

Understanding Section 8 Rental Assistance

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Section 8 Housing Choice Voucher Program <u>Training Agenda</u>

- 1. What are Housing Authorities
- 2. History of the Section 8 program
- 3. What is Section 8?
- 4. Who do We Serve?
- 5. The Process/Occupancy Cycle
- 6. Family Self-Sufficiency Program
- 7. Current Challenges
- 8. Referrals

What are Housing Authorities?

- Housing authorities are legally separate governmental entities with a governing board, which may be elected or appointed.
- Housing authorities are established under state law for the purposes of providing safe, decent, and sanitary housing for low-income households.
- Over 2,500 housing authorities across the nation.
- Service area is defined by a specific geographic area.
- Housing authorities may operate public housing, Section 8 vouchers, or other programs.

Norwalk Housing Authority

- The City of Norwalk established the Norwalk Housing Authority (NHA) in 1976 so that the City could apply for Section 8 Certificate funding from HUD.
- NHA's territory is defined by the City's boundaries.
- NHA is a separate legal entity but also a component unit of the City. NHA's 6 employees are City employees.
- NHA's governing board include the 5 City Council members and 2 Section 8 tenants appointed by the City Council.
- NHA's primary program is the Section 8 Housing Choice Voucher Program funded by HUD.

History of the Section 8 program

- 1937 U.S. Housing Act established public housing.
- By the 1970s the public housing stock stood at approximately 1.2 million units. Most units are located on the East Coast and upper mid-west.
- In the 1970s, Congress moved away from the public housing concept to private, subsidized housing.
- Congress passed Section 8 of the U.S. Housing Act to establish project-based assistance and tenant-based assistance.
 - Project-based assistance are long-term contracts with landlords to reserve all units in the building (administered by HUD).
 - Tenant-based assistance allows the tenant to choose their own housing in the private rental market (administered by housing authorities).

History of the Section 8 program

- Section 8 is the largest rental subsidy program in the country.
- 2.1 million tenant based vouchers are authorized
- 900,000 project-based units but declining
- States with the highest number of tenant-based vouchers
 - California approximately 350,000
 - New York approximately 300,000
- NHA has 705 authorized vouchers. Has received no new vouchers since 2000.

Who Do We Serve?

• Very low-income renters (under 50% of area median income)

Household Size	Annual Income
1	\$31,550
2	\$36,050
3	\$40,550
4	\$45,050
5	\$48,700
6	\$52,300

- Average annual income: \$16,612
- Average monthly rent: \$397
- Average household size: 2.1 members
- 440 children (17 and under) live in Section 8 households

Who Do We Serve?

- Norwalk Section 8 Demographics (670 households)
 - 57% Elderly
 - 27% Families with children
 - 9% Disabled
 - 7% Other
- Sources of income (a household can have multiple sources):
 - 69% social security/SSI
 - 27% wages
 - 13% other income (child support/self-employed)
 - 12% welfare
 - 2% no income

How the Section 8 program works

- The tenant finds a unit and the landlord agrees to accept the program.
- The housing authority's subsidy is the difference between payment standard and 30% of the tenant's monthly adjusted income.
- The tenant pays the difference between the housing authority's subsidy and the rent to owner.
- The participating owner receives two payments each month: one from the tenant and the other from the housing authority.
- The tenant has a lease with the owner.
- The owner has a contract with the housing authority

Occupancy Cycle

- 1. Intake
- 2. Initial Lease-Up
- 3. Annual Activities
- 4. Interim Activities/Moves
- 5. Terminations

Intake Process

Pre-application Waiting List Needs Estimation Eligibility Interview

Lease-Up Process

Voucher Briefing Request for Tenancy Approval & Lease Submitted Housing Quality Standards Inspection Approval & Execution of Contract

Annual Activities

Family Income Recertification Housing Quality Standards Inspection Rent Adjustment

Interim Activities

Interim Recertification

HQS Compliance

Moves

Terminations

Housing Authority Rules Lease Violations Other Lease Termination HAP Contract Termination

Family Self-Sufficiency (FSS) Program

- Voluntary program for current Section 8 participants
- Helps participant set goals, identify barriers, and connect to community resources
- Builds savings account for participants
- Obtain economic self-sufficiency in 5 years

Current Challenges

- Need for affordable housing outpacing supply
- Addressing emergency housing needs
- Shrinking Federal funding
- Landlord participation
- Closed waiting lists
- Low program turn-over

Referrals

Norwalk Housing Authority does not take referrals for the Section 8 waiting list. Individuals may apply when we are accepting applications.

 Housing Assistance Resources/Alternatives http://www.norwalkca.gov/section8 https://www.2111a.org/housing

- Fair Housing/Landlord-Tenant Inquiries
 http://www.fairhousingfoundation.com/
- Legal Assistance/Evictions http://www.legal-aid.com/

Questions????

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