

LUCAS

METROPOLITAN HOUSING AUTHORITY

HOUSING CHOICE VOUCHER PROGRAM





WELCOME & INTRODUCTIONS

AGENDA

- WHO we are and why we are here
- Overview of the Housing Choice Voucher Program
 - Tenant Based Vouchers
 - Project Based Vouchers
- Overview of Special Programs under Housing Choice Voucher
 - Supportive Housing
 - Homeownership
 - Family Self Sufficiency (FSS)
- Overview of Housing Choice Voucher Program's Targeted Funding Sources Category
 - Moderate Rehabilitation (MOD)
 - Family Unification Program (FUP)
 - Veterans Affairs Supportive Housing (VASH)
 - Mainstream
 - Non-Elderly Disabled (NED Category 1)
 - Money Follows the Person (NED Category 2)

WHO WE ARE

Established in 1933

- 4466 HCV
- 2701 PH
- 134 RAD
- 66 LIHTC
- 190 Market Rate
- 14 Rent to Own

Provide Affordable Housing

- Housing Choice Voucher (formerly Section 8)
- Low Income Public Housing
- Mixed Income
- Market Rate

Programs and Opportunities

- Designed to improve quality of life for residents and participants
- Our goal is to develop self-sufficiency through affordable housing and wrap around services

WHY WE ARE HERE

- To engage with our community partners and other organizations to determine housing needs and develop strategies for affordable housing.
- To provide education to the community about the HCV Program and the various opportunities it has to offer.
- To collaborate and work towards a path of being great community partner.
- To build credibility within the HCV Program by building cohesiveness and transparency about the opportunities available.

OVERVIEW OF HOUSING CHOICE VOUCHER PROGRAM (HCVP)

Quality Housing

- Provide access to safe quality housing for low-income families while maintaining affordable rents

Choice

- Promote freedom of housing choice and deconcentrating of low-income families

Program Incentives

- Provide incentives to private property owners and community partners



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HOUSING CHOICE VOUCHER PROGRAMS

- Tenant Based Vouchers
- Project Based Vouchers

TENANT-BASED VOUCHER PROGRAM (TBVP)

- Most commonly known as “Section 8”.
- Families are selected from HCVP waiting list and issued a voucher.
- Families choose their own housing from the private rental market.
- Families may use their housing voucher to port to any housing authority that administers a Tenant-Based Voucher within the United States, including Puerto Rico and Guam.
- Rental assistance stays with the family. If the family chooses to move to another unit within LMHA’s jurisdictions, the subsidy follows them.

PROJECT-BASED VOUCHER PROGRAM (PBVP)

- Rental assistance is “tied” to the designated unit.
- Families reside at a specific unit that has a contract between the owner and LMHA to provide Project-Based rental assistance
- Families may request to receive a Tenant-Based Voucher after completing (1) one-year of tenancy with the Project-Based assistance.
- Families are selected from HCVP waiting list.

PROJECT-BASED VOUCHERS PARTNERS (PBVP)

- Neighborhood Properties, Inc. (NPI)
- Renaissance Senior Apartments
- YWCA
- Chestnut Hill (Volunteers Of America) aka (VOA)
- Lakewoods Senior Apartments
- Commons at Garden Lakes – units dedicated to Veterans (no referral needed from VA)
- VASH Project-Based (Commons at Garden Lake) referrals needed from VA

NEIGHBORHOOD PROPERTIES, INC. (NPI) (PBVP)

Housing provider for homeless persons diagnosed with a severe and persistent mental illness.

RENAISSANCE SENIOR APARTMENTS (PBVP)



Operated by National Church Residences

- Elderly or disabled families.
- Elderly is considered age 55 years or older at this complex.

Also known as “*Senior Living*”

YWCA (PBVP)

Operated by YWCA of Greater Toledo

- For homeless women and children.
 - Units set aside for:
 - Persons with developmental, mental or physical disabilities.
 - Persons protected from physical or emotional abuse.

CHESTNUT HILL (PBVP)

Operated by Volunteers of America

- A mixed-income, permanent supportive housing community designed to provide affordable housing for disabled homeless or chronically homeless adults and their families and individuals with a history of incarceration and their families.

LAKEWOODS SENIOR APARTMENTS (PBVP)



Operated by MV-97 Limited Partnership, a Michigan, LP

- Housing for elderly families.
- Elderly is considered age 55 years or older at this complex.

Also known as “*Senior Living*”

THE COMMONS AT GARDEN LAKE (PBVP)



Operated by National Church Residences

- Housing for homeless and disabled Veterans.
 - Units are set aside for HUD-VASH families.
- *Supportive Services are provided to all tenants.



LUCAS METROPOLITAN HOUSING AUTHORITY

HOUSING CHOICE VOUCHER PROGRAMS

- Special Programs

SUPPORTIVE HOUSING



- A combination of housing and wrap-around services provided by our partners or through acquired service providers.
- Getting to I
 - Pilot program to assess the effectiveness of providing rental subsidy to reduce risk factors for infant mortality and increase housing stability of low-income women.
 - Participants must be pregnant or have a child under 6 months and experiencing homelessness, or have an unstable living environment.
- TLCHB is LMHA's referring agency from Hospital Council of Northwest Ohio.

