



Housing Choice Voucher (HCV) **Participant Guide**

Housing Voucher Services

Participant Guide | Table of Contents

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What is the Housing Choice Voucher (HCV) Program?

The HCV Program is a rental subsidy program created to assist eligible families in renting decent, safe and sanitary housing in the private rental housing market. The HCV program is tenant-based, meaning the assistance is mobile and goes wherever the tenant goes. Therefore, the tenant has the freedom to choose where they want to live and the type of home they want to live in.

Eligibility & Voucher Issuance

Subsidy Standards

Your voucher size is determined based on your family composition and subsidy standards. Opportunity Home will assign one bedroom per two persons within the household, including the head of household and their spouse, domestic partners, and children under the age of five. Adults of the opposite sex who do not meet that criteria will be assigned their own bedroom.

Zip Code Group	Bedroom						
	0	1	2	3	4	5	6
1	\$783	\$855	\$1,035	\$1,332	\$1,584	\$1,780	\$2,012
2	\$837	\$909	\$1,107	\$1,422	\$1,656	\$1,904	\$2,153
3	\$918	\$999	\$1,215	\$1,557	\$1,818	\$2,091	\$2,363
4	\$1,017	\$1,107	\$1,341	\$1,719	\$2,007	\$2,309	\$2,609
5	\$1,071	\$1,170	\$1,413	\$1,809	\$2,115	\$2,433	\$2,750
6	\$1,107	\$1,206	\$1,467	\$1,881	\$2,196	\$2,525	\$2,855
7	\$1,179	\$1,296	\$1,566	\$2,007	\$2,340	\$2,691	\$3,042
8	\$1,269	\$1,386	\$1,683	\$2,160	\$2,520	\$2,898	\$3,276
9	\$1,341	\$1,467	\$1,773	\$2,277	\$2,655	\$3,054	\$3,452
10	\$1,458	\$1,593	\$1,926	\$2,475	\$2,880	\$3,312	\$3,744



Subsidy standards are updated periodically. If you choose to move to a new unit at a later date, these amounts may be different. Additionally, adding or removing a family member may result in a change to your voucher size.

Subsidy Standards Exceptions

In determining family unit size for a particular family, Opportunity Home may grant an exception to the established subsidy standards if Opportunity Home determines that the exception is justified. **Opportunity Home will consider granting exceptions for health or disability related needs only.** Requests for an exception to the subsidy standard must be submitted in writing. Documentation from a medical professional or expert verifying the need or justification will be required as appropriate.

Total Tenant Payment (TTP)

The Total Tenant Payment (TTP) is the minimum amount a family must contribute toward housing costs, regardless of the unit selected. The maximum housing assistance subsidy a family can qualify for is the payment standard minus the total tenant payment (TTP).

Verification Policies

HCV Program participants must supply any information that Opportunity Home or the U.S. Department of Housing and Urban Development (HUD) determines is necessary in the administration of the program.

Please note that it is Opportunity Home policy to compare the income reported by tenants to the income retrieved through EIV. Discrepancies will be investigated and could lead to termination of assistance if the discrepancy was due to fraud or purposeful omission.

Information to Owners

In accordance with HUD requirements, Opportunity Home will furnish prospective owners with the family's current address and the name and address of the landlord at the family's current and prior addresses for current participants of the HCV program. Opportunity Home will provide information on eviction history and damage to rental units for the last year, if requested.

Opportunity Home's policy on providing information to owners will apply uniformly to all families and owners. Opportunity Home will make an exception to this requirement if the family's whereabouts must be protected due to domestic abuse or witness protection.

Enterprise Income Verification (EIV) System

EIV is the verification of income information that is retrieved electronically through an independent source, making use of income information databases during eligibility and recertification, including the following:



- Social Security Administration (including Social Security [SS] and Supplemental Security Income [SSI]);
- State Wage Information Collection Agencies; and
- Private vendors.



