Clermont Metropolitan Housing Authority
65 South Market Street | Batavia, Ohio 45103
513.732.6010 | Fax 513.732.6520
www.clermontmha.org

CLERMONT METROPOLITAN HOUSING AUTHORITY (CMHA) NON-ELDERLY DISABLED (NED) PROGRAM WAIT LIST FREQUENTLY ASKED QUESTIONS (FAQ)

When does the NED Wait List open?
Pre-applications will be accepted **ONLINE ONLY** starting Monday, March 3, 2025, at 8:00am.

How do I apply?
Go to: www.clermontmha.org
Click "How to Apply for Housing" Button
Click "To apply for the current open waitlists, click **here**"
This is a fully web-based application process. CMHA does not accept paper pre-applications. You can apply from any computer, tablet, or smartphone.

Can I apply more than one time?
A head of household may not apply more than one time for the NED Wait List.

When does the Wait List close?
The Wait List will close when **150** applications are received for NED Wait List.

What is the Non-Elderly Disabled (NED) Program?
The NED program is a part of the Housing Choice Voucher Program, which is the federal government's major program for assisting families to afford decent, safe, and sanitary housing in the private market. These vouchers are only issued to families who are income eligible whose head of household, spouse or co-head is non-elderly (under age 62) and disabled may receive a NED voucher. **Families with only a minor child with a disability are not eligible.**

Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

A family that is issued a NED voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by CMHA, and must pass a Housing Quality Standards (HQS) inspection. A housing subsidy is paid to the landlord directly by CMHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

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What is a Payment Standard?
CMHA determines a payment standard that is the amount generally needed to rent a moderately-priced dwelling unit in the local housing market and that is used to calculate the amount of housing assistance a family will receive. However, the payment standard does not limit and does not affect the amount of rent a landlord may charge or the family may pay. A family which receives a housing voucher can select a unit with a rent that is below or above the payment standard. The housing voucher family must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent.

Starting on January 1, 2025, CMHA is required to use Small Area Fair Market Rates (SAFMR) for the payment standards based on ZIP codes instead of an entire metropolitan area. CMHA's current payment standards are located on the website at www.clermontmha.com under the FORMS & DOCUMENTS - Housing Choice Voucher Forms – 2025 Payment Standards for Public. These Payment Standards are broken out by ZIP codes based on the U.S. Postal Service.

How long can I stay on the NED program?
In general, you may stay on the NED program as long as you comply with program rules. If, at re-examination, your family's income is sufficient to pay all of the rent in a subsidized unit, CMHA will terminate the voucher if you have remained in that status for 180 days.

How is Rent Determined?
Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income less deductions, if any. HUD regulations allow CMHA to exclude from annual income the following allowances:

- Less other HUD approved deductions
- Less other HUD approved exclusions

Based on your application, CMHA representative will determine if any of the allowable deductions should be subtracted from your annual income. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older. The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

- 30 percent of the monthly adjusted income.
- 10 percent of monthly income
- $50 minimum rent

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What is a Preference?
A preference is applied to specific groups of families which enable CMHA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local PHAs, long waiting periods are common. If you select a preference on your pre-application, you will be required when you reach the top of the wait list to verify that you qualified for the preference.

Some of CMHA's preferences are: Homeless Preference, Veteran or Surviving Spouse, Handicapped/Disabled, Elderly, other preferences are listed in Chapter 4 of the NED Administrative Plan

Verification of Preference
Proof of preference will be verified at the time the family reaches the top of the wait list. When a family who reaches the top of the wait list with a preference is unable to verify that they had the preference at the time of the initial pre-application, the preference will be removed, and the family placed back on the waiting list in date and time order.

How long do I have to wait for an eligibility appointment if I am selected to be placed on the waiting list?
There are several factors that influence how long a person may have to wait:

1. Your placement on the waiting list. A placement number is assigned first by preference then by date & time of application.
2. Funding availability. Each PHA receives a specific number of vouchers. No new vouchers are received from HUD; therefore, CMHA can only offer housing assistance to a new family only when a family leaves the program.

The combination of these factors determines movement of the waiting list. Our best estimate for the wait time for an applicant family on our NED Wait List would be one to three years.

How Do I Get Notified When I Reach the Top of the Wait List?
When families reach the top of the wait list, they will be notified by email through DocuSign or by the United States Postal Service if there is no response or email address provided. You need to notify CMHA in writing whenever your email or physical address changes. Once you reach the top of the wait list, you will be required to complete a full application and undergo the HUD mandated screening.

Am I eligible for the NED Program?
Eligibility for a housing voucher is determined by CMHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, CMHA

must provide 75 percent of its voucher to applicants whose income does not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location.

