

HOUSING CHOICE VOUCHER PROGRAM

Mainstream Voucher Program

*Office of Housing Voucher Programs, Memphis Housing Authority
In Partnership with Community Alliance for the Homeless*

What is a Mainstream Voucher?

A Mainstream Voucher is a Housing Choice Voucher (HCV) with a focus on assisting non-elderly persons with disabilities. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

For the Mainstream Voucher application, the Memphis Housing Authority (MHA) was encouraged to establish formal partnerships with multiple health and human service agencies or organizations with a demonstrated capacity to coordinate voluntary services and supports to enable individuals to live independently in the community. Community Alliance for the Homeless (CAFTH) was able to establish a partnership with MHA to use these vouchers as move-on vouchers for individuals or families who no longer need the services of a PSH unit or who are actively experiencing homelessness. CoC agencies will be able to aid MHA in utilizing these units by providing referrals, assisting with a timely transition to a unit, and providing the opportunity to access any services and supports during the transition to the HCV.

Mainstream Voucher Eligibility Requirements

For Mainstream Vouchers prioritized and facilitated through CAFTH, the individual or family must meet the below qualifications:

1. Currently experiencing homelessness and engaged with an agency that can provide a case worker to assist them through the HCV process;

Or, if currently living in a PSH unit, the individual or family must have:

2. A documented expressed wish to move-on to other housing;
3. A history of on-time rental payments in the past year;
4. Minimal to zero lease violations in the last year;
5. Agree to accept at least three case management contacts once transitioned to a HCV.

MHA HCV Eligibility Requirements

MHA will admit only applicants who are qualified according to all the following criteria:

- Have income at or below HUD-specified income limits, which is generally 50% below the AMR¹.
- Provide documentation of Social Security numbers for all household members, or certify that they do not have Social Security numbers².
- Qualify on the basis of citizenship or the eligible immigrant status of family members³.
- Fulfill all initial and on-going eligibility requirements.
- Are in compliance with MHA's criminal background policy as stated below.

Criminal Background Policy [24 CFR 5.903; 24 CFR 5.905(d)]

MHA may conduct a criminal background check on all adult household members, 18 years of age or older, at new admission and adult additions to the household. MHA will not allow admission to any applicant household member (1) who has ever been convicted of drug-related criminal activity for the manufacture or production of methamphetamine on the premises of federally assisted housing or (2) who is subject to a lifetime registration requirement under a State sex-offender registration program.

MHA will also deny admission and may terminate assistance under the following circumstances:

1. Any household member has been convicted of drug-related or violent criminal activity, within the past five (5) years.
2. Any household member has been convicted of non-violent criminal activities, within the past five (5) years that may threaten the health, safety or right to peaceful enjoyment of the premises by other residents. MHA holds the right to deny or terminate assistance if patterns of dangerous behavior and/or criminal behavior is found.
3. MHA has reasonable cause to believe that a household member's use of illegal drugs or alcohol abuse may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents or persons.
4. Households who fail to meet HUD's social security number disclosure and verification requirements.
5. A household member who has been identified as ineligible due to outstanding debt or termination. Outstanding debts owed to MHA or other PHAs must be paid in full before admittance to the HCV program.

Frequently Asked Questions

Are participants able to choose their own housing with a Mainstream Voucher?

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 housing 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 the PHA.

¹ [24 CFR Part 5, Subpart F](#)

² [24 CFR Part 5, Subpart B](#)

³ [24 CFR Part 5, Subpart E](#)

How much do residents pay in rent through the Mainstream Voucher?

Tenant rent is the higher of:

- 30% of adjusted monthly income; or
- 10% of monthly income;
- Not less than the Minimum Rent of \$50

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family/individual. The family/individual then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Are residents required to pay for their own utilities?

MHA maintains a Utility Allowance Schedule which is used in the housing assistance payment calculation to assist with the cost of utilities not included in the rent. The utility allowance calculation is based on the lower of:

- The voucher unit size based on MHA subsidy standards
- The size of the actual unit leased by the family

For example, if a client has \$0 income, it would be calculated like this:

Minimum rent = \$50.00

Minus utility allowance, (for example purposes) -\$100.00

Credit to tenant = +\$50.00, but then the client would be responsible for paying the rest of their utility bill not covered by that \$50

In the case of a reasonable accommodation, MHA will use utility allowance for the unit size actually leased by the family. When the utility allowance exceeds the Total Participant Payment, MHA will provide the family a utility reimbursement payment.

Are residents required to pay a security deposit?

Yes, residents may be required to pay a security deposit if the owner requires one. Agencies are able to assist clients with these additional fees if there is funding available through other means. The deposit must be reasonable based on local security deposits charged and those charged by the owner for other assisted and non-assisted units.

Is disability paperwork needed for this Mainstream Voucher?

Yes, clients must have a qualifying disability to be eligible for a Mainstream HCV. A verification of disability form or proof of current payments for SSI/SSDI

What are the age brackets for non-elderly?

Non-elderly persons are defined as persons between ages 18 and 61.

Referring an Individual/Family for a Mainstream Voucher

The referring agency must agree to the following:

1. Assist all applicants with the paperwork, application process, and landlord navigation
2. Provide at least three case management visits by phone or in person for a minimum of one year, with conclusion of case management attempts based on the stability of the client and their likelihood to maintain housing without additional support.

To refer a family or individual, the following forms (found on <https://www.cafth.org/mha-partnerships>) must be completed:

1. Fill out the Mainstream Voucher Referral
2. Fill out the HUD-form 9886, Authorization for Release of Information
3. Fill out the corresponding Mainstream Assessment form which must include the client's signature
4. Please email all three forms to Andrea Wilkins, Senior Housing Navigator, at andrea@cafth.org

MHA will contact the client to mail them or email them additional paperwork needed for the application. From there, MHA will make the final eligibility determination.

Order of Priority

Once we are getting close to running out of available vouchers, CAFTH may set up an order of priority to prioritize those who are wishing to leave their PSH unit and/or identified through a non-PSH service provider and currently homeless will be served on a first-come, first-serve basis.

*Application procedures are expected to change slightly during implementation. Thank you for your patience and flexibility!