

# Frequently Asked Questions About the Housing Choice Voucher Program (Formerly Section 8)

## Applicant

The Housing Choice Voucher (HCV) Program is a federal program that provides rent subsidies to assist participants with their monthly rental payments. This Program ensures that its participants have a safe, decent and sanitary place to live. The Housing Authority of the City of Charleston (CHA) administers funds received from the U.S. Department of Housing and Urban Development (HUD) and distributes them in the form of Housing Choice Vouchers to eligible families and individuals. A Voucher allows participating households (tenants) to rent housing that meets their needs. The tenant pays a portion of the rent directly to the landlord. The HCV Office pays the landlord the difference between the tenant's portion of the rent and the total rental amount.

Here are answers to frequently asked questions about the Program:

### **1. Are you accepting Housing Choice Voucher applications?**

Not at this time. We currently have a waiting list. When we resume taking applications, we will advertise in The Post & Courier and The Chronicle (newspapers), as well as on our website at [www.chacity.org](http://www.chacity.org).

### **2. Why does The Housing Choice Voucher Office have a waiting list?**

Since the demands for affordable housing, specifically that associated with federally-subsidized rental programs such as The HCV Program, usually exceed available resources, CHA, like other housing authorities, maintains a waiting list in order to keep a log of those individuals who have applied in the past. Due to the volume of people who need housing assistance, and because we do not want an applicant to be forced to wait a lengthy amount of time once they have been allowed to apply, we do not keep the waiting list open at all times. The HCV Office will re-open its waiting list for new applications after all eligible applicants on the waiting list have been housed.

*Note: Submission of an application does not guarantee that housing will be offered.*

### **3. What are some of the reasons that could prevent me from getting housing assistance?**

Failed criminal background screening, previous evictions, over income limits, failure to appear for scheduled appointments, and failure to provide necessary documents to determine eligibility are examples of reasons for denial of eligibility.

**4. Why does The HCV Office occasionally accept applications if there isn't enough housing?**

Families in our HCV Program are allowed to remain on the Program as long as they adhere to Program rules and regulations. We generally have a small turnover of housing units on an annual basis and expect to offer housing to a small percentage of applicants who apply. We allow the opportunity for anyone to apply, however, this does not guarantee that housing will be provided.

**5. How does the Housing Choice Voucher Office determine the ranking for the waiting list?**

Applications are sorted according to “Preferences” (Disabled or Elderly), as well as the date and time on which the application was submitted

**6. If I have moved since the time I submitted my application, do I need to notify The HCV Office?**

It is very important that you keep your address information up to date. If your address has changed, you must notify The HCV Office in writing or by phone, or visit our Office located at:

550 Meeting Street  
Charleston, SC 29403  
Phone: 843-723-4491

We are open Monday through Friday, between the hours of 8:00a.m. and 4:30p.m.

Walk-in hours are:

Monday through Thursday: 9:00 a.m. -10:30 a.m. & 3:00 p.m. - 4:30 p.m.

Friday: 8:00 a.m. -12 noon

**7. I have (e.g., gotten married, had a baby, adopted a child, divorced, lost my job, gotten a raise, etc.) since I submitted my application. How will this affect me?**

If your family size has changed in any way, you must notify The HCV office in writing. The addition or removal of family members may change the size unit (number of bedrooms) you qualify for, but your ranking (position on the waiting list) will always stay the same. Changes in your income may affect your eligibility or the amount of assistance you will be entitled to. Changes in income will be processed at the time of the eligibility interview and need not be reported in advance.

**8. Do I have to be a citizen to apply for housing assistance?**

No, you do not have to be a citizen; however, you must have eligible immigration status.

**9. What is the maximum amount of income that I can earn in order to qualify for Housing Choice Voucher assistance?**

The Housing Authority of the City of Charleston has income limits developed by HUD. HUD sets the low income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one HA but not at another. You can find the income limits on the HUD website here:

<http://www.huduser.org/portal/datasets/il.html>

**(NOTE: Of those who will eventually receive Vouchers, the incomes of 75% of them must come below the Extremely Low Income limits, while 25% need only meet the Very Low Income limits.)**

**10. How much rent can a Landlord ask for?**

Please refer to the Payment Standards for Vouchers below:

| <b><u>BEDROOM SIZE</u></b> | <b><u>PAYMENT STANDARD</u></b> |
|----------------------------|--------------------------------|
| 0                          | \$628.00                       |
| 1                          | \$696.00                       |
| 2                          | \$787.00                       |
| 3                          | \$1,026.00                     |
| 4                          | \$1,194.00                     |
| 5                          | \$1,373.00                     |

Please note that the payment standard includes all utilities. Note also that this is a baseline figure. The estimated utility costs of the unit, as well as your income, also play a part in what amount of rent can be approved. A comparability test is also done at the time of our housing inspection to insure that the amount being requested by the landlord is not excessive when compared to other similar units in that general area.

**11. How is the unit size (number of bedrooms) determined?**

The HCV Office will assign one bedroom for every two persons within the household. Persons of the opposite sex (other than spouses and children under age 8) will be allocated separate bedrooms.

**12. If the HCV Office cannot pay the rent that the Landlord requests, can I pay the difference?**

No. You should never pay more than the HCV staff states you should pay.

**13. How much of the rent would I have to pay?**

That depends on a number of factors including your income, the deductions to which you are entitled, the number of people in your household (which determines your voucher size), the applicable payment standard and the utility allowance for the unit you have chosen. Generally speaking, you will pay between 30% and 40% of your monthly-adjusted income for rent.

**14. What documents should I bring to my first appointment?**

You should bring proof of income, birth certificates, Social Security cards, photo identification, and any documents that pertain to you and your household income and expenses.