# Section 8

## Housing Choice Voucher Program

Somerville
New Jersey

Section 8

Housing Choice Voucher Program

# UNDERSTANDING THE PROGRAM

## What is Section 8?

The Housing Choice Voucher Program, (HCVP), is the Federal Government's primary program to provide housing for Americans who are living in poverty, as well as the elderly and disabled. It provides qualifying families with assistance in paying the monthly rental fee for homes and apartments that are located anywhere, not just in subsidized housing projects. In major markets in the country it is administrated locally by municipal, public housing agencies, which certify the tenants and residences for participation in the program.

The HCVP offers affordable housing choices for very low-income households by allowing families to select from privately owned residences that are being made available for rent by their owner. Local, municipal public housing authorities, (PHA), generally pay the landlord the difference between 30 percent of household income and the PHA-determined payment standard—which is approximately 90 to 110 percent of the fair market rent, (FMR).

In order for a landlord to participate in the program, the rent must be reasonable. The tenants may choose a home with a higher rent than the Payment Standard, in which case they would pay the landlord the difference themselves. The administering PHA or governmental agency for the Section 8 voucher program inspects the housing units to make sure they comply with HUD quality standards. The housing authority issues the voucher to income-qualified households and the tenant is then responsible for finding and selecting a residence to rent

# UNDERSTANDING THE PROGRAM

## Eligibility Requirements

Eligibility for a housing voucher under the Section 8 program is determined by the local PHA administering the program. Tenant eligibility is based on the total, annual gross income and family size, and it is limited to US citizens and specified categories on non-citizens who have eligible immigration status. In general, the HCVP family's income may not exceed 50 percent 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 vouchers to applicants whose incomes do not exceed 30 percent of the median income for the area, which is published by HUD and vary by location.

If the PHA determines that a family/individual is eligible, that household will be added to a waiting list which varies in length and wait-time according to the local market conditions. In addition, PHAs may establish their own preferences for selecting voucher program applicants from its waiting list, and they may close the list when they have more families than they will be able to assist in the near future.

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# FREQUENTLY ASKED QUESTIONS

Q: Who do I contact if I have questions or need additional information about the program?

A: Questions can be submitted to Krysten Bentz, the Program Coordinator either through an e-mail at Kbentz@somervillenj.org or by writing to The Borough of Somerville Section 8 HCVP at City Hall on 25 West Main Street in Somerville, NJ 08876, or by calling the office at (908) 704-6971 or (908) 704-6972.

Q: What are the requirements to qualify for the HCV Program?

A: Applicants must be income eligible to qualify for the program. In addition, the applicant needs to either live or work in the Borough of Somerville. This will qualify the applicant under the residency preference to be placed on the waiting list.

Q: What are the income limits to be eligible for the program?

A: All applicants must meet "very low income" eligibility requirements as established by HUD (as of October 2015):

| | | | |
|---|---|---|---|
| One Person: | $36,400 | Four Persons: | $51,950 |
| Two Persons: | $41,600 | Five Persons: | $56,150 |
| Three Persons: | $46,800 | Six Persons: | $60,300 |

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# FREQUENTLY ASKED QUESTIONS

Q: How is the waiting list maintained?

A: First, there is an elderly preference for the first ten (10) applicants on the waiting list. Secondly, applicants that have residency preference will be maintained based on date and time that they were placed on the list.

Q: Do participants have to find their own unit?

A: Yes, HCVP participants will need to locate their own unit to live in. The HA will provide the participant with a list of options available to them in Somerville that they are aware of, but ultimately the effort to find the unit and the decision to select is up to the participant.

Q: How much rent is the participant of the Section 8 HCVP responsible to pay?

A: Generally 30% of the gross household income provided the gross rent is at or below the Payment Standard of the Borough of Somerville Section 8 HCVP.

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# FREQUENTLY ASKED QUESTIONS

Q: What if there is a change in a participant's income?

A: Any time the income of any household member changes, the participant must notify the HA and provide documentation of the change as soon as possible to appropriately calculate the participant's share of the rent. If the household change in income is not reported on time, the participant could possibly lose the voucher and be terminated from the program.

Q: What if there is a change in a participant's household size?

A: Participants are required to report changes to the family composition for approval as soon as possible. If the family is adding members, they may require a larger unit with more bedrooms. Conversely, if a family member is moving out of the unit, the participant may need a unit with less bedrooms. Either case will affect the size of the voucher, as well as the subsidy amount. Prior approval must also be received by the HA.

