

WHAT ARE HOUSING CHOICE (SECTION 8) VOUCHERS?

(Gathered from HUD and the Statesville Housing Authority)

The Housing Choice (Section 8) voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to rent decent, safe, and sanitary housing in the private market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing Choice (Section 8) vouchers are administered locally by public and Indian housing agencies (HAs). The HAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer this voucher program. A family that is issued a rental voucher is responsible for finding and selecting a suitable rental unit of the family's choice. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the HA. A rental subsidy is paid to the landlord directly by the HA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

AM I ELIGIBLE?

Eligibility for a rental voucher is determined by the HA based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of noncitizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. Median income levels are published by HUD and vary by location. The HA serving your community can provide you with the income limits for your area and family size.

During the application process, the HA will collect information on family income, assets, and family composition. The HA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the rental assistance payment.

If the HA determines that your family is eligible, the HA will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you and issue to you a rental voucher.

HOW DO I APPLY?

If you are interested in applying for a voucher, contact your local housing authority. For further assistance, please contact the HUD Office nearest to you.

DATE OF MOVE IN vs. INSPECTION DATE

What date does tenant and housing authority begin paying rent?

Answer is the tenant begins paying rent from the date of move in and the housing authority as well. HUD prohibits paying housing assistance on an unoccupied rental unit. Whatever the move in date is the lease must correspond accordingly.

FEDERAL PREFERENCES AND WAITING LIST -- WHAT ARE THEY AND HOW DO THEY AFFECT ME?

Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common. In fact, an HA may close its waiting list when it has more families on the list than can be assisted in the near future.

When selecting a family from its waiting list, an HA may give preference to a family who is (1) homeless or living in substandard housing, (2) paying more than 50% of its income for rent, or (3) involuntarily displaced. Families who qualify for these preferences will move ahead of other families on the list who do not qualify for any preference. Each HA has the discretion to establish other additional preferences to reflect other needs of its particular community.

RENTAL VOUCHERS -- HOW DO THEY FUNCTION?

The Housing Choice voucher program places the choice of housing in the hands of the individual family. A very low-income family who has been selected by the HA to participate is encouraged to consider several housing choices to secure the best rental housing for its needs.

The rental unit must meet an acceptable level of health and safety before the HA can approve payments to landlords under the voucher program. When the voucher holder finds a unit that it wishes to occupy and reaches an agreement with the landlord over the lease terms, the HA must inspect the dwelling and review the lease for approval. A rental voucher holder is also advised of the unit size for which it is eligible, based on family size and composition, and the applicable rent levels.

The HA determines a payment standard which is used to calculate the amount of rental assistance a family will receive, but does not affect the amount of rent a landlord may charge or the family may pay. A family which receives a rental

voucher can select a unit which rents below or above the payment standard. The rental voucher family must pay more than 30% of its monthly adjusted gross income for rent and utilities if the unit rent is greater than the payment standard. However, the family would pay less than 30% of its monthly adjusted gross income if the total rent was less than the payment standard.

THE RENT SUBSIDY

Under the Housing Choice voucher program, a family may choose a unit that rents for more than the payment standard and may pay more or less than 30% of its monthly adjusted gross income for rent. The HA calculates the maximum amount of rental assistance allowable, which is the difference between the payments standard and 30% of the family's monthly adjusted gross income, and pays rental assistance. The amount of rental assistance paid by the HA changes with the payment standard while the amount the tenant pays varies with the actual rent. For example, if a family locates a unit that rents below the payment standard, the family would pay less than 30% of its monthly adjusted gross income for rent. On the other hand, if a family decides to rent a unit above the payment standard, it would pay over 30% of its monthly adjusted gross income for rent. The family's rent share also changes when its income or family circumstances change.

CAN I MOVE AND CONTINUE TO RECEIVE HOUSING CHOICE VOUCHER (SECTION 8) ASSISTANCE?

A family's housing needs change over time with changes in family size, job locations, and for other reasons. The Housing Choice voucher program is designed to allow families to move without the loss of rental assistance. Moves are permissible as long as the family notifies the HA ahead of time, terminates its existing lease within the appropriate provisions, and finds acceptable alternate housing.

Under the voucher program, new voucher-holders may choose a unit anywhere in the United States if the family lived within the jurisdiction of the HA issuing the voucher when the family applied for assistance. Those new voucher-holders not living within the jurisdiction of the HA at the time the family applies for rental assistance must initially lease a unit within that jurisdiction for the first twelve months of assistance. A family that wishes to move to another HA's jurisdiction must consult with the HA that currently administers its rental assistance to verify the procedures for moving.

ROLES - THE TENANT, THE LANDLORD, THE HOUSING AGENCY, AND HUD

Once an HA approves an eligible family's lease and housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the HA sign a

housing assistance contract which runs for the same term as the lease. This means that everyone -- tenant, landlord and HA -- has obligations and responsibilities within the voucher program.

Tenant's Role: When a family selects a housing unit, and the HA approves the unit and lease, the family signs a lease with the landlord for at least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the program requirements, pay its share of rent on time, maintain the unit in good condition and notify the HA of any changes in income or family composition.

Landlord's Role: The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the HA.

Housing Authority's Role: The HA administers the voucher program locally. The HA provides a family with the rental assistance that enables the family to seek out suitable housing and the HA enters into a contract with the landlord to provide rental assistance payments on behalf of the family. If the landlord fails to meet his/her obligations under the lease, the HA has the right to terminate assistance payments.

HUD's Role: To cover the cost of the program, HUD provides funds to allow HAs to make housing assistance payments on behalf of the families. HUD also pays the HA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites HAs to submit applications for funds for additional rental vouchers. Applications are then reviewed and funds awarded to the selected HAs on a competitive basis.

ADDITIONAL INFORMATION AND OTHER SUBSIDY PROGRAMS

For additional information about the voucher program, contact either the local housing authority serving your community or the Office of Public Housing within your local HUD office. There may be a long wait for assistance under the rental voucher program. If the HA also administers the public housing or Indian housing programs, applicants for the Housing Choice voucher program may also ask to be placed on the waiting list for the public or Indian housing program. HUD also administers other subsidized programs and you may obtain a list of programs in your area from the Office of Housing at your local HUD office