



# Overview of the ONE-JCHA Programs

Affordable Housing Workshop

April 17, 2017

# What Programs Does The ONE-JCHA Administer?

JCHA provides HUD subsidized housing and rental assistance to low-income families through two programs:

## Public Housing

- Project-based rental assistance.
- Participants reside in physical units owned and operated by JCHA.
- Range of housing types, e.g.:
  - *High-rise developments*
  - *Garden style apartments*
  - *Townhome units*

## Housing Choice Voucher Program (Section 8)

- Tenant-based rental assistance.
- Participants are free to choose suitable dwelling units that meet program requirements and their housing needs in the private market.
- Participants may exercise portability or move within the City of Jersey City.

JCHA serves over 16,000 individuals across both programs.

# What are the Program Requirements?

## Public Housing

- Admission is solely based on local preferences and the waiting lists.
- Limited to low-income families or individuals.
- Household Income may not exceed 80% of Area median Income (AMI) but could be as low as 30% of AMI.
- Minimum rent is \$50.
- Must sign a lease with the JCHA and pay a security deposit.

## Housing Choice Voucher Program (Section 8)

- Admission is solely based on local preferences and the waiting lists.
- Household must have some form of income.
- Household income may not exceed 50% of Area Median Income (AMI).
- Household may not pay more than 40% of the household's adjusted income for rent.
- Must enter into a lease with the landlord and pay required security deposit.

*Generally, program participants pay 30% of their monthly adjusted income for rent.*

# What's The General Process?

## Public Housing:

- Applicants apply and are placed on waiting list.
  - Waiting list can be for a particular site or JCHA-wide.
- JCHA determines eligibility and screens applicants for suitability of tenancy based on HUD Regulations and guidance (e.g., *income, criminal history*).
- Accepted applicants are offered a unit and sign lease with JCHA.
- JCHA maintains housing, annually reviews tenant income, and ensures tenants abide by lease terms.
- Tenants pay rent (*typically 30% of income*) and abide by the JCHA's lease terms.

# What's The General Process? Cont'

## Housing Choice Voucher (Section 8):

- A household applies to the JCHA's waiting list.
- JCHA selects the household from its waiting list and determines the household's eligibility for the program (*e.g., income, criminal history*).
- JCHA briefs the household about the program and issues the household a voucher to begin searching for a suitable unit.
- The household finds a unit. The JCHA approves the unit if it passes a housing quality standards (HQS) inspection and the rent is determined reasonable. JCHA calculates the housing assistance payment (HAP) and household's share towards rent.
- The JCHA executes the HAP contract with the landlord. The household and landlord execute a lease agreement. **Neither the JCHA nor HUD is a party to the lease.** The household moves-in.
- Annually, the unit must be inspected (HQS) and the household's composition and income reexamined.

# ANY QUESTIONS?