Q: Who do I contact if I believe there is abuse in the Section 8 Program?

A: Inquiries regarding abuse should be directed to the Executive Director via Krysten Bentz, the Program Coordinator, either through an e-mail at Kbentz@somervillenj.org or by writing to The Borough of Somerville Section 8 HCVP at City Hall on 25 West Main Street in Somerville, NJ 08876.

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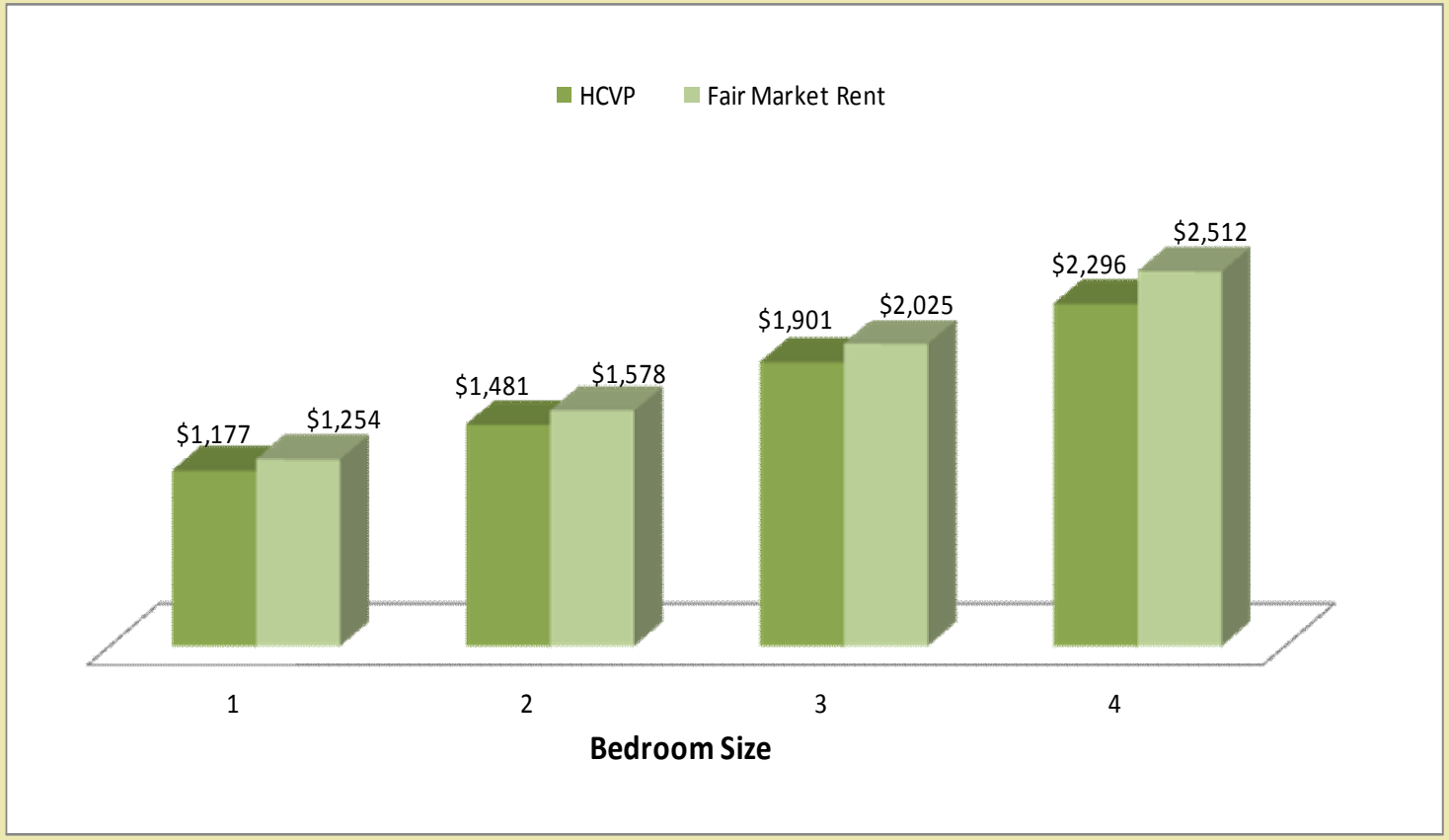
# FREQUENTLY ASKED QUESTIONS

Q: How much is rent in the HCVP compared to the Fair Market Rent (FMR)?

