

HOUSING 101

1) MARKET RATE

- Majority of rental properties: charge full market rate for rent.
- Complexes exist that cater to age-groups (62+, etc.)

Senior Housing:

- Housing with Age requirements: Generally 62+, some 55+
- Some complexes allow those under-age as long as they qualify as disabled.
- Definition of "disability" can vary by complex

Mixed Type Housing:

- Complexes can be market rate but have some units that are Section 42 and/or Section 8.

* Things to consider when talking about housing options- Section 8 income is based on 30% of their income. If their income is at the high end of the HUD scale, their rent may be cheaper through Section 42 or market rate housing ** Some market rate apartments have lower rents than the Section 42 rent.

2) SECTION 42 –

- Type of complex that receives a tax credit to offer "affordable" (lower) rental rate
- Residents must still qualify based on income & assets.
- Rent is fixed rate for all tenants, not based on a percentage of income (like Section 8)
- Waiting lists tend to be shorter.

3) SUBSIDIZED HOUSING: When people refer to "Section 8" they often don't realize there's more than one option... Individual Vouchers vs. Project-Based

• Section 8 Vouchers-

- administered by the Community Development Authority (CDA) within the City of Madison, and the Dane County Housing Authority in the outlying communities of Dane County. (DCHA)
- Individuals given a voucher that allows them to pay 30% of their income as rent at any apartment/duplex/home in Dane County that will accept the Section 8 voucher. The rest of the rent is subsidized by the federal government.
- Apartments/duplexes/homes must meet certain requirements to qualify and must be inspected annually.

→ **Waiting list has been closed for this program since 2007.**

• Section 8 Public Housing-

- Housing that is publicly owned (i.e., CDA),
- For low income individuals who pay 30% of their income as rent.

- “Low Income” is based on HUD standards. A single person earning \$45,000 is considered low income per HUD.
 - Do NOT need a ‘Section 8’ voucher. When the person moves out, they do not take their Section 8 status with them, it stays with the unit.
 - City of Madison: CDA owns 766 units (apartments and townhouses.) Waiting list
 ———> is CLOSED except for: One-Bedroom units for 62+ OR One- and Two-Bedroom wheelchair accessible
 - Waiting lists for public housing in City of Madison can be up to 3 years.
 - Outlying Dane County: the Dane County Housing Authority runs the Section 8 Public Housing. Most properties are duplexes or small apartment complexes. They are currently not accepting applications for the waiting list for any properties.
- **Section 8 Private Housing-**
 - Privately owned apartment complexes around Dane Co.
 - Can be for Disabled, Older Adults, and/or family (or any combination). Family defined as two or more people living together.
 - Income limits apply
 - Entire building is subsidized by government and each residents pay 30% of their income as rent. There are certain exceptions/credits that can be given for medical costs, in-home assistance, etc.
 - Same as public housing, individuals do not need a ‘Section 8’ voucher. When the person moves out, they do not take their Section 8 status with them, it stays with the building.
 - Waiting lists can vary dramatically throughout the county. Rural areas often can have lower or no waiting lists. Madison waiting lists are often 1yr+

Common Questions / Issues with Section 8 Housing:

- **Application Denials:** Landlords will check rental references, examine credit history, and conduct a complete criminal background check. Generally admissions are denied to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project’s environment.
 - Reasons for denial may include, but are not limited, to: State sex offender registration requirement (federal law, NO chance to appeal, can NOT rent), Previous eviction from federally subsidized housing, Illegal use of drugs, History of alcohol abuse that interferes with the premises, Criminal activity, Inability to meet financial obligations, including rent, Eviction filings and judgments, Negative behavior and a record of disturbances to neighbors, Lease violations, Poor housekeeping habits, Failure to disclose Social Security numbers for all family members, Failure to sign required consent forms
- **Appealing Denials:**

