



## **OVERVIEW OF THE HOUSING CHOICE VOUCHER PROGRAM**

Funded by the United States Department of Housing and Urban Development (HUD), the Housing Choice Voucher Program helps very low-income families rent safe and decent housing on the open market. Families are responsible for finding their own housing and paying a portion of their income towards rent.

Housing Choice Voucher Program assistance makes up the difference between the family's contribution and the actual cost of the unit, bridging the gap between the cost of modest, privately-owned housing and the amount that families can afford to pay.

Although the rent on housing secured by participating families must be comparable to that of similar, modest, unsubsidized housing units in the area, families may take full advantage of the wide range of housing available, choosing housing that best meets their needs. Moreover, families may take their subsidies with them should they move. This feature offers low-income families the opportunity to move into healthy, safe and economically stable neighborhoods and to move closer to family and friends.

## **BMHA HOUSING CHOICE VOUCHER RENT DETERMINATION**

HUD requires that Housing Choice Voucher rents must be reasonable. BMHA monitors the rental market and establishes average gross rents for each submarket within Butler County. Each housing unit proposed for contract is rated by an inspector relative to its location. The HUD defined Fair Market Rent (FMR) determines maximum subsidy, but not reasonable rent. Reasonable gross rent less allowances for tenant-paid utilities equals approvable contract rent. The Housing Assistance Payment (HAP) is the difference between the contract rent and tenants share of rent (Tenant Rent). The tenant may not pay more than 40% of his / her adjusted income toward the rent in the first year of the contract.

## **CONSIDER BECOMING A BMHA HOUSING CHOICE VOUCHER PROGRAM LANDLORD**

Housing choice Voucher Program tenants typically pay up to 40% of their adjusted income for rent, while a rent subsidy (paid by BMHA Housing Choice Voucher Program) covers the difference between the approved contract rent and the tenant's rent payment. This guarantees Housing Choice Voucher Program landlords will receive a portion of the rent on time each and every month.

Being a Housing Choice Voucher Program landlord provides the satisfaction of making it possible for low-income families to enjoy quality, affordable housing. Landlords benefit as well by enjoying the following aspects of the program:

- Stable payments
- Yearly inspections of the unit(s)
- Fair market rental rates
- Renter responsibilities defined in lease addendum
- On-time payment from the first of each month

A landlord packet may be received by mail including a sample contract and inspection requirements by contacting the Housing Choice Voucher offices.

### **BMHA HOUSING CHOICE VOUCHER PROGRAM**

Offices are located at: 4110 Hamilton-Middletown Road  
Hamilton, Ohio 45011

Office Hours: Monday - Wednesday  
8:00 a.m. - 6:30 p.m.

Tuesday and Thursday  
8:00 a.m. - 4:30 p.m.

Closed Friday

Telephone: 513-896-4411

Fax: 513-737-8522