

**RESIDENT HANDBOOK**

**A GUIDE TO RAD CONVERSION**

**(RENTAL ASSISTANCE DEMONSTRATION)**



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This handbook has been compiled for the residents of Columbia Housing that are currently living in public housing communities that are being converted to Rental Assistance Demonstration (RAD). Columbia Housing is committed to making the process as transparent and easy to understand as possible. We have attempted to address as many questions as possible within this guide but understand you may have additional questions throughout the process. We have included contact information in the back of the guide to help you reach the appropriate CH staff person.

Columbia Housing will renovate or replace all of its existing public housing units over the coming years and is excited about the prospect of offering the best affordable housing options possible to the residents of the City of Columbia and Richland County.

The information contained in this handbook can also be found at [www.hud.gov/RAD/residents?PublicHousingResidents](http://www.hud.gov/RAD/residents?PublicHousingResidents).

Dear CH Resident:

The Rental Assistance Demonstration (RAD) program is one of the primary ways we will achieve our goals and redevelop many of our public housing properties.

This handbook will answer many of your questions regarding the RAD conversion; how you could be impacted, what your rights and protections are and who to contact if you need additional information.

CH is committed to making this transition as easy as possible and will work with each individual family to ensure their needs are met.

We look forward to this next chapter in CH history and know that the final product will be worth the wait and hard work in between.

Please let us know if you have any questions or concerns.

With my warmest regards,

Yvonda A. Bean, CEO



Yvonda A. Bean  
Chief Executive Officer  
Columbia Housing



Columbia Housing is proud of its dedicated and engaged Board of Commissioners who have supported the transition to the RAD program since it was introduced to them as an option to improve and increase the number of affordable housing options CH can bring to the City of Columbia and Richland County. Their tireless commitment to providing quality affordable housing and creating environments in which CH families can thrive is demonstrated on a regular basis.

**Board of Commissioners:**

Ernest Cromartie, III—Chairman, Kara Simmons—Vice Chair, James Chatfield, George Green, Selena Pickens, Kevin Werner

**Rental Assistance Demonstration (RAD): An Overview****WHAT IS RAD?**

The Rental Assistance Demonstration (RAD) is a program of the Department of Housing and Urban Development (HUD) that seeks to preserve affordable housing. Public housing across the country needs more than \$26 billion in repairs and many public housing agencies (PHAs) do not have enough money to keep units in good condition. RAD provides PHAs a way to stabilize, rehabilitate, or replace properties.

**HOW DOES RAD WORK?**

RAD allows PHAs to convert a public housing property's HUD funding to either: • Section 8 project-based voucher (PBV); or • Section 8 project-based rental assistance (PBRA). This conversion of funding to long-term Section 8 contracts lets PHAs make needed repairs while ensuring permanent affordability for these units. Only 225,000 public housing units can convert funding through RAD. PHAs must submit applications to HUD to get approval to convert some or all of their public housing funding to PBV or PBRA contracts.

A RAD conversion will typically take 6 to 18 months and will require multiple steps involving residents, securing financing, and demonstrating to HUD that the property will be improved and remain in good physical condition.

*The major steps include:*

1. **PHA applies to HUD.** A PHA must first apply to HUD before it can begin a RAD conversion. Before submitting a RAD application to HUD, a PHA must have at least two meetings with residents of properties submitted for a conversion to discuss the proposed conversion plans and solicit feedback. Columbia Housing began meeting with residents regarding the RAD conversion in 2021. Feedback and questions received from those meetings can be found at [www.columbiahousing.org/rad-resources](http://www.columbiahousing.org/rad-resources).
2. **HUD issues an initial approval through a "Commitment to enter into a Housing Assistance Payment" (CHAP).**
3. **PHA plans must include a significant amendment to its Annual Plan.** A RAD conversion is important enough that it must be documented in the PHA's annual or five-year plan. CH introduced the RAD conversion in its 2019 Annual Plan and has included conversion in all subsequent years. The most recent CH Annual Plan can be found at [www.columbiahousing.org/annual-plan-columbia-housing](http://www.columbiahousing.org/annual-plan-columbia-housing).
4. **PHA completes and submits a financing plan to HUD.** The Financing Plan is a document demonstrating that the project can be physically and financially sustained for the term of the Section 8 Housing Assistance (HAP) contract.
5. **HUD issues a RAD conversion commitment.** After HUD reviews and approves the financing plan, it will issue a RAD Conversion Commitment (RCC) to your PHA. Receiving an RCC means that HUD has approved your PHA's RAD plans and that the property is close to completing the conversion process.
6. **CLOSING.** After receiving an RCC, your property will move toward Closing. After closing, your property will no longer be part of the public housing program. The new Section 8 PBRA or PBV Housing Assistance Payment contract and the RAD Use Agreement will become effective after closing. At this point, your property is now under the PBRA or PBV programs. Your PHA will have to work on any repairs needed at the property and make sure to complete them within required timelines.

