

Virginia Guide to Subsidized and Affordable Housing

This guide seeks to provide information on subsidized or affordable housing options within the Commonwealth of Virginia. Subsidized housing is defined as housing that receives funds from the federal, state, or local government in order to lower rents, making them affordable for low-income families, the elderly, and persons with disabilities. Many times children who age out of foster care are unable to obtain or maintain housing. Having resources available to them and to families who are seeking assistance with housing due to their financial circumstances is vital. This guide is not comprehensive as there are many private landlords that will rent to individuals with lower incomes that have not been identified on this list. The resources listed herein represent federally, state, or locally funded housing programs. For the purpose of this guide, the term “family” means any individual person or group of individuals that will be residing together.

Housing Choice Vouchers (Section 8)

What it is: Generally, Housing Choice Vouchers (formerly known as “Section 8”) are given to a specific family who then finds their own place to rent. The landlord must be willing to accept the voucher before the lease can be signed (not all landlords accept housing choice vouchers so be sure to ask the landlord up front whether they accept the vouchers or not). Families must qualify as low-income which means they earn below 50% of the area median income for the locality in which they apply. See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits.

How it works: The family would be required to pay 30% of their monthly adjusted income towards rent and utilities. The voucher would then cover the remainder of the cost, up to fair market rent (the median rent charged in the area the family would like to rent). For example, if the family’s monthly adjusted income is \$1,000 per month, and the fair market rent plus utilities is \$500 per month, the family would be required to pay \$300 per month for rent and utilities while the housing choice voucher would pay the remaining \$200 per month. Families are still required to pay for the security deposit, any application fees, and moving expenses on their own.

If any individual has been convicted of manufacturing methamphetamine on the premises of federally assisted housing or if they are required to register as a life-time sex offender then they will be deemed permanently ineligible to receive Housing Choice Vouchers.

Types of Vouchers: There are several different categories of vouchers that may be available in the locality in which families apply. While most localities receive regular Housing Choice Vouchers, only a few receive specialized vouchers.

- **Regular Housing Choice Vouchers:** These vouchers are provided to families based on their position on the waiting list. These vouchers may be used by anyone as long as they meet the income and eligibility requirements. There is no time limit on how long a family may remain on the voucher.
- **Family Unification Program Vouchers (FUP):** These vouchers are limited in number and are only available in these situations:

- Families for whom the lack of adequate housing is a primary factor in either the imminent placement of the family’s child or children in out-of-home care, or the delay in the discharge of the child or children to the family from out-of-home care. There is no time limit on family FUP vouchers.
- Youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who lack adequate housing. FUP vouchers used by youth are limited by statute to 18 months of housing assistance.
- Persons with Disabilities Program Vouchers: These vouchers (also called “Mainstream Vouchers”) are limited in number and are only available to families in which the voucher holder has a disability. There is no time limit on how long a family may remain on the voucher.
- Community Service Board Vouchers: These vouchers are limited in number and are only available to families that participate with the local Community Service Board. There is no time limit on how long a family may remain on the voucher.
- Veteran Assisted Supportive Housing (VASH): These vouchers are provided by the Veterans Administration. Potential participants must be referred to the housing authority or voucher administering agency by the VA in order to receive them. There is no time limit on how long a family may remain on the voucher.

Where to get Vouchers: Most localities in Virginia have a pool of Housing Choice Vouchers (the counties of Mecklenburg, Charlotte, Henry, Lunenburg, Brunswick, Nottoway, Prince Edward, Bland, Botetourt, Bath, Highland, Frederick, Clarke, and Richmond, and the cities of Falls Church, Martinsville, and Williamsburg do not participate in any voucher programs). A comprehensive list of agencies that provide housing choice vouchers, along with the contact information for each is listed at <https://agencies.vhda.com/voucheradmin/Agencylist.aspx?list=all>. All agencies have a waiting list for receiving a voucher. The waiting list opens at specified times during the year. Families must contact the agency directly in order to determine when the waiting list will be open. Vouchers are portable from one locality to another only when the locality where the family chooses to relocate has a voucher program.

Project Based Section 8

What it is: Project Based Section 8 is similar to the Housing Choice Voucher program except that the subsidy stays with the individual unit in an apartment building rather than moving with the family. Public Housing is probably the most familiar version of Project Based Section 8. Families must qualify as low-income which means they earn below 50% of the area median income for the locality in which they apply (preference is given to families earning less than 30% of the area median income). See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits.

How it works: The family would be required to pay 30% of their monthly adjusted income towards rent and utilities. If the family has no income, or if 30% of their monthly adjusted income is less than \$25.00, then a \$25.00 minimum rent would apply. The Section 8 Program would then cover the remainder of

the cost, up to fair market rent (the median rent charged in the area the family would like to rent). For example, if the family's monthly adjusted income is \$1,000 per month, and the fair market rent plus utilities is \$500 per month, the family would be required to pay \$300 per month for rent and utilities while the housing choice voucher would pay the remaining \$200 per month. For example, if the family worked part-time and received \$200 per month, and the fair market rent is \$500 per month, the family would be required to pay \$25.00 per month (the minimum) and the Section 8 Program would pay the other \$475 per month. Families are still required to pay for the security deposit, any application fees, and moving expenses on their own.

If any individual has been convicted of manufacturing methamphetamine on the premises of federally assisted housing or if they are required to register as a life-time sex offender then they will be deemed permanently ineligible to receive Project Based Section 8 or Public Housing.

