

# CAMBRIDGE HOUSING AUTHORITY

## MTW VOUCHER PROGRAM

CHA's Moving to Work Voucher Program, frequently referred to as "Section 8," is a subsidized housing program for households earning up to 50% of the Area Median Income. This program helps households rent privately owned, market rate apartments in Cambridge and nearby communities. There are currently more than 2500 units in and around Cambridge rented through CHA's Voucher Program. Typically, voucher holders pay 30% of their monthly income towards rent, with CHA providing the remaining rent directly to the landlord each month. In addition to helping individuals and families afford quality housing, the CHA provides voucher holders with a number of economic development and education programs, too. From computer training, to support learning English and after school programs for kids, CHA offers voucher holders more than just housing.

### Eligibility

In order to qualify for the Housing Choice Voucher program, an applicant must have an income that is no more than 50% of the Area Median Income for Cambridge.

### Payment Standards

The Payment Standards are the maximum amount of rent CHA will pay an owner for a new or newly renovated apartment that includes all utilities. These Standards are differentiated by apartment size. When searching for apartments, voucher holders should always look for those with rents at or below the Payment Standard.

### Rent Determination

CHA considers several factors when determining a voucher holder's monthly rent:

- Households typically pay **30%** of their monthly income to their landlord
  - ⇒ This includes the income of every non-student adult in the household
  - ⇒ There are some deductions for children, medical expenses, adult education, and childcare
- The minimum rent any voucher holder can pay for rent is **\$50 dollars a month**
- Households experiencing significant, unexpected, long-drops in income or increases in medical or childcare costs can apply for and receive a short term rent decrease ("Hardship Waiver")
  - ⇒ A household that is paying **more than 50%** of their income toward rent and utilities can also apply for a Hardship Waiver

### Program Innovations

With CHA's participation in the MTW Deregulation program, the agency has been able to introduce progressive initiatives to the voucher program, including the following:

- With the Cambridge rental market one of the highest in the nation, CHA may approve rents higher than 120% of the Payment Standard when necessary
- CHA provides alternative subsidy programs, like the Family Opportunity Subsidy, that go beyond just housing assistance to provide participants with job training, education and other programs
- In 2008, CHA initiated a sponsor-based program that will allocate a number of vouchers to local service providers in an effort to provide tenants with the supportive services they need

### Key Facts

- **The Voucher Program enables participants to find their own apartments in the private market**
- **CHA provides assistance to over 2,500 households through the Voucher Program**
- **Voucher holders pay about 30% of their income towards rent**
- **Voucher holder have access to a full range of educational, employment and other social services**

Visit [www.cambridge-housing.org](http://www.cambridge-housing.org) to learn more and contact CHA staff with inquiries