

STEP Briefing Packet Guidance: When a client has been found eligible for STEP by a MaineHousing Occupancy Specialist, Navigators will conduct a Coupon Issuance Briefing (Briefing). A Briefing involves reviewing program rules, requirements and expectations. The Navigator will review all the documents in the Briefing Packet with the Participant and will obtain signatures and other pertinent information on several documents with the Participant. Each document will be explained in detail. When completed the Participant and Navigator will each retain portions of the Briefing Packet as detailed below.

Form:	General	Once Completed:
STEP Program Obligations	Review this entire document with the participants. This is an outline of obligations that they are required to fulfill in order to receive rental assistance. It is important that the participant understand that failure to comply with any of the listed obligations could result in the loss of rental assistance.	<ul style="list-style-type: none"> ● One copy for the participant ● Original for the participant’s file ● Upload to sharefile
STEP Coupon	<p>This document outlines all of the rules, requirements and obligations of the household who is participating in STEP. Although several of the requirements are outlined in the “Obligations Sheet” the detailed requirements included in the Program Coupon should be discussed with the client. The STEP Coupon includes: The size of the unit the household has been proved for, Signatures of the Head of Household and the Navigator, and the dates during which the document is valid; Issuance and Expiration*</p> <p>*Coupons expire 120 days after Issuance. If the Participant wishes to request an extension for up to an additional 60 days, they must submit the request in writing at least seven days before the expiration date on the Coupon. Only a MaineHousing Occupancy Specialist can approve an Extension.</p>	<ul style="list-style-type: none"> ● One for the participant ● One for the participant’s file ● Upload to sharefile
Payment Standard Schedule	<p>Payment standards are used to calculate the housing assistance payment (HAP) that MaineHousing pays to the owner on behalf of the family leasing the unit and is based upon bedroom size. The range of possible payment standard amounts is based on HUD’s published fair market rent (FMR) schedule for the FMR area. FMRs are based on either the 40th or 50th percentile of rents charged for standard rental housing in the FMR area.</p> <p>The Navigator must explain how the Payment Standard Schedule works with the Participant. The amount listed on the Payment Standard Schedule includes the amount it will cost for both rent and utilities.</p>	<ul style="list-style-type: none"> ● For the Navigator

	<p>How to use the Payment Standard Schedule:</p> <ul style="list-style-type: none"> • Reference the bedroom size of the unit and cross reference to the area in which the unit is located. • Calculate the Contract Rent amount with the established utility allowance amount. Both items added together must not exceed the Payment Standard amount. • Emphasize to the Participant that the point here is NOT to maximize the value of the coupon, but to give to them a better understanding of the program guidelines. They should look for a unit that they will reasonably be able to afford on their own when their participation in the program ends. 	
<p>Utility Allowance Charts</p>	<p>Utility allowances are estimates of the expenses associated with different types of utilities and their uses. The utilities for which allowances may be provided include electricity, natural gas, propane, fuel oil, wood or coal, and water and sewage service, as well as garbage collection. The functions, or end-uses, covered by an allowance may include space heating, water heating, cooling, refrigeration, lighting, or appliances. Allowances are not provided for telephone service. Utility allowances can be small or large, ranging from less than \$10 to over \$200 for a resident household per month, depending on the Housing Authority, the number of utilities and uses covered, and the dwelling unit and/or household size.</p> <p>How to use the Utility Allowance (UA) Charts:</p> <ul style="list-style-type: none"> • Find the town in which the unit is located on the Utility Allowance Master List • Reference the UA Chart appropriate for the type of building the unit is located in. For example: Low Rise, Walk Up, Single Family etc. • Referencing the bedroom size and voucher size of the unit and cross reference each type of utility that the client will be responsible for i.e. Cooking: Electric, Other Electric • Calculate the total • Add the UA amount to the Contract Rent amount to determine the Total Rent <p>The UA added to the Contract Rent must not exceed the Payment Standard.</p>	<ul style="list-style-type: none"> • For the Navigator <p>EXAMPLE:</p> <ul style="list-style-type: none"> -The Payment Standard for a 2BR low rise unit in this area is \$800. -Rent for the unit is \$750 including oil heat. -Sounds good, but the tenant pays for electricity, including an electric stove & electric hot water tank. -According to the Utility Allowance tables for a 2BR in this area: <ul style="list-style-type: none"> Cooking Electric is \$11 Other Electric is \$22 Hot Water Electric is \$33. -The total monthly cost for the unit would be \$816 (rent + utilities). -This unit \$16 over the program limit.
<p>Key Steps to Using Coupon</p>	<p>This document was created to assist a client with the process of using their STEP coupon. It outlines how to go about getting a unit inspected and approved.</p>	<ul style="list-style-type: none"> • For the participant
<p>Domestic Violence Client Agreement</p>	<p>This document was created for a client to agree that he/she shall not permit a named person who has been identified for committing a criminal or violent offense to live in their unit assisted through the STEP Program.</p>	<ul style="list-style-type: none"> • For the participant and navigator