Types of Project Based Section 8: There are several different categories of Project Based Section 8 that may be available in the locality in which families apply.

- **Public Housing:** These units are built and managed by the local Housing Authority. These units may be rented by anyone as long as they meet the income and eligibility requirements. There is no time limit on how long a family may remain in the unit.
- **Long Term Project Based Section 8 Units:** These units are built and managed by private developers. These units may be rented by anyone as long as they meet the income and eligibility requirements. There is no time limit on how long a family may remain in the unit.
- **Section 202 Program:** These units may only be occupied by elderly persons aged 62 and older. There is no time limit on how long a family may remain in the unit.
- **Section 811 Program:** These units may only be occupied by families in which one adult member of the household has a disability. There is no time limit on how long a family may remain in the unit.

Where to live: Many localities in Virginia have some units that are Project Based Section 8. A comprehensive list of apartment providers that utilize Project Based Section 8, along with the contact information for each, is listed at <http://www.hud.gov/apps/section8/step2.cfm?state=VA%2CVirginia>. Most of these apartment complexes have a waiting list for each apartment. Families must contact the provider directly in order to determine if they have a waiting list and, if so, when the waiting list will be open. Project Based Section 8 is not portable as the subsidy stays with the unit when the family moves out.

Low Income Housing Tax Credit Properties

What it is: Low Income Housing Tax Credit properties (LIHTC) are properties in which the subsidy stays with the individual unit in an apartment building rather than moving with the family. This program accounts for nearly 90% of all affordable housing units in the country. Families must qualify as low-

income which means they earn below 80% of the area median income for the locality in which they apply. See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits.

How it works: The family would be required to pay a maximum rent of 30% of the maximum eligible income, which is 60% of the area's median income. Rent is not determined based on the individual family's income; rather it is based on what would be affordable to a family earning 60% of the area median income. For example, if the family's monthly gross income is \$1,000 and 30% of the 60% of area median income is \$450 per month, then the family would be charged \$450 per month even though that is 45% of their monthly income. Families are still required to pay for the security deposit, any application fees, and moving expenses on their own.

Where to live: Most localities in Virginia have some units that are LIHTC units. A comprehensive list of apartment providers that utilize Low Income Housing Tax Credits, along with the contact information for each, is listed at <http://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Pages/TC-Property-Listings-Developer-Info.aspx#.ViZWtPIVhBc>. Most of these apartment complexes have a waiting list for the subsidized units. Families must contact the provider directly in order to determine if they have a waiting list and, if so, when the waiting list will be open.

Other Subsidized Rental Housing Options

Types of Programs: There are several different housing options that may be available in the locality in which families apply.

- **HOME Investment Partnership Program Tenant Based Rental Assistance:** This program is similar to the Housing Choice Voucher Program and is provided to families based on their position on a waiting list. This program may be used by anyone as long as they meet the income and eligibility requirements. Families must qualify as low- to moderate-income and earn less than 80% of the area median income. See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits. Each locality can determine the way their program will be run, but generally the family would be required to pay 30% of their monthly gross income towards rent and utilities. The voucher would then cover the remainder of the cost, up to fair market rent (the median rent charged in the area the family would like to rent). For example, if the family's monthly gross income is \$1,000 per month, and the fair market rent plus utilities is \$500 per month, the family would be required to pay \$300 per month for rent and utilities while the HOME funds would pay the remaining \$200 per month. There is no time limit on how long a family may remain in the program as long as the locality continues to receive HOME funding from the Federal Department of Housing and Urban Development (HUD). Families should contact the local government in the locality in which they reside to determine if they operate a Tenant Based Rental Assistance program.
- **Emergency Solutions Grant (ESG) Programs:** This program is for families that identify as homeless or who are in imminent danger of becoming homeless. This program may be

used by anyone as long as they qualify as homeless and meet the income and eligibility requirements. There are two options for families under the ESG Program:

- Rapid Rehousing: This program assists families who are currently homeless to find and pay for rental housing. The program provides for a variety of assistance, including: short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security deposits, utility deposits, utility payments, moving cost assistance, and case management.
- Homelessness Prevention: This program assists families who are imminently in danger of becoming homeless. Most programs require the family to have received a five day pay-or-quit notice from their current landlord. The program provides for a variety of assistance, including: short-term or medium-term rental assistance and stabilization services, including mediation, credit counseling, and case management.

Families must qualify as low- to moderate-income and earn less than 80% of the area median income. See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits. Fairfax County, Henrico County, City of Norfolk, Prince William County, City of Richmond, City of Roanoke, and the City of Virginia Beach receive ESG funds directly from HUD. Families should contact the local government or the local Continuum of Care in the locality in which they reside to determine if they receive ESG funds from the Commonwealth of Virginia.

- Housing Opportunities for People with AIDS (HOPWA): This program assists low-income families where at least one member has been medically diagnosed as living with HIV or AIDS. Assistance may be provided as rental assistance or short-term payments to prevent homelessness. Also, these families receive the coordination and delivery of support services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living. Families must qualify as low- to moderate-income and earn less than 80% of the area median income. See <http://www.huduser.gov/portal/datasets/il.html> for the current income limits. Virginia Beach and the city of Richmond receive HOPWA funds directly from HUD. Families should contact the local government or the local Continuum of Care in the locality in which they reside to determine if they receive HOPWA funds from the Commonwealth of Virginia.

For more information on subsidized or affordable housing, please see the Federal Department of Housing and Urban Development's website at www.hud.gov, or contact your local government or housing authority.