Family Obligations

Voucher Term and Extensions

Your Housing Choice Voucher (HCV) has an initial search term of **120 days** with an **automatic extension of 60 days**. During this time, you must find a landlord willing to participate in the program who will need to submit a Request for Tenancy (RTA) approval.

If you need additional time to search for a unit, voucher extension requests must be submitted in writing. To request an extension, complete the Request for Voucher Extension Form on the homesa.org/resources page or email your assigned Housing Assistance Specialist (HAS).

Extensions will require documentation supporting your extenuating circumstances or a Reasonable Accommodation. Submission of these does not guarantee your voucher extension will be granted.

Unit Requirements

You must notify Opportunity Home before moving out of your unit or terminating your lease, as well as comply with all lease requirements regarding written notice to the property owner. **When providing a notice to your landlord, ensure you inform your case manager as well.**

You are also responsible for any Housing Quality Standards (HQS) deficiencies you may cause, such as failure to pay tenant-provided utilities or appliances or damages to the dwelling unit/premises beyond normal wear and tear by any member of the household or guest.

As an HCV family, **you are not allowed to sublease your unit, assign the lease, or transfer the unit to someone else.** Subleasing includes receiving payment to cover rent and utility costs by a person living in the unit who is not listed on the lease as a family member.

Fraud

HCV families must not commit fraud, bribery, or any other corrupt or criminal acts in connection with the program. Assisted families or members of the family must not receive HCV program assistance while receiving another housing subsidy, for the same unit or a different unit under any other federal, state, or local housing program.

You must not receive HCV program assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless Opportunity Home has determined (and has notified the owner and the family of such determination) that approving



rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities.

Reporting Changes

Opportunity Home must approve family members residing in the unit and must be notified in writing of the birth, adoption, or placement of a child within **10 business days**. No other person except members of the family may live in the unit, except for Opportunity Home-approved foster children or live-in aides. Use the *Change of Family Composition Packet - Add Member* to report these changes.

You must supply any information requested by Opportunity Home to verify that the family is living in the unit or information related to family absence from the unit. If any member of the family will be absent from the unit for a period greater than **45 consecutive days**, the family must notify Opportunity Home in writing within **10 business days** of the member leaving the unit. Use the *Change of Family Composition Packet - Remove Member Packet* to report changes in family composition.

You are not required to report increases in income except at the time of recertification. If you are a participant in the Homeownership Program, Family Self-Sufficiency Program, or report Zero-Income, you are still required to report increases within 10 business days of the change.

If required to report increases in income, you must complete and submit a *Change of Income Packet* within **10 business days**.



Terminations and Informal Hearings

Opportunity Home may terminate your assistance for actions you take or fail to take; this may include terminations for violations of family obligations. Examples of family obligations violations include, but are not limited to:

- Failing to supply Opportunity Home with the necessary information to administer the program
- Failing to correct family-caused HQS deficiencies in the assisted unit
- Failing to comply with the lease requirements
- Failing to obtain Opportunity Home approval for the family and household composition
- Failing to obtain Opportunity Home approval for the residency of a foster child or live-in aide
- Committing fraud, bribery, or corrupt acts in connection with the program
- Engaging in criminal activity related to drugs or violence, or that is threatening to your neighbors
- Engaging in alcohol abuse in a way that threatens your neighbor

Visit homesa.org/voucher-program-resources to access the Administrative Plan and view the **complete list of family obligations outlined in section 5.1.C.**

Mandatory termination of assistance will occur under the following circumstances (12.1.D - Mandatory Termination of Assistance):

- Eviction
- Failure to Provide Consent
- Failure to Document Citizenship
- Failure to Disclose and Document Social Security Numbers
- Methamphetamine Manufacture or Production
- Failure of Students to Meet Ongoing Eligibility Requirements
- Death of the Sole Family Member
- Failure to enter into or make payments on an existing or new repayment agreement

Opportunity Home must offer an informal hearing for certain determinations. The purpose of an informal hearing is to consider whether Opportunity Home's decision related to the family's termination of assistance is in accordance with the law, HUD regulations, and Opportunity Home policies.