A: One, two, and three bedroom units are 93.85% of the fiscal year 2016 FMR, while four bedroom units are 91.40% of the fiscal year 2016 FMR.



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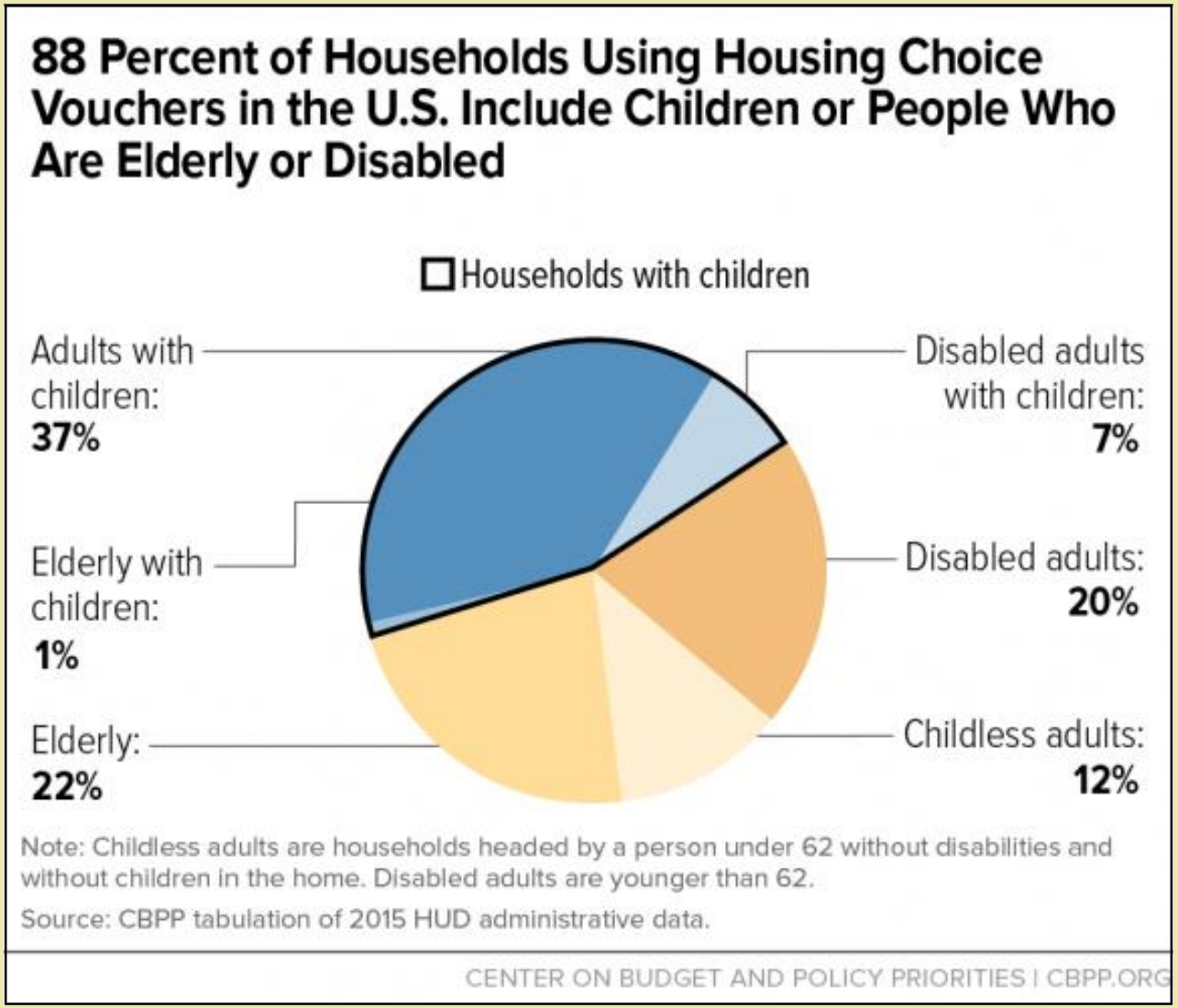
# WHO BENEFITS FROM HCVP?



