

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

## 1. What is the Housing Choice Voucher Program?

The Housing Choice Voucher Program, also known as Section 8, is a Federal rental assistance program funded by the US Department of Housing and Urban Development (HUD). The program allows families to choose and lease safe, decent, and affordable housing. Norwalk Housing Authority administers the Section 8 Program.

NHA determines how much rent an eligible family can pay based on their income and the approved rent for the unit the family wants to lease. Eligible families will be required to pay only a portion of the total rent to the landlord (generally, 30% of the family's adjusted monthly income). NHA will pay a rental subsidy, on behalf of the tenant, for the remaining amount of the total rent to the landlord.

## 2. What is the difference between Public Housing and the Section 8 Program?

NHA's Public Housing Program provides apartments to eligible low-income families in developments. The Section 8 Program is an affordable housing option that allows eligible persons to use an issued voucher to rent apartments with private landlords throughout Norwalk or if you have lived in Norwalk 1 year, in a participating jurisdiction.

## 3. Can I apply for a Section 8 voucher?

NHA is not currently accepting applications. When NHA begins accepting applications, there will be a public notice and you may apply based on that notice's requirement.

## 4. Who should I contact for information regarding the status of my application?

You can check the status of your application by calling 203-838-8471 ext. 175. Be sure to have your social security number available.

## 5. When will the Section 8 waiting list be open to the general public?

The Section 8 waiting list is closed. NHA has not determined when the Section 8 waiting list will reopen.

## 6. How long will my Section 8 application remain active?

Section 8 applications do not expire. It will remain active until you receive notification for an interview at which time eligibility is determined.

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

## **7. How long will I have to wait before I am called for a Section 8 interview?**

There is no way to predict how long you may have to wait before you are called for an eligibility interview. The number of families reached for eligibility interviews depends on the availability of vouchers each year.

As vouchers become available, applications are selected from a waiting list of applicants. Selection is based on numerous factors including, but not limited to, date and time of application. If you are found eligible the Section 8 Department will invite you to attend a briefing session to obtain your voucher.

## **8. Why is there such a long wait for Section 8 Housing Assistance?**

The demand for Section 8 Housing Assistance far exceeds the supply. There are over 1,300 applicants on the waiting list.

## **9. Is there a maximum income that would make me ineligible for Section 8 housing?**

Yes. The maximum family income is based on family size.

## **10. Is there a minimum income requirement for Section 8 Housing Assistance?**

No. You are not required to have a minimum income

## **11. Is there a minimum age requirement when applying for Section 8 Housing Assistance?**

Yes. You and your co-head, if any, must be at least 18 years of age.

## **12. What are Voucher Payment Standards (VPS)?**

The Voucher Payment Standard is the maximum housing assistance payment that NHA can pay on your behalf to the landlord.

## **13. How is it determined I am eligible for a voucher?**

NHA will notify you that you have been selected from the waiting list in writing. NHA will verify that you are eligible for participation in the Section 8 program.

NHA will collect information on your income, assets, and family size. NHA will verify this information with other local agencies, such as:

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

- a. Employer
- b. Child Support Enforcement
- c. Department of Social Services
- d. Social Security Administration
- e. Veteran's Affairs and so forth

NHA will also conduct a criminal background check and drug testing for all household members 18 years of age and older. NHA will use the information to determine program eligibility and the amount of the housing assistance payment. If NHA determines that you are eligible, your name will be put on a waiting list. Once your name is reached on the waiting list, NHA will contact you. The voucher is then issued to you once you have attended the briefing review. Please note that the Section 8 waiting list is currently closed.

If you are eligible, NHA will send you a letter asking you to attend a briefing. At the briefing, the physical voucher will be presented to you.

## **14. When can I expect to be called for a Section 8 rental briefing?**

You will be notified via mail by NHA approximately 2 weeks in advance of your scheduled Section 8 rental briefing date. At the briefing, you will receive your voucher with the start date and end date.

## **15. What should I do if I miss the appointment for my interview?**

It is important that you make an attempt to attend this appointment; if unable to attend due to medical circumstances, it must be documented.

## **16. May I start searching for a unit before I receive my voucher?**

NHA cannot authorize you to search for a unit before your Section 8 voucher is issued.

## **17. Will NHA pay for my moving expenses, broker's fees, etc.?**

NHA does not pay for moving expenses, broker fees or security deposits for Section 8 voucher holders or tenants.

