

Earned Income Tax Credit

EITC It's easier than ever to find out if you qualify for EITC

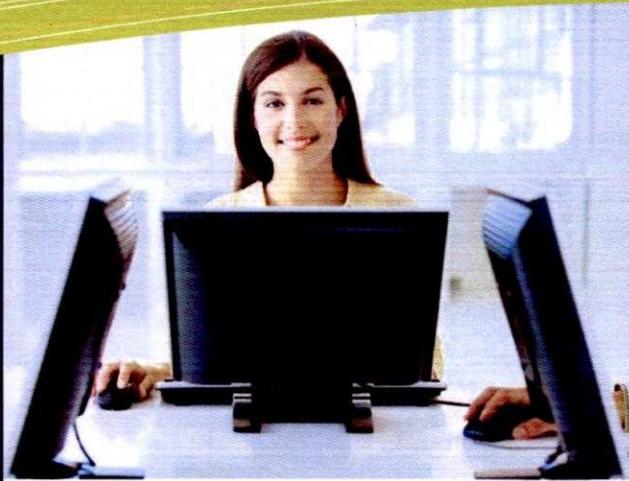
The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Will you qualify for EITC this year?

Find out if you are eligible for the Earned Income Tax Credit by answering questions and providing basic income information using the EITC Assistant. The Assistant also calculates the amount of EITC you may receive. The Assistant can be reached at <http://www.irs.gov/individuals>



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Section 8 Housing Choice Voucher Administrative Plan Changes

On December 15, 2009 the Mayor and Council / PHA Board of Directors' approved a number of changes to the Section 8 Housing Choice Voucher Administrative Plan (HCVP).

The HCVP establishes policies for carrying out the program in a manner that is consistent with direction received from the United States Department of Housing and Urban Development (HUD) and local objectives. The HCVP covers both admissions and continued participation in the Section 8 Programs.

Effective January 21, 2010 HUD requires all Public Housing Authorities (PHA) to use the Enterprise Income Verification System (EIV) as the primary source of income verification. EIV gathers information from Social Security, Internal Revenue Service and the Unemployment Insurance Programs

and provides this information to the PHA for use in calculating the total tenant payment (TTP) in the Section 8 Program as well as in the Public Housing Program.

The second change is the mandatory use of the United States Department of Homeland Security's Systematic Alien Verification System, also known as SAVE. Every applicant household member and every continued program household member who does not contest their citizenship, or affirmatively prove their citizenship otherwise, will have their citizenship verified through the use of SAVE.

The third change requires all applicants and household members to report a Social Security number. If a household member does not have a social security number they are required to provide one within 90 days.



Individual Development Accounts

What are Individual Development Accounts (IDAs)?

Individual Development Accounts, or IDAs, are dedicated savings accounts, targeted specifically to working poor families. IDAs provide an incentive to work, save, and build assets as a means to reach economic self-sufficiency.

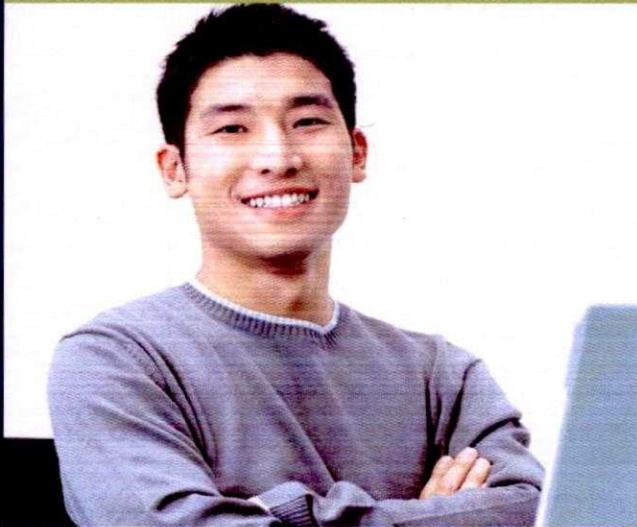
These accounts—actual savings accounts—are held at financial institutions in the name of the individual participant. Participants make regular deposits from their earned income and those deposits are matched from both private and public sources. The match is typically managed by a community-based nonprofit organization. Financial education and asset-specific training such as homebuyer or small business preparation are provided. Match funds are released only after the predetermined savings goal has been met and the participant is ready to invest the funds as stipulated.

