

## Section 8 Housing and Apartments - Common Questions



### What are Housing Choice Vouchers?

The Housing Choice Voucher Program is the Federal government's major program for assisting very low-income families, the elderly, and the disabled in affording 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.

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.

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.

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.

A housing subsidy is paid to the landlord directly by the PHA 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. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.



### How do I qualify for Section 8?

To qualify for Section 8 you must be a low-income person (below 50% of the Area Median Income).

### Where do I apply for Section 8?

Section 8 is a Federal program administered nationally by HUD. However, the program is administered locally by PHAs or other designated agencies and organizations.

### How much rent will I have to pay if I have a Section 8 voucher?

Your rent payment is based on your income. The voucher will pay anything above 30% of your adjusted monthly income up to an established limit. For example, if you earn \$2,000 per month and the home you want rents for \$900 per month, you would pay \$600 and the voucher would cover the difference of \$300 as long as the Fair Market Rent for your area is equal to or greater than \$900.



### Can I choose an apartment with rent higher than the Fair Market Rent established by HUD?

Yes. But you will have to pay any additional rent charges in excess of the Fair Market Rent. So, if the Fair Market Rent for the area is \$800 and the apartment you want rents for \$1,000 you will have to pay \$200 in addition to 30% of your adjusted income.

### **How long does it take to get a voucher?**

It varies. The Section 8 program has historically been oversubscribed and waiting lists can run into the years. In fact, many housing authorities frequently close their waiting lists and stop accepting applications because the waiting lists are so long.

### **How do I find a home once I have my voucher?**

So you have your voucher. Now comes the fun part. You go shopping for an apartment. You may use your voucher with any property that accepts Section 8. Many landlords accept Section 8 because it is a dependable revenue stream and Section 8 tenants tend to be better than average. However, landlords are not required by law to accept Section 8 vouchers. In recent years, in many areas, conventional rental rates have outpaced Fair Market Rents making renting to Section 8 voucher holders less attractive.

When you find an apartment or home that meets all Section 8 program requirements, including a physical inspection to insure the building is decent, safe and sanitary, the housing authority executes a contract with the landlord to pay rent on your behalf.

### **Do I have to rent an apartment in the same city or county where I received my Section 8 voucher?**

No. Section 8 vouchers are "portable". Once you receive a voucher, you can take it anywhere in the United States that has a PHA which can administer the voucher. You can literally receive a voucher in Mississippi and move to Hawaii with it.

### **What's the difference between tenant-based and project-based Section 8?**

Tenant-based vouchers are attached to you as a tenant. A project-based voucher is attached to a particular property. If you live in a unit with a project-based voucher and you move, Section 8 stays with the property and the next tenant uses the voucher. With a tenant-based voucher, the tenant can take it anywhere, as long as the owner of the home the tenant wishes to rent accepts Section 8 and the home meets the standards of the Section 8 program.

### **Can I use Section 8 to pay my monthly mortgage payment if I buy a home?**

Recently, the Section 8 program was modified to allow Section 8 to help pay mortgage payments for qualified first-time homebuyers. To qualify, you must be a first-time homebuyer, have a household income of at least \$10,300, been continuously employed for one-year (except for elderly or disabled persons), attend a homeownership counseling course and meet any other restrictions imposed by the local PHA. Local PHAs may choose to implement a homeownership voucher program if they wish but are not required to.

For additional information please visit

[http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_choice_voucher_program_section_8)