Decisions subject to an informal hearing (16.4.C(5)) - Decisions Subject to Informal Hearing):

- A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment
- A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the Opportunity Home utility allowance schedule



- A determination of the family unit size under Opportunity Home's subsidy standards
- A determination to terminate assistance for a participant's family because of the family's actions or failure to act
- A determination to terminate assistance because the participant has been absent from the assisted unit for longer than the maximum period permitted under the Opportunity Home policy and HUD rules
- A determination to terminate a family's Family Self-Sufficiency contract, withhold supportive services, or propose forfeiture of the family's escrow account
- A determination to deny admission based on an unfavorable program history that may be the result of domestic violence, dating violence, or stalking

Informal hearing requests must be submitted within **10 business days** of receipt of the Intent to Terminate Housing Assistance for Program Violation(s) letter. An informal hearing is the only opportunity you would have to present your case if you disagree with the proposed termination.

At the hearing, you have the right to be represented by an attorney or any other person of your choice at your expense.



Housing Quality Standards (HQS)

The goal of the Housing Choice Voucher (HCV) Program is to provide decent, safe, and sanitary housing at an affordable cost to low-income families. Housing Quality Standards (HQS), set by the U.S. Department of Housing and Urban Development (HUD), help Opportunity Home accomplish that goal by defining standard housing and establishing the minimum quality criteria necessary for the health and safety of program participants.

What are Housing Quality Standards (HQS)?

All units must maintain HQS throughout the term of this contract. Opportunity Home staff will ensure that current and potential HCV housing units meet the minimum acceptable criteria for each of the 13 key housing quality components addressed in HQS inspections:

- Sanitary Facilities
- Food Preparation and Refuse Disposal
- Space and Security
- Thermal Environment
- Illumination and Electricity
- Structure and Materials
- Interior Air Quality
- Water Supply
- Lead-Based Paint
- Access
- Site and Neighborhood
- Sanitary Conditions
- Carbon Monoxide Alarms and Smoke Detectors

When are HQS Inspections Conducted?

Opportunity Home conducts initial inspections to approve a unit for participation in the HCV program. The unit must pass the HQS inspection before any Housing Assistance Payments can be paid to the owner; therefore, it is best if the family does not move into the unit before approval.

Once you move into the unit, inspections are conducted on a biennial basis, or a special inspection may be requested between biennial inspections by the owner, the family, or a third party as a result of problems identified with a unit.

What Happens if the Inspection Fails?

Opportunity Home will allow for one failed inspection and one re-inspection; or one no show/not ready, one failed inspection, and one re-inspection. Units that do not pass inspection within the guidelines stated above or within 30 days of the initial inspection will result in a Final Fail. If the time period for correcting the deficiencies has elapsed, or the unit is given a "Final Fail" rating, Opportunity Home will notify the owner and the family that the unit has been rejected and that the family must search for another unit or the landlord must pay a reinspection fee.



Recertifications

Opportunity Home will conduct a reexamination of family income and composition on a biennial basis, unless otherwise stated. Opportunity Home will begin the recertification process at least **120 days** in advance of the scheduled effective date.

Opportunity Home will mail a recertification packet to the family, which will ask the family to provide required information, including the following :

- An Opportunity Home-designated recertification form;
- An Authorization for the Release of Information/Privacy Act Notice; and
- Supporting documentation related to the family's income, expenses, and family composition.

Recertification Requirements

You must supply any information required by Opportunity Home and HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.

The family must complete and submit by mail the Recertification Packet and all required supporting documentation within **10 business days**.



