

FAQ for Participants

Already have a voucher and have questions? The following information might be helpful. If you still have questions, call (619) 336-4254.

1. *Now that I have a voucher, how do I use it to lease a rental unit?*

Following are the steps to follow for leasing up with your Housing Choice Voucher:

1. Find a rental unit that you would like to rent and that you think is within your price range for your income and voucher size. (see *How do I find a vacant unit – and encourage a landlord to rent to me?*) You may wish to consider simply staying in the unit where you live now.
2. Assess rent and utility costs: Check to see that the rent and estimated utilities are within our Payment Standard and your income limits.
3. Fill out HACNC Housing Choice Voucher Program forms: Together with the rental property owner or landlord, fill out the forms in the “Request for Tenancy Approval (RFTA)” packet that you were given at your briefing. HACNC staff will use the telephone number you and the owner provided on the RFTA to notify you and the owner of the inspection date and time. To avoid any delays, be sure to fill out all forms completely and accurately. Drop off or mail the RFTA forms at the HACNC Housing Choice Voucher Program office (Either you or the landlord may drop off the forms.).
4. Receipt of the RFTA packet: Upon receipt of the RFTA, you will be assigned to a Housing Specialist, who will:
 - (1) Check RFTA for completeness. Any items that are incomplete may cause delays.
 - (2) Check that the rent is not more than rents currently being charged by the owner for comparable unassisted units. In complexes or duplexes with two or more units, the owner cannot charge you more than the other tenants.
 - (3) Check if the requested rent plus the utility allowance is over the HUD established payment standard.
 - (a) If the requested rent plus utility allowance is over the established payment standard, the Housing Specialist will calculate whether you will qualify for this unit.
 1. If within the applicable limits, an inspection will be scheduled.

2. If not within the applicable limits, the rent needs to be negotiated, or you will need to find another unit.
 - (b) If the requested rent plus the utility allowance is within the established payment standard, an inspection will be scheduled.
5. Help coordinate the inspection: If all the requirements in the RFTA process are met, the inspection staff will contact the owner and/or you to set up an appointment date and a four-hour “window” of what time the inspection will be that day.
6. Your assigned HACNC Housing Specialist will go to the unit to inspect it. The rental property owner, and yourself will need to be present to provide access to the unit. At the rental unit, the Housing Specialist will:
 - 1) Physically inspect the property to make sure it is in good repair and that any appliances provided by the owner are working.
 - 2) Make sure the gas, water and electricity are turned on and working properly.

If the rental unit does not pass the inspection, the Housing Specialist will provide a copy of the inspection report (marked “failed” or “inconclusive”) to the rental property owner and participant. This report will indicate items that need to be fixed by the given due date. When the failed items are taken care of, you or the owner need to call the Housing Specialist for a reinspection appointment. The Housing Specialist will inspect the unit for these particular items. For questions about your inspection, call your Housing Specialist at (619) 336-4254.

7. Moving into the unit: After the unit passes inspection, and your Housing Specialist has advised you that it has passed, you and the rental property owner can decide on the move-in date and inform the Housing Specialist. We recommend that you do not move into the unit until you’ve confirmed that it passed the inspection. If you decide to move in prior to the inspection, you must be prepared to pay the rent out of your pocket. The Rental Assistance will not start until the unit passes inspection.
8. Final requirement – contract signed by owner: When all the inspection criteria is met, the owner will be sent a Housing Assistance Payment (HAP) contract. The owner must sign and return the contract within 60 days in order to begin the payment process.

Note: The Housing Assistance Payment (HAP) contract cannot go into effect (and you should not move in) until:

- (a) The unit passes inspection (an “inconclusive” is not a pass).
- (b) The rent is determined to be reasonable.
- (c) You have honored your commitment to your prior landlord (if you are moving and transferring your voucher to another unit).
- (d) The utilities have been turned on.
- (e) The stove and refrigerator are in the unit and working properly.
- (f) You have “possession” of the new unit (keys, security access, etc.)

2. How do I find a vacant unit – and encourage a landlord to rent to me?

To find a rental unit where Housing Choice Voucher are accepted, use all the resources available to you, starting with the HACNC’s Rental Vacancy listings located in our lobby. Additional options include scanning newspaper ad, talking to your friends and coworkers, checking bulletin boards, or asking around at your place of worship or community center. You might also want to look for “For Rent” signs in the neighborhood where you’d like to live. If you cannot find anything in that area, don’t limit yourself to just looking where you most want to live; consider other communities in the city. Remember you will be living in the unit you select for a minimum of 12 months, so carefully choose a unit that meets the needs of your family.