Purposes of IDAs:

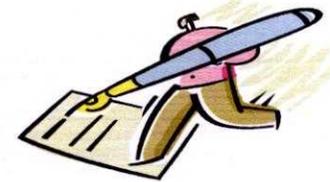
IDAs are most commonly used to purchase a first home, capitalize a small business or fund post-secondary education. Non-traditional uses include auto purchase, home repairs, and youth IDAs. Participant deposits range from \$20-\$50 per month, up to about \$2,000 in savings.

IDA participants may use their Earned Income Tax Credit (EITC) refunds from the federal government to seed their IDA savings accounts. The match ranges from 1:1 to 4:1, depending on the source of match funds and the asset to be purchased.

Locally you may be able to participate through the following organizations: Ray Quihuis of Tucson Learn 2 Save @ 837-5336. Paul Swift of Chicano Por La Causa @ 882-0018, or Marcy Brell of Primavera Foundation @ 882-5383.



Section 8 Administrative Plan Continued



Household members who are 65 years old or older are exempt from this requirement.

The fourth change is that through the use of the EIV system prior history with other Housing Authorities is examined for debts owed or adverse terminations. In addition, debts owed to this housing authority or an adverse termination will be reported to the EIV National Repository. Upon recertification, or admission, each adult member of the household whom the National Repository confirms to owe a debt will be given notice and up to 60 days to pay the debt in full or provide evidence that all or part of the debts is not legally enforceable.

The fifth change is in keeping with the

PIH Notice 2009-35 adopting a zero tolerance policy for Lifetime Sex Offenders. This policy's intent is to keep registered lifetime sex offenders from receiving federal housing assistance. All adult members of the

household and all adult applicants will be reviewed against the Dru Sjodin National Sex

Offender database @ <http://www.nsopw.gov>. Admission to the program will be denied to a registered sex offender. In the event that a household member is identified as a lifetime sex offender the household's assistance will be

terminated unless the household can affirmatively prove that the offender no longer resides in the household.

The sixth change defines negligible income as zero to one hundred dollars per month. Special monitoring will be

required for clients that claim to have negligible income that will result in

quarterly recertification appointments to reevaluate income for rent purposes.

The seventh and last major change in the administrative plan redefines when rent changes. Starting March 1, 2010 all increases to income regardless of source must be reported to the PHA and are subject to Interim recertification and TTP increase.





Our Non-Profits Partners

The City Department of Housing and Community Development and the Section 8 Housing Choice Voucher program have many non-profit partners. In previous newsletters we have described our relationship with the Veterans Affairs (VA) and the VASH program as well as with CPSA and the Bridges program.

In this edition we would like to highlight a few more partners.

PRIMAVERA FOUNDATION

Primavera sows the seeds of change by strengthening lives, building communities,

and advocating for social justice. To address our mission, Primavera's innovative programs and services provide a full range of opportunities to help people transition from poverty to greater well-being and security, including but not limited to:

Emergency Relief Shelters
Transitional Housing
Job readiness and placement services
Homeownership programs
Financial Education
Neighborhood Revitalization

You can reach the Primavera Foundation by phone @ 520.623.5111 or at the following website: <http://www.primavera.org>

Southwest Fair Housing Council

SWFHC is another partner that we would like to highlight. SWFHC is a non-profit, tax-exempt organization based in Tucson, Arizona which advocates and facilitates enforcement of the U.S. Civil Rights Act Title VIII: Federal Fair Housing Act. This act prohibits discrimination based on race, color, religion, gender, national origin, disability, or familial status of those seeking housing. Our primary focus is to assist people with housing discrimination complaints. SWFHC can be reached at 520.798.1568 or at <http://www.swfhc@dakotacom.net>

This Month's Questions and Answers

Q: What happens if the property that I rent under section 8 is sold to another owner?

