

Norwalk Housing Authority
P.O. Box 508 – 24 ½ Monroe Street
South Norwalk, CT 06856
Telephone: (203) 838-8471
Fax: (203) 838-6535
TDD: 1-800-545-1833 Ext. 437
www.norwalkha.org

SECTION EIGHT

HOUSING CHOICE VOUCHER PROGRAM

NEW PARTICIPANT – LANDLORD’S HAND BOOK

WHAT IS THE HOUSING ASSISTANCE PROGRAM?

The Section 8 Housing Assistance Program is designed to assist very low-income families to live in good quality privately owned dwelling units while paying rent they can afford. Under this program, the Norwalk Housing Authority may pay part of the rent each month for an eligible family who has been given a Housing Choice Voucher and/or Housing Choice Disability Voucher, in accordance with regulations of the Department of Housing and Urban Development (HUD).

The jurisdiction of Norwalk Housing Authority is the City of Norwalk.

WHAT TYPE OF EXISTING HOUSING IS ELIGIBLE?

Any type of existing housing located in the City of Norwalk that meets the housing quality standards established by HUD as well as the local housing codes. Examples of existing housing include, but are not limited to, privately owned apartments, houses and congregate housing units.

WHO CAN PARTICIPATE?

A family or individual that is at least 18 years of age may be eligible for the program if the annual income is below the limits listed in the table below. The term "family" includes two or more persons living together, related by blood, marriage or adoption or who have evidenced a stable family relationship, and live regularly together in the same dwelling unit. If the household includes children under the age of 18, at least one adult family member must be related by blood or have legal responsibility for every child under the age 18 listed on the application for admission or who will reside in the unit.

INCOME LIMITS April 1, 2009

Persons in Family	Income
1 person	42,800.00
2 persons	48,900.00
3 persons	55,050.00
4 persons	61,150.00
5 persons	66,050.00
6 persons	70,950.00
7 persons	75,850.00
8 persons	80,700.00

WHAT CONTROL DOES THE LANDLORD HAVE IN SELECTING A PROSPECTIVE TENANT?

Tenant selection is the sole responsibility of the landlord. The landlord must comply with all Equal Opportunity Housing requirements in selecting prospective tenants. The landlord must also use the screening criteria used for non-Section 8 tenants.

WHO PAYS THE SECURITY DEPOSIT?

The prospective tenant is responsible for paying the security deposit required by the landlord, which is not to exceed the maximum permitted under law. The landlord may not require a larger security deposit than he/she would for a non-Section 8 tenant.

HOW DOES AN APPLICANT GET STARTED?

1. When an applicant reaches the top of the waiting list, Norwalk Housing Authority sends notification to come into the office.
2. With the assistance of the applicant, the Housing Authority verifies family income, family composition, identification papers, and police checks for each member of the family who is aged 18 or older, citizenship status, and other eligibility factors.
3. At a group briefing, applicants review the rules and regulations. Norwalk Housing Authority issues the voucher and three forms to be signed by the landlord:
 - Request for Lease Approval
 - Lead-Based Paint Disclosure
 - Restriction on Leasing to Relatives
4. The applicant searches for an appropriate unit.

WHAT ARE THE STEPS IN LEASING A UNIT TO A SECTION 8 PARTICIPANT?

Once a landlord has agreed to lease a dwelling unit to an eligible participant, the following steps must be taken:

1. A standard lease is negotiated between the landlord and prospective tenant. A lease addendum is attached, which has been supplied by HUD to the Housing Authority. If there is a difference between any provisions of the HUD lease addendum and any provisions of the owner's lease, provisions of the HUD lease addendum shall prevail.
2. The applicant must submit the Request for Lease Approval form, a copy of the proposed Lease, Lead Based Paint Disclosure and restrictions on leasing to relatives. The landlord and applicant must sign all forms. **(The Request for Tenancy Approval must be submitted to this Agency by the 15th day prior to the month they want to move-in by.)**
3. After the Request for Lease Approval and the proposed Lease have been reviewed, the unit will be inspected within 15 days by the Housing Authority Inspector to verify that it meets housing quality standards.
4. The Housing Authority will give approval for the family to lease the unit after the Housing Authority has determined that all of the following program requirements are met: the unit is eligible, the unit has been inspected by the Housing Authority and passes the housing quality standards (HQS), the rent is reasonable, the lease is approved, and includes the HUD lease addendum. The Housing Authority will then notify the family and the owner.