### **WILL RAD AFFECT MY HOUSING ASSISTANCE?**

You will not lose your housing assistance because of RAD. Even though owners of a RAD property can use private money to make repairs, owners will still receive money from HUD and must follow HUD's PBV and PBRA rules.

### **WILL RAD AFFECT MY RENT?**

Rent will be the same in RAD as it was under public housing—no more than 30% of your household's adjusted gross income. However, if you are paying a flat rent in public housing, you will most likely have to pay more in rent over time. In these cases, your new rent will be phased in over a few years, meaning that you will only pay a little more each year.

### **WILL I HAVE TO MOVE DURING CONSTRUCTION?**

Some properties will not require any repairs or construction. In other cases, the repairs can be completed while you stay in your home. However, some apartments and buildings will require more work. In these cases, you will be relocated and protected by RAD relocation rules. You will have the right to return to your development once construction is completed. You may not be permanently displaced without your consent. If construction at your property takes longer, the PHA may offer you other housing options, such as another public housing unit or a Housing Choice Voucher (HCV) that you can use to rent another affordable unit in the private market. Whether you choose to move temporarily or to move permanently to other housing, the PHA will help you find the best possible option and pay for your moving expenses.

### **WILL RAD AFFECT MY RIGHTS?**

When the property converts, you will sign a new Section 8 lease. RAD keeps many of the resident processes and rights available under public housing, such as the ability to request a grievance process and the timelines for termination notification. Residents will also have a right to organize. CH will provide \$25 per occupied unit each year to support resident participation, \$15 of which must be provided to resident organizations.

### **WILL I STILL BE ABLE TO PARTICIPATE IN FSS AND ROSS?**

You will be able to continue participating in the Family Self-Sufficiency (FSS) program. If your property converts assistance to PBV, you will be moved from the public housing FSS program to the HCV FSS program. The rules in both programs are very similar. If your property converts assistance to PBRA, you may continue your participation in FSS until your current contract of participation ends. The owner may choose to establish a PBRA FSS program to admit new participants. If you are currently participating in the Resident Opportunities and Self Sufficiency (ROSS) program, you can participate until all the program funding is used.

### **DOES RAD AFFECT WHERE I CAN CHOOSE TO LIVE?**

Once the property has converted, residents of most properties will have a new "choice mobility" option, which will allow you to request a Housing Choice Voucher (HCV) that the household can use to select a rental unit in the private market:

- Under the PBV program, you can request an HCV after living in a RAD property for one year; A resident is under no obligation to move from the RAD property or to request an HCV.





## RELOCATION



### Will I Have to Move from My Home Due to RAD?

Most RAD conversions do not require relocation but in some cases you may need to move temporarily during or after the RAD conversion for repairs to take place. If so, you will receive advanced notice, be provided temporary housing, and have the right to return to the rent assisted property. This is called a transfer of assistance. In this case, you will have the right to a rent assisted unit at the new property once any construction is done, though the PHA may also offer other affordable housing options.

### Can I Be Permanently Displaced?

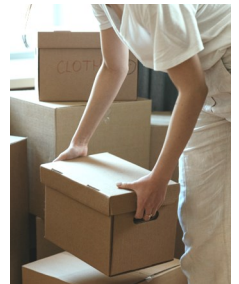
All residents have a guaranteed right to return to the RAD property.

### If I Do Have to Move, When Would That Happen?

A PHA cannot begin relocation until HUD has issued a “RAD Conversion Commitment” (for more information, see Fact Sheet #3: The RAD Conversion Process) and after you have received a notice alerting you that you will need to relocate. The notice will provide you at least 30 days advanced notice, and in some cases 90 days, before you would need to move. You may choose to move earlier if the option is offered to you, but you cannot be required to move earlier.

