Housing Choice Voucher Program Frequently Asked Questions

What is the Housing Choice Voucher Program?

The Housing Choice Voucher Program, formerly known as Section 8, assists low-income individuals and families with a rental subsidy. The Housing Choice Voucher Program subsidy does not change the normal relationship of property owners or managers to tenants. The only difference is that each month the property owner will receive two payments for the tenant’s rent - one from the tenant, which is about 30 percent of the tenant’s income, and the balance comes from the Housing Authority of the County of San Joaquin.

How does the Housing Choice Voucher Program work?

Once the applicant has been determined eligible for the Housing Choice Voucher Program, they are issued a voucher that includes the bedroom size and amount of rent they are eligible for, based on their income and family composition. The subsidy is calculated by using the lower of the voucher payment standard or the gross rent minus the total tenant payment. The subsidy amount paid to the owner is based on a formula established by U.S. Department of Housing and Urban Development and will normally be between 30 percent and 40 percent of adjusted monthly income. It must be recalculated any time there are changes to income or family size.

All Housing Choice Voucher Program approved units must meet a rent reasonableness test (the rents cannot be higher than similar units in the area). Once the unit and rent is approved, the applicant must enter into a lease agreement with the landlord and provide a copy to the Housing Authority of the County of San Joaquin. The Housing Authority of the County of San Joaquin will inspect the unit to ensure it meets the local housing codes and federal Housing Quality Standards. The Housing Authority of the County of San Joaquin will enter into a contractual agreement with the owner and the contract effective date is the same date the unit passed the Housing Quality Standards inspection. Once the owner sign and returns the contract with proof of ownership, subsidy payment will begin. The applicant becomes a participant of the Housing Choice Voucher Program and must abide by the rules and obligations of the Housing Choice Voucher Program and the rental agreement terms with the owner. The participant must pay their share of rent directly to the owner and the Housing Authority of the County of San Joaquin pays the housing assistance payment directly to the owner. Payments are mailed on the first working day of the month.
How can someone apply for the Housing Choice Voucher Program?

The Housing Choice Voucher Program waiting list is opened periodically. The last time the Housing Choice Voucher Program waiting list was opened was in October 2009. The Housing Authority of the County of San Joaquin will advertise to the public when the waiting list will open. When the waiting list is open and if someone is interested in applying for the Housing Choice Voucher Program, a pre-application must be completed first which could be obtained at 448 S. Center St., Stockton, CA 95203; the Housing Authority of the County of San Joaquin website at www.hacsj.com and at any of the public housing sites. Once the pre-application is completed and returned, the applicant is placed on the waiting list until selected. The office hours to the Central Applications office are 7:00 a.m. - 5:00 p.m. Monday – Friday. The office hours to all of the public housing sites are 7:00 a.m. – 4:00 p.m. Monday – Friday. TDD: 711 or 1-866-660-4288 or 1-800-855-7100.

What are the income requirements?

The U.S. Department of Housing and Urban Development indicates Extremely Low-Income (ELI) families are those with annual incomes at or below 30% of the area median income. Not less than 40 percent of the families admitted to the Housing Authority’s Housing Choice Voucher Program during the Housing Authority’s fiscal year from the Housing Authority’s waiting list shall be ELI families. This is called the “basic targeting requirement”. To ensure this requirement is met, the Housing Authority may skip non-ELI families on the waiting list in order to select an ELI family.

The annual income limits for Admission to the Housing Choice Voucher Program as of December 4, 2012 are as follows:

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<th>No. In Family</th>
<th>Extremely Low</th>
<th>Very Low</th>
<th>Low</th>
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</table>
How long will it take to reach the top of the waiting list?

It is not possible to predict how long an applicant will be on the waiting list. The wait depends on the rate of turnover in the rental assistance programs and the level of funding made available by the U.S. Department of Housing and Urban Development. Other factors include the date and time of application, the number of preference points an applicant claims, and income. In many cases, an applicant may have to wait an undetermined amount of years before their name will reach the top of the list.

How often does the Housing Authority of the County of San Joaquin purge the waiting list?

The waiting list will be purged as necessary. The Housing Authority of the County of San Joaquin may notify applicants by mail to ensure that the waiting list is current and accurate. The mailing will ask for confirmation of continued interest.

Any mailings to the applicant which require a response will state that failure to respond within ten (10) days will result in the applicant's name being removed from the waiting list.

What are the preferences and how many points are they worth?

The Housing Authority of the County of San Joaquin has established a list of preferences to reflect the needs of residents in San Joaquin County. Each preference is worth points which will affect an applicant's position on the waiting list.

