

INDEPENDENT LIVING

HUD Housing and Section 8 and
Community Networking

WHAT ARE THE OPTIONS? THEN AND NOW

Then...

- ⦿ Live with family members
- ⦿ Group living arrangements - group homes
- ⦿ AFL - Assisted Family Living

WHAT ARE OPTIONS? THEN AND NOW

Now...

- ⦿ All of the above
- ⦿ Renting an apartment or house with some assistance
- ⦿ Group living with roommates
- ⦿ Home ownership

Independent Living

HOW IT WORKS FINANCIALLY

BLEND FUNDING

- ◉ Use SSI and work income to form the basis of a housing budget.
- ◉ Share expenses with roommates, if possible
- ◉ Use HUD assistance - Section 8 vouchers
- ◉ Heating and cooling financial assistance
- ◉ SNAP - Supplemental Nutrition Assistance Program

HOUSING 101

- Primary source of funding for housing assistance is HUD.
 - Federal funds flow from HUD to local public housing authorities “PHA”
- “The housing choice voucher program”

WHO IS MY PHA?

- ◉ Depends on area where you live
- ◉ Austin - Housing Authority of Winston Salem
 - Phone number: 336-727-8500
 - <http://www.haws.org/>
- ◉ Malik and Anna - Housing Authority of the City of Asheville
 - Phone: 828-258-1222
 - <http://www.haca.org/>

WHO IS MY PHA?

- Kenneth - Raleigh Housing Authority
 - Phone: 919-831-6620
 - <http://www.rhaonline.com/>
- Michael - Housing Authority of DeKalb Co.
 - Phone: 404-299-0532
 - <http://www.dekalbhousing.org/>

WHO IS MY PHA?

- Lexie and David - Four Square Community Action, Inc.
 - Phone: 828-321-4475
 - No local website (why am I not surprised?)

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

- ◉ Method used by federal government to assist low income families, elderly and disabled afford decent, safe and sanitary housing.
- ◉ Self determining program - recipients find their own housing that meets the requirements of decent, safe and sanitary.
- ◉ NOT limited to units in “Housing Projects” although vouchers can be used in “HP”

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

- Vouchers are administered locally through the PHA's.
- Recipient is responsible for finding housing which meets Section 8 guidelines.
 - Can include recipients current residence - so getting the voucher after you find housing will not force a move
 - PHA determines if housing meets suitability criteria and approves the housing for the subsidy
 - Homeownership is an option as long as income stays below \$10,300 per year - this aligns with SSI criteria

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

○ Responsibilities of Parties Involved

■ Resident/Tenant

- Must sign a lease of at least one year with landlord
- May be required to pay a security deposit - appears that this may be responsibility of tenant alone
- Abide by the lease and pay their part of the rent on time
- Maintain unit in good condition
- Notify PHA of changes in income or family composition

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

○ Responsibilities of Parties Involved

■ Landlord

- Provide decent, safe and sanitary housing at a reasonable rate
- Keep unit in condition to pass program housing quality standards
- Provide services as agreed on in the lease and in contract they sign with the PHA

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

○ Responsibilities of Parties Involved

■ Housing Authority

- Enters into contract with the landlord to provide assistance to the family
- Can terminate the assistance if the landlord fails to meet owner's obligations
- Reexamine income and composition annually or sooner if they think or are notified of changes in circumstances.
- Annual inspections of the unit to ensure it meets the minimum standards.

WHAT IS THE HOUSING CHOICE VOUCHERS PROGRAM AND HOW DOES IT WORK?

○ Responsibilities of Parties Involved

■ HUD

- Funds the program.
- Pays the PHA for administering the program.
- Oversight agency over PHA
- Federal Regs - 24CFR Part 982

ELIGIBILITY - DO I QUALIFY?

- Eligibility is determined based on:
 - Total annual gross income
 - May not exceed 50% of median income of the county or metro area in which the recipient resides.
 - 75% of vouchers must be issued to recipients with income which does not exceed 30% of median income for area.
 - Family Size and US Citizenship
 - PHA reviews income, assets and family size and verifies with local agencies.