### If I Do Have to Move, Where Will I Move?

Relocation can take many forms. Residents can relocate within the property or may be temporarily relocated off-site to another property. Alternatively, a resident may choose to accept an offer to permanently live somewhere else. In such a case, the PHA may not require you to live elsewhere and must get your written consent that you are accepting another housing option.



### If I Do Have to Move, Will I Receive Relocation Assistance?

In all cases, the PHA must pay for reasonable increases in housing costs, packing and moving assistance, costs associated with transferring utilities, and associated deposits. Persons with a disability should receive any additional, reasonable moving expenses that are necessary. Accessible units, and any necessary accommodations, must be provided for persons with disabilities returning to the renovated property.



***CH is committed to making the relocation process as smooth as possible for impacted residents.***

***A Relocation Coordinator will work closely with residents to ensure they receive the assistance they need at each step.***

## RENT

### HOW IS RENT CALCULATED IN PUBLIC HOUSING?

In public housing, there are two ways to determine rent payments:

- ⇒ **Income-based rent** is generally calculated at 30% of your household's "adjusted" income. Most public housing residents pay income-based rent.
- ⇒ **Flat rent** is based on the rent charged for similar units in the private market. It is not affected by income changes.

### WILL MY RENT INCREASE UNDER RAD?

In general, rent payments are very similar in the public housing and PBV programs. Residents generally pay an income-based rent calculated at 30% of household income. Residents who pay 30% of their income on rent will not see an increase in their rent payments due to a RAD conversion.

Households who currently pay a flat rent may have their rent change because the PBV program does not allow flat rents. If you are paying a flat rent in public housing, you will most likely have to pay a bit more in rent over time. If your rent calculation would increase by more than the greater of 10% or \$25, your new rent will be phased in. This means you will not have to start paying the full amount of the new rent immediately. Instead, your rent will increase a little each year. If the increase in your rent is less than 10% or not more than \$25 per month, this change in rent will be effective immediately. See the box below for examples of these situations.

### WHAT IF MY INCOME CHANGES AFTER A RAD CONVERSION?

Your income and assets will be re-evaluated regularly under the PBV program. As your calculated "adjusted" income increases or decreases, your rent payment will change. In addition, residents may be subject to interim re-examination. In the PBV program, PHAs set their own policy related to the frequency of reevaluating income.

#### Increase Less than 10% or \$25 No Phase-In

*Change in Rent:* In public housing, you paid a flat rent of \$400 per month. Your "adjusted" income was \$1,400 per month and remained the same after conversion. In PBV or PBRA, you will pay an income-based rent of 30% of your income, which calculates to \$420 per month ( $\$1,400 \times 30\% = \$420$ ). This is a difference of \$20 per month ( $\$420 - \$400 = \$20$ ), which is a 5% increase. No Phase-in of Rent Increase: The new rent of \$420 per month will not be phased-in, because your rent did not increase by more than 10% and your additional rent was less than \$25. You will begin paying \$420 per month when your property converts to PBV or PBRA.

#### Increase Greater than 10% or \$25 Three-Year Option

*Change in Rent:* In public housing, you paid a flat rent of \$400 per month. Your "adjusted" income was \$1,500 per month and remained the same after conversion. In PBV or PBRA, you will pay an income-based rent of 30% of your income, which calculates to \$450 per month ( $\$1,500 \times 30\% = \$450$ ). This is a difference of \$50 per month ( $\$450 - \$400 = \$50$ ), which is a 12.5% increase. Phase-in of Rent Increase: The new rent of \$450 per month will be phased-in over 3 years, because your rent increased by more than 10% and you have to pay more than \$25 per month in additional rent as a result of RAD conversion.

### DEFINITIONS

- **Annual reexamination** – A process that occurs each year where your income and family size are reviewed to ensure you are paying the correct rent and living in a right-sized unit.
- **Flat rent** – Rent set at a specific amount based on the rent charged for similar units in the private market. A flat rent does not increase or decrease when your income changes. Flat rents are only allowed in public housing.
- **Income** – Your income is calculated by taking your total income, minus any exclusions or deductions such as large medical expenses. Your income is determined at the time of admission and during any reexamination.
- **Income-based rent** – Rent generally calculated at 30% of your household's adjusted gross income. Project-based Section 8 programs only allow income-based rent.
- **Rent Phase-In** – If your rent increases by more than 10% because of RAD conversion and requires you to pay more than \$25 per month in additional rent, you will not have to pay this increase immediately. Instead, you will pay more in rent each year for either 3 or 5.