HOMEOWNERSHIP

The Housing Choice Voucher (HCV) Homeownership Program was created by HUD to assist low-income, first-time homebuyers in purchasing homes

Through the Homeownership option, LMHA may provide voucher assistance for an eligible family that purchases a dwelling unit for residence by the family

The program is funded by HUD and administered by participating local Public Housing Authorities (PHAs)

In addition to HUD's regulations, the PHAs may also adopt additional requirements, including lender qualifications or terms of financing

Individuals who have a Housing Choice Voucher from LMHA, are in good standing with LMHA, and who demonstrate that they are mortgage-ready can enter the Homeownership Program

HOMEOWNERSHIP

Families must provide documentation that they meet all LMHA Program requirements before they begin a home search under the HCV Homeownership Program

LMHA will determine if the family is ready to meet with LMHA staff about entering the program

Exemptions for persons with disabilities:

Persons who have been determined to be disabled by the Social Security Administration are exempt from the employment requirement

The mandatory term limit on homeownership assistance is 15 years, if the initial mortgage to finance purchase of the home has a term that is 20 years or longer

In all other cases, the maximum term of homeownership assistance is 10 years

HUD does not permit LMHA to establish shorter or longer maximum terms (elderly and disabled families are exempt from the time limit).

HOMEOWNERSHIP



Ms. Duhart was diligent in repairing her credit to ensure her ability to secure a mortgage. She began her journey in July 2017 and purchased her home in March 2018. We assisted her and we can assist you, if you are willing to put in the work!

Could **YOU** be our next successful homeowner?

WHICH HOUSES ARE ELIGIBLE FOR PURCHASE?

The unit must be a one-unit property or a single unit in a condominium community.

The unit must be new (under construction) or already exist at the time that LMHA determines the family is eligible for homeownership assistance.

The seller must be approved by LMHA.

The unit must be inspected by an independent and certified professional home inspector chosen and paid for by the family; the unit must also pass LMHA's HQS inspection.

The home may be located anywhere within LMHA's jurisdiction.



LUCAS METROPOLITAN HOUSING AUTHORITY HOUSING CHOICE VOUCHER PROGRAMS

FAMILY SELF SUFFICIENCY (FSS)



- Families participate in this voluntary program with the goal to reduce dependency on government assistance and growth towards economic self-sufficiency.
- Families receive the following upon entering into a five (5) year Contract to Participate:
 - Comprehensive supportive services.
 - Individual Training and Services Plan (ITSP).
 - Families earn escrow deposits as they earn income.



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HOUSING CHOICE VOUCHER PROGRAMS

- Target Funding Sources
Category

HOUSING CHOICE VOUCHER PROGRAM'S TARGETED FUNDING SOURCES CATEGORY

- Moderate Rehabilitation (MOD)
- Family Unification Program (FUP)
- Veterans Affairs Supportive Housing (VASH)
- Mainstream
- Non-Elderly Disabled (NED Category 1)
- Money Follows the Person (NED Category 2)

MODERATE REHABILITATION (MOD)

Provides Project-Based rental assistance for low-income families.

- Implemented in 1978 as an expansion of the Rental Certificate Program, later repealed in 1991.
- No new projects are authorized for development.
 - Assistance is limited to properties previously rehabilitated pursuant to a Housing Assistance Payment (HAP) contract between the owner and a PHA.
- The MOD housing provider for LMHA is NPI.

FAMILY UNIFICATION PROGRAM (FUP)

- Vouchers for families whom the lack of adequate housing is a primary factor in the separation, or threat of imminent separation, of children from their families or in the prevention of reunifying the children with their families.

Vouchers are Tenant-Based

- Lucas County Children Services (LCCS) is LMHA's referring agency.

VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH)

Referred to as HUD-VASH Vouchers (Tenant-Based Vouchers)

- The HUD-VASH Program combines the Department of Housing & Urban Development (HUD) Housing Choice Voucher (HCV) rental assistance programs to assist homeless veterans and their families with case management and clinical services provided by the Department of Veterans Affairs (VA) at its medical centers and in the community.
- They are selected based on certain requirements including health care eligibility, homelessness status, and income.

Department of Veterans Affairs in Ann Arbor, MI is LMHA's referring agency.



MAINSTREAM VOUCHERS

- Mainstream Housing Opportunities for Persons with Disabilities:
 - Target population are persons with disabilities who often face difficulties locating suitable and accessible housing on the private market.
- Provides rental assistance to enable families where the head of household, spouse or co-head of household is a person with disabilities to rent affordable private housing.
- The qualifying family member can be elderly or non-elderly.
- In accordance with the Frank Melville Supportive Housing Investment Act of 2010, **Mainstream 5 vouchers** must continue to be issued to disabled families upon turnover.
- Families are selected from the HCVP waiting list.

Vouchers are Tenant-Based.

NON-ELDERLY DISABLED (NED CATEGORY I)

Provides rental assistance to enable families where the head of household, spouse or co-head of household is non-elderly and disabled to rent affordable private housing.

- The qualifying family member must be under age 62
- NED families DO NOT “age out” of the NED program as long as the family was eligible on the day it was first assisted under a housing assistance payments (HAP) contract or the date it was established as a NED family in PIC.
 - “Aging out,” is referring to cases where the qualifying household member now qualifies as elderly due to the passage of time since the family received the NED voucher
- Families are selected from the HCVP waiting list

Vouchers are Tenant-Based

MONEY FOLLOWS THE PERSON (MFP)



Non-Elderly Disabled (NED) Category 2 Tenant-Based Voucher.

- Provides rental assistance to enable non-elderly families with disabilities currently residing in nursing homes or other healthcare institutions to transition into the community.
- Family member must be the head of household, co-head of household or spouse under age 62.
- The Ability Center has been LMHA's referring agency. We are working to expand our partnership to include other partners: TASC of NW OH, Unison Health Group, National Church Residences, Easter Seals, and Genacross.

HOW CAN LMHA SUPPORT OUR COMMUNITY'S HOUSING NEEDS

- WHAT ARE YOUR HOUSING NEEDS?
- WHAT ARE THE COMMUNITIES HOUSING NEEDS?

Questions?

The End