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INVISIBLE WALLS

What You Need to Know About How Section 8 Really Works

Based on our reporting, we created a guide to the Section 8 program. You'll learn how to apply, how to qualify for a voucher and what it's like to live in Section 8 housing.

by Maya Miller, Jan. 9, 2020, 5:30 a.m. EST

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What is Section 8 and how does it work?

The Section 8 Housing Choice Voucher program is a form of government rent assistance. In 2018, upwards of 5 million people across the country lived in a household that used a voucher to help pay some or all of their rent.

When Congress established Section 8 of the Housing and Community Development Act in 1974, one of the goals was to make sure people earning low wages could find "decent housing and a suitable living environment" outside of public housing units.

Today, people who meet income requirements can apply to the program to receive a voucher when they become available. If they are approved, selected and then find an apartment or house with the voucher, their local housing authority starts sending payments directly to landlords.

The payments cover some or all of the voucher holder's rent. On average, each household will pay somewhere between 30% and 40% of its income on rent.

We found that good information about Section 8 is not easily available.

We spent some time reporting on how Section 8 is working as part of a series on housing with the nonprofit news organization The Connecticut Mirror. We learned that the process of getting and using a voucher to find housing is still filled with information gaps.

"Half the battle is the information piece," said Josh Serrano, a voucher holder in Hartford, Connecticut. He and his colleagues run know-your-rights workshops for potential voucher holders.

"If you don't know the law you can't obey the law," said Crystal Carter, who received a voucher through a Connecticut housing authority but struggled to find housing. She said the companies and landlords she worked with did not always know the Section 8 laws and processes, and that created problems during her housing search.

To create this guide, we spoke with dozens of people who have navigated the voucher process, as well as with property brokers, landlords, former housing authority workers, housing lawyers and housing advocates.

This guide will tell you:

- How to find out if I should apply for a Section 8 housing voucher
- How do I apply for a Section 8 housing voucher
    - Getting on a waitlist
    - Steps to take while you're on a Section 8 waitlist
    - What to do after being approved for a Section 8 housing voucher
- How do I find housing with a Section 8 housing voucher

    - What to know about the voucher
    - Tips for the housing search
    - How to apply for an apartment or house
    - What can go wrong
- Living with a voucher
- Other Resources

The guide includes links to visit websites. If you are not able to access the internet, you can visit a local library and type this link into a browser to view the guide online: https://propub.li/section8

How to find out if I should apply for a Section 8 housing voucher

To get Section 8 housing, you will need to apply for a voucher.

Before you apply, you will need to know:

- **Where you want to live:** Each local housing authority has different rules around Section 8. Decide where you want to live and then find the local housing authorities that are in charge of those neighborhoods. You can find a list of all the housing authorities here. Keep in mind: You can apply to housing authorities even if you don't already live in that town. Don't see the town you are looking for? Try looking for a regional or state housing authority.

- **How much money you and your household are making:** The program is reserved for people making a certain amount of money compared with the area. Check out the housing authority's income requirements. Then, go to the Department of Housing and Urban Development's online tool to see whether you — and the people you're living with — fit into that category.

- **Immigration status for you and everyone you'll be living with:** At least one person in your household needs to have legal documentation to be living in the U.S. for the household to apply for a voucher. The nonprofit organization Affordable Housing Online has detailed information here.

- **Criminal history for you and everyone you'll be living with:** All housing authorities do background checks, but each one has different rules. It is possible to get approved for housing if you have a felony or if you are on parole. Ask the specific housing authorities by calling or emailing to see if you're still eligible. **IMPORTANT:** You CANNOT get a voucher if you, or someone in your household, is on a lifelong sex offender registry, has been

convicted of producing methamphetamine in federal housing or has been evicted within the past three years for drug-related reasons.

How do I apply for Section 8 housing voucher?

The first step to applying for Section 8 housing is to tell the housing authority you're interested. But, there are more people who want vouchers than there are vouchers available. Most of the time, you'll be placed on a waitlist.

Getting on a waitlist:

- **Get an email account.** You will need an email account to apply. To create a free one, sign up for Gmail or Yahoo accounts.

- **Get alerts.** You can sign up for services that will email you when housing authorities open waitlists. Affordable Housing Online has a website where you can see which waitlists are open. The group also has a webpage where you can sign up to get email alerts from the state you're interested in living in. Some housing authorities have their own alert systems. If you absolutely know that you only want to live in one neighborhood, find the housing authority that oversees the area and sign up with that housing authority directly.

- **Be flexible.** Apply to as many waitlists as you can, as long as you can see yourself living in that neighborhood for at least 12 months. After a year, you can look into moving while still holding onto your voucher.