You can increase the chances that a landlord will want to rent to you and accept Section 8 Rental Assistance by:

1. Showing them what a great tenant you will be! When you inquire about renting the unit, don’t start by just picking up the phone and asking, “Do you take the Housing Choice Voucher (Section 8)?” Instead, start your search by going out in person and meeting face to face with landlords. Tell them positive things about your family – for example, your good rental history and credit ratings. If you have young kids, you may want to leave them with a relative or babysitter to ensure that your meeting will go more smoothly. (If you don’t have a good rental history or have poor credit, explain why.) Perhaps you had experienced a temporary set-back due to a medical emergency from which you have now recovered. Also, be sure to point out that you will be more likely to pay your rent on time now that you have rental assistance.
2. Educating landlords about the benefits of renting to families with vouchers.

These include:

- Direct deposit: The HACNC’s check is directly deposited into the owner’s account on time each month.
- Flexible lease terms: Landlords may choose an initial lease term of six months or one year; after that, the lease goes month to month.

- Same rights and responsibilities as owners renting to tenants without vouchers. In other words, they chose whom to rent to, set their own rules, and request the same security deposit amounts.

3. How much rent can a landlord charge?

The amount of the total rent (or “contract rent”) that a landlord is allowed to charge must be “reasonable” (see below). However, your share of the rent cannot exceed 40% of your monthly adjusted income.

Note: a “reasonable” rent is defined as one that is consistent with rents in the same area or rental complex. The landlord cannot charge more for a tenant with a voucher than for other units in the same complex. This is solely how a single unit not part of a complex is determined to have a reasonable rent. In all cases, the rent must be around the same as average rents in the neighborhood for the same types of units.

Additionally, during the initial lease term, your rent portion may not exceed 40% of your household’s gross monthly income. Furthermore, the HACNC can only authorize rents that are within the payment standard and “reasonable” as defined above.

4. Can I rent a larger (or smaller) unit than my voucher size?

Yes; however, the following rules regarding the payment standard and utility allowance apply:

- **Renting a larger unit:** The payment standard will be based on your voucher size, and utility allowance will be based on the size of the unit or size of the voucher, whichever is less. For example, if you have a two-bedroom voucher, but wish to rent a three-bedroom unit, the HACNC’s portion will be based on the two-bedroom payment standard minus the two-bedroom utility allowance.
- **Renting a smaller unit:** The payment standard and utility allowance will be based on the number of bedrooms in the unit (not the number of bedrooms on your voucher). Therefore, if you have a three-bedroom voucher and can only find a two-bedroom unit, the two-bedroom payment standard and the utility allowance will be used for the calculation of the rent.

5. Why does the HACNC do inspections?

We are required by the U.S. Department of Housing and Urban Development (HUD) to inspect "Housing Choice Voucher (Section 8)" rental units to ensure that they meet federal health and safety standards. All units must be inspected when owners first accept voucher holders and then at least once a year thereafter.

6. How can I help my new landlord ensure my unit passes inspection? What if the unit doesn't pass inspection?

You may choose to offer to help the owner with the inspection by providing him/her with a copy of the Inspection Check-list or even offering to assist with the required repairs (see above question and answer for more information).

If the rental unit does not pass the inspection, the inspector will provide a copy of the inspection report (marked "failed" or "inconclusive"), while the person (owner and/or participant) is present at the unit, the report will indicate items that need to be fixed. Once the items are taken care of, the next steps are as follows, depending on whether or not you are moving or having your annual recertification:

If the new unit (New Lease-Up) fails initial inspection: Owner and/or participant must notify the Housing Specialist when the noted repairs are done, a second inspection needs to be scheduled. After the unit is reinspected and passes the inspection, the Housing Specialist will get the necessary signatures for starting the HAP payments to the owner/agent.

First annual recertification inspections: the inspection will be automatically rescheduled. You will receive a notification in the mail with the new date.

7. How much will I pay for rent?

Your Housing Specialist will verify your gross annual income, allowances and deductions. Based on this information, your "Total Tenant Portion" will be calculated using the greater of 30% of your monthly adjusted income, 10% of your gross income or the minimum rent of \$50.

8. What do my utilities have to do with my rent? Is the HANC going to pay my utilities (for example, gas and electricity)?

