

The Town of Mamaroneck Housing Choice Voucher Program



The Housing Choice Voucher Program, also known as "Section 8" is a federal rental assistance program sponsored by the US Department of Housing and Urban Development (HUD). Its purpose is to assist eligible elderly, disabled or very low income households (defined as those whose income is less than or equal to 50% of the area median based on family size) to secure decent, safe and affordable housing.

Annually, each public housing agency (PHA) determines its rental payment standard based on the fair market rents published by HUD each October, and rents considered to be reasonable in their jurisdiction or community. The Town of Mamaroneck PHA sets its payment standard based on current rental market conditions at 100% or 110% of the HUD fair market rent for units located within the tri-municipal community of the Town of Mamaroneck, Village of Larchmont & Village of Mamaroneck. This payment standard may not apply outside of our jurisdiction.

The current fair market rents by unit size for 10/1/10 – 9/30/11 are as follows:

Studio	\$1,125
One Bedroom	\$1,342
Two Bedrooms	\$1,561
Three Bedrooms	\$1,883
Four Bedrooms	\$2,321

The payment standard is inclusive of all tenant-paid utility costs (i.e. heat, cooking gas, electricity, etc.)

If an applicant is eligible to choose to move outside of the Mamaroneck/ Larchmont jurisdiction, that area's payment standard will govern, and may be higher or lower than those indicated above. Applicants who are issued a Housing Choice Voucher have



60 days to find an apartment. The number of bedrooms must be suitable for the family's size and composition based on the program's established occupancy standards. Participants may not rent from a relative unless doing so provides a reasonable accommodation to a household member who is elderly or has a disability.

A cooperative apartment owned by the applicant may be eligible for housing assistance payments to help pay monthly maintenance charges.



When a desirable apartment is located, the landlord is asked to complete a Request for Tenancy Approval form. The form must be signed by the landlord and the tenant, and this office in order to initiate an inspection. The landlord must also complete and return a W-9 Taxpayer Identification form and a Lead Based Paint Disclosure form.




All housing units must pass a Housing Quality Standards (HQS) Inspection and meet local housing code as well as occupancy standards determined by HUD and the Town of Mamaroneck PHA. The rent must be reasonable and consistent with rents charged for comparable unassisted units.

If an applicant's current apartment meets HUD's housing quality standards and the landlord is willing to accept the housing subsidy, the tenant may remain there. Upon completion of the inspection, the landlord will be notified in writing if any repairs are needed to bring the apartment into compliance with HUD Housing Quality Standards.

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When the apartment has passed inspection, the PHA will prepare documents for signature. A Housing Assistance Payment Contract is signed by the landlord and the PHA. A HUD Residential Lease and Tenancy Addendum is signed by the tenant and landlord. Landlords may use their own lease, but they must attach HUD's Tenancy Addendum which details the federal regulations governing the program. All leases and contracts begin on the 1st of the month.



 When all documents are signed and returned to this office, the tenant may move in. *The PHA is not obligated to make any housing assistance payments toward any lease signed by the tenant before the apartment has passed inspection and a housing assistance payment contract is executed.*

The tenant is responsible for paying any security deposit and broker's fee. Tenants may pay out of pocket or arrange for payment by another agency, such as the Westchester County Department of Social Services (DSS). DSS will require certain documentation from the landlord and broker including their taxpayer identification number and a Shelter Verification Form. DSS will issue a guarantee letter upon determining the tenant's eligibility and will generally issue the payment within 45 – 60 days.

The tenant's share of the rent is determined based on the household's adjusted monthly income, the payment standard, the tenant-paid utilities and the contract rent. On initial leasing of a unit, the tenant's share may not exceed 40% of monthly gross income.

What is Household Income?

Household income is the gross annual income (before taxes) of ALL members of the household,




including children in some cases. Income includes all gross wages (for on and "off the books" jobs), workers compensation, self-employment, un-employment, public assistance, child support, alimony, Social Security, Supplemental Security Income (SSI), Social Security Disability Income (SSDI), pensions, disability payments and interest from bank accounts and other investments.

Regular gifts of cash or material goods may also count as household income. The amount that anyone outside the household pays on a family's behalf toward any of their bills is also considered income.

Adjusted income is the gross income less any allowances and credits. Families with dependent children receive a \$480 annual allowance per child. Working parents may also be eligible to claim reasonable child care expenses.