- When someone's application is denied, they may appeal the decision. They can provide letters of reference to help make their case that they have "changed their ways" or that they will be a good tenant despite their history. For some properties there is a time limit for when they would need to appeal, must be done in writing and should list circumstances to help . Can request an in-person appeal meeting as well when submitting letter.
- **Zero Income:**
 - Can apply if have zero income but will need to pay security deposit
 - HUD has minimum rent, \$25
 - Properties offer utility allowance per unit, can be used as credit towards rent
- **Pet Rules:**
 - Service animals (dogs & miniature horses) allowed. People technically don't need to provide verification of disability per ADA. Rules state property "may not ask tenant to provide documentation ... if disability is apparent."
 - Companion animals allowed with doctor's note (dog, cat, bird, snake, etc.) stating the animal is needed for some disability-related reason (i.e., anxiety)
- **Citizenship Criteria**
 - Must be US citizen or permanent legal resident (need SSN)
- **Disability Status**
 - Who qualifies as disabled: Anyone who has a note from a doctor which states they meet the federal guidelines for disabled. Don't need to have been approved for SSDI. Properties likely have a form for the doctor to fill out.
- **Air Conditioning:**
 - HUD does not require properties to provide it. However, if a property does provide it they are required to work.
- **Waiting List Rules**
 - Purging waiting lists – no rules, properties can contact applicants and remove names if people don't respond. Applicants should be sure to notify property of changes in address/phone number. HUD rule - 10 days to reply. Any returned letters can automatically removed.
 - Tiered waiting lists – preference by community.
 - Getting expedited on a waiting list: Rules vary from property to property, some properties were built specifically for groups that fall into certain categories (HIV/AIDS, deaf, homeless disabled vets, etc. -- if property can't fill up with people who qualify they may let in other people but then if a target group applies they would move to top of waiting list).

- CDA has preferences which will bump someone to top of list: early May changed preference for homeless.
Public Housing preferences:
 - Same weight each: 62+, disability (verified by Social Security benefit letter), have minor children
 - Current residency (live, work or go to school in city of Madison), I
 - Less weight: live/work/school Dane Co
 - Zero weight: outside Dane Co.
 - Extra weight: meeting multiple preference groups
 - Some Waiting lists NOT closed: large families (5+units), 62+, wheelchair. One triangle property (Parkside): will accept disabled & elderly applications
 - Multi-family / Section 8 (voucher): For people already on list - Homeless preference, in shelter, staying with friends/family (not on lease, don't own home), victim of domestic abuse (displaced)
 - If on waiting list, keep CDA informed - preference could be removed if doesn't apply anymore
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- **Service Coordinator Grants:** Provides funding to Section 8 properties serving older adults/disabled with a staff member to provide referrals to residents. Many local properties have staff on-site to assist w/paperwork, connect to resources, etc. (Triangle, Capital Centre, Dryden Terrace, etc.)
 - **Overnight Guests**
 - Visitors & length of stays: HUD lease states each property can set own rules. I.e., Meridian – 14 days within 45 day period. Beyond that, lease violation. "unauthorized guest / resident" need to either apply to be on lease or else show documentation they don't live there. Courts in Madison will allow eviction for this reason.
 - **Inspections**
 - Rules: HUD states owners can inspect as often as necessary to keep housing in decent safe sanitary condition. HUD sends own inspectors at least every 3 years, more often if there are issues.
 - **Evictions**
 - Process: HUD states people should be given 10 day notice. If violation not corrected or agreement reached between resident/owner agent, owner can file for eviction. 2-3 weeks, initial hearing (court commissioner, mediation). Then perhaps 1 week if trial requested (Judge could say be out today or give them as much time as they want). On day of eviction Sherriff has to show up and will escort them out if they refuse to leave. All contents have to be moved by bonded

moving company to storage for 30 days (bill to resident) or stored in apt for 30 days by owner (resident would have to pay storage fees, daily rent, to get possessions back, otherwise owner can throw away or sell to recoup storage costs).

- **Hoarding:** Can be evicted. No HUD guideline about pathways / height of things. Up to owner, building inspector (owner will often call to request inspector to provide notice to resident). Concerns: medical equipment, getting stretcher into apt. Egress, being able to get out of windows. Fire hazard (on/in stove).
- **Bedbugs:** HUD requires housing providers to treat apts for bedbugs. They can't initially evict for bedbugs but can if it continues to be an issue (i.e., Meridian, three strikes over six months – year, court has allowed)
- **Areas with no waiting list:** Likely to have no / short waiting list -- Rural counties, (i.e., Iowa, Green, Grant, Crawford Co.) Dodgeville, Gaysmills, Solider Grove, Barnaveld, Prairie du Chien, Platteville, Mineral Point. Call mgt companies that cover regional areas (i.e, DAK, Meridian, Wisconsin Mgt Company, Ripple)

Additional Discussion Points:

How are we handling housing calls? Ensuring consistency among I & A's

Materials we can send out (Amy H. to show options)

How can we stay on top of current trends? (waiting list length, openings, etc.)