### SEWRPC Meeting - July 1, 2009 - Public Housing Program

<table>
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<tr>
<th>County</th>
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**Contact Information**

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**Housing Choice Vouchers Fact Sheet**

**What are housing choice vouchers?**
The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

**Am I eligible?**

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local...
agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the PHA determines that your family is eligible, the PHA will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue to you a housing voucher.

**How do I apply?**
If you are interested in applying for a voucher, contact the local PHA. For further assistance, please contact the HUD Office nearest to you.

**Local preferences and waiting list - what are they and how do they affect me?**
Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common. In fact, a PHA may close its waiting list when it has more families on the list than can be assisted in the near future.

PHAs may establish local preferences for selecting applicants from its waiting list. For example, PHAs may give a preference to a family who is (1) homeless or living in substandard housing, (2) paying more than 50% of its income for rent, or (3) involuntarily displaced. Families who qualify for any such local preferences move ahead of other families on the list who do not qualify for any preference. Each PHA has the discretion to establish local preferences to reflect the housing needs and priorities of its particular community.

**Housing vouchers - how do they function?**
The housing choice voucher program places the choice of housing in the hands of the individual family. A very low-income family is selected by the PHA to participate is encouraged to consider several housing choices to secure the best housing for the family needs. A housing voucher holder is advised of the unit size for which it is eligible based on family size and composition.

The housing unit selected by the family must meet an acceptable level of health and safety before the PHA can approve the unit. When the voucher holder finds a unit that it wishes to occupy and reaches an agreement with the landlord over the lease terms, the PHA must inspect the dwelling and determine that the rent requested is reasonable.

The PHA determines a payment standard that is the amount generally needed to rent a moderately-priced dwelling unit in the local housing market and that is used to calculate the amount of housing assistance a family will receive. However the payment standard does not limit and does not affect the amount of rent a landlord may charge or the family may pay. A family which receives a housing voucher can select a unit with a rent that is below or above the payment standard. The housing voucher family must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent.

**The rent subsidy**
The PHA calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income.

**Can I move and continue to receive housing choice voucher assistance?**
A family's housing needs change over time with changes in family size, job locations, and for other reasons. The housing choice voucher program is designed to allow families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the PHA ahead of time, terminates its...
existing lease within the lease provisions, and finds acceptable alternate housing.

Under the voucher program, new voucher-holders may choose a unit anywhere in the United States if the family lived in the jurisdiction of the PHA issuing the voucher when the family applied for assistance. Those new voucher-holders not living in the jurisdiction of the PHA at the time the family applied for housing assistance must initially lease a unit within that jurisdiction for the first twelve months of assistance. A family that wishes to move to another PHA's jurisdiction must consult with the PHA that currently administers its housing assistance to verify the procedures for moving.

Roles - the tenant, the landlord, the housing agency and HUD

Once a PHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the PHA sign a housing assistance payments contract that runs for the same term as the lease. This means that everyone -- tenant, landlord and PHA -- has obligations and responsibilities under the voucher program.

**Tenant's Obligations:** When a family selects a housing unit, and the PHA approves the unit and lease, the family signs a lease with the landlord for at least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the program requirements, pay its share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

**Landlord's Obligations:** The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the PHA.

**Housing Authority's Obligations:** The PHA administers the voucher program locally. The PHA provides a family with the housing assistance that enables the family to seek out suitable housing and the PHA enters into a contract with the landlord to provide housing assistance payments on behalf of the family. If the landlord fails to meet the owner's obligations under the lease, the PHA has the right to terminate assistance payments. The PHA must reexamine the family's income and composition at least annually and must inspect each unit at least annually to ensure that it meets minimum housing quality standards.

**HUD's Role:** To cover the cost of the program, HUD provides funds to allow PHAs to make housing assistance payments on behalf of the families. HUD also pays the PHA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites PHAs to submit applications for funds for additional housing vouchers. Applications are then reviewed and funds awarded to the selected PHAs on a competitive basis. HUD monitors PHA administration of the program to ensure program rules are properly followed.