 Households in which the head, co-head or spouse is elderly or disabled receive a \$400 allowance and may receive a credit toward certain out of pocket medical or disability-related expenses.

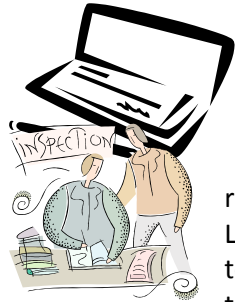
In the example that follows for a one bedroom unit where the tenant is responsible for gas and electric service but not heat, if the tenant's monthly adjusted income is \$1,000 this office would pay \$1,029 per month toward the rent and the tenant would pay \$271 per month.

One Bedroom Apartment Example

Contract Rent	\$1,300
Tenant Share (@ 30%)	\$ 271
Housing Assistance Payment	\$1,029

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Housing assistance payment checks are mailed to landlords on the first of each month.



Tenants pay their portion of the rent directly to landlords within the terms set forth in the lease. Landlords are permitted to charge late fees if the rent is not paid on time. Landlords are not permitted to collect an amount greater than that which is stipulated in the lease, other than for additional fees for parking, laundry facilities, etc.

Annual and Interim Certification

At least once every 12 months, all tenants are required to recertify their eligibility for continuing assistance.



Tenants are required to report **ALL** changes in household income, assets, family size or composition and rent that occur during the year within 30 days of the change. With the exception of newborns, all requests to add members to the household must be made at least 60 days in advance and must be approved by the PHA in writing. All new household members are subject to the PHA's screening and eligibility determination requirements. Permitting unauthorized persons to reside in the unit is grounds for termination from the program. Landlords are obligated to report any unauthorized tenants in the unit.



Tenants are responsible for providing any lease renewal information they receive to this office. Landlord requests for an increase in rent must be submitted to this office in writing at least 60 days prior to the expiration of the contract and lease.

A re-inspection of the tenant's apartment is required each year. Tenants are required to maintain their apartment in a neat, clean, organized and sanitary fashion, and to comply with the terms of their lease. Failure to comply may result in the loss of federal housing assistance and eviction from the apartment.

Landlords must make necessary repairs within a reasonable amount of time. Safety concerns must be addressed within 24 hours. Other repairs must be completed within 30 days or within the time frame specified if more time is needed.

If repairs are not made within the time frame specified this office is required to withhold payments for each month that the repairs are not made. These payments are not released upon the completion of work. Payments will resume on the first of the month following completion of work. Federal regulations prohibit landlords from requiring tenants to pay the portion of housing assistance payments that were withheld.



Tenants who are interested in moving from their initial assisted unit may request to do so upon receipt of their annual recertification packet, at least 60 days prior to their recertification date or the end date of their lease. Tenants may not break their lease unless there is mutual agreement by the landlord.

Tenants requesting to move must be current on their rent and in good standing with their present landlord. Tenants who wish to relocate outside of the Town of Mamaroneck PHA's jurisdiction must not have an outstanding repayment agreement with the Town.

Changes in voucher size are subject to the Town of Mamaroneck PHA's occupancy standards, federal regulations and funding availability.

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The Housing Choice Voucher Program offers many benefits to working families and other households on a modest fixed income.

- ✓ First and foremost, receiving housing assistance enables eligible families to live in decent, safe and sanitary housing in communities they might otherwise be unable to afford.
- ✓ The public housing agency acts as a liaison between tenants and landlords to ensure compliance with lease requirements.
- ✓ Receiving assistance with rent reduces the household's financial burden and frees up income for other basic necessities.
- ✓ Rental assistance often covers the majority of any rent increase requested by the landlord at the end of the initial term of the lease.
- ✓ The Housing Choice Voucher Program enables families to relocate to any community in the US that administers the Housing Choice Voucher Program.

Accepting federal housing assistance payments on behalf of tenants has many benefits for landlords.



- ✓ Housing assistance payments are made on the first of every month. Generally the housing assistance payment represents more than half the monthly rent payment.
- ✓ Tenant referrals are made regularly to landlords who accept housing assistance payments, facilitating lease up of vacant units.
- ✓ Although landlord screening of tenants is strongly recommended, housing choice voucher program participants are initially qualified by the housing agency and undergo a background check that includes income verification, and a credit history and legal history review.
- ✓ Landlords are under no obligation to continue to rent to a tenant receiving federal housing assistance beyond the initial term of the lease.
- ✓ Reasonable rent increases may be requested 60 days prior to lease renewal.

For more information, please contact:

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