## LEASE RENEWALS

### WHAT IS A LEASE?

A lease is a legally binding contract between your PHA and you, the tenant. The lease explains the rules for living in your unit. At conversion, your public housing lease will be terminated and you will be asked to sign a new Section 8 lease. The property owner cannot rescreen you as a condition to sign this lease, as you have a right to remain in your unit.

### WILL I HAVE TO SIGN A NEW LEASE POST-CONVERSION?

Before conversion, you are required to sign paperwork concerning your rights and responsibilities under the HCV program. You will have to sign a new lease with the new property manager following RAD conversion.

### WHAT IF MY PHA STARTED AN EVICTION BEFORE RAD?

If your PHA sent you a lease termination notice and began your eviction process prior to RAD, the PHA must continue to follow all required procedures. RAD does not allow the PHA to skip these steps and immediately evict you.

### WHAT ARE THE RULES FOR RENEWING MY LEASE?

In public housing, as well as for PBV and PBRA, your lease will renew each year, unless good cause exists not to renew the lease. Under the PBV and PBRA programs, if the property owner has good cause to end your lease, they must give you the same type of written notice as required in public housing.

### WILL I HAVE TO PAY ANOTHER SECURITY DEPOSIT?

Current residents will not be charged additional security deposits upon conversion. Security deposits with Columbia Housing will be transferred to the new property manager.

### EVICTION

A landlord must take a tenant to court to evict. Court eviction cases can be for non-payment of rent or other lease violations. After the RAD conversion is complete, the new property manager will be the party that brings eviction proceedings against tenants in court.

#### **YOUR LEASE MAY NOT BE RENEWED OR MAY BE ENDED FOR THE FOLLOWING REASONS:**

- Fail to make payments due under lease, such as rent or utility payments.
- Fail to follow the rules listed in the lease, such as keeping your unit clean and safe.
- Are involved in criminal activity, drug or alcohol abuse, depending on the type of crime.
- Made false statements in your initial application or during your annual re-examination.
  - Do not accept changes to any existing lease.



#### DEFINITIONS:

- **Cause** – Reason for not renewing your lease in cases when you seriously and repeatedly violate your lease terms.
- **Eviction** – The termination or non-renewal of your lease by the property owners. This action requires the tenant to leave your unit.
- **Lease** - A legally binding contract between a property owner and you, the tenant, that explains the terms for living in your unit.
- **Lease Termination** – The process of ending your lease.
- **Renewal of Lease** - The process of making your lease effective for another year.



## PARTICIPATING IN THE FAMILY SELF SUFFICIENCY (FSS) & RESIDENT OPPORTUNITIES AND SELF SUFFICIENCY (ROSS) PROGRAMS

### HOW DOES RAD AFFECT MY FSS OR ROSS PARTICIPATION?

If you participated in these programs in public housing, you may continue to participate in the FSS and ROSS programs once your property is converted through RAD.

### WHAT IS THE FSS PROGRAM?

The public housing FSS program helps families obtain and maintain living wage employment (jobs that provide enough income to cover a family's basic needs) by connecting residents to services such as:

- Child care
- Transportation
- Education
- Job training and employment counseling
- Job placement
- Substance or alcohol abuse treatment or counseling, and/or
- Homeownership counseling.

### HOW DOES RAD IMPACT FSS?

In all cases, your existing Contract of Participation will continue. If the property is converted to PBV, you'll be merged into the PHA's Housing Choice Voucher FSS program.

### WHAT IS THE ROSS PROGRAM?

The ROSS program provides public housing residents with coordinators to connect them to supportive services and empowerment activities. ROSS Service Coordinators work with: families to increase income and become self-sufficient and elderly or residents with disabilities to improve living conditions to age-in-place.

### HOW DOES RAD IMPACT ROSS?

The PBV and PBRA programs do not have a ROSS program. If you currently participate in the ROSS program and your property converts, you may continue participating until the current three-year grant funding for the ROSS program is spent. Once the funds are spent, your PHA cannot apply for a new grant.