The Housing Authority of the County of San Joaquin uses the following preferences:

Displaced by Government Action (5 points)

New applicants to the Housing Choice Voucher Program must be a family displaced within the last 6 months by a natural disaster, including disasters recognized by a Federal government, which extensively damaged or destroyed their dwelling unit or:

Is dilapidated as cited by city/county officials of a local code enforcement office and does not provide safe, adequate shelter, has one or more critical defects or a combination of defects requiring considerable repair or endangers the health, safety, and well-being of the family.
Has been declared unfit for habitation by a government agency.

**Veteran Preference (4 points)**
Current members of the military, veterans, or surviving spouses of veterans may qualify for this preference. Applicants must provide proof of honorable discharge. If discharge is less than honorable, the applicant must provide proof of eligibility to receive veteran's benefits.

**Disability Preference (4 points)**
This preference is extended to disabled persons or families with a disabled member as defined in the Administrative Plan. Proof of disability will be required at time of selection.

**Residency Preference (2 points)**
Families who live, work, or have been hired to work within San Joaquin County and/or residents moving to San Joaquin County who currently participate in an approved Cal Work’s Program at the time of selection from the wait list.

**What if an applicant needs to make changes to their pre-application?**
An applicant may submit changes at any time, in person or by mail. All changes must be submitted in writing. Applicants should submit all changes in family size or composition, preference status, or contact information, including current residence, mailing address, and phone number.

Changes in an applicant's circumstances while on the waiting list may affect the applicant's qualification for a particular bedroom size or entitlement to a preference.

When an applicant reports a change that affects their placement on the waiting list, the waiting list will be updated accordingly.

**How would someone know when the wait list opens and closes?**

**Closing the Waiting List**
The Housing Authority may close the waiting list if there are enough applicants to fill anticipated openings for the next 24 months. The waiting list may not be closed if it would have a discriminatory effect inconsistent with applicable civil rights laws. The Housing Authority may announce the closing of the waiting list by public notice within at least 10 days prior to the closing date.

**Reopening the Waiting List**
When the Housing Authority opens the waiting list, the Housing Authority will
advertise through public notice in the local newspapers, minority publications, and other media entities. The notices will provide potential applicants with information that includes the Housing Authority’s address and telephone number, how to submit an application, information on eligibility requirements, and the availability of local preferences.

**Once an application is submitted, what are the next steps?**

The applications process can be lengthy as follows:

Step 1) Pre-application – a pre-application must be completed to be placed on the waiting list.

Step 2) Waiting List Confirmation – Each applicant will receive a confirmation letter confirming the pre-application submitted has been received and informing the applicant that they have been placed on the selected waiting list.

Step 3) Waiting List – The applicant is placed on the waiting list according to preferences selected, application date/time, and income. Placement on the waiting list does not indicate that the applicant is, in fact, eligible for admission. A final determination of eligibility and qualification for preferences will be made when the applicant is selected from the waiting list.

Step 4) Selection – Applicants will be selected from the waiting list based on preferences. Amongst applicants with the same preference, applicants will be selected on a first-come, first-served basis according to the date and time the complete application was received by the Housing Authority.

Once an applicant has been selected, an appointment will be scheduled for the applicant to come into the office to verify all preferences and income claimed are accurate as stated on the pre-application. If the information is not accurate, the applicant will be placed back on the waiting list and the application will be updated with current information (this is why it is important to update changes to applications). If all preferences and income claimed are accurate, the Housing Authority of the County of San Joaquin will move on to the screening process.

Step 5) Standard Screening – The Housing Authority will perform criminal background checks through local law enforcement and/or a third-party vendor for all adult household members.

The Housing Authority is authorized to and will screen applicants for admission to the Housing Choice Voucher Program. Screening assists the Housing Authority in complying with the U.S. Department of Housing and Urban Development requirements and Housing Authority policies to deny assistance to applicants who are engaging in, or have engaged in, certain criminal activities. In order to obtain access to the records, the Housing Authority must require every applicant
to submit a consent form signed by each adult household member.

In addition, the Housing Authority is required to perform background checks necessary to determine whether any household member is subject to a lifetime registration requirement under a state sex offender program in the state where the housing is located, as well as in any other state where a household member is known to have resided [24 CFR 960.204(a)(4)]. This step may be delayed depending on the response time of the third-party vendor.

Step 6) Initial Eligibility Interview & Placement – During the initial eligibility interview, an eligibility packet will be reviewed for completion and all documents will be signed. If there are any documents required by the Housing Authority that an applicant does not bring with them at the time of interview, a reasonable amount of time will be provided to the applicant to return with the required documents. The Housing Authority will give the applicant a checklist of items needed with a deadline date to return the paperwork. Once all paperwork has been returned and verified, the Housing Authority will mail a letter of approval or denial to the applicant.

All personal identifiable information submitted to the Housing Authority of the County of San Joaquin is protected under the Privacy Act of 1974 and Section 6 of the Housing Act of 1937.