

Housing Applications/Waiting List FAQ

Q: How old do you have to be to apply for housing?

A: 19 is the minimum age to qualify for a Mobile Housing Board Program.

Q: How old do I have to be to qualify to live in senior housing?

A: 62 is the minimum age to qualify for housing designated as "senior only" housing.

Q: How long is the waiting list?

A: The Public Housing Program has 11 different rental developments. Each one has a waiting list. Applicants can be placed on as many waiting lists as they wish, except for age limitations, such as for senior housing. The length of time it takes to reach the top of a waiting list will depend on the developments chosen (some are in higher demand than others), the size of the family, the family's circumstances, and availability of housing to meet the family's needs. It is advisable to place your name on all waiting lists

Q: I have already applied. Where is my name on the waiting list?

A: If you have placed a Preliminary Application with the Mobile Housing Board, you can check your status after two weeks by calling the housing developments where you applied. You should also call to report any changes to your family size, address, or telephone number. These factors can affect your status on a waiting list.

Q: I called two weeks ago and I was number 48 on a waiting list and now I am number 50. What happened?

A: Our waiting lists are not just sorted by the date the application is placed. Local preferences are used to determine waiting list status. A local preference is a factor the Mobile Housing Board uses to insure that we are assisting our applicants in order of need. Homelessness is an example of a local preference that gives a family a high priority on a waiting list. Two homeless families may have applied in the past two weeks and they went ahead of you on the waiting list. Do not be discouraged! When we send out

letters asking applicants to come in for interviews, we usually send for 10-20 people at a time, so a few positions up or down on the waiting list will have no real effect on "when" you hear from us.

Q: When can I apply for Section 8 Housing Choice Voucher?

A: The Section 8 Waiting List is only opened periodically to new applicants. When it does reopen, it is only opened for a limited number of days. The reopening and the dates applications will be accepted will be advertised approximately 10 days prior in local newspapers and on the MHB website www.mhb.gov.

Q: If I live in Public Housing, can I apply for Section 8?

A: If the Section 8 Waiting List is open, you may apply. However, your priority (need) for receiving a Section 8 Housing Choice Voucher will be low as long as you live in standard housing.

Q: If I live in a Section 8 house, can I apply for Public Housing?

A: Yes.

Q: Does my income have to be below a certain amount for me to qualify for housing?

A: Yes, there are HUD income limits that are posted and updated annually on the Public Housing and Section 8 links to this website.

Q: Where are your public housing apartments located?

A: A complete list of our locations may be found at the Public Housing link to this website or click here to go there now.

Q: What if I owe money to a former landlord or have a criminal history, can I still be housed?

A: Every applicant is subject to our screening process that includes, but is not limited to a criminal background check and former tenancy histories. If you owe money to the Mobile Housing Board, the balance must be paid-in-full prior to determining your eligibility. Do not let this discourage you from applying. We will make every effort to work with you.

Q: I need emergency housing!

A: At the present time, the Mobile Housing Board does not have an emergency/shelter housing program. We recommend that you place your application with us and then contact 15 Place, the local service center for the homeless. They have many resources that you may find helpful. The center is located at 15 N. Joachim St. (corner of Joachim & St. Francis streets in downtown Mobile). The phone number is (251) 338-2069.

Q: How do I apply for Public Housing?

A: Call or visit any Public Housing Development of the Mobile Housing Board. You may complete forms on-site (see Public Housing and the Development Directory).

Q: What do I have to have with me when I apply?

A: You do not need any documentation with you when you place your Preliminary Application. When your name reaches the top of a waiting list, we will send a letter asking you to come in for an interview. At that time, you will be asked to provide identification and other official documents.

Section 8/Housing Choice Voucher FAQ

Q. When am I going to receive a check for rent and/or my utilities?

A. The Mobile Housing Board submits HAP/UAP payments several times each month. Weekends and/or holidays will affect the time of each submission. Payments are remitted only after units pass inspection, at least once annually, and the participating family completes all required documentation relating to annual reexaminations and or interim certifications (i.e. changes in income, family composition, etc).

Q. Can I pay the difference in what the landlord is asking for rent and the amount approved by the Mobile Housing Board?

A. No, families are only required to pay the amount specified by the Mobile Housing Board. This amount reflects what the family can afford, based on income and family composition reported to Section 8.