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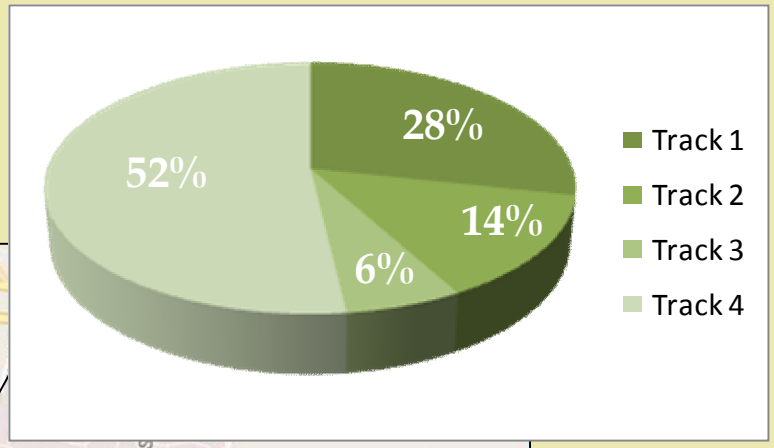
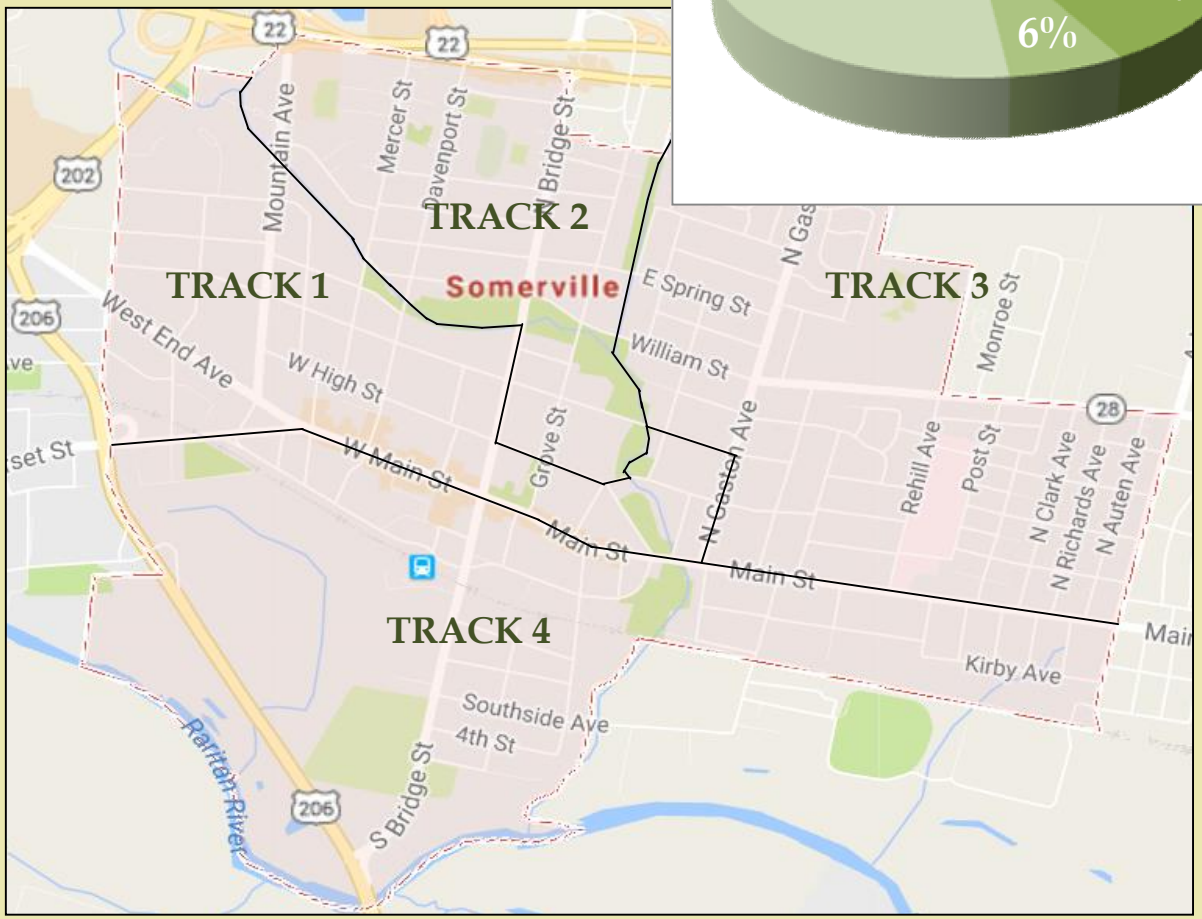
# HCVP IN SOMERVILLE, NJ



