HOLLAND GARDENS RESIDENT MEETING: HCVP Q&A

Thursday December 3, 2020

Jersey City Housing Authority

Building Communities...Creating Opportunities...Transforming Lives

Brief Zoom Overview Video

Meeting Objective

- The purpose of this meeting is to provide a general overview of the Housing Choice Voucher (Section 8) program for relocated Holland Gardens residents
    - Actual relocation will not occur until Fall 2022 at the earliest
    - Further information and public meetings regarding the HCV program will be available to residents closer to the date of relocation.
- The JCHA anticipates that most Holland Gardens residents will be eligible for a Housing Choice Voucher.
- Eligible residents who choose a voucher during relocation will work individually with an HCV program representative and the relocation team.

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Maintaining Eligibility for Relocation Assistance

- Do not leave your unit before receiving a Letter of Relocation Eligibility
- Meet with the Relocation Coordinator prior to moving to ensure all paperwork is in order
- Ask any questions you may have about Relocation prior to moving
- All Admissions and Continued Occupancy Policies (ACOP) and lease requirements remain in full effect. Ensure that you abide by these policies and in compliance with your lease

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Moving Costs during Relocation and Return

- Reasonable moving costs and related expenses associated with moving during relocation and return to the completed site will be covered by the JCHA.
- These costs may include: packing materials, moving, unloading, disconnecting and/or reinstallation of certain household appliances and personal property, temporary storage, disconnection and reconnection of necessary utilities.
- Residents will have the choice to move themselves and be reimbursed (according to the Federal Highway Administration's moving cost schedule) or to utilize the moving service provided by the JCHA.
- Seniors and residents with disabilities that inhibit their ability to pack will be provided with assistance.

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HOUSING CHOICE VOUCHER PROGRAM

Overview of the

Housing Choice Voucher Program (Section 8)

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What is the Housing Choice Voucher (HCV) Program?

- The Housing Choice Voucher (HCV) Program is a federally-funded program that helps very low-income families, the elderly, and the disabled afford decent, safe, and sanitary housing in the private market.
- HCV participants may choose any housing that meets the program requirements and are not limited to units located in subsidized housing developments.
- HCV vouchers are administered locally by a public housing agency (PHA). JCHA is the local PHA and receives federal funds from HUD to administer the HCV program.
- The HCV participant is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Rental units must meet minimum standards of health and safety, as determined by the PHA.
- The PHA pays a housing subsidy directly to the landlord on behalf of the participating family. The family pays the difference between the actual rent and the housing subsidy.

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How Does HCV Work?

- The landlord must be willing to sign a Housing Assistance Payment (HAP) contract with the Jersey City Housing Authority (JCHA)
- The landlord screens the family, makes repairs on the unit and enforces the lease.
- The JCHA certifies the family for program eligibility and submits monthly Housing Assistance Payments directly to the landlord. In order to certify the family for program eligibility, residents will work with staff to fill out a certification packet.
- Participating families must comply with the lease between the tenant and landlord and JCHA guidelines (the “Administrative Plan”) to maintain program eligibility.

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How is a Participant's rent portion calculated?