#### DEFINITIONS:

- **Contract of Participation** – A five-year contract identifying the terms and conditions for you to participate in the FSS program.
- **Escrow Account** – An account for FSS participants. Your PHA makes deposits into this account when your earned income increases.
- **Family Self-Sufficiency (FSS)** – A program to help connect families to services that will lead to economic independence and self-sufficiency.
- **Resident Opportunities and Self-Sufficiency (ROSS)** – A grant that funds service coordinators to connect residents with supportive services, empowerment activities, and support in becoming self-sufficient.
- **Service Coordinator** – A person who links residents to resources and supportive services



## CHOICE MOBILITY & HCV ELIGIBILITY

### WHAT IS CHOICE MOBILITY?

Once the property has converted, residents of most properties will have a new “choice mobility” option, which will allow you, the resident, to request a Housing Choice Voucher (HCV) that the household can use to select a rental unit in the private market. Tenants exercising their choice mobility rights will receive priority on CH’s waiting list.

### HOW DO HOUSING CHOICE VOUCHERS (HCVS) WORK?

With HCVs, you can choose to rent a unit in the private market with HUD assistance. If the rent for the unit is reasonable and an inspection of the unit shows that the unit meets HUD’s housing quality standards, CH will approve the unit. Once approved, (1) you sign a lease with the owner and pay about 30% of your income for rent, and (2) CH signs a contract with the owner to pay the difference between the rent you pay and the total rent for the unit.

### WHERE CAN I LIVE WITH AN HCV?

With an HCV, you may rent a unit within CH’s jurisdiction, or you may choose to rent a unit in another part of the country where a PHA operates an HCV program. The ability to rent outside of you CH’s region is called portability. When choosing a new place to live with an HCV, you can think about things like the quality of schools for your children, access to public transportation, and ability to get to and from places of work.

### WILL I QUALIFY FOR AN HCV?

Although RAD allows residents to remain at a RAD property after conversion even if they are over-income, if you want to participate in RAD’s Choice Mobility feature, you will need to qualify for a HCV, including the program’s income rules. CH will need to make sure that your family qualifies for the HCV program, including meeting any income requirements.

### IS CH REQUIRED TO GIVE ME AN HCV?

CH will do the best it can to provide you with an HCV, and you will be placed in a priority position on CH’s waiting list for a voucher. However, CH may establish certain limits to the number of vouchers it provides for choice mobility.

### DEFINITIONS:

- **Choice-Mobility** – Through RAD, the option to obtain a Housing Choice Voucher (HCV) after a certain period of time.
- **Housing Choice Voucher (HCV)** – Rental vouchers that let people choose their own housing in the private rental market.
- **Portability** – The ability to use a HCV to rent a unit within the United States where a PHA operates a voucher program.



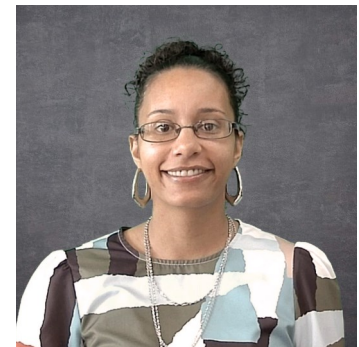
## CONTACT INFORMATION - Capital Assets & Relocation Team



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## ADDITIONAL RESOURCES

Want to know more about how RAD preserves affordable housing? Read "[Rental Assistance Demonstration: An Overview](https://www.hud.gov/sites/dfiles/Housing/documents/RAD_Overview_06072021.pdf)," on how the RAD program works. [https://www.hud.gov/sites/dfiles/Housing/documents/RAD\\_Overview\\_06072021.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/RAD_Overview_06072021.pdf)

Residents, want to know more about RAD? Our web page, "[What is RAD?](https://www.hud.gov/RAD/residents/whatisrad)" provides a glimpse of helpful information. <https://www.hud.gov/RAD/residents/whatisrad>

RAD [Photo Essays](http://express.adobe.com/page/9feycBjWa6B7V) documents a series of resident experience for properties that go through a RAD conversion. <http://express.adobe.com/page/9feycBjWa6B7V>

[RAD Data & Resources](https://www.radresource.net/pha_data2020.cfm). [https://www.radresource.net/pha\\_data2020.cfm](https://www.radresource.net/pha_data2020.cfm)

Read [HUD's fact sheets](https://bit.ly/3IVcx1C) regarding RAD. <https://bit.ly/3IVcx1C>

Explore [HUD's RAD website](https://www.hud.gov/RAD). <https://www.hud.gov/RAD>

## SPECIAL THANKS

*CH would like to thank all of its residents for their support and patience throughout the RAD conversion process. We are excited about bringing new affordable housing options to the people we serve. This handbook is intended to address as many of your questions and concerns as possible and make the information easily accessible. If you have additional questions, please contact one of the team members listed above and they will be happy to help you.*