5. The owner and family must execute the Housing Authority-approved lease. The owner must meet with the Housing Authority to sign the Housing Assistance Payment Contract (HAP) and must furnish the Housing Authority a copy of the executed lease.
6. If the Housing Authority determines that the unit or lease cannot be approved for any reason, the Housing Authority will notify the owner and the family that: a) the proposed unit or lease is disapproved for specified reasons; and b) If the conditions requiring disapproval are not remedied to the satisfaction of the Housing Authority on or before the date specified by the Housing Authority.

IS THERE ANY LIMIT ON THE RENT FOR AN APARTMENT THAT THE LANDLORD MAY LEASE TO A PROSPECTIVE TENANT?

The amount of rent, subject to rent reasonableness, that Norwalk Housing Authority will pay is limited in accordance with the table below.

Attached you will find a map with the census tracts. **Effective January 1, 2010**

The following census tracts are for the low and moderate income census tracts: 432, 434, 437, 438, 440, 441, 442, 444, and 445.

Section	Payments Standard with utilities or including allowance
Efficiency	\$1,111.00
1 Bedroom	\$1,310.00
2 Bedroom	\$1,637.00
3 Bedroom	\$2,217.00
4 Bedroom	\$2,550.00

The following census tracts are for the middle and upper income census tracts: 425, 426, 427, 428, 429, 430, 431, 433, 435, 436, 439, 443, and 446.

Section	Payments Standard with utilities or including allowance
Efficiency	\$1,157.00
1 Bedroom	\$1,574.00
2 Bedroom	\$1,959.00
3 Bedroom	\$2,581.00
4 Bedroom	\$2,883.00

Kindly remember the payment standards include utilities. Before approving a rent we conduct a rent reasonableness study for each unit and your income will be reviewed to see if you are able to afford the rent being requested.

If the rent is higher than the above table, the Section 8 Participant can choose to pay the difference as additional rent above the participant's normal share. However, the total of the participant's share of the rent, upon initial lease-up, cannot exceed 40% of monthly income.

HOW MUCH IS THE PARTICIPANTS RENTAL ASSISTANCE?

The participant pays a minimum of 30% of adjusted gross income and the Housing Authority pays the balance of the contract rent.

At initial lease-up the participant may not pay more than 40% of the family gross income.

FINANCIAL HARDSHIP EXEMPTION FROM MINIMUM RENT

When is family exempt from minimum rent? The responsible entity must grant an exemption from payment of minimum rent if the family is unable to pay the minimum rent because of financial hardship, as described in the responsible entity's written policies. Financial hardship includes these situations:

- When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State, or local assistance program, including a family that includes a member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for title IV of the Personal Responsibility and Work Opportunity Act of 1996;
- When the family would be evicted because it is unable to pay the minimum rent;
- When the income of the family has decreased because of changed circumstances, including loss of employment;
- When a death has occurred in the family; and
- Other circumstances determined by the responsible entity or HUD.

If the PHA determines that a qualifying financial hardship is temporary, the PHA must reinstate the minimum rent from the beginning of the suspension of the minimum rent. The PHA must offer the family a reasonable repayment agreement, on terms and conditions established by the PHA, for the amount of back minimum rent owed by the family.

If a family requests a financial hardship exemption, the responsible entity must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption until the responsible entity determines whether there is a qualifying financial hardship, and whether such hardship is temporary or long term.

The responsible entity must promptly determine whether a qualifying hardship exists and whether it is temporary or long term.

If the responsible entity determines that a qualifying financial hardship is temporary, the PHA must not impose the minimum rent during the 90-day period beginning the month following the date of the family's request for a hardship exemption. At the end of the 90-day suspension period, the responsible entity must reinstate the minimum rent from the beginning of the suspension. The family must be offered a reasonable repayment agreement, on terms and conditions established by the responsible entity, for the amount of back rent owed by the family.