## **18. Can I apply for a Section 8 voucher if I am already living in Public Housing? Can I get a transfer from Section 8 Housing to Public Housing?**

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

Yes. You may apply for a Section 8 voucher even if you are currently living in public housing. However, NHA is not currently accepting applications. If a Section 8 participant wants to live in Public Housing, an application must be filed.

## **19. If I or a family member has a criminal record will I/they be accepted into the Section 8 program?**

NHA must perform criminal background checks on all applicants 18 years of age or older. Approval/denial of an applicant with previous criminal activity depends on the nature of the offense. Admission into the Section 8 program is at the discretion of the Authority.

## **20. If I am not a United States citizen or I do not have a Social Security number, can I still apply for a Section 8 voucher?**

You do not have to be a citizen of the United States or have a Social Security number to apply for Section 8 Housing, but at least one member of your family must be a United States citizen or a non-citizen with eligible immigration status.

## **21. How much time is allowed to find a unit with a voucher?**

Section 8 vouchers are active for 120 consecutive calendar days.

## **22. Am I able to extend my Section 8 voucher?**

In order to be granted an extension, the following must take place:

1. NHA will give the voucher holder the initial voucher for a term of 60 calendar days.
2. Prior to the voucher expiring, the voucher holder must request an extension for the initial voucher for an additional and final 60 calendar days (120 consecutive calendar days in total)

## **23. How much will my rent be per month?**

Your rent is based on your the total adjusted gross income for your household. You will typically pay 30% of your monthly adjusted income toward rent and utilities. However, if the gross rent (rent and utilities) exceeds the Payment Standard, you may have to pay a greater amount of your income towards rent and utilities.

## **24. Can I rent a unit that is larger than my voucher bedroom size?**

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

You may rent a unit that is larger than your voucher bedroom size. However, the portion of rent you pay to the owner cannot exceed 40% of your total household income.

## **25. Who will assist me with my unit search?**

NHA has a program online: **gosection8**. You may look for available apartments on this site. You may also use a realtor. It is the participants' responsibility to locate an apartment.

## **26. Can I rent a unit outside of Norwalk with my Section 8 voucher?**

You may rent a unit outside of Norwalk through a process called "Portability." You may request to "port" your Section 8 voucher to any other Public Housing Authorities in the United States or its territories (e.g., Puerto Rico, U.S. Virgin Islands) that administers a Section 8 Housing Choice Voucher program. Initial voucher holders who did not reside in Norwalk at time of application must live in Norwalk for 1 year before they can port. You may be able to live outside of Norwalk with a Reasonable Accommodation if you have resided in Norwalk less than a year.

## **27. What should I do if I change my address after I submit an application?**

You **MUST** update your contact information, such as mailing address and telephone number, as soon as you move.

## **28. What should I do if I have a change in family composition?**

Contact Norwalk Housing Authority to update your information.

## **29. What should I do if my housing situation has changed?**

Contact Norwalk Housing Authority to update your information.

## **30. What are Fair Market Rents (FMRs) and how are they used to set payment standards in the housing choice voucher (HCV) program?**

Each year the U.S. Department of Housing & Urban Development (HUD) surveys rents and units to determine the value of rental units by bedroom size and amenities. This data is then used to create guidance for Housing Authorities on how much they can spend on rental units in their cities called Fair Market Rents (FMRs).

## Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

FMRs are gross rent estimates which include the cost of rent plus the cost of all utilities. FMR's are used by Housing Authorities to establish the payment standard, which is the maximum allowable subsidy amount to calculate Housing Assistance Payments (HAP). Payment standards may be set at any level between 90% and 120% of the published FMR for that unit size (**24 CFR 982.503(b)**).

### **31. If the payment standard increases or decreases during the Housing Assistance Payment (HAP) Contract is NHA required to adjust the family's rent at that time, using the higher or lower payment standard?**

As defined in **24 CFR 982.505**, if the payment standard amount increases during the term of the HAP contract, the increased payment standard amount shall be used to calculate the monthly HAP for the family beginning at the effective date of the family's first annual reexamination on or after the effective date of the increase in the payment standard amount.