A: The owner must contact the Housing Agency prior to the sale of the property. The contract and lease terminate upon sale of the property. However, the Housing Agency and the new owner may transfer the Housing Assistance Payments Contract to provide uninterrupted rental assistance payments.



Q: What is the purpose of rent reasonableness?

The purpose is to ensure that rents are similar with unassisted rents in the community, and to make sure that Section 8 participants are not being charged more than non participants.

When can a property owner raise the rent?

The property owner may request adjustments at the expiration of the lease terms. However, the rent must be similar with unassisted rents in the community. Notice must be given before rent is raised. Contact HCD before making any adjustments.

Energy Tips

Eight easy low-cost and no-cost ways to save energy.

1. Use compact fluorescent light bulbs with the ENERGY STAR® label.
2. Air dry dishes instead of using your dishwasher's drying cycle.
3. Turn off your computer and monitor when not in use.
4. Plug home electronics, such as TVs and DVD players, into power strips; turn the power strips off when the equipment is not in use (TVs and DVDs in standby mode still use several watts of power).
5. Lower the thermostat on your hot water heater to 120°F.
6. Take short showers instead of baths. Wash only full loads of dishes and clothes.
7. Drive sensibly. Aggressive driving (speeding, rapid acceleration and braking) wastes gasoline.
8. Look for the ENERGY STAR label on home appliances and products. ENERGY STAR products meet strict efficiency guidelines set by the U.S. Department of Energy and the Environmental Protection Agency.

Visit <http://www.energysavers.gov/> for more energy-saving ideas.





Did You Know!

The Arizona trout is found only in the Arizona.

The saguaro cactus blossom is the official state flower. The white flower blooms on the tips of the saguaro cactus during May and June. Arizona leads the nation in copper production.

Petrified wood is the official state fossil. Most petrified wood comes from the Petrified Forest in northeastern Arizona. The bola tie is the official state neckwear. The Palo Verde is the official state tree. Its name means green stick and it blooms a brilliant yellow-gold in April or May.

Building a Better Credit Report: If you've ever applied for a credit card, a personal loan, or insurance, there's a file about you. This file is known as your credit report. It is chock full of information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses with a legitimate need for it. They use the information to evaluate your applications for credit, insurance, employment, or a lease. Having a good credit report means it will be easier for you to get loans and lower interest rates. Lower interest rates usually translate into smaller monthly payments. To learn more about credit reports look on the following website: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre03.shtm>

Draft Public Housing Agency Plan: The PHA must submit a five year plan to HUD this spring for their approval. The Agency Plan establishes the goals and objectives for the PHA for the upcoming years. A draft of the Agency Plan is available for your review at <http://www.tucsonaz.gov/hcd> click on "What's New" and look for draft PHA Agency Plan, or you can access the draft plan at our main office located at 310 North Commerce Park Loop Road. In addition we wish to invite you to attend anyone or all of the following meetings to discuss the draft Agency Plan and the changes to the Section 8 Housing Choice Voucher Administrative Plan:

1. El Rio Neighborhood Center, 1390 W. Speedway, Tuesday, March 2, 2010, 6:30-7:30 PM
2. El Pueblo Neighborhood Center, 101 West Irvington, Tuesday, March 23, 2010, 6:30-7:30 PM
3. Armory Senior Center, 220 South Fifth Avenue, Wednesday, March 24, 2010, 5:00-6:00 PM
4. Freedom Center, 5000 East 29th, Thursday, March 25, 2010, 5:00-6:00 PM

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Si desea que se le explique este documento en español, llame al telefono 791-4739