

NCJAR DIVERSITY COMMITTEE



# WELCOME TO NCJAR's Section 8 Webinar

The Event will Begin Shortly

March 31, 2021

NCJAR DIVERSITY COMMITTEE



# Section 8 Webinar

March 31, 2021





# Made Possible By

## NCJAR's Diversity Committee

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# REALTORS® RISE UP

UNLOCK DOORS. SHAPE THE FUTURE.

**April is Fair  
Housing Month**



Rise up and Celebrate Fair Housing Month with NCJAR! Register and attend NCJAR's FREE Fair Housing Sessions hosted by NCJAR's Diversity Committee!

**April 5 (9:30am-12:30pm)**

Fairness It's the Law (3 Core NJ CE Credits)

**April 15 (10:00am-11:00am)**

Bridge the Gap NOW with Intentional Inclusion



# Section 8 Webinar



INTRODUCTION



MEET THE PANELISTS



PANELIST PRESENTATION



QUESTION & ANSWER SESSION



UPCOMING FAIR HOUSING EVENTS

A man in a blue suit is seen from the back, gesturing with his right hand towards a blurred audience in a dimly lit room. The text 'Presented by...' is overlaid in white on the left side of the image.

# Presented by...

## **Moderator**

Gary Large, Director  
North Central Jersey School of Business

## **Panelists**

**Melissa Bellamy, Division Head**  
Middlesex County Public Housing Authority

**Paula Alford, Commissioner**  
Paterson Housing Authority



**We've partnered with local housing experts to give you an in-depth presentation on Section 8, its benefits to landlords, upcoming policy changes, NJ Law Against Discrimination, and your role as the Realtor®.**

**SECTION**

**8**

# Middlesex County Housing Choice Voucher (Section 8) Program

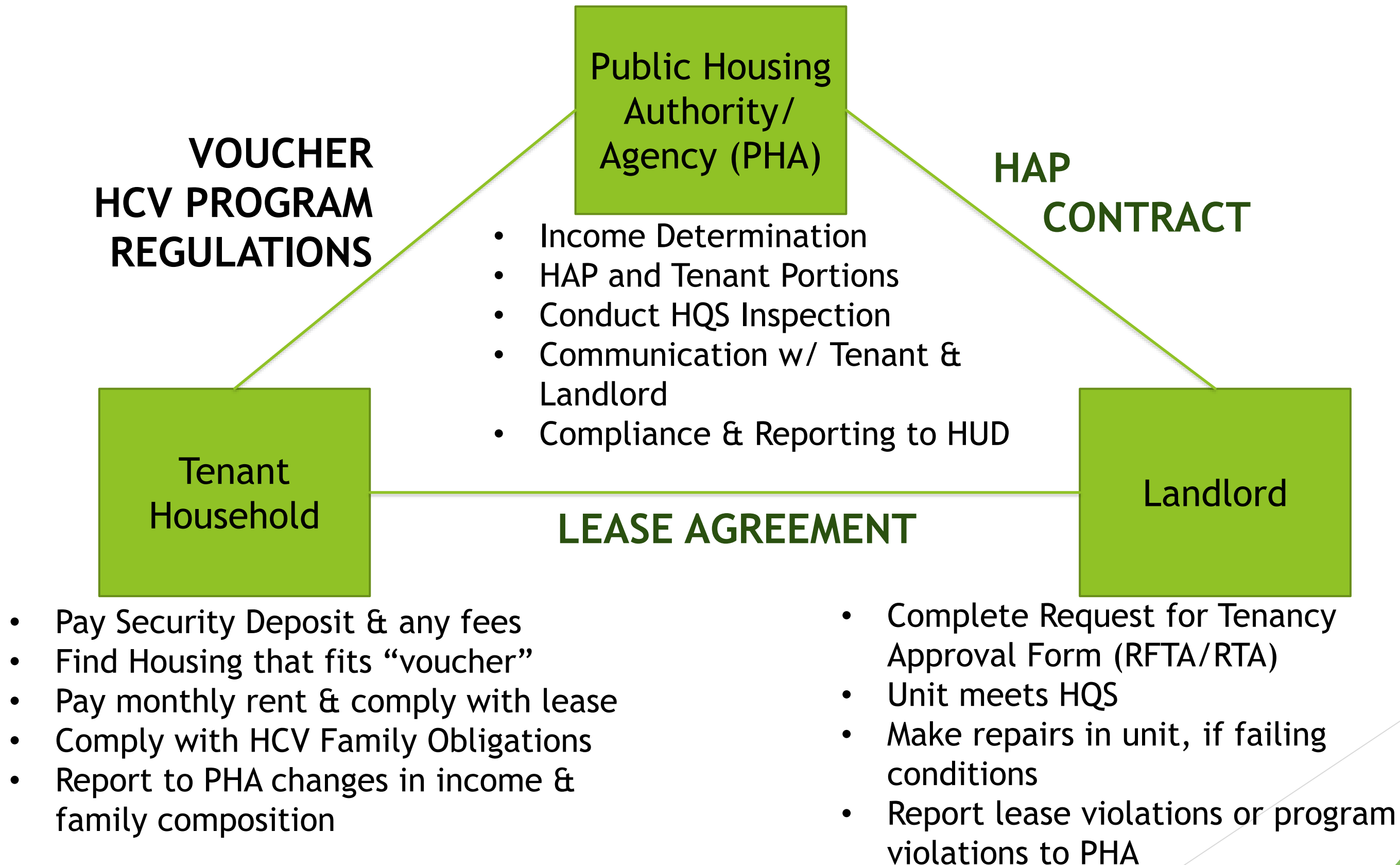
Presentation to  
NCJAR Diversity and Cultural Committee  
March 31, 2021



