



Monday, April 27, 2020

Rental Assistance Demonstration (RAD)



Dear Resident,

I am excited to announce that HUD has selected your development to participate in the Rental Assistance Demonstration (RAD) Program. RAD authorizes Public Housing Authorities (PHAs) to convert their public housing properties to project-based Section 8 contracts. Currently, GDPM has converted several of its developments already and is in the process of converting our 2nd phase of its portfolio. This will allow PHAs more stable, long-term funding and make it easier for PHAs to obtain additional funding sources to address capital needs. Most importantly, RAD will improve housing choices for our residents.

As you know, our properties are aging and our capital needs are increasing. Over the past 15 years, HUD has not provided enough funding to cover the increasing capital needs of each property. In

order to preserve affordable housing for our residents, it is necessary to find innovative ways to secure funding. RAD is one of the ways we can accomplish this mission. Under RAD, we will be able to seek additional funding in order to substantially rehab or replace our aging properties. We will remain our community's largest provider of quality, affordable housing and a community asset for the long-term.

As a current GDPM public housing resident, you automatically qualify for the RAD program. Your rent will continue to be calculated at 30% of your income. If the rehab of your property is significant, and it will be safer to have your unit vacant during construction, GDPM will find a unit for you to live in temporarily during construction. But, you will have the right to return to the development once construction is finished.

In this packet you will find a RAD General Information Notice explaining relocation rights, a RAD Resident Information Notice, a HUD RAD Information Sheet and resident meeting information.

I pledge to keep you informed of our plans and progress as we navigate this exciting transformation. Please find additional information about RAD on our website and at the meeting!

Respectfully yours,

A handwritten signature in blue ink, appearing to read "Jennifer K. [unclear]".

Chief Executive Officer
Greater Dayton Premier Management



*May convert to PBV outside of RAD. Residents still granted all resident protections granted under RAD.



Resident Meeting

Rental Assistance Demonstration (RAD)

GDPM will be hosting the following informational meetings to introduce and discuss HUD's RAD initiative. Due to Covid-19 and GDPM's commitment to ensuring resident safety, GDPM will hold the resident meeting via teleconference.

WHEN:

April 30, 2020 from 11:30am – 12:30pm; &

April 30, 2020 from 4:00pm – 5:00 pm

HOW:

Via Teleconference. From your phone dial: +1 (872) 240-3412

When asked to input an access #, input: 309-317-045

You will then be joined into a call with GDPM. Someone from GDPM will be on the call for the entire hour.

GDPM will provide residents with a follow-up notice after the meeting with a summary of information provided during the meeting and all information will be posted to the GDPM RAD webpage at <http://www.dmha.org/RAD/RAD-Updates.html> . If you are unable to attend the meeting, please submit any questions to the RAD voicemail at 937-910-5444 or email RAD@gdpm.org.

If you need accommodations due to a disability or limited English proficiency (LEP), please contact GDPM via the RAD voicemail at 937-910-5444 or email RAD@gdpm.org.

RENTAL ASSISTANCE DEMONSTRATION (RAD)

FACT SHEET #1: RAD 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 units across the country need 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 **rehabilitate**, or repair, units without depending on additional money from the government.

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 Section 8 contracts lets PHAs borrow money to make needed repairs.

Only 185,000 public housing units can convert funding through RAD. PHAs must submit applications to HUD in order to get approval to convert some or all of their public housing funding to PBV or PBRA contracts.

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.

FACT SHEETS FOR PUBLIC HOUSING RESIDENTS

This series of fact sheets will help public housing residents learn about RAD. All fact sheets are posted on RAD's website at www.hud.gov/rad, under the 'Residents' tab. This fact sheet provides a summary of the program with a focus on elements that affect residents.

WILL RAD AFFECT MY RENT?

Since Section 8 programs also set rents at 30% of income like in public housing, **most residents will not have rent increases** because of RAD.

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 pay a little more each year.



Roundtable conversation with Fresno Housing Authority residents about RAD

HOW CAN I BE INVOLVED?

HUD encourages residents and their PHAs to work together during the RAD conversion process. Before PHAs can apply to participate in RAD, they must:

- Notify all residents at a property proposed for RAD conversion about their plans; and
- Conduct at least two meetings with residents.