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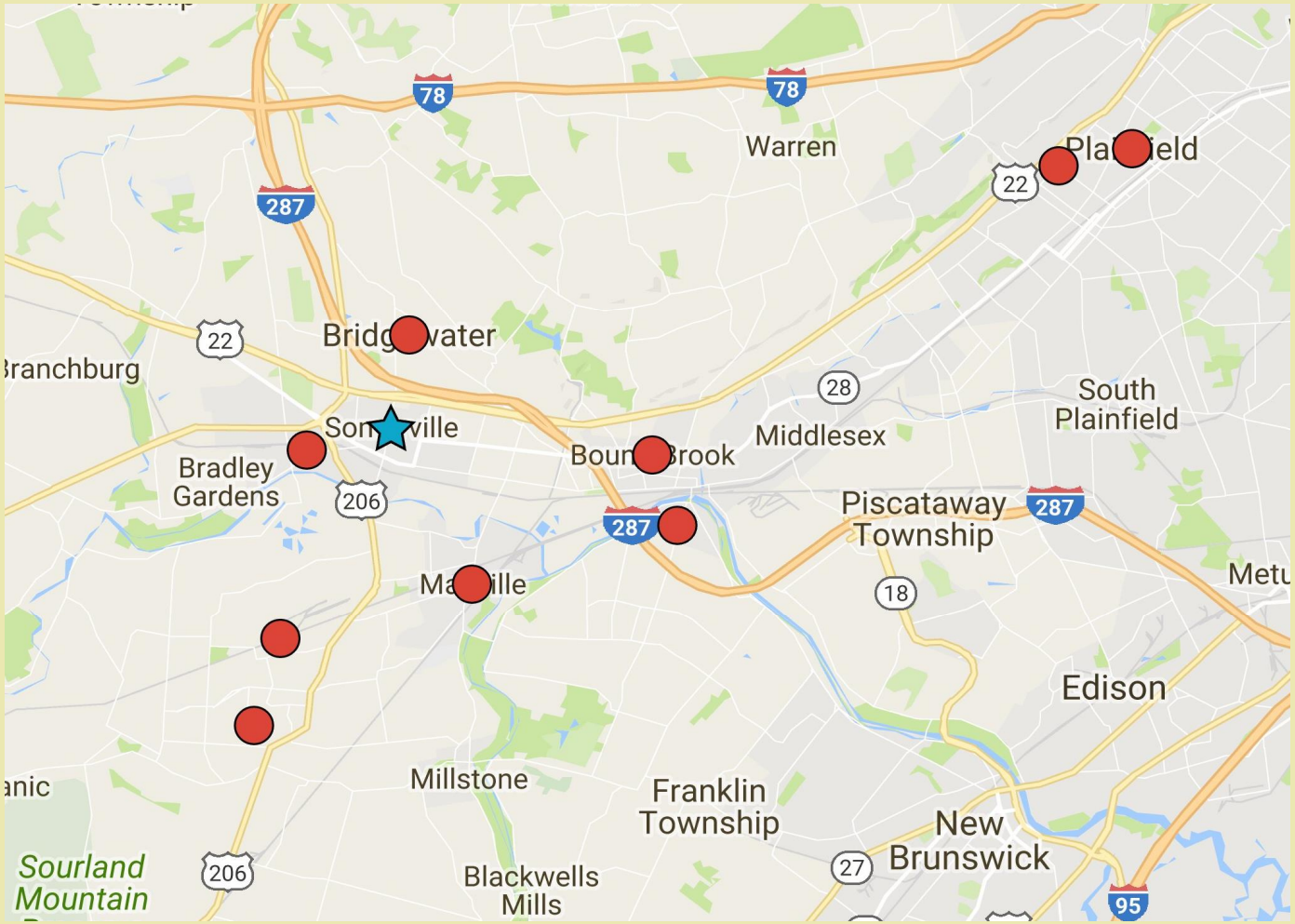
# HCVP OUT OF SOMERVILLE, NJ

**After being in the program for one year, participants have the option to be ported out of Somerville and can choose to live in a new location. The HA will continue to administer participants in HCV Program if the new location is in one of the surrounding boroughs or townships. Otherwise, they could be transferred to another HA with some restrictions prohibiting such a move.**



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# STATISTICS IN SOMERVILLE, NJ

Out of a total of **170** families owning vouchers:

- 80 are **single parent** households.
- 31 individuals are **elderly.**
- 41 individuals are **disabled.**
- 6 households consist of **husband and wife.**
- 12 are **single person** head of household.