# What is Section 8 and How Does it Work?

- Housing Choice Voucher (HCV) program is the largest federal program providing rental assistance to **very low-income families with minor children**, the **elderly**, and the **disabled** to afford decent, safe and sanitary housing in the private market
- Households apply to a Public Housing Agency/Authority (PHA) and placed on **Waiting List** until there is a voucher available
- PHA determines household is eligible and issues **Voucher**
- Household looks for unit to rent in desired community
- In addition to lease between tenant and landlord, there is also a **Housing Assistance Payment (HAP) contract** between landlord and PHA
- PHA determines portion amounts due to landlord from the tenant and from the HCV program. The HCV payment is known as the **HAP payment**.

# Roles of Landlord, Tenant, and PHA



# HOW REALTOR CAN ASSIST LANDLORD AND TENANT

- Showing rental units to voucher holders
- Be Knowledgeable about Request for Tenancy Approval Form (RTA/RFTA) and be able to assist landlord in completing
- Encourage Landlords to cover your broker fees or keep them minimal to tenants
- “Sell” HCV program to landlords by stressing benefits of renting to voucher holders



# HOW THE HCV PROGRAM BENEFITS LANDLORDS

- Guaranteed money, usually a substantial portion of the rent, from PHA each month
- PHA can provide some early intervention or mediation if tenant is not paying rent or breaking lease terms - ability for PHA to know and address what is going on prior to landlord incurring attorney fees & eviction costs
- An eviction means termination from HCV program - participants are highly motivated to keep assistance intact
- Ability to publicize available units with PHA
- HQS inspections, whether annual or special, can benefit landlord by identifying when issues came up and who may be responsible

# GENERAL INFORMATION ABOUT THE HCV (SECTION 8) PROGRAM

- The PHA conducts Income Determination - (Based on almost all sources of household Gross Income, less deductions or allowances) that determines HAP portion & tenant portion
- Generally, tenants pay only 30% of their income towards housing costs (rent plus utilities they are responsible for)
- HCV Participants are not allowed to move into a new unit if the cost of the unit will cause them to pay more than 40% of their income in housing cost
- While the HCV program participant can have \$0 income, it is very rare and/or very short lived, because there are many other living expenses besides just housing (food, clothing, transportation, etc.)

# RELATIONSHIP BETWEEN FAIR MARKET RENT, PAYMENT STANDARDS, AND WHAT'S AFFORDABLE TO A HOUSEHOLD

- **Fair Market Rents (FMRs)** are published by HUD and show an average rent for the area. While previously done for a metro area or county, HUD now makes this available on a zip code level.
- **Payment Standards** are established by each PHA for different bedroom sizes. Payment Standards must be between 90-110% of the Fair Market Rent (Many PHAs keep it at 100%, so FMRs and Payment Standards are the same)
- HCV Participants can pay out-of-pocket for amounts over the Payment Standard, as long as housing costs they pay won't exceed 40% of their income upon move-in to a new unit
- A unit that may be "affordable" to one HCV household might not be "affordable" to a different HCV household because of the difference in household income.