Only income eligible families whose head of household, spouse or co-head is non-elderly (under age 62) and disabled may receive a NED voucher. **Families with only a minor child with a disability are not eligible.**

The current income limits are:

FY 2024 Income Limit Area	Median Family Income	Income Limit Category	Persons							
			1	2	3	4	5	6	7	8
Cincinnati, OH-KY-IN HUD Metro FMRS Area	$104,800	Very Low (50%)	36,700	41,950	47,200	52,400	56,600	60,800	65,000	69,200

Other eligibility requirements:

1. At least one household member must be a U.S. citizen or eligible immigrant: and
2. No household member can be subject to a lifetime registration requirement under any of the 50 states' sex offender registration program: and
3. The total income of all household members listed on the pre-application must not exceed the income limits above.

What if I need help applying due to a disability as Reasonable Accommodation?
If you or anyone in your household is a person with disabilities, and you require specific accommodation to fully utilize our programs and services, please contact Tara Cox at 513-732-6010 x 239.

Can I move with my voucher?
A family's housing needs change over time with changes in family size, job locations, and for other reasons. The housing choice voucher program allows families to move without the loss of housing assistance. Moves are permissible if the family notifies the CMHA ahead of time, terminates its existing lease within the lease provisions in their current subsidized unit, and finds acceptable alternate housing.

Under the voucher program, new voucher-holders may choose a unit anywhere in the United States if the family lived in the jurisdiction of the CMHA issuing the voucher when the family applied for assistance. Those new voucher-holders not living in the jurisdiction of the PHA at the time the family applied for housing assistance **must** initially lease a unit within that jurisdiction for the first twelve months of assistance. A family that wishes to move to another PHA's jurisdiction must consult with the PHA that currently administers its housing assistance to verify the procedures for moving.

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The Roles of the tenant, the landlord, the housing agency, and HUD under the NED Program

Once CMHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the PHA sign a Housing Assistance Payments (HAP) contract that runs for the same term as the lease. This means that everyone — tenant, landlord and CMHA — has obligations and responsibilities under the voucher program.

Tenant's Obligations: When a family selects a housing unit, and CMHA approves the unit and lease, the family signs a lease with the landlord for at least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the program requirements, pay its share of rent on time, maintain the unit in good condition and notify CMHA of any changes in income or family composition.

Landlord's Obligations: The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with CMHA.

Housing Authority's Obligations: CMHA administers the voucher program locally. The PHA provides a family with the housing assistance that enables the family to seek out suitable housing and CMHA enters a contract with the landlord to provide housing assistance payments on behalf of the family. If the landlord fails to meet the owner's obligations under the lease, CMHA has the right to terminate assistance payments. CMHA must reexamine the family's income and composition at least annually and must inspect each unit at least annually to ensure that it meets minimum housing quality standards.

HUD's Role: To cover the cost of the program, HUD provides funds to allow PHAs to make housing assistance payments on behalf of the families. HUD also pays the PHA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites PHAs to submit applications for funds for additional housing vouchers. Applications are then reviewed and funds awarded to the selected PHAs on a competitive basis. HUD monitors PHA administration of the program to ensure program rules are properly followed.

If I am a Veteran, what other options do I have to have subsidized housing?

CMHA is proud to partner with the Department of Veteran's Affairs to house veterans who have been honorably discharged through the Veteran's Affairs Supportive Housing (HUD-VASH) program. Please contact Lequita Potter, at the VA, at 513-977-6829 or by email at Lequita.Potter@va.gov for additional information about this program.

What if I need immediate housing?
CMHA does partner with several organizations in Clermont County to help provide housing to populations which are the hardest to serve. These include YWCA, James Sauls Shelter, Clermont County Community Services Incorporated, Greater Cincinnati Behavioral Health Services, BrightView, Clermont Senior Services, Clermont County Public Defender, Clermont County Board of Developmental Disabilities, etc. If you are currently using these services, you may contact the organizations to see if you may qualify for a housing referral.

You may also find subsidized housing by going to HUD's website www.hud.org and look at housing that might be available in the area that is not affiliated with CMHA. The link is here https://www.hud.gov/findshelter

For more information about this program, click on
https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

- If you are a landlord interested in listing your unit(s) for rent under the Housing Choice Voucher Program, please click on **www.affordablehousing.com** to add your unit for the tenants to view.
- If you are a tenant looking for a landlord, please click on **www.affordablehousing.com** for a listing of available units; click on "Clermont Landlords" for a listing of participating landlords.

For additional resources for first-time renters:

First-Time Renters Guide –
https://www.moneygeek.com/insurance/renters/resources/first-time-renters-guide/
Renter Rights & Responsibilities Guide
– https://www.moneygeek.com/insurance/renters/resources/rental-assistance-rights-guide/
How to Compare Renters Insurance Quotes
– https://www.moneygeek.com/insurance/renters/compare-quotes/