**Additional Information and other subsidy programs**

For additional information about the voucher program, contact either the local PHA serving your community or the Office of Public Housing within your local HUD office. There may be a long wait for assistance under the housing voucher program. If the PHA also administers the public housing program, applicants for the housing choice voucher program may also ask to be placed on the waiting list for the public housing program. HUD also administers other subsidized programs and you may obtain a list of programs in your area from the Office of Housing at your local HUD office.
What regulations cover this program?
Regulations are found in 24 CFR Part 982.
WHAT IS PUBLIC HOUSING?
Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to highrise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

WHO IS ELIGIBLE?
Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

HAs use income limits developed by HUD. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits here on the internet.

HOW DO I APPLY?
If you are interested in applying for public housing, contact your local HA. If you have trouble contacting the HA, contact the local HUD Field Office.

HOW DOES THE APPLICATION PROCESS WORK?
The application must be written. Either you or the HA representative will fill it out. An HA usually needs to collect the following information to determine eligibility:

(1) Names of all persons who would be living in the unit, their sex, date of birth, and relationship to the family head;

(2) Your present address and telephone number;

(3) Family characteristics (e.g., veteran) or circumstances (e.g., living in substandard housing) that might qualify the family for tenant selection preferences;

(4) Names and addresses of your current and previous landlords for information about your family's suitability as a tenant;

(5) An estimate of your family's anticipated income for the next twelve months and the sources of that income;
(6) The names and addresses of employers, banks, and any other information the HA would need to verify your income and deductions, and to verify the family composition; and

(7) The PHA also may visit you in your home to interview you and your family members to see how you manage the upkeep of your current home.

After obtaining this information, the HA representative should describe the public housing program and its requirements, and answer any questions you might have.

**WILL I NEED TO PRODUCE ANY DOCUMENTATION?**
Yes, the HA representative will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The PHA will also rely on direct verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the PHA.

**WHEN WILL I BE NOTIFIED?**
An HA has to provide written notification. If the HA determines that you are eligible, your name will be put on a waiting list, unless the HA is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you. If it is determined that you are ineligible, the HA must say why and, if you wish, you can request an informal hearing.

**WILL I HAVE TO SIGN A LEASE?**
If you are offered a house or apartment and accept it, you will have to sign a lease with the HA. You may have to give the HA a security deposit. You and the HA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the HA's responsibilities as a landlord.

**ARE THERE ANY SELECTION PREFERENCES?**
Sometimes there are. Giving preference to specific groups of families enables an HA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local HAs, long waiting periods are common. In fact, an HA may close its waiting list when there are more families on the list than can be assisted in the near future.

Each HA has the discretion to establish preferences to reflect needs in its own community. These preferences will be included in the HA's written policy manual. You should ask what preferences they honor so you will know whether you qualify for a preference.

**HOW IS RENT DETERMINED?**
Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income less deductions, if any. HUD regulations allow HAs to exclude from annual income the following allowances: $480 for each dependent; $400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities. Based on your application, the HA representative will determine if any of the allowable deductions should be subtracted from your annual income. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older.

The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

1. 30 percent of the monthly adjusted income. (Monthly Adjusted Income is annual income less deductions allowed by the regulations);
2. 10 percent of monthly income;

(3) welfare rent, if applicable; or
(4) a $25 minimum rent or higher amount (up to $50) set by an HA.

**WHAT IS THE ROLE OF THE HA?**
An HA is responsible for the management and operation of its local public housing program. They may also operate other types of housing programs.

(1) On-going functions: (a) Assure compliance with leases. The lease must be signed by both parties; (b) Set other charges (e.g., security deposit, excess utility consumption, and damages to unit); (c) Perform periodic reexaminations of the family's income at least once every 12 months; (d) Transfer families from one unit to another, in order to correct over/under crowding, repair or renovate a dwelling, or because of a resident's request to be transferred; (e) Terminate leases when necessary; and (f) maintain the development in a decent, safe, and sanitary condition.

(2) Sometimes HAs provide other services, that might include such things as: homeownership opportunities for qualified families; employment training opportunities, and other special training and employment programs for residents; and support programs for the elderly.

**HOW LONG CAN I STAY IN PUBLIC HOUSING?**
In general, you may stay in public housing as long as you comply with the lease.

If, at reexamination your family's income is sufficient to obtain housing on the private market, the HA may determine whether your family should stay in public housing. You will not be required to move unless there is affordable housing available for you on the private market.