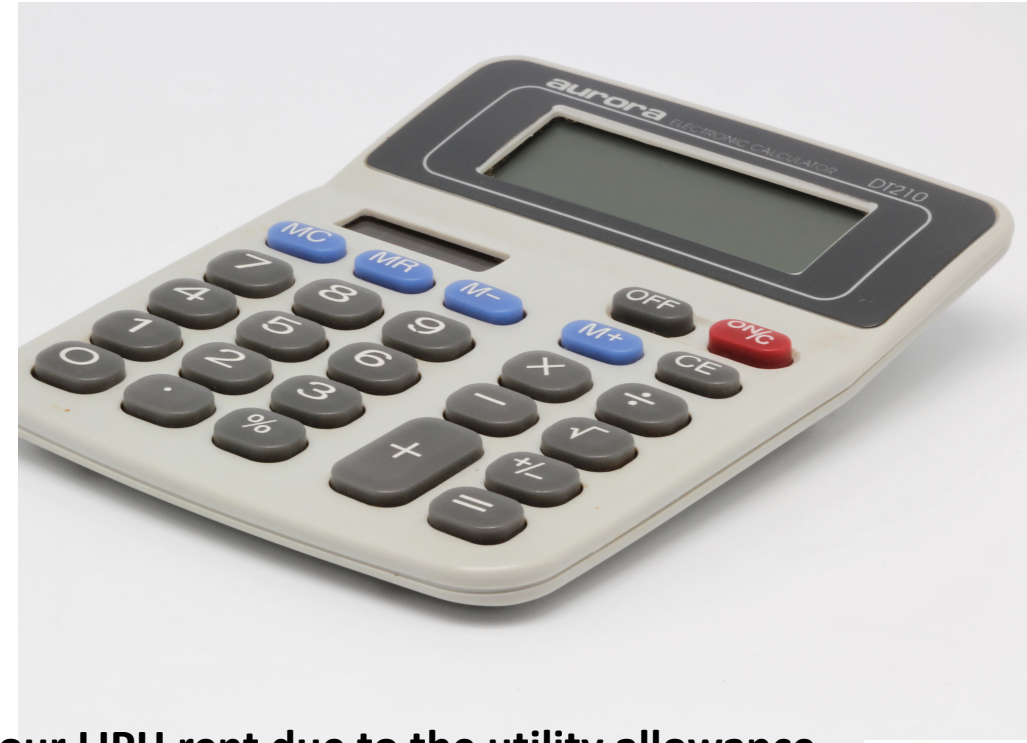
- **Income based rent**
  - **rent is calculated at 30% of adjusted income**
  - **minus a HA established utility allowance**

  Example-

  Adjusted monthly income $719 X 30% =$216

  Utility allowance is $46 (voucher holders can apply for utility assistance from PACO)

  $216 - $46 = $170 tenant monthly rent



Your HCVP rent will be slightly lower than your LIPH rent due to the utility allowance. You will receive a fixed utility allowance and be responsible for paying your own utilities (the relocation coordinator and HCVP team will assist you).

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HCV Security Deposits

- The JCHA will provide the landlord the security deposit funds as a loan to the HCV participant.

- Upon vacating the unit, the security deposit will be returned the JCHA and the resident will not owe the JCHA any money, **UNLESS** the security deposit is not fully returned due to damages to the unit.

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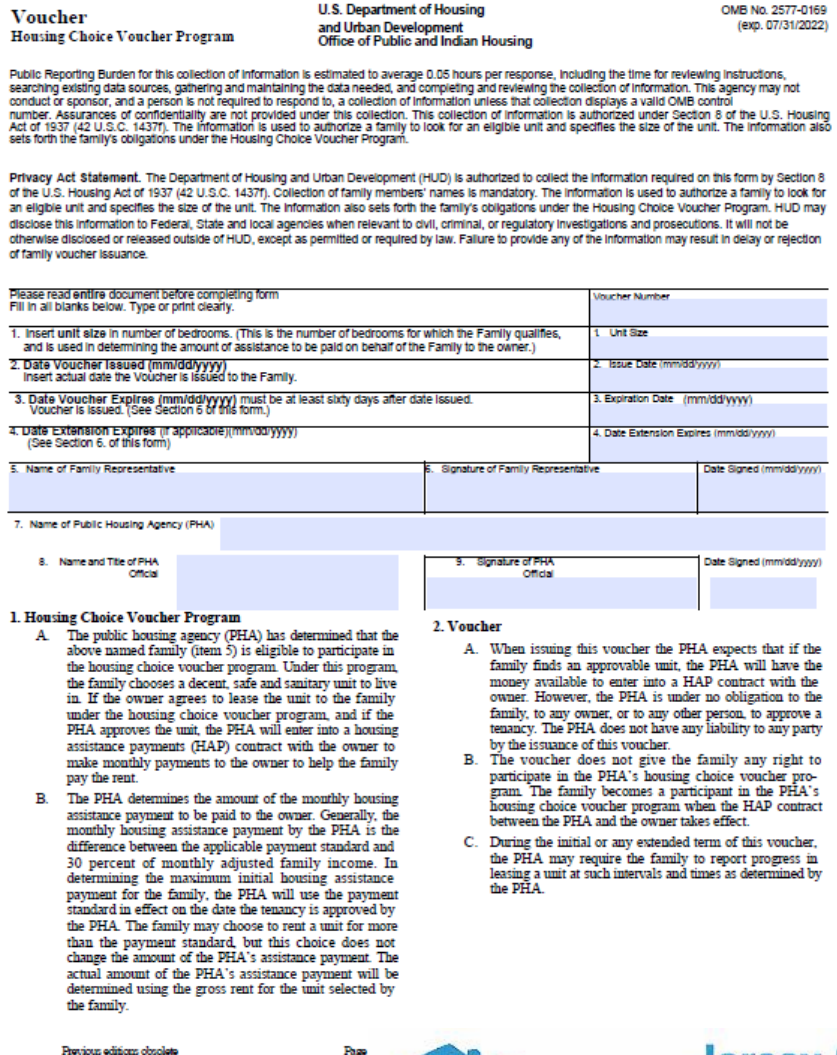
HCV Rents Are Subject to Rent Reasonableness