ELIGIBILITY - DO I QUALIFY?

- What is the median income of our areas?
 - 2009 statistics
 - Austin - (Forsyth County)
 - Median Income \$45,583
 - Median contract rent \$532/month (\$403-\$695)
 - Can't exceed \$22,791.50
 - Malik and Anna (Buncombe County)
 - Median Income \$40,675
 - Median contract rent \$636 (\$437-813)
 - Can't exceed \$ 20,337.50

ELIGIBILITY - DO I QUALIFY?

- What is the median income of our areas?
 - Michael (DeKalb County)
 - Median income \$50,165
 - Median Contract Rent \$763 (\$614-955)
 - Can't exceed \$25082.50
 - Kenneth (Wake County)
 - Median income \$63609
 - Median Contract Rent \$721 (\$603-876)
 - Can't exceed \$31,804.50

ELIGIBILITY - DO I QUALIFY?

- What is the median income of our areas?
 - Lexie (Clay County)
 - Median income of \$34,994
 - Median contract rent \$411 (\$300-525)
 - Can't exceed \$ 17,497
 - David (Cherokee County)
 - Median income of \$31,199
 - Median contract rent \$357 (\$242-448)
 - Cannot exceed \$ 15,600

ELIGIBILITY - DO I QUALIFY?

⦿ Income includes

- Wages and salaries before deductions for taxes
- Net income from business
- Investment income
- SSI and SSDI
- Unemployment, workers comp and severance pay
- Public assistance payments less amounts allocated for shelter and utilities

HOW TO APPLY?

- ◉ Apply through the local PHA office
- ◉ Research the Housing Choice Voucher Program Guidebook
 - http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/forms/guidebook

HOW TO APPLY?

Things you will need

- ⦿ Social security card and birth certificate
- ⦿ Photo ID (State issued ID or driver license)
- ⦿ Criminal background check
- ⦿ Employment verification - name, address and phone number and fax
- ⦿ Award letters from Social Security, pension or unemployment and current statement from Social Security within 60 days to prove still drawing

HOW TO APPLY?

Things you will need

- ◉ Copy of latest bank statements from all bank and investment accounts
- ◉ 12 month pharmacy printout and accounting of anticipated medical expenses for next 12 months
- ◉ Name of DSS caseworker and amount of SNAP (food stamps) currently receiving

HOW TO APPLY?

Next steps -

- Be prepared to wait...

- Some waiting lists take years to be fulfilled, however, depending on severity of issue, you can be triaged ahead
 - Homeless
 - Paying more than 50% of income for rent
 - Involuntarily displaced
- Situation may be better in some less densely populated areas - talk with PHA's in several counties to get a feel for situation.

WHAT IF I AM DISABLED?

Do I get special treatment as a disabled person?

- ◉ Reasonable accommodations are small changes made in a process or rule that allows a person with a disability to participate in an activity or program.
- ◉ Examples: additional time to submit applications, home visits for completion of applications, barrier free, accessible housing.
- ◉ Section 8 must allow special housing types such as single room occupancy, group homes, congregate housing, and shared housing

WHAT IF I AM DISABLED?

Do I get special treatment as a disabled person?

- ◉ Live-in aide: A live-in aide may be used by a person with a disability if essential to the well being of the individual.
- ◉ The aide must be a person who is not obligated to support the person.
- ◉ The aide would not be living in the unit except if they were not providing supportive services.
- ◉ When approved this will require an increase to the size of the residence.

WHAT IF I AM DISABLED?

◉ Mainstream Vouchers

- Special voucher targeted for persons with disabilities
- Has same eligibility requirements and application procedures
- Same rules as tenant, landlord, etc.
- Targeted specifically for persons with disabilities
- Research is silent as to whether there is preference given in wait lists ???

WHAT IF I AM DISABLED?