During these meetings, you can **learn about the conversion plans, ask questions, express concerns, and provide comments**. The PHA must submit your comments and its response to them in the RAD application.

The PHA must have at least one more meeting with all residents of the property before HUD approves the conversion. This is another chance for you to ask questions and provide comments.

WILL I HAVE TO MOVE?

Most repairs made as part of RAD will allow you to stay in your home during construction. 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.

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 for you and pay for your moving expenses.

WILL RAD AFFECT MY RESIDENT RIGHTS & PARTICIPATION?

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** and resident organizations will continue to **receive resident participation funds**, up to \$25 per occupied unit ever year.

DEFINITIONS

- **Housing Choice Voucher (HCV)** – Rental vouchers that let people choose their own housing in the private rental market.
- **Project-based Vouchers (PBV)** – Rental vouchers that are attached to specific units in a building. The voucher stays with the unit even after a tenant moves out.
- **Project-based Rental Assistance (PBRA)** – A rental assistance contracts that is tied to units in a specific building.
- **Rehabilitation** – The repairs needed to restore a unit or property to good condition.

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.

If you are currently participating in the Resident Opportunities and Self Sufficiency (ROSS) program, you can participate until all of the program funding is used.

CAN I CHOOSE WHERE I LIVE?

In addition to improved, better quality housing, you will have **greater choice in where to live** through the RAD choice mobility option. Once the RAD conversion is complete, you may request a Housing Choice Voucher (HCV).

Under the PBV program, you can request an HCV after living in a RAD property for one year; under the PBRA program, you may request an HCV after living in a RAD property for two years.



Conversion to Project Based Vouchers

RAD Resident Information Notice

Updated February 13, 2020

What is Conversion?

GDPM is committed to ensuring that GDPM residents have access to quality affordable housing. As our properties age, they require more improvements. However, Congress has not provided enough funding for public housing authorities (PHAs) like GDPM to keep up with the needed repairs of their public housing units. As a result, PHAs have had to make tough choices between things like repairing roofs and replacing plumbing—or worse, demolishing public housing.

For GDPM, this means converting from the Public Housing program to the Project Based Voucher program. Rental Assistance Demonstration (RAD), disposition conversions, and voluntary conversions (VCAs) are the primary methods GDPM is utilizing to convert its entire portfolio. While carefully choosing which method to use is important for GDPM from a budgetary perspective, all three methods essentially result in the same benefits to existing tenants, with little to no drawbacks.

Your property will be converting to the Project Based Voucher program via a RAD application to HUD. **Do not move now!!!**

How Does a Conversion Work?

In a RAD conversion, units move to a Section 8 project-based voucher platform with a long-term contract that, by law, must be renewed. This ensures that the units remain permanently affordable to low-income households. RAD conversions also allow 25% of their units to be considered disposition conversions. This split allows GDPM to earn higher rents without charging residents more. These PBV conversion elements combined make it easier for PHAs to access additional funding needed to make improvements to their properties.

Residents continue to pay 30% of their income towards the rent and they maintain the same basic rights as they possess in the public housing program.

WHY Conversion?

Housing authorities are choosing conversion because with conversions, housing authorities are able to perform substantial rehabilitation or even new construction of its aging public housing stock.

We hope to update/replace major building systems and other building components that are over or close to their remaining useful life. To the extent feasible, GDPM will try to complete any needed rehabilitation work with residents in place and with minimal



impact on the residents. If substantial rehabilitation is preformed and residents have to move because of the extent of the work, **GDPM will be required to provide relocation assistance and all residents have the right to return to the development once rehabilitation is completed** (not necessarily the same unit). If the amount of work that needs performed is significant, GDPM may choose to build or acquire a new unit and you will have the right to transfer to the newly purchased or constructed unit.

GDPM, RAD and Disposition

As part of its initial RAD planning process, GDPM met with the residents of buildings identified as potential RAD sites. After meeting with the residents at various points since 2016, GDPM intended to submit RAD applications in order to preserve its spot to participate in the RAD program. By submitting an application, GDPM is not committing to participate in the program. It is only the first step in determining whether it would be beneficial for GDPM to convert some or all of its public housing properties to the RAD program.

You've received this notice because the site where you reside is currently planned as a RAD conversion site. This may change and you will be updated if plans change.