An analysis of “rent reasonableness” requires the PHA to compare the proposed rent to rents for similar units on the premises. If a PHA approves rents that are too high, government funds are wasted, limited housing subsidies are squandered, and speculators may exploit the program to outbid potential homeowners. PHAs must be careful not to overpay, or the effect could inflate rents in the rental market overall.



Voucher
Housing Choice Voucher Program

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0169
(exp. 07/31/2022)

Public Reporting Burden for this collection of information is estimated to average 0.05 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Assurances of confidentiality are not provided under this collection. This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family voucher issuance.

Please read **entire** document before completing form
Fill in all blanks below. Type or print clearly.

Voucher Number

1. Insert **unit size** in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.) — 1. Unit Size
2. **Date Voucher Issued (mm/dd/yyyy)** Insert actual date the Voucher is issued to the Family. — 2. Issue Date (mm/dd/yyyy)
3. **Date Voucher Expires (mm/dd/yyyy)** must be at least sixty days after date issued. Voucher is issued. (See Section 6 of this form.) — 3. Expiration Date (mm/dd/yyyy)
4. **Date Extension Expires** (if applicable)(mm/dd/yyyy) (See Section 6. of this form) — 4. Date Extension Expires (mm/dd/yyyy)

5. Name of Family Representative | 6. Signature of Family Representative | Date Signed (mm/dd/yyyy)

7. Name of Public Housing Agency (PHA)

8. Name and Title of PHA Official | 9. Signature of PHA Official | Date Signed (mm/dd/yyyy)

1. Housing Choice Voucher Program

A. The public housing agency (PHA) has determined that the above named family (item 5) is eligible to participate in the housing choice voucher program. Under this program, the family chooses a decent, safe and sanitary unit to live in. If the owner agrees to lease the unit to the family under the housing choice voucher program, and if the PHA approves the unit, the PHA will enter into a housing assistance payments (HAP) contract with the owner to make monthly payments to the owner to help the family pay the rent.

B. The PHA determines the amount of the monthly housing assistance payment to be paid to the owner. Generally, the monthly housing assistance payment by the PHA is the difference between the applicable payment standard and 30 percent of monthly adjusted family income. In determining the maximum initial housing assistance payment for the family, the PHA will use the payment standard in effect on the date the tenancy is approved by the PHA. The family may choose to rent a unit for more than the payment standard, but this choice does not change the amount of the PHA's assistance payment. The actual amount of the PHA's assistance payment will be determined using the gross rent for the unit selected by the family.

2. Voucher

A. When issuing this voucher the PHA expects that if the family finds an approvable unit, the PHA will have the money available to enter into a HAP contract with the owner. However, the PHA is under no obligation to the family, to any owner, or to any other person, to approve a tenancy. The PHA does not have any liability to any party by the issuance of this voucher.

B. The voucher does not give the family any right to participate in the PHA's housing choice voucher program. The family becomes a participant in the PHA's housing choice voucher program when the HAP contract between the PHA and the owner takes effect.

C. During the initial or any extended term of this voucher, the PHA may require the family to report progress in leasing a unit at such intervals and times as determined by the PHA.

Previous editions obsolete — Page

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Lease Addendum Affidavit of Non-Family Relationship Form

JERSEY CITY HOUSING AUTHORITY

LEASE ADDENDUM

AFFIDAVIT OF NON-FAMILY RELATIONSHIP

Pursuant to federal Section 8 Voucher Housing Assistance Program regulations, 24 CFR 982.306, the undersigned owner and Section 8 participant hereby certify that the owner is not the parent, child, grandparent, grandchild, sister or brother of the Section 8 participant or any member of the Section 8 participant's family.