# EXAMPLE

You have a 2BD unit for rent in North Brunswick for \$1770. Tenant pays heat, hot water, and electric , while landlord covers water, sewer, trash.

- Fair Market Rent for a 2BD in Middlesex County is \$1753
- Middlesex County PHA Payment Standard for a 2BD is \$1893
- Utility Allowance is \$167 (estimated amount that tenant will pay for utilities)

## IS THIS UNIT AFFORDABLE TO AN HCV PARTICIPANT?

Total Rent: \$1770 (rent) + \$167 (utilities) = \$1,937 (\$44 above Payment Standard)

## IT DEPENDS ON THE HOUSEHOLD

Smith Household - Monthly Income \$332 (TANF) - 10% is only \$33 (NOT AFFORDABLE)

Jones Household - Monthly Income \$1,500 (Wages) - 10% is \$150 (AFFORDABLE)

## OTHER HCV PROGRAM INFORMATION

- HCV Vouchers are “portable” - can be potentially used anywhere across the nation.
- Each PHA has an “Administration Plan” that outlines local program guidelines. Although HUD has standard regulations, there is some local flexibility.
- You can file a Fair Housing complaint by going to [www.hud.gov](http://www.hud.gov) and under “Quick Links” click on “File a Discrimination Complaint” or you can call 800-669-9777 for federal Fair Housing Equal Opportunity (FHEO) office.
- HUD website has a HCV Landlord Resources page, just search “HCV Landlord” in [www.hud.gov](http://www.hud.gov) website
- Landlords can help play an important part for program integrity - no “side deals”

# Q and A



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# Fair Housing

## Resources

- [NAR FAIR HOUSING RESOURCES](#)
- [HOUSING AUTHORITIES ON THE WEB: NEW JERSEY](#)
- [HUD.GOV](#)
- [FHEO-2020-01 - ASSISTANCE ANIMALS](#)
- [LOVE LETTERS](#)
- [AG MEMORANDUM](#)
- [LAWFUL INCOME](#)





# UPCOMING FAIR HOUSING EVENTS





# Upcoming Fair Housing CE Courses

## www.NCJAR.com

April 6 (12pm-1pm) [Virtual: NJ Fair Housing - 1 Fair Housing Credit](#)

April 6 (2pm-3pm) [Virtual: NJ Fair Housing - 1 Fair Housing Credit](#)

April 9 (10am-11am) [Virtual: NJ Fair Housing - 1 Fair Housing Credit](#)

April 9 (12pm-1pm) [Virtual: NJ Fair Housing - 1 Fair Housing Credit](#)

April 9 (2pm-3pm) [Virtual: NJ Fair Housing - 1 Fair Housing Credit](#)





**FREE Virtual CE Course at NCJAR**

# **FAIRNESS IT IS THE LAW!**

**3 CORE NJ CE Credits**

**April 5 (9:30am-12:30pm)**

**Sponsored by**

**NCJAR's YPN & Diversity Committee**

North Central Jersey, NJ

**YPN**

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FREE LIVE WEBINAR

Hosted By  
**NCJAR Diversity & Cultural  
Affairs Committee**

# BRIDGE THE GAP **NOW**

## **WITH INTENTIONAL INCLUSION**

**Thursday, April 15, 2021 (10:00am - 11:00am)**

Presented LIVE by:

**Marki Lemons Ryhal, MBA, ABR, CDEI, CRS, SRS**




Marki Lemons  
Ryhal



REGISTER ONLINE AT  
[www.NCJAR.com](http://www.NCJAR.com)







**Do you have  
any questions?**

**Feel free to reach out!**

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**[www.NCJAR.com](http://www.NCJAR.com)**

A person's hands are visible typing on a laptop keyboard. The laptop screen displays the word 'WEBINAR' in a large, stylized font. The background is a blurred office setting with a desk and a chair.

# Thank you For Attending!

This event was recorded. The recording and supporting materials will be posted on [ncjar.com](https://ncjar.com) as soon as possible!