

SECTION 8 101

Understanding the Basics What is the Housing Choice Voucher Program

• The program provides federal rent subsidy to low income households.

• The Housing Choice Voucher (HCV) program is formerly known as Section 8.

What is the Voucher

- A voucher is a document issued by the Housing Agency that **authorizes** the family to search for a unit. It does not guarantee participation.
- It lists the **obligations** of the family under the program.
- It provides the bedroom size allocated by the Housing Agency
- It provides the **time frame** required to find a unit. (60 days)

What is the difference between the Housing Choice Voucher and Public Housing

- In the HCV program the rental subsidy is tied to the Housing Choice Voucher and you must find a unit in the private housing market.
- In Public Housing and Project Based, the subsidy is tied to the unit you applied for and is not portable.

Where Can I Take the Voucher

- The voucher may be used at any agency that operates the Housing Choice program (HCV) in the United States. This is known as **Portability**.
- The Tampa Housing Authority covers all of Hillsborough County except for Plant City as they have their own Housing Authority.



What is the Payment Standard

 This is an amount established by the Housing Agency for a particular unit size and is between 90% to 110% of the Fair market rents in the area of jurisdiction. THA's payment standard is set at 100%

Effective October 1, 2015

Efficiency \$668 3 bedroom \$1319 1 bedroom \$795 4 bedroom \$1572 2 bedroom \$992 5 bedroom \$1811

What is the Total Tenant Payment (TTP)

The total tenant payment is **the higher of** the following:

- 10% of monthly gross income
- 30% of monthly adjusted income (gross income minus any deductions mandated by HUD regulations for which the family qualifies)
- Minimum rent (Tampa Housing Authority's minimum rent is **\$50**)

Adjusted Income:

Adjusted income is the annual income minus any eligible deductions.

Eligible Deductions are:

- \$480 for each dependant
- \$400 for any elderly or disabled family
- Child care expenses
- Disability assistance/medical expenses for elderly/ disabled.

What is the Utility Allowance

 Utility allowance is a set amount approved by a PHA based on the average use of tenant paid utilities, not actual costs.

When is the Utility Allowance Used

- A utility allowance is calculated for an assisted family if the family is responsible for paying the cost of any utilities.
- The **approved utility allowance** schedule is given to families along with their Voucher at briefing, but is also available on our website.
- The utility allowance is based on the lower of actual unit size selected or the family's voucher size.

How Much Rent Will I Pay

- Most eligible families are required to pay at least 30 percent (but no more than 40 percent initially) of their monthly-adjusted income toward rent directly to the landlord.
- The Tampa Housing Authority pays the landlord the **difference** between the rent to owner and the tenant's portion.



What is the maximum amount the HCV will pay

 The maximum amount that the Housing Agency will pay is an amount equal to the lessor of Gross Rent or Payment Standard minus the family's total tenant payment.

Note:

Gross Rent = Contract rent + Utility allowance Contract rent = Total amount of rent Utility allowance = set amount based on average use of tenant paid utilities.

Utility Allowance OCTOBER 2015

| | | SINGLE FA | FAMILY DETACHED | | | | DATE: | | | |
|--|--|-------------------------|-----------------|--------|--------|-----------|---------|---------|-------|-------|
| | 1 | | | | | 10/1/2015 | | | | |
| Utility or Service | | | OBR | 1BR | 2BR | 3BR | 4BR | 5BR | | |
| Heating | a. | Natural Gas | \$4 | \$6 | \$7 | \$9 | \$12 | \$13 | | |
| | b. | Electric Resistance | \$4 | \$6 | \$8 | \$10 | \$15 | \$17 | | |
| | c. | Heat Pump | \$1 | \$2 | \$2 | \$3 | \$5 | \$5 | | |
| | d. | Propane/LPG/Bottle gas | \$14 | \$19 | \$25 | \$30 | \$39 | \$44 | | |
| Cooking | a. | Natural Gas | \$5 | \$7 | \$8 | \$10 | \$11 | \$13 | | |
| | b. | Electric | \$5 | \$7 | \$9 | \$10 | \$12 | \$14 | | |
| | c. | Propane/LPG/Bottle gas | \$17 | \$22 | \$27 | \$33 | \$38 | \$43 | | |
| Other Electric | | | \$41 | \$51 | \$62 | \$72 | \$83 | \$93 | | |
| Air Conditioning | | | \$9 | \$20 | \$34 | \$51 | \$68 | \$83 | | |
| Water Heating | a. | Natural Gas | \$8 | \$16 | \$23 | \$31 | \$39 | \$47 | | |
| | b. | Electric | \$7 | \$14 | \$22 | \$29 | \$37 | \$45 | | |
| | c. | Propane/LPG/Bottle gas | \$26 | \$53 | \$79 | \$105 | \$131 | \$157 | | |
| Water & Sewer | a. | Tampa | \$22 | \$34 | \$57 | \$93 | \$137 | \$181 | | |
| 1/ | b. | Temple Terrace | \$37 | \$51 | \$78 | \$122 | \$168 | \$214 | | |
| | c. | Hillsboro County | \$49 | \$59 | \$79 | \$113 | \$146 | \$181 | | |
| SUBSTREE WAVE ONLY SEDUCATI | a. | Tampa | (\$15) | (\$23) | (\$38) | (\$60) | (\$83) | (\$106) | | |
| | b. | Temple Terrace | (\$26) | (\$37) | (\$59) | (\$92) | (\$125) | (\$159) | | |
| | c. | Hillsboro | (\$28) | (\$33) | (\$44) | (\$60) | (\$75) | (\$91) | | |
| Trash Collection | | \$35 | \$35 | \$35 | \$35 | \$35 | \$35 | | | |
| Gas Fixed Charge | | For any use of gas | \$12 | \$12 | \$12 | \$12 | \$12 | \$12 | | |
| Range/Microwave | | \$7 | \$7 | \$7 | \$7 | \$7 | \$7 | | | |
| Refrigerator | | \$7 | \$7 | \$7 | \$7 | \$7 | \$7 | | | |
| | | | | | | | | | | |
| TOTAL : | | | 0 BR | 1 BR | 2BR | 3BR | 4BR | 5BR | 6 BR | 7 BR |
| Electric only | | | \$66 | \$98 | \$135 | \$172 | \$215 | \$252 | \$282 | \$312 |
| Electric, water, sewer, trash (Tampa) | | | \$123 | \$167 | \$227 | \$300 | \$387 | \$468 | \$524 | \$580 |
| Electric, water, sewer (County) | | | \$115 | \$157 | \$214 | \$285 | \$361 | \$433 | \$484 | \$536 |
| Electric, water, sewer, trash (Temple Terrace) | | \$138 | \$184 | \$248 | \$329 | \$418 | \$501 | \$561 | \$621 | |
| Note 1/ | If using septic sewer system, substract sewer charge found b | | | | | | below | | | |
| HOW TO CALCULATE | υτι | LITY ALLOWANCES GREA | TER THA | N 5BR | | | | | | |
| • Add 12 | 0/ 6 | or each bedroom above 5 | | | | | | | | |