Both parties understand and agree that false information will result in the immediate termination of the Section 8 Housing Assistance Payments, Lease and Contract (to which this is attached) and jeopardizes future participation in the Section 8 Program.

Signatures:

SECTION 8 PARTICIPANT/TENANT	OWNER
Print or Type Name of Tenant	Print or Type Name of Owner
Signature	Signature
Date	Date

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Relocation?
Portability Requests

AM I ELIGIBLE TO MOVE INTO A UNIT IN A DIFFERENT HOUSING AUTHORITY?

In order to move through the portability feature of the Jersey City Housing Choice Voucher program, you must meet the following eligibility requirements:

Participant, you…

1. Have lived in your current unit for at least a year, except in emergency cases;
2. Have not moved within the previous 12 months;
3. are not currently in violation of the program obligations;
4. Do not currently have an *Intent to Terminate Notice* issued to you;
5. Do not have an open RFTA ;
6. Do not have any current tenant-caused HOS violations;
7. Have a fully executed repayment agreement if you owe money to an HCV program;
8. Are up-to-date on your payments under an existing repayment agreement;
9. Have completed your annual recertification within the past 12 months;
10. Have provided income information for verification including Social Security/SSI benefits, child support, unemployment, etc.;
11. Have provided a picture ID for all adults in the household, as well as Social Security cards and birth certificates for all household members; and
12. Meet all the eligibility requirements of the housing agency to where they would like to port.

Applicant, you…

1. Have been a resident of Jersey City for at least one year at time of admission into the program;
2. Have provided income information for verification including Social Security/SSI benefits, child support, unemployment, etc.;
3. Have provided a picture ID for all adults in the household, as well as Social Security cards and birth certificates for all household members; and
4. Meet all the eligibility requirements of the housing agency to where they would like to port, including income limits and payment standards.

WHAT ARE THE NEXT STEPS IN THE PROCESS?

STEP 1: Upon receipt of request, JCHA will verify that you are eligible to port-out according to the requirements listed above. If you are eligible to port, you will be scheduled for an appointment with our portability specialist to discuss your case. If you are not eligible to port, you will receive written notice of the agency's decision.

STEP 2: Portability specialist will provide you with a portability eligibility packet, which you must complete and return to us. It is your responsibility to contact your chosen housing agency to obtain the necessary information in order for your paperwork to be submitted to them and provide this information to us.

STEP 3: Once all documents are in and we have received landlord confirmation that you may move, you will be scheduled for Voucher Issuance Briefing where you will receive your portability voucher and RFTA packet. The voucher time is 60 days with two possible 30 day extensions upon approval.

STEP 4: You begin to search for unit in the area to which you desire to move and submit the RFTA packet to the new housing agency you have chosen.

WHAT IS THE PROCESSING TIME?

Processing time is 15-30 days, provided we receive all the necessary requirements from you in a timely manner.

HOW CAN I OBTAIN A LISTING OF AVAILABLE HOUSING AGENCIES?

You may visit the HUD website:
https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

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HOUSING CHOICE VOUCHER (SECTION 8) PROGRAM
400 US HIGHWAY #1, JERSEY CITY, NEW JERSEY 07306
201-706-4677/4678 FAX: 551-256-7736/7737
WWW.JCHA-GOV.US

PORT-OUT REQUEST FORM

In order to move to another Public Housing Authority's (PHA) jurisdiction, while retaining your Housing Choice Voucher assistance, the Head of Household must complete and return this form to the JCHA program along with a Lease Termination Agreement.

TENANT INFORMATION	
Head of Household:	Entity ID:
Current Address:	Cell/Home Phone: Work Phone:
Reason for requesting a portability:	
If you are an applicant, were you a resident of Jersey City at the time of admission into the program: ☐ YES ☐ NO	
If you are a participant, have you been receiving assistance at Jersey City for at least one year: ☐ YES ☐ NO	
Is a family member currently enrolled in the Family Self-Sufficiency (FSS) Program: ☐ YES ☐ NO ☐ N/A	

HOUSING AUTHORITY INFORMATION		
State:	County:	City:
Name and Address of new Housing Authority (PHA):	(optional) Name of Portability Officer: Fax: Phone number:	

I understand that to process this request, the Jersey City Housing Agency will forward to the PHA listed above any and all paperwork in my client file that it deems necessary. I further understand that this request is subject to certain eligibility requirements by both the Jersey City Housing Choice Voucher Program and the new housing agency, and that my request may be denied should I fail to meet these requirements (JCHA requirements listed on page two of this form.)