Out of the 80 **single parent** households:

- 68 individuals are **working.**
- 12 individuals have **no income** or are on **welfare**.

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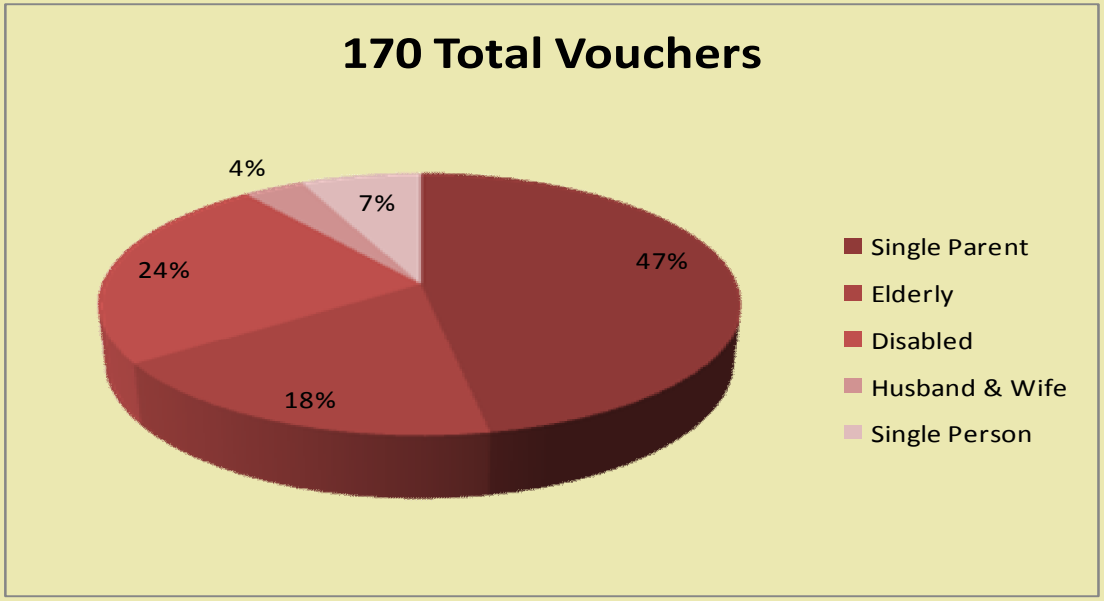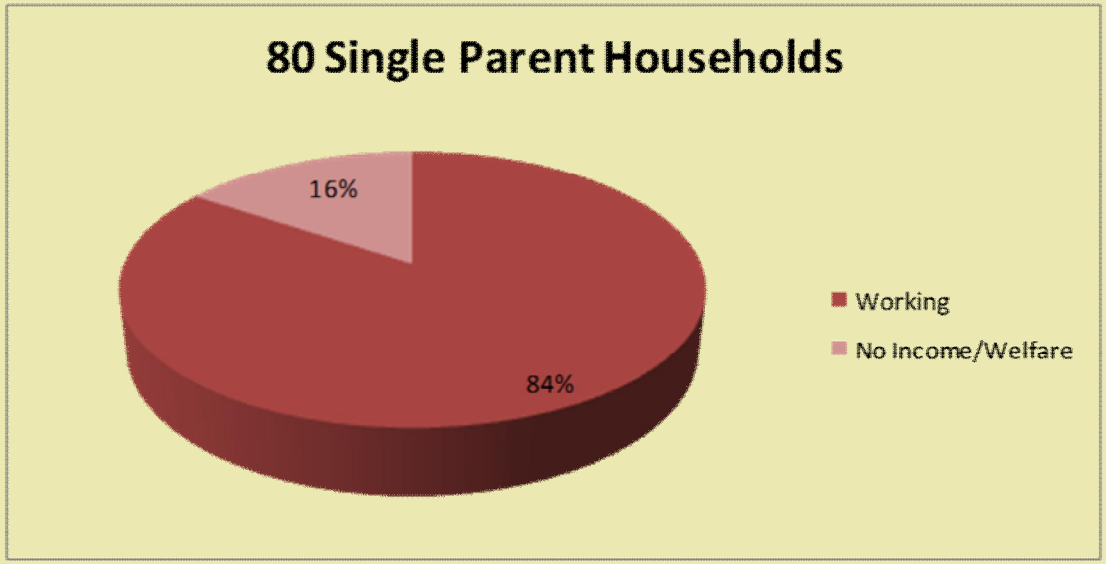
# STATISTICS IN SOMERVILLE, NJ