Housing Choice Voucher Program

Presented by NJ Department of Community Affairs

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Today's goals

- Understand what a Housing Choice Voucher does
- Know the steps from application to move-in
- Recognize disability-related housing rights
- Identify ways social service professionals can help

What is Section 8 / HCV?

- HUD funds rental assistance administered by public housing agencies (PHAs)
- The household rents from a private landlord
- The PHA pays an approved housing assistance payment to the landlord
- The family pays its calculated share of rent and utilities

Who may qualify?

- Eligibility depends on household income, family composition, citizenship/eligible immigration status, and other program rules
- Disability alone does not automatically guarantee a voucher
- Income limits vary by area and household size
- Final eligibility is determined by the administering PHA

How does someone apply?

- Check whether NJDCA or another PHA has an open waiting list
- Apply only during an announced application period
- Keep confirmation records and contact information current
- Being placed on a waiting list does not mean a voucher has been awarded

What happens after selection?

- PHA requests documents and verifies eligibility
- Household completes required briefing
- PHA determines voucher bedroom size and explains search rules
- Voucher is issued with an expiration date and search requirements

The housing search

- Look for a landlord willing to participate
- Consider accessibility, transit, support networks, and service proximity
- Confirm rent and utility costs before submitting a unit
- Ask for reasonable accommodations early when needed

From apartment to approved lease

- Household and landlord submit Request for Tenancy Approval (RFTA)
- PHA reviews proposed rent and affordability
- Unit must satisfy applicable inspection standards
- Lease and housing assistance payment contract must be approved

How rent assistance works

- Family share is based on HUD income and rent rules, not a flat universal amount
- A payment standard helps determine subsidy; it is not a guaranteed rent cap
- Utilities and unit rent affect affordability
- Ask the PHA for a household-specific estimate

Disability rights and fair housing

- Federal fair housing and disability laws protect eligible people with disabilities
- PHAs must consider reasonable accommodation requests
- Examples: accessible communications, extra time, or policy exceptions when necessary
- Requests are individualized; approval is not automatic

Reasonable accommodation examples

- More time to find an accessible apartment
- Additional bedroom when justified by disability-related need
- Approval of a qualifying live-in aide
- Exception payment standard when needed and permitted
- Assistance animal accommodation under applicable fair housing rules

Live-in aides: key distinction

- A live-in aide provides essential supportive services to a person with a disability
- The PHA reviews whether the aide meets program criteria
- An aide is not treated as an ordinary family member for subsidy purposes
- Submit documentation supporting the need without unnecessary diagnosis details

What social service staff can do

- Ask about large print, interpretation, accessible digital notices, or other effective communication
- Help clients understand deadlines and written notices
- Document requests and follow-up dates
- Respect client choice, privacy, and informed consent

What social service staff can do (continued)

- Help gather identity, income, and household records
- Support housing searches and landlord communication
- Help prepare clear accommodation requests
- Track deadlines and accompany clients to briefings when authorized
- Connect clients to independent living and tenancy supports

After move-in: retaining assistance

- Pay the tenant portion on time
- Report required household and income changes
- Cooperate with reexaminations and inspections
- Follow lease and family obligations
- Tell the PHA promptly about problems or needed accommodations

If something goes wrong

- Do not ignore PHA notices or missed deadlines
- Ask for clarification in writing and keep copies
- Explore accommodation requests when disability affects compliance
- Review available hearing or review rights and deadlines
- Connect with fair housing or legal assistance if needed

Scenario: extra time needed

- A client with a mobility disability receives a voucher but cannot locate an accessible unit before expiration.
- What accommodation might be requested?
- Who should receive the request, and when?

Scenario: live-in support

- An individual requires overnight assistance to live independently.
- How might a live-in aide request affect the housing search?
- What supporting information may be appropriate?

Important policy distinctions

- HUD regulations set federal program requirements
- NJDCA Administrative Plan sets agency-specific procedures within federal rules
- Other local PHAs may have different administrative policies
- Proposed NJDCA 2026–27 amendments should not be treated as adopted without confirmation

Where to find reliable information

- NJDCA Plans and Publications: nj.gov/dca/dhcr/publications/
- NJDCA HCV information: nj.gov/dca/dhcr/offices/vouchers.shtml
- HUD HCV participant guidance: hud.gov/topics/housing_choice_voucher_program_section_8
- HUD HCV Guidebook: fair housing and reasonable accommodation chapters

Questions and discussion