Landlord Packet:	<p>The Landlord Packet contains all of the documents that are required to be completed in order to request a Housing Quality Standards (HQS) inspection. The information in the documents must be agreed upon by both the landlord and the Participant and then submitted to the Navigator for review. Once the Navigator determines that the unit meets program guidelines the documents must be uploaded to ShareFile.</p> <p>The Landlord Packet contains:</p> <ul style="list-style-type: none"> • Landlord letter • STEP Program Summary • Request for Unit Approval • Lease Addendum • Lead Based Paint Disclosure • VAWA Lease Addendum • VAWA Notice to Owners • W-9 • Owner Information • ACH Transfer/Deposit Form • Move In Inspection Checklist • Egress Window Info Sheet 	<ul style="list-style-type: none"> • For the participant to submit to a potential landlord and return to the Navigator
<u>Landlord letter</u>	<p>This letter outlines the documents that must be completed to initiate a HQS Inspection. It explains that normal tenant screening practices should take place; that the tenant should not sign the lease or move into the unit before the unit has passed HQS and that MaineHousing will contact them to arrange for an inspection once the paperwork is received and approved.</p>	<ul style="list-style-type: none"> • For the potential landlord.
<u>Program Summary</u>	<p>This document is an overview of the STEP Program.</p>	<ul style="list-style-type: none"> • For the potential landlord.
<u>Request for Unit Approval</u>	<p>The Request for Unit Approval is completed by the landlord, Participant, and Navigator. It outlines details of the unit; monthly rent, security deposit, & utility responsibility.</p> <ul style="list-style-type: none"> • The Participant will fill in their name and contact phone number at the top, sign & date. • The Landlord will complete the rest of the form, except the grey sections, sign & date. • The Navigator will review the form, complete the grey sections, verify that the unit is of appropriate size, and that the rent and utility costs are within program guidelines. 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator to complete.
<u>Lease Addendum</u>	<p>The Lease Addendum will be attached to the executed lease. It is included in the landlord packet to allow the landlord to review what will be added to their lease document. The Lease Addendum outlines the requirements and expectations for the landlord to participate in Program.</p> <ul style="list-style-type: none"> • Must be signed by both the landlord and the participant 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator.
<u>Lead Based Paint Disclosure</u>	<p>The Lead Based Paint Disclosure informs the Participant of known presence of lead in the building being considered for rental</p> <ul style="list-style-type: none"> • Must be completed and signed by both landlord and Participant 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator.

<u>VAWA Lease Addendum</u>	The lease addendum is to amend the lease to include the provisions of the Violence Against Women and Justice Department Reauthorization Act of 2005. <ul style="list-style-type: none"> • Must be signed by both the landlord and the participant. 	<ul style="list-style-type: none"> • For the potential landlord and return to the Navigator
<u>VAWA Notice to Owners</u>	MaineHousing notice to STEP Owners and Managers regarding the Violence Against Women Act (VAWA).	<ul style="list-style-type: none"> • For the potential landlord
<u>W-9</u>	The W-9 is completed for income tax purposes. Information on the document allows MaineHousing to inform the IRS of monies released to the landlord. <ul style="list-style-type: none"> • Must be completed and signed by the landlord 	<ul style="list-style-type: none"> • Return to Navigator or send directly to MaineHousing
<u>Owner Information</u>	This form provides contact information for the landlord and property manager (if applicable). <ul style="list-style-type: none"> • Must be completed and signed by the landlord. 	<ul style="list-style-type: none"> • Return to Navigator or send directly to MaineHousing
<u>ACH Transfer/Deposit Form</u>	The landlord may sign up for electronic funds transfer, rather than receiving a paper check in the mail each month.	<ul style="list-style-type: none"> • Return to Navigator or send directly to MaineHousing
<u>Inspection Checklist and Egress Window Info Sheet</u>	This form should not be returned. It is simply to make the landlord aware of some of the things that will be covered during the HQS Inspection, and some of the more common reasons that units do not pass the initial inspection.	<ul style="list-style-type: none"> • For the potential landlord
<u>A Good Place to Live</u>	This document was created to assist a client with the knowing some of the things to look for when viewing apartments as related to HQS. It is not a comprehensive listing of HQS requirements but contains general information of what to look for in terms of safety.	<ul style="list-style-type: none"> • For the participant
<u>Protect Your Family from Lead in Your Home</u>	This comprehensive document outlines the details of Lead Paint dangers; what to look for and how to protect oneself from the dangers of Lead Paint.	<ul style="list-style-type: none"> • For the participant
<u>Fair Housing Equal Opportunity for All & Are you a Victim of Housing Discrimination</u>	These documents discuss the Fair Housing Act and contain information on how to submit a claim if a person feels their rights have been violated or they have been discriminated against.	<ul style="list-style-type: none"> • For the participant