Head of Household Signature _____ Date _____

For Office Use Only	
Date request received:_____	Date PHA Contacted:_____
Date Client Contacted:_____	Person Contacted: _____
☐ Client is in good standing with the JCHA	☐ Receiving PHA will absorb
Client ☐ owes ☐ does not owe money to a housing authority	☐ Receiving PHA will bill
Amount: $_____ Agency: _____	Date of Admission:_____
☐ Client approved to port:	
Housing Specialist Signature _____	Date _____

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Annual Recertification

- **Mandatory annual recertification for HCV Program houseolds is similar to the recertification process for public housing.**

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Ensuring Successful HCV Tenancy During Relocation

- The JCHA's HCV Staff and Relocation Team will work with each family prior to and during the moving process to help all residents understand the program and find a decent, safe and sanitary home.
- The HCV staff will be available to relocated residents during the entirety of the relocation period to assist with any issues and questions regarding their voucher.
- Upon completion of the revitalized site, JCHA staff will assist with logistics of the return including communications with the landlord.

Thank you!

- Patricia Ramirez
- Director of the JCHA Housing Choice Voucher Program
- (201)-706-4659
- pramirez@jcha.us

Stay Up to Date

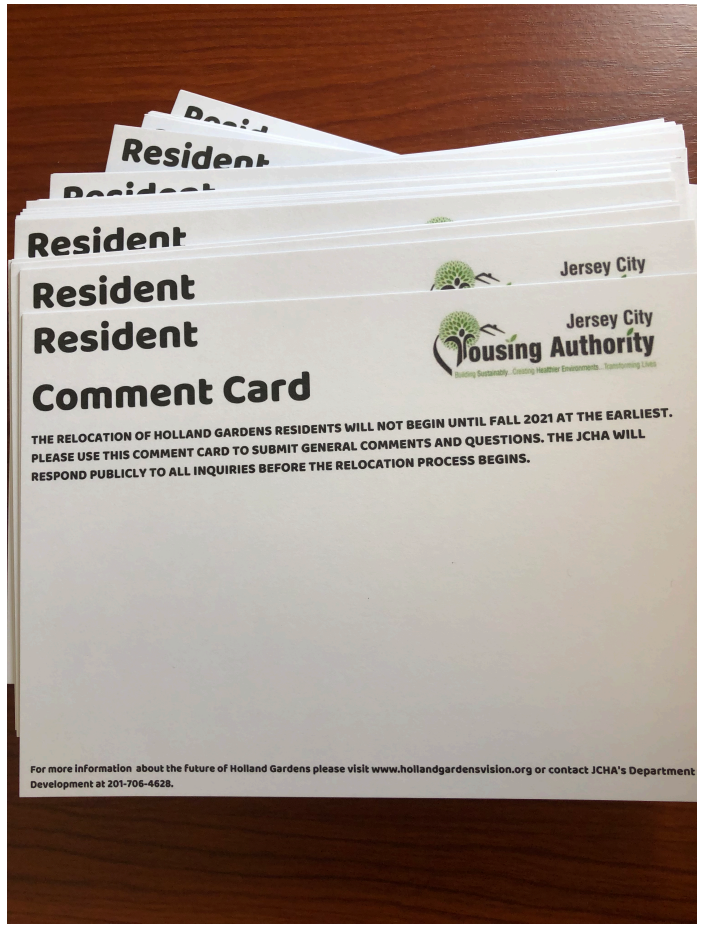
- Prior to beginning relocation, JCHA will hold quarterly meetings with residents. The next meeting will be scheduled for Winter 2021 (date to be decided)

- All information on Holland Gardens Revitalization, including information about URA and resources can be found at https://hollandgardensvision.org/

- Comments and questions can be submitted through comment cards available at the Holland Gardens office, or online.

- Questions should be directed toward :

  JCHA Department of Development, Modernization, and Sustainability
  hgrelocation@jcha.us



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