No. The HACNC does not pay your utility bills; that is your responsibility. If you are required to pay utilities in your rental unit, you will receive a "utility allowance"

to cover average utility costs for your bedroom size. The utility allowance lowers your share of the rent so that you'll have extra income to pay for your utilities (see the [current Section 8 Utility Allowance Chart](#)).

Also, the "utility allowance" may be a factor in whether the rent on the unit you want is too high to qualify for the Housing Choice Voucher Program. The Housing Choice Voucher Program guidelines only allow you to pay up to 40% of your monthly adjusted income for your rent and utilities.

9. *What if I can't find a place to rent?*

Your Housing Choice Voucher will be issued for a limited amount of time. You will need to locate a rental unit and submit the paperwork (RFTA packet) by the deadline, or the voucher will expire. Some applicants, while on the waiting list, rent from landlords who accept the Housing Choice Voucher Program so they won't need to move when they receive their voucher.

To assist you with your search, the HACNC provides a listing of available units that you can view in our main lobby. Also, you can ask your friends and others if they know of any vacancies.

10. *Can my landlord raise the rent? If so, how does that affect my rent portion?*

Yes, your landlord does have the option of raising the rent. The landlord may do so by providing a written 60-day notice to you and the HACNC specifying the intended amount of the increase, after the initial term of your lease.

In some cases, a rent increase will not affect your rent portion. If, for example, the gross rent (contract rent plus the utility allowance) remains within the HACNC Payment Standard, then our portion would increase to cover the higher rent amount, and your portion would remain the same. However, if the new gross rent exceeds our Payment Standard, you would have to pay the difference.

11. *What if my income changes?*

Per the Notice of Disqualification Conditions that you initialed and signed (at the briefing and every annual recertification), it is your responsibility to report all income changes (increases and reductions) in writing within 10 days of the occurrence. You must also report these income changes on the Personal Declaration during your annual recertification.

To report income changes, send your written information to the assigned Housing Specialist at: HACNC Housing Choice Voucher Program, 140 E. 12th Street, Suite B, National City, CA 91950. Please be sure to include your name,

address and your social security number (last four digits only) and telephone number where you can be reached between 8:00 am and 6:00 pm.

12. What if I want to add someone to my household (through birth, marriage, etc.)? Do I have to report these changes?

Yes. You are required to report any increases in your family composition, and you will need to get prior permission from the HACNC and your landlord in order to have a new household member move in with you. Requests for permission to add someone to your household must be done in writing. Since there are certain criteria in adding a minor or adult to your household, please provide all information regarding this particular person. Send your request for this change to your Housing Specialist at the HACNC Housing Choice Voucher Program, 140 E. 12th Street, Suite B, National City, CA 91950. If you do not report this change your Housing Choice Voucher rental assistance will be terminated.

Note: in the case of children joining your family through birth, adoption, or court order, please simply contact your Housing Specialist and landlord to inform them, in writing, of the change in your family size within ten (10) days of the family addition.

13. Moves within the City of National City

You may move to a new rental unit within National City if:

- It has been more than 12 months since you leased-up on the program and/or since your last move, and
- You are beyond the initial term of your lease
- You are not in violation of any program rules (see Notice of Disqualification Conditions)
- You do not owe the HACNC money on a repayment agreement.
- You give a proper 30 day Notice to your landlord and provide a copy of the notice to your Housing Specialist immediately.

If you meet these criteria, you are likely to be eligible to move to a new unit and continue using your voucher. Call your Housing Specialist sixty (days) in advance of the actual day you plan to move. Your Housing Specialist will send you a "Move Packet" with detailed information about the move process and your recertification paperwork. Your next step will be to complete and return the recertification paperwork and submit a copy of the written thirty (30)-day notice to vacate that you gave to your owner. Once your recertification is complete, you will receive the "Request for Tenancy Approval (RFTA) Packet." The final step will be to proceed with the same leasing process described in "Now that I have a voucher, how do I use it to lease a rental unit?"

Be sure that you have met all obligations with your current owner (such as: cleaning out the unit and paying any remaining money owed for rent and/or damages).

14. Moving outside the City of National City

The following are instructions for transferring your Rental Assistance voucher (“Porting Out”) to another city outside of National City’s jurisdiction.

A: If you decide to move OUTSIDE of National City, we suggest you start by first asking your Housing Specialist if you are eligible.