- **Use a dependable mailing address.** If you move around a lot, or are homeless, give the housing authority the mailing address of a friend or family member who can let you know when mail arrives for you. You can also ask local churches and shelters if you can use their mailing address. If they say yes, check in with them once a week to see if they've gotten any notices from the housing authority.

- **Do not pay money to apply.** You never have to pay to apply to a Section 8 waitlist, and there is no way to pay to move up the waitlist once you're on it. If you're asked to pay, it's more than likely a scam.

- **A doctor's note can speed up the wait**. Some housing authorities move you up the waitlist if you or someone in your household has a disability or a health issue like asthma that is getting worse because of where you're living. If these cases apply

to you, ask a doctor to write a note to the housing authority explaining how new housing will help your condition. Get and keep a copy of the note.

Steps to take while you're on a Section 8 waitlist:

Lawyers and former housing authority workers say that being on the waitlist doesn't mean you should just wait until you hear something. They shared a couple of important tips:

- **Take notes and photos.** Keep a written record of all your communication with the housing authority. You can use your phone to take pictures of documents, emails you send or notes you take while having a phone call. Record keeping is important because there is a lot of staff turnover within housing authorities, lawyers and former employees told us.

- **Keep in touch.** Respond to any notices you get in the mail from the housing authority over phone, email or mail so the housing authority knows you're still interested in staying on the waitlist.

- **Keep applying.** As soon as new waitlists in your state open up, apply. Don't wait!

- **Join communities online.** Join Section 8 groups on social media platforms. Tens of thousands of people are in the same position you are, and they have created social networks to support and help one another. Here are some of the more popular nationwide Facebook groups: Public Housing (Section 8) (Voucher Holders) HUD Tenants Group and Housing Choice Voucher (Section 8) Friends.

- **Be patient.** It can take months or years to get approved depending on demand. Don't give up!

- **Keep everyone updated.** Communicate with the housing authority if there are any changes in where you live, how much money you or someone in your household is making or how many people are in your household (for example, if you get married or divorced, or adopt or have a child).

What to do after being approved for a Section 8 housing voucher:

- **Be your own advocate, and ask questions if you have them.** If you are missing information or have questions, you can call or

email the local housing authority. It's a complicated process, and it's important to speak up for yourself when you don't understand something. The housing authorities also have walk-in days where you can stop by and ask questions.

- **Hand in the paperwork on time.** If you miss the deadline, your move could be delayed.

- **Don't miss the housing authority "briefing."** All housing authorities are required to offer in-person briefings to provide you with the information you need to know before you get your voucher. You'll get a notice in the mail that will tell you when and where the briefing is taking place. If you can't make the briefing for any reason, be sure to contact your local housing authority. Some housing authorities give you the vouchers the same day you receive a briefing, and others hand them out a couple days or weeks later.

How do I find housing with a Section 8 housing voucher?

Once you have your voucher in hand, you should start looking for an apartment. First you get the voucher. Here's what a voucher looks like. Yours may be different.

Voucher
Housing Choice Voucher Program

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0169
(exp. 07/31/2022)

Public Reporting Burden for this collection of information is estimated to average 0.05 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Assurances of confidentiality are not provided under this collection. This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family voucher issuance.

Please read **entire** document before completing form Fill in all blanks below. Type or print clearly.	Voucher Number
1. Insert **unit size** in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)	1. Unit Size
2. **Date Voucher Issued (mm/dd/yyyy)** Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/dd/yyyy)
3. Date Voucher Expires (mm/dd/yyyy) must be at least sixty days after date issued. Voucher is issued. (See Section 6 of this form.)	3. Expiration Date (mm/dd/yyyy)
4. **Date Extension Expires** (if applicable)(mm/dd/yyyy) (See Section 6. of this form)	4. Date Extension Expires (mm/dd/yyyy)

5. Name of Family Representative	6. Signature of Family Representative	Date Signed (mm/dd/yyyy)

7. Name of Public Housing Agency (PHA)

8. Name and Title of PHA Official	9. Signature of PHA Official	Date Signed (mm/dd/yyyy)

Department of Housing and Urban Development

What to know about the voucher:

- **Check the number of bedrooms, and ask the housing authority about the rent.** The voucher comes with a limit on how many bedrooms the apartment can have. The voucher does not come with a set amount of rent. So, before you start your search, you should talk to your housing authority worker about what the range of rent might be.