Project Based Voucher Program

GDPM intends to convert to the HUD Project Based Voucher (PBV) Program. The Project Based Voucher program is administered by GDPM and is very similar to your current public housing program. GDPM will still own and manage the properties. GDPM may convert to the PBV program either through

RAD, or may convert under another HUD program called voluntary conversion or disposition. Regardless of which program GDPM uses to convert to the PBV Program, all residents will be afforded RAD resident protections.

FREQUENTLY ASK QUESTIONS

Question: Will a conversion to PBV affect my housing assistance?

Answer: You will not lose your housing assistance and you will not be rescreened because of a conversion to PBV. Even though a RAD property can use private money to make big repairs, it will still receive money from HUD. With this subsidy from HUD, GDPM will manage its RAD properties through the PBV programs. RAD requires that converted properties be owned or controlled by a public or nonprofit entity.

Question: Will a conversion to PBV affect my rent?

Answer: If your building or development is converted to PBV, your rent contribution will most likely be the same as it was under public housing—generally no more than 30% of your household's adjusted gross income. Since the project-based Section 8 programs also set resident rents at 30% of adjusted income, most residents will not have rent increases as a result of a RAD conversion.



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Jennifer N. Heapy	Chief Executive Officer
Elaine Letton	Sr. Vice-President of Programs
Kiya Patrick	Vice-President of Strategic Planning
Lisa McCarty	Chief Financial Officer

Question: How can residents be involved in the conversion process?

Answer: Before GDPM can apply to participate in RAD, HUD requires it to notify all residents in a development proposed for RAD conversion about their plans and conduct at least two meetings with those residents. These meetings are an opportunity for you to discuss the proposed conversion plans with GDPM, ask questions, express concerns, and provide comments. GDPM is required to submit your comments and its response to HUD as part of the RAD application. Please contact Michael Melko, mmelko@dmha.org, 937-910-7646, for an email copy. GDPM is required to submit your comments and its response to HUD as part of the disposition application.

Question: When can a PHA start the conversion process?

Answer: After notifying residents as outlined above, PHAs can apply to HUD to convert assistance under RAD.

Question: Will I have to move if my building or home is being rehabbed?

Answer: Most needed repairs made as part of conversion are likely to be small and you will be able to stay in your home during construction. However, some apartments and buildings will require more extensive rehab. In these cases, you will be temporarily relocated but will have the right to return to your development once construction is completed. Generally, temporary relocation should not last longer than 12 months.

Question: What are GDPM's plans for my building?

Answer: Through conversion, GDPM hopes to update or replace major building systems and other building components that are beyond useful life. In all, the change you see may be minimal.

Question: When will GDPM Convert my property?

Current best estimate:

PHASE I: Brandt Meadows (2020), Telford Corona (2020), Telford Shroyer (2019/2020), Lori Sue (Complete), Revere (2020), 137 & 149 Imperial (2020), Hallmark Meridian (2021), Malden Hollencamp (2019/2020), Huffman Parnell (2019/2020), City View (2020), 2799 Argella (Complete), Madrid/Indian Trails/Washington Village/Westerfield (2020/2021).

PHASE II (2020): Frederick, Winston Woods, Hawthorn Village, Bellefontaine, Channingway, Misty Lane I & II, Fitch & Hawthorn, Quitman, Fisher, Wayne Hilgefurd, Pompano, Corona Telford, Windcliff, Wolf Creek

Question: Is conversion a way of getting rid of affordable housing?

Answer: No!! RAD provides for one for one replacement. If a housing authority decides that new construction or purchasing new properties is the best manner of updating and preserving its affordable housing, RAD requires the housing authority to replace all units.



Question: Can you transfer to another Housing Authority?

Answer: Currently, GDPM does not have an agreement with another housing authority to allow interagency public housing resident transfers. However, you are permitted to apply for housing programs at different housing authorities as long as the housing authority is accepting applications. If after conversion, you remain a GDPM PBV resident at your community for 12 months, you will have a choice-mobility option. You will be able to request to be placed on the GDPM HCV Waitlist (even if the waitlist is closed). After being selected from the HCV waitlist, you may have an option to ‘port’ or transfer to another housing authority with your voucher. Once you exercise your right to participate in the choice-mobility program, an HCV specialist will work with you to determine your needs and will explain portability in more detail.