What is a Utility Reimbursement

- When a family's income is low enough such that the total subsidy is an amount greater than the rent to owner, the PHA makes a payment to cover the utility costs. This payment is known as the utility reimbursement.
- THA **pays** the utility reimbursement directly to the provider.

Note: The situation **occurs only** when the family is responsible for paying **part** or **all** of the **utilities**.

How is the Voucher Size Determined

- The housing agency establishes standards to determine the appropriate number of bedrooms and amount of subsidy for families of different sizes and compositions.
- One bedroom generally will be assigned for each **two** family members of the **same sex**.
- Children five and under will be required to share a bedroom regardless of sex of the children.

Who Can I Add To My Household

- Members will only be added to the household composition through court awarded custody, birth, or adoption.
- THA may also allow the addition of household members based on civil union, marriage, or domestic partnership. The addition of the member(s) will not allow for an increase in voucher size or allow for overcrowding of the unit.
- Consideration will also be provided to allow for the addition of elderly or disabled that are considered immediate family member(s) who are only being added due to the necessity of care. The addition of the member will not allow for an increase in voucher size or allow for overcrowding of the unit.

Does the property have to be Inspected

- All units will need to pass a Housing Quality Standard Inspection prior to moving in.
- Annual inspections will be conducted every year within twelve months from last annual inspection.



What is the Responsibility of Tampa Housing Authority

- **Review** all applicants to determine whether an applicant is eligible for the program.
- **Explain** all the rules of the program to all of the families who qualify.
- Issue a Voucher and, if necessary, assist the family in finding a place to live.
- Approve the unit, the owner and tenancy.
- Make housing assistant payments to the owner in a timely manner.
- Ensure that owners and families comply with the program rules.
- **Provide** families and owners with prompt, professional service.

What is the Responsibility of the Family

- **Provide** the agency with complete and accurate information.
- Find a place to live that is suitable for your family and qualifies for the program.
- **Cooperate** in attending all appointments scheduled by the Housing Agency.
- Take responsibility for the care of your housing unit.
- **Comply** with the terms of your lease and with the owner.
- Comply with the Family Obligations of your Voucher.
- **Report** all income and household composition changes within 10 days

What is the responsibility of the Owner

- Screen families who apply to determine if they will be good renters.
- **Comply** with Fair Housing Laws, and not discriminate against any family.
- Maintain the housing unit by making necessary repairs in a timely manner.
- **Comply** with the terms of the Housing Assistance Payments Contract with the Housing Agency.
- Collect the rent due by the family and otherwise enforce the lease.

What Factors Should I Consider When Searching for a Unit

- Schools consider the distance from the housing unit to the school
- **Safety** consider the neighborhood and its surroundings. Visit property at night. Try to avoid high crime areas.
- Work consider the distance from the workplace to the housing unit.
- Childcare consider the availability in area of the housing unit.
- Public Transportation consider the access to public transportation in the area of the housing unit.
- **Costs** consider the utility responsibilities and maintenance costs associated to units.

How to Prepare for the HCV program

- Stay in **compliance** with your current housing unit.
- Gather all important documents like social security cards, birth certificates, income, assets, etc.
- Provide complete and accurate information.
- Start searching for areas that will meet your family needs.
- Pay off or make arrangements for payments on your utility bills.
- **Be prepared** to furnish information about your rental history to prospective landlords.



