

Understanding the Housing Choice Voucher Program

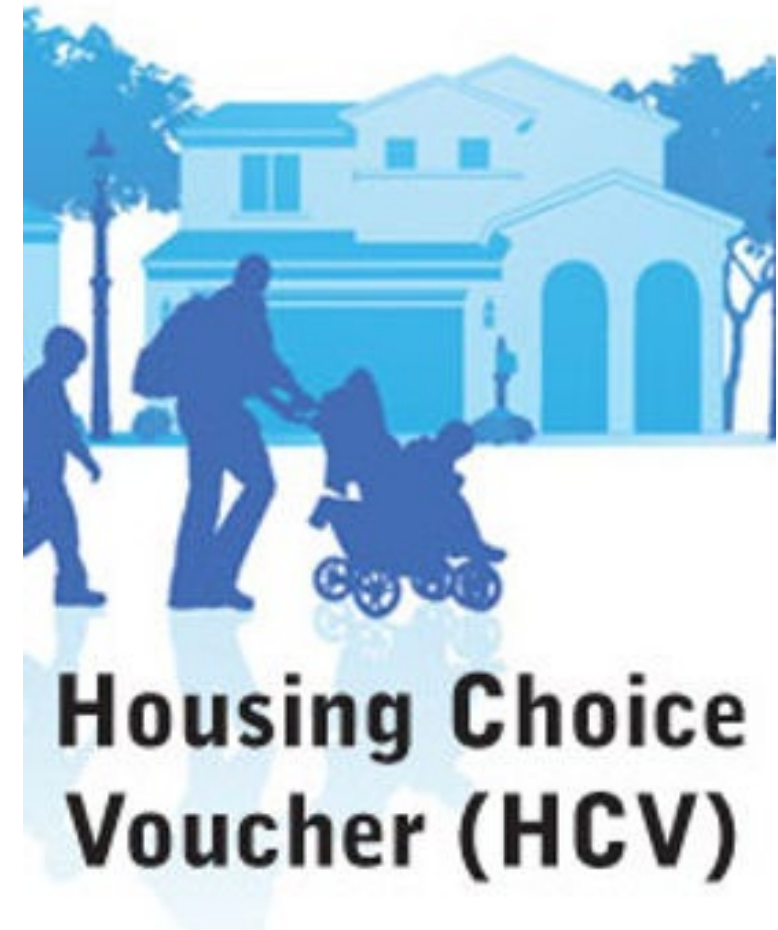


HOUSING AUTHORITY OF THE CITY
OF ASHEVILLE

What is the Housing Choice Voucher Program?

The Housing Choice Voucher Program (HCVP) (formerly known as the Section 8 Program) is the federal government's major housing program funded federally and administered locally to assist very low-income families, the elderly and persons with disabilities with affordable, decent, safe, and sanitary housing. Voucher holders may choose any housing type that suits the needs of their family, as long as the requirements of the program are met.

- Rental subsidy (HAP) paid on behalf of an eligible, low-income family to pay all or a portion of their rent
- Generally, a family will pay approximately 30% of their monthly adjusted income toward rent and utilities



Forms of Vouchers

Through the HCV Program, there are two forms of voucher assistance: (1) Project Based & (2) Tenant Based:

Project Based Voucher (PBV):

- Assistance is tied to the unit
- HACA owns 1525 RAD PBV units
 - Altamont Apartments
 - Aston Park Tower & Gardens
 - Bartlett Arms
 - Deaverview
 - Erskine-Walton-Livingston
 - Hillcrest
 - Klondyke Homes & Scattered Sites
 - Maple Crest
 - Pisgah View
- HACA contracts with private owners to provide PBV HAP for eligible families

Tenant Based Vouchers (TBV):

- Assistance tied to the family
- Family selects their unit in the private market and HACA approves or disapproves the unit
- Voucher is portable
- Specialty Vouchers
 - HUD VASH
 - 5-Year Mainstream & NED
 - FYI (Foster Youth to Independence)
 - Homeownership
 - EHV (Emergency Housing Vouchers)
 - EVO (Enhanced Vouchers-Tenant Protection)

