

### 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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