If the responsible entity determines there is no qualifying financial hardship exemption, the responsible entity must reinstate the minimum rent, including back rent owed from the beginning of the suspension. The family must pay the back rent on terms and conditions established by the responsible entity.

If the responsible entity determines a qualifying financial hardship is long term, the responsible entity must exempt the family from the minimum rent requirements so long as such hardship continues. Such exemption shall apply from the beginning of the month following the family's request for a hardship exemption until the end of the qualifying financial hardship.

The financial hardship exemption only applies to payment of the minimum rent (as determined pursuant to §5.628(a)(4) and §5.630), and not to the other elements used to calculate the total tenant payment (as determined pursuant to §5.628(a)(1), (a)(2) and (a)(3)).

HOW IS THE LANDLORD PAID?

Participant Payment to Landlord: The participant pays their monthly portion of the rent directly to the landlord.

Norwalk Housing Authority Payments to Landlord: The Housing Authority and the landlord enter into a separate contract whereby the Authority agrees to pay the landlord the balance of the rent in a monthly housing assistance payment. The payment is mailed directly to the landlord.

WHAT ARE THE RESPONSIBILITIES OF THE PARTICIPANT, LANDLORD AND HOUSING AUTHORITY AFTER THE LEASE AND HOUSING ASSISTANCE PAYMENT CONTRACT HAVE BEEN SIGNED?

Participant Responsibilities: Participant must comply with program regulations and provisions of the lease agreement. The participant must notify the Housing Authority for any of the following:

- Whenever there is a change in income for any family member
- When a family member moves out
- When family size increases because a child is born, adoption, and legal guardianship is obtained
- When the family proposes to otherwise add another member such as marriage

Landlord Responsibilities: Landlords must maintain the conditions of the building and grounds as provided at the time of lease signing. Landlords must comply with the contract with Housing Authority and the provisions of the lease agreement. Utility arrangements with the tenant may not be changed except through the housing authority. Any request for additional payments must be disclosed and approved by the housing authority. Permission to pay reduced rent must also be disclosed to the housing authority.

Norwalk Housing Authority Responsibilities: The Housing Authority makes a monthly payment to the landlord on behalf of the participant, and inspects yearly as needed to ensure that the landlord and participant are maintaining the property in a decent, safe and sanitary

housing condition. Before lease anniversary, the Housing Authority verifies the families' income and composition to establish the participant's monthly portion of the rent.

WHAT ARE THE BENEFITS TO THE LANDLORD?

There are many benefits to a landlord for participating in the Section 8 Housing Assistance Program, as stated below:

1. The Landlord maintains complete control over the property.
2. The Landlord is guaranteed the Housing Authority's share of the rent.
3. The Landlord uses his or her own lease, which states initial term and the renewal terms.
4. The landlord may require a full security deposit from participant as allowed by state law. (no more than 2 months contract rent)
5. Payments will be made to the landlord as long as the participant continues in occupancy under the lease, HAP contract agreement, and the condition of the unit is maintained to meet the required standards.
6. The landlord can evict for non-payment of the rent or any other legal reason while still receiving monthly HAP payments. However, the landlord must notify the Housing Authority of all eviction actions, including any notices leading up to the eviction, and the move out date.
7. The Landlord is responsible for notifying his/her tenant (in writing) if the property will be or has been sold. A legal document must be submitted to Norwalk Housing Authority indicating the change of ownership.
8. Rental assistance promotes stable occupancy, reduces unit turnover costs and reduces rental delinquencies.
9. Advertising costs are reduced or eliminated when landlords go on the housing authority list.

Participation in the Section 8 Housing Assistance Program requires compliance with Title VI of the Civil Rights Act of 1964, Title VII of the Civil Rights Act of 1968 and Executive Order 11063 which prohibits and discrimination in housing because of race, creed, color, religion, sex or national origin. The Housing Authority of the City of Norwalk will assist applicants who meet discrimination by referring them to the Equal Opportunity Division of HUD and the Connecticut Commission on Rights and Opportunities.