Question: What are my options about relocation? Will there be multiple options?

Answer: If relocation is required, a relocation specialist will work with you to minimize any temporary displacement that is required as a result of a RAD conversion. You will not be involuntarily permanently displaced. The specialist will work with you to determine your needs and to find a comparable acceptable unit. GDPM will pay the costs associated with your move to and from your RAD community. It will also provide any type of packing assistance you may need.

Question: What if I want to stay in my unit at the development? Many people consider their unit their home.

Answer: Although all residents are guaranteed a right to return to the Development, GDPM cannot commit to having all residents return to the same unit. Each resident will work with a relocation specialist to establish the resident’s preferences and moves will be looked at on a case by case basis.

Question: What about landscaping/outdoor improvements such as sheds that residents paid for and would be difficult/impossible to move?

Answer: GDPM will look at each resident move on a case by case basis and HUD requires, to the extent feasible, practicable and reasonable, GDPM to pay for resident moving expenses which may or may not include moving exterior improvements currently in place to the new property.

Questions: Can I go out of state with my choice mobility option after receiving a voucher while on the HCV Waitlist?

Answer: After receiving a Housing Choice Voucher via the RAD PBV and HCV Waitlist processes, you must use your voucher for a year before you can port your voucher out of state or to another county.

Question: Can residents be notified sooner than 90 days of the moving date?

Answer: GDPM is committed to notifying residents and staff at each step of the process through our website, www.gdpm.org/rad and newsletters as well



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as resident update meetings. These are the methods for keeping residents informed we will try to provide a 90 day notice but are required to give at least a 30 day notice.

Question: Will I be notified of what renovations are needed for my unit?

Answer: Yes.

Question: How long will it take renovations to complete?

Answer: GDPM does not currently have an estimate. However, HUD typically requires construction to be completed within 12-18 months of conversion.

Question: If residents pay flat rent, can it change to Section 8 (if so, how do they qualify?)

Answer: The RAD PBV program does have a flat rent option. If rent increases because a resident currently pays flat rent, GDPM may phase in any increase over 3-years.

Question: Can my rent decrease (if so, how?) can it increase?

Answer: Your rent might increase if you currently pay flat rent, otherwise your rent will not change unless your income changes. Any increase may be phased in over three (3) years. Your rent will not decrease unless your income decreases.

Question: Will inspections still be required after renovations (if so, how often)?

Answer: Yes, inspections will be required at move-in, move-out and Housing Quality Inspections will be conducted tri-annually or

bi-annually by a HUD approved third-party inspector of at least 25% of a development's units.

Question: Will re-verification of income still be required (if so, how often)?

Answer: In most cases, reverification will generally be required annually. However, there are exceptions.

Question: If you were already up for an HCV but decided against accepting a voucher, will that impact your future status on the waitlist after this 12 month choice mobility option?

Answer: Previous refusal to utilize a voucher will not prevent your eligibility for a voucher through the RAD PBV choice mobility option.

Question: Will scopes be made available for residents? Unit by unit or general scopes?

Answer: Scopes will be made available to residents upon request, will include unit specific scope elements as well as property wide scope elements, and will be posted to the GDPM website.

Question: If your building is in trouble but not your unit specifically, can you stay in your unit for rehab?

Answer: Each building and unit will be handled on a case by case basis. However, GDPM prioritizes the safety and security of residents and thus will not permit residents to stay in a building should the level of construction required be hazardous.



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Question: Will cable and internet reconnection fees be covered by the housing authority?

Answer: Yes.

Updated from September 2020 Resident Comments and experiences with recent conversions.

***Question: If I have an outstanding balance owed to a utility company, will GDPM pay these past due balances?**

Answer: No. GDPM only covers expenses directly incurred as a result of moving. Past due balances are pre-existing and residents need to have their utility bills paid in full or have an arrangement with the utility provider.

***Question: If a utility company requires me to pay a deposit that is refundable or transferrable, will GDPM pay these deposits?**

Answer: GDPM is only responsible for expenses directly incurred as a result of moving. Given that a deposit is either refundable or transferrable, GDPM is not required by RAD rules and regulations to cover these. The tenant may contact the relocation specialist and request the paperwork to have GDPM cover this deposit up front while also agreeing to repay GDPM for the utility deposit over time.