Moves

Moving Guidelines

Opportunity Home will deny a family permission to make more than one elective move during any 12-month period. The following are conditions under which you are allowed to move to a new unit with continued assistance:

1. You have the right to terminate the lease upon providing notice to the owner for the owner's breach or otherwise.
 - a. If you terminate the lease, you must provide the owner with a notice of termination and also give Opportunity Home a copy of the notice at the same time.
2. Your lease has been terminated by mutual agreement with the owner.
 - a. If you and the owner mutually agree to terminate the lease, you must give Opportunity Home a copy of the termination agreement signed by both parties.
3. The owner has given you a notice to vacate, has commenced an action to evict, or has obtained a court judgment or other process allowing them to evict. The family must give Opportunity Home a copy of any owner eviction notice.
4. You or a member of the family is or has been the victim of domestic violence, dating violence, sexual assault, or stalking, and the move is needed to protect the health or safety of the family or family member.
5. Opportunity Home has terminated the assisted lease for your unit for the owner's breach.
6. Opportunity Home determines that your current unit does not meet the HQS space standards because of a change in family composition.

How to Request a Move

1. In order to request a move (early release from the lease agreement), you must complete and submit a Request to Move Form.
2. Upon receipt of the family's notification to move, Opportunity Home will determine whether your move is approvable and notify the family within 10 business days of its determination.
3. For families approved to move to a new unit, Opportunity Home will perform a recertification and issue a new voucher within 10 business days of Opportunity Home's written approval to move.
4. You must notify Opportunity Home and the owner before vacating the unit.



Portability

Opportunity Home may deny a family permission to move during the first 12 months after being admitted into the program, or if a family has moved out of its unit in violation of the lease (except for families who have moved to protect the health or safety of an individual who is or has been a victim of domestic violence, dating violence, sexual assault, or stalking and who reasonably believed they were threatened by further violence if they remained in the unit).

Porting Out of Opportunity Home's Jurisdiction

A family that receives a voucher from a Public Housing Agency (PHA) may be eligible to move with their voucher to a different jurisdiction managed by a different PHA. To initiate your moving process, you must first submit the Housing Choice Voucher Portability Request; AHP-8121 form to your Housing Assistance Specialist or email portability@homesa.org.

If you decide to move with your assistance to a new jurisdiction, you will be subject to the policies set by the receiving PHA. When moving out of Opportunity Homes' jurisdiction, you are not guaranteed to receive a voucher for the same bedroom size at the Receiving PHA. The Receiving PHA will determine voucher bedroom size and amounts in accordance with the policies outlined in their Administrative Plan.

Public Housing Authorities (PHAs) in the area include:

Public Housing Authority	Phone Number
Austin	(512) 477-4488
Bexar County	(210) 225-0071
Boerne	(830) 249-9343
Floresville	(830) 393-6560



Where Can I Look for Housing?

Participants in the HCV program can move with continued assistance both inside and outside of Opportunity Home's jurisdiction, as long as there is at least one Public Housing Authority (PHA) administering a voucher program in the area, and if Opportunity Home approves the move and you are not within the initial term of your lease.

Families seeking to move to protect the health and safety of their family or family members, e.g., domestic violence, witness protection programs, or lead-based paint hazards, will be considered on a case-by-case basis.

Below is the list of zip codes where Opportunity Home has jurisdiction to operate the HCV program, separated by local small area fair market rent groupings:

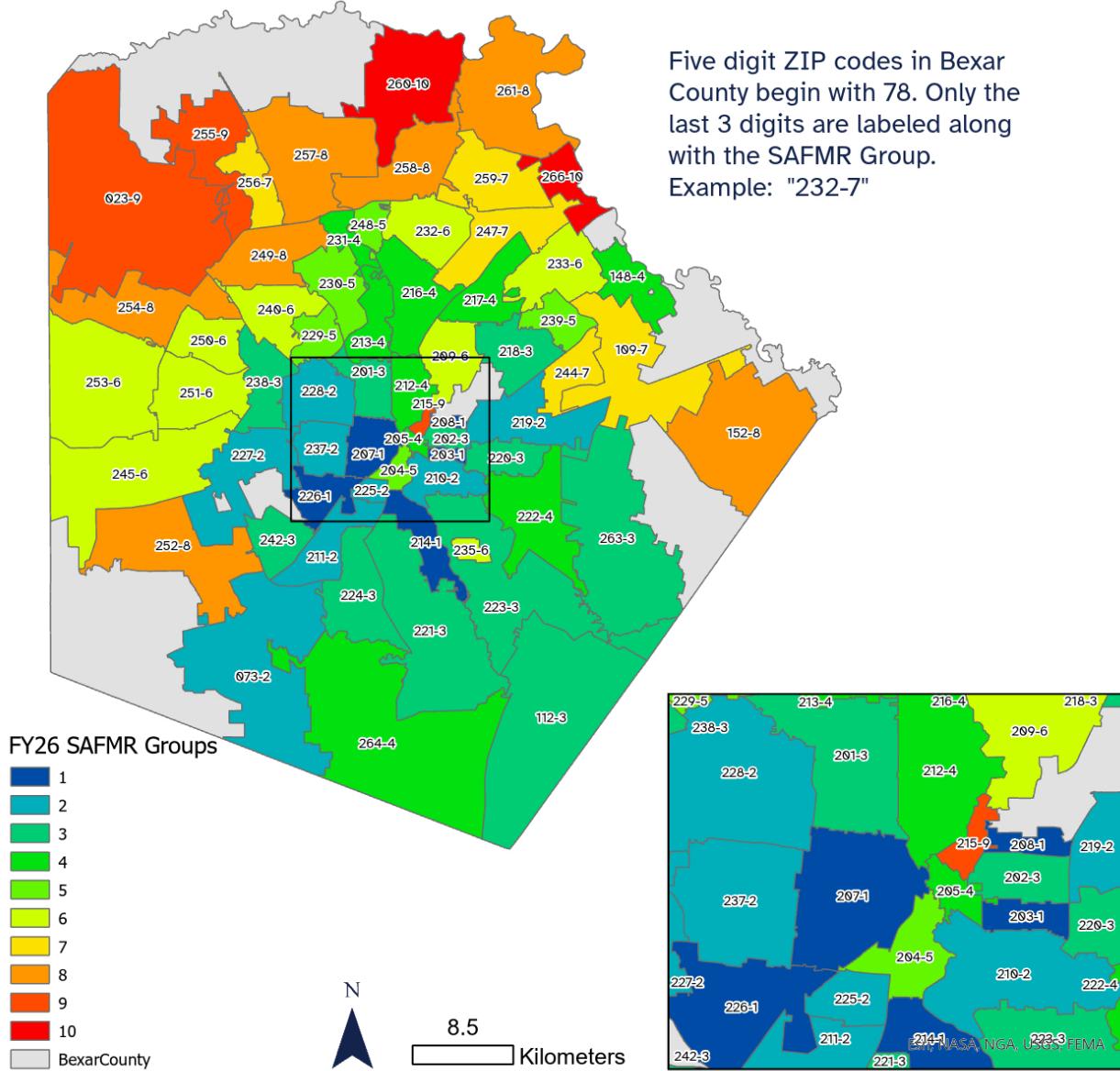
Group	Zip Code
1	78203, 78207, 78208, 78214, 78226
2	78073, 78210, 78211, 78219, 78225, 78227, 78228, 78237
3	78112, 78201, 78202, 78218, 78220, 78221, 78223, 78224, 78238, 78242, 78263
4	78148, 78205, 78212, 78213, 78216, 78217, 78222, 78264, 78231
5	78204, 78229, 78230, 78239, 78248
6	78209, 78232, 78233, 78235, 78240, 78245, 78250, 78251, 78253
7	78109, 78244, 78247, 78256, 78259
8	78152, 78249, 78252, 78254, 78257, 78258, 78261
9	78023, 78215, 78255,
10	78260, 78266



**Local Small Area Fair Market Rent Groupings -
FY2026** Rev 12/2025

Rev 12/2025

Payment Standards are used to calculate maximum subsidy that the PHA will pay each month toward rent and utilities for families with Housing Choice Vouchers. ZIP codes have been grouped into 10 Groups. Payment standards vary by Group and unit size. Please refer to the SAFMR Payment Standard Look-up Tables when using this map.



