

Frequently Asked Questions

What is Housing Choice Voucher (HCV) Rental Assistance?

The Housing Choice Voucher (HCV) program is a HUD federal rental assistance program that is designed to help eligible households rent safe, sanitary, and affordable housing by paying some or all of their rental costs, depending upon household income.

How Does the HCV Program Work?

To be considered eligible for the Housing Choice Voucher (HCV) program, applicants must qualify under HUD income guidelines and meet other eligibility criteria. When an application is received, applicants are placed on a waiting list.

Once accepted to the HCV program, all household income, allowances and family composition are verified and recertified annually by IHFA staff. Participants under these programs pay approximately 30 percent of their adjusted gross monthly income for rent. As a participant's income changes, the participant's rent share changes proportionately.

With HCV, participants are able to choose their own housing, and may select a single-family home, townhouse, duplex, apartment, or manufactured home, provided the housing meets program requirements.

How Long is the HCV Waiting List?

Each of IHFA's four branch offices maintain area waiting lists. If you are interested in obtaining a Housing Choice Voucher (HCV), you must fill out an application and submit it online or to your local IHFA branch office. Because of the high demand for assistance, the period of time you spend on the waiting list can vary from 12 months to more than 2 years.

The preference for which you qualify, the date of your application, and rental assistance availability all determine how quickly you will receive assistance. Once your name comes to the top of the waiting list, you will be contacted by your local IHFA branch office to complete eligibility determination and attend a participant briefing that explains the program.

Am I Eligible for HCV Rental Assistance?

To be eligible for voucher rental assistance, applicants must qualify under HUD income limits and meet other eligibility criteria. Before an applicant can lease up, all household income, allowances, and family composition will be verified by IHFA staff. You may not be considered eligible if you:

- Owe money to IHFA or any other housing authority;
- Have ever committed fraud while participating in a federal housing program;
- Have ever been evicted from public housing;
- Are or have a family member with lifetime registration under a state sex offender program;
- Have committed drug-related or violent criminal acts; or
- Are determined to be ineligible due to other reasons as defined by HUD.

What are My Responsibilities as an HCV Participant?

In order to remain a participant in the Housing Choice Voucher program, you must:

- Pay your share of the rent.
- Pay your share of utilities (if any).
- Abide by the Lease and not damage the property.
- Notify the IHFA Branch Office and landlord **prior** to moving to another unit.
- Permit IHFA to conduct inspections to ensure the property is in good condition.
- Immediately report any changes in your household members and income.
- Supply all requested documentation in a timely manner.

Where Can I Live?

With Housing Choice Vouchers, the assistance (subsidy) is attached to the participant, rather than the unit, thus enabling participants to select their own housing, including single-family homes, townhouses, duplexes, apartments, and manufactured homes, provided it meets program requirements. Almost any kind of safe, decent, and sanitary housing qualifies. To be accepted units must:

- Have adequate living space.

- Have adequate heating, electrical, water, and sewer systems.
- Be free from any conditions that might endanger your health and safety.
- Pass the Housing Quality Standards (HQS) inspection.

What are IHFA Preferences?

A preference is a tool that can be used to prioritize eligible households for placement on the waiting list for housing assistance. These preferences must be based on local housing needs and priorities, as determined by each Public Housing Agency and are verified before admittance to the program. IHFA has established the following preferences:

- Shelter Plus Care participants who are no longer in need of Supportive Services.
- Federal Disaster Victims – Households who are victims of a Federally Declared Disaster and who have been certified as such by a Federal Agency (provided adequate budget authority/special funding is available).
- Households Displaced due to Government Action or Loss of Funding as determined by IHFA, and which are comprised of families with children or families where the head or co-head are elderly or disabled.
- Terminal Illness – Households with a family member that can be classified by a medical professional, as being in the final stages of a terminal illness.
- Families/Disabled/Elderly – Families with one (1) or more children (under the age of 18 or disabled) or elderly/disabled head or co-head of the household.
- Mainstream NED – Non-Elderly (18 year of age or older, but less than 62) disabled member who is homeless, at risk of homelessness, transitioning out of an institution, or is at-risk of being institutionalized (limited preference).

What are the HUD Income Limits?

Each year, the Department of Housing and Urban Development (HUD) reviews and establishes income limits for all HUD housing programs. These income limits are based on Median Family Income estimates. IHFA is required to use the HUD established income limits to determine income eligibility for all applicants.

[2019 HUD Income Limits](#)