***Question: What if my child's school district is affected by temporary relocation?**

Answer: Our relocation specialist and development team will work with you post 1-on-1 interview to ensure your child will not

change school districts during a temporary relocation.

***Question: What if I have made interior improvements or installed specific items related to my own comfort, needs or disability? Will this allow me to return to my specific unit?**

Answer: Please identify any of these items during your 1-on-1 with the resident relocation specialist. GDPM will either reinstall these items or install upgraded items during the rehab. If you require these items at your temporary residence due to a disability, GDPM will install any improvements at a temporary/permanent residence under our ownership. GDPM may request documentation of said disability if not previously provided. These improvements do not guarantee a return to your current unit, per the previously answered question.

***Question: What if items are damaged during the move?**

Answer: Please submit a written claim to your relocation specialist and each claim will be reviewed on a case by case basis.

***Question: How do I physically travel to my temporary residence after the move occurs?**

Answer: GDPM does not provide transportation and neither do our moving subcontractors. Please keep any receipts from any transportation cost related to traveling between your old residence and temporary residence or new permanent residence for the first 3 days after your move. GDPM will reimburse you for these expenses.



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Rental Assistance Demonstration (RAD) General Information Notice

April 27, 2020

Dear Resident:

The property you currently occupy is being proposed for participation in the U.S. Department of Housing and Urban Development's (HUD) Rental Assistance Demonstration (RAD) program. The RAD program will allow GDPM to seek outside public and private funding in order to perform substantial rehabilitation, updates and upgrades to its development. If the proposed RAD project receives HUD approval, GDPM will conduct an analysis of your development in order to determine the extent, if any, of construction work that will be needed.

If your property undergoes substantial rehabilitation, GDPM will try to complete any needed rehabilitation work with residents in place and with minimal impact on the residents. If substantial rehabilitation is preformed and residents have to move because of the extent of the work, GDPM will be required to provide relocation assistance, including moving assistance and an offer to move to a comparable unit, and all residents have the **right to return** to the development once rehabilitation is completed. We will provide further details as plans develop.

This notice does not mean that you need to leave the property. This is not a notice of eligibility for relocation assistance.

The purpose of this notice is to inform you of your potential rights under the RAD program and federal law known as the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA). GDPM has not made any definitive plans for your development. But, it will review the feasibility of participating in the RAD Program.

If GDPM participates in RAD and you are temporarily relocated and your temporary relocation lasts longer than one year, you will be contacted and offered permanent relocation assistance as a displaced person under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, ("URA"). This assistance will be in addition to any

ADMINISTRATIVE | ADMISSIONS

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assistance you may receive in connection with temporary relocation. If you opt for permanent relocation, you may become eligible for relocation assistance and payments under the URA, including:

- Relocation advisory services that include referrals to replacement properties, help in filing claims and other necessary assistance to help you successfully relate;
- At least 90 days' advance written notice of the date you will be required to move;
- Payment for moving expenses; and
- Payments to enable you to rent a similar replacement home.

NOTE: Aliens not lawfully present in the United States are not eligible for URA relocation assistance, unless such ineligibility would result in exceptional and extremely unusual hardship to a qualifying spouse, parent, or child as defined in 49 CFR 24.208(h). All persons seeking relocation assistance will be required to certify that they are a United States citizen or national, or an immigrant lawfully present in the United States.

If you are required to relocate from the property in the future, you will be informed in writing. GDPM will inform you of what assistance and payments you are eligible for and how you will receive these payments. If you become a displaced person, you will be provided reasonable assistance necessary to complete and file any required claim to receive a relocation payment. If you feel your eligibility for assistance is not properly considered, you will have the right to appeal.

You should continue to pay your rent and meet any other requirements specified in your lease. If you choose to move, or if you are evicted, prior to receiving a formal notice of relocation eligibility, you may become ineligible to receive relocation assistance. It is very important for you to contact us before making any moving plans.

You will be contacted soon so that we can provide you with more information about the proposed RAD project. If the project is approved, we will make every effort to accommodate your needs. This letter is very important and should be retained.

If you have any questions or concerns, please contact Michael Melko at (937) 910-7646 and mmelko@dmha.org.

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