If the amount on the payment standard schedule is decreased during the term of the HAP contract, the lower payment standard amount generally must be used to calculate the monthly HAP for the family beginning at the effective date of the family's second annual reexamination, following the effective date of the decrease in the payment standard amount. NHA shall advise the family that the application of the lower payment standard amount will be deferred until the second annual reexamination, following the effective date of the decrease in the payment standard amount.

### **32. How often does NHA have to update its payment standards?**

Per HUD regulation, **24 CFR 982.54(d) (14)**, and NHA policy, NHA must update the payment standards annually.

### **33. How will a decrease in payment standards impact the calculation of tenant rental portions and HAP's?**

The amount Section 8 pays is determined by several factors such as the payment standards, families' income, the families' allowable deductions, contract rent, and utility allowances. If the payment standards decrease that reduces the subsidy NHA can offer families, therefore the tenant rental portion would increase and the HAP would decrease.

### **34. Will the family have to move out of the unit, if the contract rent exceeds the payment standard?**

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

No, the family will not have to move during their annual recertification if the contract rent exceeds the payment standard. However, if the contract rent and utility expenses exceed the payment standards, there may be an increase in the tenant rental portion.

## **35. Can a landlord increase the contract rent?**

After the initial 12 month HAP contract ends, a landlord may request a rent increase. All rent increases must be submitted to the tenant, with a copy to the Section 8 office, with a 60-day written notice of the proposed rental increase date. All rental increases are subject to rental reasonableness and NHA approval.

## **36. Can a landlord decrease the contract rent?**

Yes, a landlord may decrease the contract rent to prevent the family from paying a higher tenant rental portion as a result to the decreased payment standards or to prevent the family from moving as a result of the decreased payment standards.

## **37. Why are there 2 payment standards?**

The 2 payment standards are based upon census track data in Norwalk and are used to increase assisted housing choices and deconcentration.

## **38. How is rent approved or determined “reasonable”?**

Per HUD regulation, 24 CFR 982.507, the rent landlords charge for a Section 8 subsidized unit can never be more than rents charged for comparable unsubsidized units within the vicinity.

Rent reasonableness is determined on a case-by-case basis. NHA compares proposed rents to the unsubsidized rents currently charged for similar sized units within the same building, or by other landlords for comparable units within the vicinity. NHA will take into consideration size, location, quality, amenities, housing services, age of unit, unit type, maintenance, and utilities.

## **39. What is a project-based Section 8 building?**

A project-based Section 8 building is a building in which a landlord has a contract with the federal government, through the Department of Housing and

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

Urban Development (HUD), to keep the building affordable for low income families. These contracts between the landlord and the government expire, so project-based Section 8 buildings can lose their affordability if landlords don't renew their contracts. Section 8 contracts apply to the entire building, so Section 8 buildings provide affordable housing for many low income people.

## **40. How do the subsidies in project-based Section 8 housing work?**

In Section 8 buildings, tenants only pay 30% of their income towards rent, while the government subsidizes the rest of the rent. If the household income is \$1000 a month, then the tenants pay \$300 in rent every month. If the government and landlord agree that an unsubsidized rent would be \$700, then the government pays the \$400 difference. If a tenant moves out of an apartment in a Section 8 building, then another household which meets the income eligibility requirements can move in and the government will subsidize the rent of the new family. In exchange for getting subsidy they have to recertify every year, indicating the household income and who lives in the household.

## **41. Policy Basics: Section 8 Project-Based Rental Assistance**

The Section 8 Project-Based Rental Assistance (PBRA) programs enable more than 2 million people in 1.2 million low-income households to afford modest apartments by contracting with private owners to rent some or all of the units in their housing developments to low-income families. Seniors or people with disabilities head two-thirds of PBRA-assisted households.

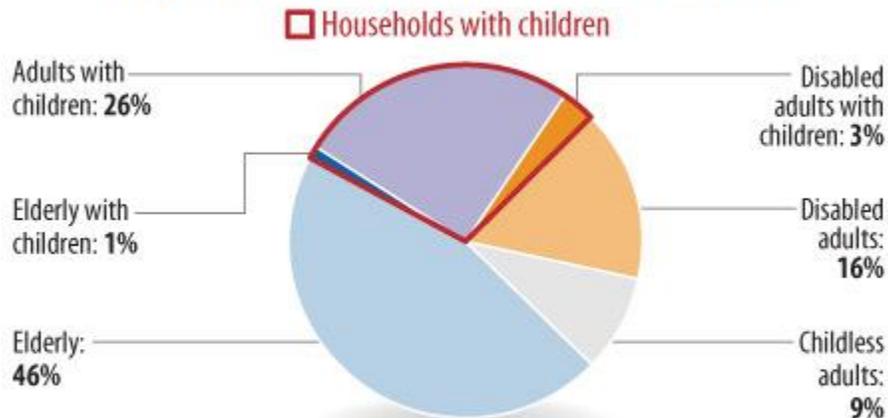
“Project-based” rental assistance differs from “tenant-based” rental assistance, which low-income families can use to rent any private apartment that meets program guidelines. The main form of tenant-based rental assistance is the Section 8 Housing Choice Voucher Program.