○ Targeting and Key Programs

- NC program - 10% of units in Low Income Tax Credit apartments (LIHTC) are targeted for persons with disabilities
- Makes units affordable until tenant receives a Section 8 voucher
- Must have SSI and must apply for Section 8 voucher
- Probably less available in outlying areas due to availability of LIHTC housing
- Like a “stop gap” while on Section 8 waiting list
- Total gross income must be below 30% of average median income for your area. (North Carolina : 30% of median income limit is \$12,150 for 2012)
- Ask PHA about this...

HOW THE VOUCHER WORKS

- Once a voucher is issued, tenant has between 60-12 days to find a suitable unit as discussed above
- Voucher is portable
 - May take it outside the county where you resided and were approved
 - Notify the PHA of intent to move and as long as tenant finds housing that is approved by the PHA
 - Can choose “project based” or “tenant based”
 - Project is attached to the property so if you choose it you must get a new voucher if you move from the property.

HOW THE VOUCHER WORKS

- PHA determines a payment standard
 - Amount needed to rent a moderately priced unit in the local market - based on median market rates in the area
 - Amount is used to calculate the amount of assistance
 - Standard does not affect the amount of rent charged by the landlord or family may pay
 - Tenant selects a unit with a rental cost below or above the standard

HOW THE VOUCHER WORKS

- PHA determines a payment standard
 - Tenant pays 30% of their monthly income for rent and utilities
 - If the rent is greater than the payment standard, the tenant pays the additional
 - Tenant may never pay more than 40% overall of their monthly income
 - Utility allowance of about \$154 is allowed against income

HOW THE VOUCHER WORKS

○ Rent Subsidy Calculation

- Monthly income is \$1000
- Rent for an approved unit is \$500 per month
- Approved for \$154 per month utility allowance
- 30% of income is \$300
- Rent allowed = rent (500) + UA (154) = \$654
- 30% of income = \$300
- Subsidy would be $\$654 - 300 = \354

ASSISTANCE WITH UTILITY BILLS

1. Low Income Home Energy Assistance Program: This program had grants administered through the states for heating costs. Apply through DSS. - Annual and is automatic for most SNAP recipients.
2. DSS can also help with Crisis Funds in the event that the tenant gets in financial difficulties and is considered “high risk”.
3. North Carolina Weatherization Program provides funding for low income families to seal leaks, install insulation, tune ups and repairs to heating and air conditioning.

www.ncdhhs.gov/dss/energy/index.htm

<http://energy.gov/ig/office-inspector-general>

FREE AND LOW COST PHONES

Assurance Wireless

- One free phone and 250 free nationwide minutes per month
- Access area may be limited

Lifeline: \$10.00 discount per month

Link up: \$30.00 off installation fee

How to qualify: food stamps, SSI, Medicaid eligible

<http://www.fcc.gov/guides/lifeline-and-link-affordable-telephone-service-eligible-consumers>

<http://assurancewireless.com/Public/FAQs.aspx>



SNAP = FOOD STAMPS

- Eligibility is driven by income and assets
 - Gross monthly income < \$1211
 - Net monthly income < \$931 after 20% standard deduction + \$149 and other items such as excess utility costs and medical expenses
 - It appears that SSI recipients do not have to meet income tests (assume they are already below poverty level)
 - No more than \$2000 in assets - aligns with SSI criteria

SNAP = FOOD STAMPS

- Based on allotment formula
 - One person household gets a maximum allotment of \$200 per month
- It is unclear, but it appears that the amount of food stamps one receives is counted into income for Section 8 vouchers
 - Called my local PHA three times last week to verify with no reply...

RESOURCES

<http://www.arcnc.org/file/HousingCloserLook.pdf>

This is a comprehensive pdf document published by ARC that I will email to all...

<http://www.affordablehousingonline.com/section8housing.asp>

http://portal.hud.gov/hudportal/HUD?src=topics/housing_choice_voucher_program

http://www.fns.usda.gov/snap/applicant_recipients/eligibility.htm

http://www.maricopahousing.org/sect8_rentcalc.htm

UP website has other resources