Q. How can I add someone to my lease/household?

A. A request to add someone to the household of a current program participant MUST be placed in writing and submitted to your assigned Section 8 caseworker. The request must detail where the person

lived before (unless a newborn child, or new spouse), why it's necessary to add that person to your household, and what income that person(s) may have. In some cases, legal adoption/ legal-permanent custody documents are required. Marriage licenses, birth certificates, and social security cards are required if newly married or for newborn children.

Q. How much rent can I get for my unit?

A. The maximum amount of rent payable is determined only after two points of negotiation are completed. 1) HUD required rent-reasonableness test (which takes into consideration factors such as type, size, age, location, amenities 2) the family's income and size. At initial leasing of a unit, participating families are not allowed to pay more than 40% of monthly adjusted income for rent and utilities.

Q. How do I determine which family will move into my unit?

A. It is the owners responsibility to screen a family for suitability. The Mobile Housing Board has no liability in this area. Owners/landlords are permitted to screen based on a family's tenancy history (contact prior landlords), and a family's background regarding factors such as drug-related criminal activity, etc. Screening procedures used for Section 8 families should not differ from those used for open market families.

Q. How much can I collect for a security deposit?

A. Landlords may request an amount procedurally asked of open market families (usually one month's rent).

Home Sales FAQ

Q. How does the Real Estate Department HOME Program work?

A: The Real Estate Department 1st HOME Program is a program for families and individuals who want to purchase their first homes. The Mobile Housing Board builds 1st HOMES for the purpose of helping many people to achieve the American Dream of homeownership.

Q. What are the requirements for participating in the Real Estate Department 1st HOME Program?

A: First of all, you must be a first time homebuyer, a person who has never bought a home. It also includes anyone who has lost their home in a divorce action. And, it also includes anyone who has not owned a home or other real estate in the past three or more years.

Q. Are there any income requirements?

A: Yes, there are income requirements. In order to participate in the Real Estate Department 1st HOME Program, a family must have income not exceeding 80 percent of area median income, based on family size. See table below.

Family Size	Low Income
1 Person	27,700
2 People	31,700
3 People	35,650
4 People	39,600
5 People	42,750
6 People	45,950
7 People	49,100
8 People	52,250

Q. Please give an example as to how the income process works.

A: A family of 4 can make up to \$39,600 and participate in the 1st HOME Program. The maximum income varies by family size. A family of 2 can make up to \$31,700 and participate in the 1st HOME Program.

Q. Is the application process complicated?

A No, the application process for the Real Estate Department 1st Home Program is actually easy. Initially, we review income requirements. Next, we review personal information from your application, and then request a credit report. We review your credit report and, if necessary, we can recommend ways to update your credit history.

Q. So you help First-time Homebuyers update their credit histories when necessary?

A: We recommend ways to update credit reports. We also provide Credit Counseling Classes. During these classes, we teach homebuyers how to update credit reports in all three Credit Bureaus. Many people are unaware that three Credit Bureaus – Equifax, Experian and TransUnion -- serve this area. Consumers need to be sure that their credit histories are up-to date in all three of these repositories.

Q. Do you have any other class requirements under this program?

A: We invite prospective homeowners to attend a series of training classes to help them learn more about the home buying process.

How do I apply for a housing voucher?

You can only apply when the Housing Choice Voucher (Section 8) wait list is open. Currently, the wait list is closed, and the Mobile Housing Board (MHB) is not accepting applications.

I submitted my application during the last Housing Choice Voucher (Section 8) wait list opening. How can I find out what number am I on the wait list?

MHB does not disclose your position on the wait list. However, you can check your status on the wait list online. Simply go to _____ and follow the instructions there.

I am an applicant on the Housing Choice Voucher (Section 8) wait list. When MHB contacts me to let me know that a housing voucher is available, what should I expect?

You will be notified by email per the email address submitted on your application. At that time, you will be given an appointment date and time and required to bring birth certificates and social security cards for all household members, current verification of your income and assets. MHB also will perform a background check on all family members ages 18 and older. Once all verifications have been qualified, you may receive an invitation email to attend a briefing. At this time, you will be issued a housing voucher to seek an affordable rental unit of choice.

Once I have the housing voucher, what do I do then?