1. Notify your Housing Specialist of your intension by giving him/her a written request to “Port Out.”
2. She/He will let you know if you are eligible to “Port Out” at this time.
3. Your “Port Out” request must list the name of the Housing Authority, complete address, telephone number, name of Port-In Coordinator of the agency with jurisdiction of the city you wish to move to.

B: If you are eligible to port out, your Housing Specialist will also need for you to provide the following documents:

1. Personal Declaration
2. Authorization for Release of Information
3. Rental Assistance Program Statement – Criminal History Checks
4. Federal Authorization for Release of Information
5. Supplement to Application for Federally Assisted Housing
6. Debts Owed to PHAs and Terminations
7. Verification of household income
8. Bank statements

C: Once these forms are received, the Port Coordinator will forward your file to the Housing Authority of your choice. (To identify the appropriate Housing Authority, see the [U.S. Department of Housing and Urban Development](#) web listing.) The HACNC will also mail a letter to the Housing Authority indicating that the required documents have been mailed.

Please be advised: Once your case is “Ported Out” your case will be handled by the other agency and your case will go on their timeline. This is a time consuming process. Be prepared to wait a minimum of 45 days for your transfer request to be processed by the other PHA. If you move without the approval forms, you may not be eligible for rental assistance in your new area.

Remember, it will be your responsibility to pay the full amount of the rent and security deposit for your new unit until this process is complete.

15. How do I stay eligible for the Section 8 program?

Make sure you read and follow the Family Obligations in the Rental Assistance program's "Notice of Disqualification Conditions" that you signed in the eligibility and recertification paperwork.

16. What happens if I receive a "Notice of Intended Action" from the HACNC indicating that my assistance will be terminated?

The Notice of Intended Action is a serious notice that is sent to a Housing Choice Voucher participant when the program rules are broken.

These rules are outlined in the "Notice of Disqualification Conditions" signed by families when they first join the program and again each year at recertification. A copy of these obligations is given to the family at that time.

When families fail to meet these responsibilities, the HACNC may issue a Notice of Intended Action. The notice would be sent, for example, if the HACNC finds out that the family has an unauthorized addition to the household or the family failed to report income increases.

The Notice of Intended Action informs the family in writing of what family obligations were not met, the consequences, and the applicable federal regulations. The family then has 10 days to request an informal hearing. Also, the family may attempt to resolve the violation within five (5) days with the Housing Specialist assigned to the case.

The Notice of Intended Action also states your rights under the Housing Choice Voucher Program and your right to legal representation.

Many cases are resolved after communicating with the Housing Specialist assigned to the case. However, depending on the severity of the violation, an informal hearing might be required, which would take place with staff and the family and be conducted by an impartial Hearing Officer.

17. How do I apply for a "Reasonable Accommodation" (for persons with disabilities)?

Persons with disabilities have the right to request an exception to a policy or practice as an accommodation of their disability by having a licensed health care professional complete the Health Care Professional's Certification of Patient Need for Accommodation form.

To apply for a reasonable accommodation, you can have a licensed health care professional complete the Health Care Professional's Certification of Patient Need for Accommodation form. It is very important that the health care professional answer all the questions on the form completely and accurately. For example, in question # 3 ("What accommodation is being requested by the family and recommended by the Health Provider?"), it is very important that the health care professional provide specific information about the type of accommodation that is needed. Likewise for questions # 4 and # 5, which need to fully describe how and why the accommodation is reasonably necessary (#4), and provide alternative options for accommodating the disability.

Please be sure to return the completed form to the HACNC Housing Choice Voucher Program office. You will be notified in writing if your request has been approved.

18. Can I be denied assistance if I am a victim of domestic violence?

No. In accordance with the federal Violence Against Women Act of 2005, the HACNC Housing Choice Voucher Program may not deny, remove or terminate assistance to a victim of domestic violence, dating violence or stalking (as long as the participant is otherwise compliant with all program obligations).

If you or a member of your family has been a victim of such a situation, please help us protect your rights by filling out and signing a HUD Certification of Domestic Violence, Dating Violence or Stalking form. You can pick one up at our office or request one be mailed to you.

"Upon determination of each individual case, and as needed, the HACNC Housing Choice Voucher Program will make certain that a referral is made to the San Diego County Mental Health Services, Child Protective Services, Adult Protective Services agencies, and any other service providers to ensure the family's safety. The HACNC will cooperate with the social services agencies to make sure that the family is able to maintain their housing assistance."