NOTE: Areas in gray are not included. These include: Camp Bullis, Fort Sam Houston, and Randolph Air Force Base, San Antonio International Airport, Government Canyon State Park, and ZIP codes outside the San Antonio city limits. Additionally, ZIP code boundaries have been clipped to fit inside the Bexar County boundary.

Bexar County School Districts

Alamo Heights ISD	Northeast ISD
Boerne ISD	Northside ISD
Comal ISD	Randolph Field ISD
East Central ISD	San Antonio ISD
Edgewood ISD	Schertz-Cibolo-U City ISD
Ft Sam Houston ISD	Somerset ISD
Harlandale ISD	South San Antonio ISD
Judson ISD	Southwest ISD
Lackland ISD	Southside ISD
Medina Valley ISD	

Transportation

VIA Metropolitan Transit is the main public transportation in San Antonio. Visit viainfo.net/bus-schedules for more information or to access a printable system map.

Crossroads Park and Ride

151 Crossroads Blvd.
(210) 362-2892
Mon. - Fri. 8:00 a.m. - 5:00 p.m.
Sat. 9:00 a.m. - 2:00 p.m.

Downtown Information Center

211 W. Commerce
(210) 362-2889
Mon. - Fri. 8:00 a.m. - 1:00 p.m.
Sat. 9:00 a.m. - 2:00 p.m.

Ellis Alley Information Center

212 Chestnut
(210) 299-1213
Mon. - Fri. 8:00 a.m. - 1:00 p.m. & 2:30 p.m.
- 5:00 p.m.

Ingram Transit Center

3215 Northwestern Dr.
(210) 362-2893
Mon. - Fri. 8:00 a.m. - 1:00 p.m. & 2:30 p.m.
- 5:00 p.m.

Kel-Lac Transit Center

7183 Highway 90 West
(210) 362-2891
Mon. - Fri. 8:00 a.m. - 1:00 p.m. & 2:30 p.m.
- 5:00 p.m.

Medical Center Transit Center

5330 Medical Dr.
(210) 362-2896
Mon. - Fri. 7:00 a.m. - 5:00 p.m.

Randolph Transit Center

9400 IH 35 North
(210) 362-2890
Mon. - Fri. 8:00 a.m. - 1:00 p.m. & 2:30 p.m.
- 5:00 p.m.

North Star Transit Center

7538 San Pedro
(210) 362-2898
Mon. - Fri. 8:00 a.m. - 1:00 p.m. & 2:30 p.m.
- 5:00 p.m.



Fair Housing Act

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

What is Protected?

The Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status Disability

What is Prohibited?

In the Sale and Rental of Housing:

It is illegal discrimination to take any of the following actions because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Otherwise make housing unavailable
- Set different terms, conditions, or privileges for the sale or rental of a dwelling
- Provide a person with different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- Make, print, or publish any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures, or other requirements
- Evict a tenant or a tenant's guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit the privileges, services, or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building or neighborhood, or section of a building or neighborhood
- For profit, persuade, or try to persuade, homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners insurance because of the race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin of the owner and/or occupants of a dwelling



- Deny access to or membership in any multiple listing service or real estate brokers' organization

Reporting Housing Discrimination

If you believe your rights may have been violated, we encourage you to report housing discrimination. Because there are time limits on when an allegation can be filed with HUD after an alleged violation, you should report housing discrimination as soon as possible. When reporting housing discrimination, please provide as much information as possible, including:

- Your name and address
- Address or other identification of the housing or program involved
- The date(s) of the alleged violation
- The name and address of the person(s) or organization you wish to report
- A short description of the event(s) that caused you to believe your rights were violated

How to Report Housing Discrimination

- **Online:** www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint
- **Phone:** 1-800-669-9777
- **Mail to:**

Fort Worth Regional Office of FHEO

U.S. Department of Housing and Urban Development

307 W. 7th Street

Suite 1000

Fort Worth, TX 76102

(817) 978-5900

(800) 669-9777

TTY (817) 978-5595

Fax (202) 485-9115

Civil Rights Complaints: ComplaintsOffice06@hud.gov