Approving Tenancy for TBV Applicant

- Family's name reaches the top of the TBV waiting list
- HACA determines eligibility
- Family completes orientation
- HACA issues family a voucher with an initial term of 90 days
- Family selects unit and owner screens for suitability
- Request for Tenancy Approval (RFTA) is submitted to HACA
- HACA determines rent reasonableness, affordability, inspects unit (HQS-Housing Quality Standards)
- Owner and family execute lease
- Owner and HACA execute HAP contract (Housing Assistance Payment)



Approving Tenancy for PBV Applicant

- Family's name reaches the top of the PBV waiting list
- HACA determines eligibility
- HACA offers available PBV unit
- Family has the option to accept or reject unit offer
- HACA provides Request for Tenancy Approval to Site Manager
- HACA Site Manager notifies family once the unit has passed HQS inspection and schedules lease signing
- HACA and family execute lease
- HCV Department and Site Manager execute HAP contract



Rent Reasonableness, Payment Standards & Affordability Test

Rent Reasonableness

- HACA must determine rent is reasonable initially and for rent increases
- Assures a fair market rent is paid and HCV program doesn't inflate rents in the community
- Affordablehousing.com is used to complete Rent Reasonableness based on location, quality, size, type, age, amenities, housing services, maintenance, utilities
- The rent requested by the owner is compared with three similar units that do not receive HUD assistance

Payment Standards

- Maximum amount of subsidy that can be paid by HACA for a unit of a particular size
- HUD publishes fair market rents (FMRs) annually
- Based on this number, HACA adopts a payment standard for each bedroom size

Affordability Test

- When the gross rent exceeds the payment standard for the family at initial occupancy
- Family's rent plus the Utility Allowance cannot exceed 40% of adjusted monthly income-If it does, HACA will negotiate a lower rent
- After initial occupancy, affordability test doesn't apply

FY 2025 Income Limits Buncombe County

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Asheville, NC MSA	\$93,100	Very Low (50%) Income Limits (\$) Click for More Detail	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450
		Extremely Low Income Limits (\$)* Click for More Detail	19,600	22,400	26,650	32,150	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	52,150	59,600	67,050	74,500	80,500	86,450	92,400	98,350

RAD PBV Contract Rents & Payment Standards

Current RAD Contract Rents since 12/1/2024						
	0BR	1BR	2BR	3BR	4BR	5BR
Central AVL (Aston/Altamont/Bartlett)	634	896	1021			
Southside (Livingston/Erskine/Walton)		838	957	1052	1143	1165
West AVL (Pisgah View/Deaverview)		853	1026	1244		
North AVL (Hillcrest/Klondyke/Scattered)		859	969	1070	1159	1186
<i>FY2025 HUD Fair Market Rents</i>	<i>1286</i>	<i>1347</i>	<i>1512</i>	<i>1944</i>	<i>2566</i>	<i>2950</i>
<i>2025 FMR + 20%</i>	<i>1543</i>	<i>1616</i>	<i>1814</i>	<i>2332</i>	<i>3079</i>	<i>3540</i>

Note: Maple Crest is on a different renewal schedule and is not included here.

New - RAD Contract Rents with 5.2% OCAF, effective 12/1/2025						
	OBR	1BR	2BR	3BR	4BR	5BR
Central AVL (Aston/Altamont/Bartlett)	666	942	1074			
Southside (Livingston/Erskine/Walton)		881	1006	1106	1202	1225
West AVL (Pisgah View/Deaverview)		897	1079	1308		
North AVL (Hillcrest/Klondyke/Scattered)		903	1019	1125	1219	1247
<i>FY2026 HUD Fair Market Rents</i>	1227	1429	1567	1905	2629	3023
<i>2026 FMR + 20%</i>	1472	1714	1880	2286	3154	3627

Note: Maple Crest is on a different renewal schedule and is not included here.