- **Calculate the cost of gas, electricity and other utilities (like heat).** We've heard stories of people who ended up with hard-to-pay utility bills because they didn't consider their cost. If you're unclear about your utility allowance, get in touch with the housing authority or a local housing advocate.

- **You are responsible for the security deposit.** Ask the property owner or landlord how much the security deposit is while you're looking for housing because you're ultimately responsible for paying it. You can also check whether your state security deposit assistance programs can help cover the deposit by looking up "deposit assistance program" in a search engine like Google or asking your housing authority.

Tips for the housing search:

- **Almost everyone we talked to said that it is important to document everything.** Write everything down, and bring someone with you who can help take notes on your search process. You can also take pictures of everything with your phone. Here are the things you should write down:

- The dates, times and places where meetings happen.

- Names and job titles of everyone you meet.

- The address of the apartment or house you want to rent, and the type of building.

- **IMPORTANT:** If you are denied housing, write down the reasons you were turned down.

- **Look for housing online.** HUD compiled a list of all the apartment buildings it has worked with through Section 8 and put it into a map that you can scroll through. Otherwise, you can look through:

- GoSection8

- Zillow
- Facebook Marketplace
- Socialserve
- Trulia
- Rently

How to apply for an apartment or house:

Once you've found an apartment or house that fits your needs, you should apply for a lease.

- **Submit your paperwork to the landlord. Make sure the paperwork is filled out and returned to the housing authority.** You'll get this paperwork, which includes a "request for tenancy approval," when you get your voucher. Make sure the housing authority gets the "request for tenancy approval" and a copy of the lease.

- **Read the lease carefully. Ask questions if you don't understand something.** Housing lawyers have told us these leases can be complicated, hard to understand and can include loopholes that put you at a disadvantage. They recommend that you read through the lease alongside a housing authority staff member, housing advocate or local lawyer before deciding whether to sign.

- **Keep inspections in mind.** Within a few days or weeks of the lease signing, the housing authority will set up a time to inspect the place to make sure it's in good condition. Once everything passes inspection, you can move in.

What can go wrong:

- **The time limit.** From the moment you get your briefing, you'll have at least **60 days** (it can be 90 or 120 days, depending on the housing authority) to find housing. It's normal for people to struggle to find housing in that time frame, especially if the person is working long hours.

- If you have trouble finding housing in that time, you can ask the housing authority for an extension. "Do it earlier rather than later," said Erin Kemple, the executive director of the Connecticut Fair Housing Center.

- The housing authority will give you an extension so long as you can show them that you've put in effort to find housing. So, write

down and take pictures of all the places you visit on your housing search and when you visited them (including the date and time).

- **Housing discrimination.** In the 40-plus years that vouchers have been around, research shows that local zoning boards and property owners have made it hard for people with vouchers to live in certain areas.

- Some states have responded with laws to address this practice. As of December 2019, there are 14 states that have passed laws banning landlords from rejecting tenants based on their source of rent income, which includes Section 8 vouchers. If you come across a housing listing that says "No Section 8" in one of these states, report it to the local housing authority and to legal aid or fair housing attorneys in your state.

- If it feels like the only reason you're NOT allowed to apply for an apartment is because you have a voucher, make sure to document it and then tell your local housing authority about the incident.

Living with a voucher

We've heard from people with plenty of experience in the Section 8 process. Overall, they've told us it's just like living in other apartments. But there are some challenges that come up when living with a voucher that folks regularly brought up.

Here is what you need to know about living in Section 8 housing:

- **No matter what, always pay your portion of the rent on time.** Always ask for receipts of your payment, and keep them on file.

- **Get everything in writing.** If your landlord reaches out and tells you that you need to pay for a repair, ask for a written explanation. If you don't think you should be paying what the landlord is asking for, reach out to the housing authority, a local housing lawyer or a housing advocate for advice.

- **Moving with a voucher.** If you have lived in the same place for at least 12 months, you can move to a different neighborhood or state while keeping your voucher. This is called "porting." You must apply. HUD has trainings and forms for porting that you can check out.

- **Unless a family breaks up, you can't pass along a voucher to somebody else.** The voucher can stay within the household if the

person carrying the voucher dies, divorces or is convicted of a crime. You can't pass along vouchers in a will or sell them.

Other Resources:

- Lists of local, state and federal laws around housing discrimination
- HUD's detailed guidelines on what income you should think about when figuring out what your household income is
- HUD's detailed guidelines on calculating rent once you get a voucher (plus some more details on figuring out your family's income)
- A Section 8 guide with extra tips for people with disabilities

Having Trouble With Your Rent, Mortgage or Debts? We Want to Hear From You.

Error loading form: "The administrator has removed this project"

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