## **42. Who Is Eligible for Section 8 Project-Based Rental Assistance?**

A family must be “low-income” meaning that its income may not exceed 80 percent of the local median income in order to move into Section 8 PBRA housing.

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

## Who Is Helped by Section 8 Project-Based Rental Assistance?



Note: Childless adults are households headed by a person under 62 without disabilities, and without children in the home. Disabled adults are younger than 62.  
Source: CBPP tabulation of 2010 HUD administrative data. Includes data on families receiving assistance through the Section 8 Project-based Rental Assistance and Section 8 Moderate Rehabilitation programs.

Center on Budget and Policy Priorities | [cbpp.org](http://cbpp.org)

### 43. How Much Do Section 8 PBRA Tenants Pay for Rent?

Tenants pay 30 percent of their income (after certain deductions are taken out) for rent and utilities, or a minimum of \$50 per month. The gap between the tenant contribution and the cost of maintaining and operating the apartment is filled by a monthly Section 8 PBRA payment to the private owner of the building.

### 44. Who Owns and Manages Section 8 PBRA Properties?

Private owners or Housing Authorities who have entered into multiyear rental assistance agreements with the Department of Housing and Urban Development (HUD) (or with public housing agencies, for contracts funded under the Section 8 Moderate Rehabilitation program) own and operate Section 8 PBRA properties. Most owners are for-profit entities, but non-profits own a significant share of Section 8 PBRA properties.

### 45. How Does Section 8 PBRA Help Recipients?

Section 8 PBRA helps families to afford modest housing and avoid homelessness or other kinds of housing instability. (Some Section 8 PBRA properties serve only formerly homeless individuals.) For frail seniors and people with disabilities,

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

Section 8 PBRA enables them to continue to live in their home communities and avoid or delay placement into nursing homes or other institutional settings that are much more costly for both the families and the state and federal governments.

## **46. How Is Section 8 PBRA Funded?**

Congress appropriates funding annually to renew approximately four-fifths of Section 8 PBRA contracts. The remaining fifth are funded from appropriations that Congress made many years ago when the program's original, multiyear contracts were signed. As these contracts expire, HUD replaces them with new contracts that are funded annually.

## **47. Can I apply for tenant based Section 8 when living in Project Based Section 8?**

Yes, you can apply as long as the Section 8 list for application is open. You can also apply for Public Housing every Thursday, 9:30am-4:00pm at Norwalk Housing Authority's main office. A copy of an application is available at [www.norwalkha.org](http://www.norwalkha.org) to determine what information you will need to bring to complete the application.

## **48. Why does it take such a long time to open the list/wait on the list?**

Norwalk Housing Authority has 680 tenant based voucher and 10 VASH vouchers. Voucher holders remain in the program for many years. They can also pass their voucher on to other family members upon death, who are a part of the family composition. There is minimal turnover. NHA usually has 2 to 3 vouchers per month to issue.

## **49. Who determines how many vouchers a Housing Authority gets?**

The U.S. Department of Housing and Urban Development.

## **50. When was the last time Norwalk Housing Authority opened the Section 8 list?**

August 2012. 10,000 individuals applied in 4 days. 1,200 were selected through a random lottery process to be placed on the list. There are currently 1,100 applicants on NHA's wait list.

## **51. What is the average vacancy rate monthly?**

The average vacancy rate monthly is 2.75 from 2011 through 2013.

# Commonly Asked Questions Regarding Tenant Based Section 8 and Project Based Section 8

## **52. What is VASH?**

VASH vouchers are used for the sole purpose of housing homeless veterans. If you need a VASH voucher, contact the local VA and they will refer you to NHA.