



SBRPA is pleased to present a series of three articles by Sarah Ettman for the Housing Authority of the City of Santa Barbara on Section 8 Housing. We will print one article in the next 3 issues of the SBRPA magazine, and will post them to our website.

- 1. How Section 8 Works*
- 2. Section 8, Landlord Benefits*
- 3. Taking the Fear & Stigma out of Section 8*

Section 8 Housing Choice Voucher Program

HACSB Section 8 Housing Choice Voucher Program provides guaranteed, "pandemic-proof" tenant housing, sustainable landlord income and extra "perks"

As we enter the last quarter of 2020, six months into the COVID-19 pandemic which rages on, many Santa Barbara residents are bravely facing the strain of unprecedented challenges: reduced work hours, furloughs, layoffs, job and income loss, not to mention a loss in federal unemployment aid that currently show no signs of renewal by our legislators and state benefits that have been exhausted. Many families are forced to downsize from two to one income, with mothers, more often than not, sacrificing their jobs in order to care for young children at home due to unaffordable day care as well as manage their school age student's online distance learning program. This economic downturn comes at a time when our residents are already stressed from coping with sky-high rents and a historically low inventory of clean, decent, affordable housing. These negative forces are breeding ground for a looming crisis just around the corner as we enter a new month when rent is due and tenants, even though they are protected by an open-ended eviction moratorium, have no way to pay for their mounting back rent.

According to the *PewTrust.org's* Stateline blog, "Housing advocates fear a surge in evictions and homelessness. An estimated 19 million to 23 million renters risk being evicted by Sept. 30,



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according to the Aspen Institute." "Eviction moratoriums, on their own, aren't enough — they simply delay the inevitable as renters accrue debt and small landlords struggle to operate their properties without rental income," Diane Yentel, president and CEO of the National Low Income Housing Coalition, told Stateline in an email. Eviction moratoriums, Yentel wrote, "must be paired with substantial and sustained rental assistance." At least \$100 billion is needed to keep renters stably housed during and after the pandemic, she said.

Prior to the pandemic, and even more so right now, The Housing Authority of the City of Santa Barbara (HACSB) is actively engaged in addressing these daunting circumstances in our community through their landlord incentive program. The Section 8 Housing Choice Voucher Program is designed to attract, enroll and retain rental property owners and property management companies who want to achieve an economic boost by keeping their units occupied with a steady revenue stream. Their tenants are vetted and qualified by HACSB for rent assistance vouchers. In turn, tenants pay their rent portion based on their income; the remaining balance is the rent voucher subsidy amount, which is deposited on time, directly into the landlord's account, guaranteeing the flow of monthly income.

Guaranteed, 'pandemic-proof' rental income is just one of many landlord "perks" that come from being part of the HACSB Section 8 Housing Choice Voucher Program. Other benefits are:

- 🏠 \$500 signing bonus for new landlords leasing up a Section 8 participant with a City issued voucher
- 🏠 Available Section 8 unit damage protection; reimbursement to the owner of up to \$2000 for unpaid unit damages, rent, and related court costs Landlord would be eligible for vacancy loss or one full week of prorated rent, 2nd week at 50% if leasing up a HACSB Section 8 tenant being vacated by another HACSB Section 8 participant.
- 🏠 Referral bonus of \$100 to person referring a new landlord to the program (Section 8 participants not eligible)
- 🏠 Guaranteed prompt payment of the Housing Authority's portion of rent – the tenant pays a manageable portion of their income towards rent, thus the tenant is better able to pay rent on time
- 🏠 Owner maintains normal management rights and responsibilities
- 🏠 The Housing Authority inspects each unit annually and provides information on preventing damage
- 🏠 Special inspection available – owner requested inspections possibly prompted by health & safety concerns
- 🏠 Dedicated Housing Authority staff to answer questions when a housing case manager is not available.

Skip Szymanski, HACSB Deputy Executive Director/Chief Operating Officer says that, "Often property owners and management companies are not aware that the qualification process for their property is straightforward and takes place in a timely fashion. It takes just 5 easy enrollment steps." To apply and get approved, interested landlords must:

1. **Select the applicant you feel would be a great tenant from your property.** Ask them if they are already qualified for the Section 8 Rental Voucher program. If they are, great! Go to the next step. If they aren't, encourage them to apply: www.hacsb.org/section-8/
2. **Have your rental applicant fill out the "Request for Tenancy" form.** This simple, 1 page document is used by HACSB to determine what portion of rent the tenant will pay and the amount of the subsidized rent that is paid directly to the owner/rental property manager. The applicant can email it directly to HACSB or give it back to you for submission.
3. **Your request will be processed by HACSB within 24 hours during the business week.** If approved, you will be assigned a property case manager, who will inform you about what will be the amount of rent your new tenant will be responsible for and what amount will be your rental subsidy. You need to provide HACSB with:
 - W-9 Form
 - Proof of ownership for your rental unit (deed, recent property tax bill or recent mortgage bill)
 - Optional Direct Deposit banking form.
4. **Schedule a property inspection with HACSB during normal business work hours.** This usually takes place within 24 hours after your call for an appointment. Immediately after the inspection you will find out if your property has been approved for occupancy. If not, the inspector will inform you of what needs repair. Email or call HACSB for re-inspection. Once your property passes inspection, your new tenant can move in, as early as the same day.
5. **Complete your lease agreement with your new tenant** and submit the fully executed document to your HACSB case manager as soon as possible. This is required to add your property to the payment system and expedite your 1st rent subsidy payment. Your first rent subsidy payment will be issued during the 1st business day of each month, usually between the first Thursday–Monday of the month.



Photo sbhousingtrust.org

Rob Fredericks, HACSB Executive Director and CEO emphasizes that, "In a time when our health — which is threatened by a contagious life-threatening illness — is intertwined with the need for stability and security that comes from having a place to call home, our organization is working to ensure that individuals and families have the means to remain housed. No one should have to worry about being displaced and made homeless because they have lost their job and income due to COVID-19. Our program is a 3-way winning partnership between our organization, tenants that need and deserve to keep a decent roof over their head, and property owners who rely on sustainable rental income to maintain their property and livelihood. We encourage all property owners with available rental units to come forward, join us, work together to secure great tenants and enjoy all the benefits of the Section 8 Housing Choice Voucher Program."