Because of the flexibility of the Housing Choice Voucher (Section 8) program, you are responsible for finding the apartment of your choice with a landlord who is willing to accept the voucher. It is important that you find your apartment or house as soon as possible, since your voucher is only valid for sixty days after it is issued to you. To help you in your search, please visit www.gosection8.com or www.ALHousingSearch.com for a list of available apartments and houses.

If the landlord agrees to rent to me, what is my next step?

The landlord must complete a Request for Tenancy Approval Packet and be approved to participate in the program. Once processed, the unit will be scheduled for inspection. After the inspection passes, the owner must sign a Housing Assistance Payment contract with MHB, and you must sign a lease with your landlord for the unit. Information for landlords and owners can be found on our website at www.mhb.gov or obtained from our lobby receptionist.

What are the roles and responsibilities of Housing Choice Voucher (Section 8) tenants, private landlords, and the Mobile Housing Board?

MHB issues housing vouchers to qualifying low-income families.

MHB ensures through inspections that the apartment or house is decent and safe per HUD regulations.

The voucher holder signs a lease with a private market landlord for a rental property.

The landlord enters into a contract with SPHA and receives monthly Housing Assistance Payments (HAP) to subsidize the tenant's rent.

The landlord is responsible for enforcing the lease and monitoring the tenant's behavior.

When I'm selected for a housing voucher, will I receive any training or information about the Housing Choice Voucher (Section 8) program?

MHB offers a briefing/orientation for applicants new to the HCV program, which covers policies regarding family obligations, such as maintaining a safe and decent rental unit, reporting increases in income, the addition of family members, limits on unauthorized guests, and consequences for arrests for drugs and/or violent criminal activity.

I have a Section 8 voucher. Do I have to be recertified each year to keep my voucher?

Yes, you will receive notice by email from your Case Manager, called a "recertification packet," once a year in order to maintain your housing assistance.

How will I be notified of my annual recertification appointment?

An email will be sent to you approximately 90 days prior to your annual recertification date.

What information should I submit with my recertification packet?

If you are employed, please submit your last two consecutive pay stubs.

If you receive Social Security or SSI, you will need a statement from the Social Security Administration indicating the current amount. Bank statements showing direct deposit cannot be used to verify social security. Please provide a statement from the Social Security Administration only.

If you receive income from a civil service annuity, veterans' pensions, railroad retirement pension, private retirement pensions, etc., you are required to provide current written documentation from the source of the income.

You also will need to submit your last two (2) months checking account statements, savings account statements if you have over \$5,000.00 in your account, certificates of deposits, stocks, bonds, money market accounts, mortgage interest, IRA/401K accounts, whole or universal life insurance, etc.

If you are elderly or disabled, please provide proof of out-of-pocket medical expenses in excess of three (3) percent of your household's gross annual income.

If there is a medical bill that you anticipate paying out-of-pocket within the next twelve (12) months that will not be covered by or reimbursed by health insurance, such as HMO plans, Medicare/Medicaid, AARP, BlueCross, etc., provide the medical bills (doctor, dental, hospital, prescriptions, health insurance, etc.). Proof in writing from the source must be verifiable and documented by written statements from your doctor, hospital, pharmacist, etc. and faxed to MHB's office no later than due date of your recertification packet or we cannot consider you for a medical deduction effective with the recertification.

Do I need an appointment to speak with someone in the HCV Office?

Yes, so that we can operate more efficiently we request you obtain an appointment.

How do I obtain an appointment?

You may come to the office, call 251-434-2300 and listen for the prompt or email your Case Manager directly.

How should I dress for an appointment at the MHB HCV Office?

Please wear attire that is clean and appropriate for attending a meeting at a government office.

Can I bring my children with me to this appointment?

Children are not permitted to attend appointments. Due to the sensitive nature of the information discussed at meeting, we recommend that our participants make child care arrangements.

What should I expect when I arrive at MHB's offices?

When you enter the lobby, you will be greeted by a Front Desk Receptionist who will sign you in. The Receptionist will notify your Case Manager that you have arrived. Accommodations are provided in our lobby area until your Case Manager greets you.

What do I need to do to make sure that I am recertified and keep my housing assistance?

Simply comply with all requirements stated above. If you are moving to another rental unit, you will need to notify your Case Manager and your landlord in advance to allow for sufficient time for a new unit selection, new unit inspection prior to occupancy, and lease and contract execution.