immigration status for everyone in your family for whom you are seeking housing assistance. To do this, you must:

1. Have a Declaration Form (B) completed by each family member (including you) who is listed on the Family Summary Sheet. The Declaration Form has easy-to-follow instructions and explains what, if any, other documents must be submitted along with it.
2. Submit the Declaration Form and any other forms and/or evidence within ten days.

This Section 214 review will be completed in conjunction with the verification of other aspects of eligibility for assistance. If you have any questions, or difficulty in completing the attached forms or determining the type of documentation required, please call (414) 273-1515, extension 118. We will be happy to assist you.

Also, if you are unable to provide the required documentation within ten days, you should immediately contact this office and request an extension, using the block provided on the Declaration Form. Failure to provide this information or establish eligible status may result in you not being considered for housing assistance.

If this Section 214 review results in a determination of ineligibility, you will have an opportunity to appeal the decision. Also, if the final determination concludes that only certain members of your family are eligible for assistance, your family may be eligible for proration of assistance. This means that when assistance is available, a reduced amount may be provided your family, based on the number of eligible members.

If assistance becomes available and other aspects of your eligibility review show that you are eligible for housing assistance, it may be provided to you prior to the final determination of this Section 214 review, depending on how far the review has progressed and the information that is available at that point. You will be contacted as soon as we have further information regarding your eligibility for assistance.



# METROPOLITAN ASSOCIATES

## GOVERNMENT SUBSIDIZED HOUSING INCOME LIMITS

*(Effective 4/05/18)*

The income limits are used to determine the eligibility of initial applicants.

### MILWAUKEE AND WAUKESHA COUNTIES

The income of an applicant, who otherwise qualifies as a family or an eligible single person, may not exceed these income limits to be accepted at **Evergreen Square, Lake Forest, Layton Gardens, St. Peter I-III and Washington Square:**

One person	\$27,100.00	Five	\$41,750.00
Two persons	30,950.00	Six	44,850.00
Three	34,800.00	Seven	47,950.00
Four	68,650.00	Eight	51,050.00

The income of an applicant, who otherwise qualifies as a family or an eligible single person, may not exceed these income limits to be accepted at **Evergreen Square IV, Evergreen of Cudahy, Golda Meir House, Grant Park Square, Green Court and Sunset Apartments:**

One person	\$43,300.00	Five	\$66,800.00
Two persons	49,500.00	Six	71,750.00
Three	55,700.00	Seven	76,700.00
Four	61,850.00	Eight	81,650.00

### KENOSHA COUNTY

The income of an applicant, who otherwise qualifies as a family or an eligible single person, may not exceed these income limits to be accepted **Kenosha Gardens Apartments:**

One person	\$41,650.00	Five	\$64,250.00
Two persons	47,600.00	Six	69,000.00
Three	53,550.00	Seven	73,750.00
Four	59,450.00	Eight	78,500.00



# METROPOLITAN ASSOCIATES

## FEDERALLY SUBSIDIZED APARTMENT COMMUNITIES

### **Evergreen Square – Elderly**

3141 South 77th St., #127  
Milwaukee, WI 53219  
414-541-3472

### **Kenosha Gardens – Family/Elderly**

5430 - 64th Ave., #100  
Kenosha, WI 53144  
262-657-6389

### **Evergreen of Cudahy – Elderly**

3717 East Ramsey Avenue, #101  
Cudahy, WI 53110  
414-481-1513

### **Lake Forest – Elderly**

8541 S. Chicago Rd., #201  
Oak Creek, WI 53154  
414-764-5470

### **Golda Meir House – Elderly**

1567 N. Prospect Ave., #111  
Milwaukee, WI 53202  
414-272-4343

### **Layton Gardens – Elderly**

4529 S. 23rd St., #4 (Mgmt. Office Only)  
Milwaukee, WI 53221  
414-281-8990

### **Grant Park Square - Family/Elderly**

2825 South Chicago Avenue, #100  
South Milwaukee, WI 53172  
414-762-3144

### **St. Peter Apartments – Elderly**

6540 North 80th Street, #123  
Milwaukee, WI 53223  
414-353-6817

### **Green Court - Family/Elderly**

4185 W. Schroeder Dr., #100  
Brown Deer, WI 53209  
414-354-1727

### **Sunset Apartments – Family/Elderly**

1528 Big Bend Road, #F  
Waukesha, WI 53189  
262-547-1829

### **Washington Square - Family/Elderly**

4816 South Packard Ave., #100  
Cudahy, WI 53110  
414-744-9687