



What is Section 8?

The Housing Choice Vouchers Program (often referred to as “Section 8”) is the federal government’s primary program to provide housing for Americans who are living in poverty, as well as the elderly and disabled. It provides qualifying families with assistance in paying the monthly rental fee for homes and apartments that are located anywhere, not just in subsidized housing projects. In every major market in the country it is administered locally by municipal public housing agencies, which certify the tenants and residences for participation in the program.

GoSection8.com works with landlords and public housing agencies to maintain the largest and most accurate listing of voucher program rentals that are currently available in every market in the U.S. We never charge tenants whatsoever for the listings, which are available to them online, via e-mail alerts, by calling our toll-free number or from their local housing authority. Our goal is to connect landlords with tenants and assist the public housing agencies by maintaining the most accurate and comprehensive listing of certified rentals in their market.

Information about the Housing Choice Vouchers Program, including eligibility requirements for both tenants and landlords’ residences, can be found from the U.S. Department of Housing and Urban Development by clicking here or below: http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm

Program Summary:

The “Section 8” Housing Choice Vouchers Program offers affordable housing choices for very low-income households by allowing families to select from privately owned residences that are being made available for rent by their owner. Local municipal public housing authorities (PHA) generally pay the landlord the difference between 30 percent of household income and the PHA-determined payment standard – which is approximately 80 to 100 percent of the fair market rent (FMR).

For landlords and their units to participate in the program, the rent must be reasonable. The tenants may choose a home with a higher rent than the FMR, in which case they would pay the landlord the difference themselves, or they may choose a lower cost rental and keep the difference. GoSection8.com helps tenants by providing free access to all of our listings information via our online database as well as by calling us toll free at 1-866-466-SEC8 (7328).

Locally Administered:

The administering PHA or governmental agency for the Section 8 voucher program inspects the housing units to make sure they comply with HUD quality standards. The housing authority issues the voucher to income-qualified households, and the tenant is then responsible for finding and selecting a residence to rent. If the home or apartment meets the quality standards for eligibility and participation in the program, the PHA will then pay the landlord the amount equal to the difference between 30 percent of the tenant’s adjusted income (or 10 percent of the gross income or the portion of welfare assistance designated for housing) and the PHA-determined payment standard for the area. The monthly rental rate must be reasonable compared with similar unassisted units in the general market.

The PHA calculates the maximum amount of housing assistance allowable for each voucher recipient. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family’s monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income.

Who is Eligible:

Eligibility for a housing voucher under the Section 8 program is determined by the local PHA administering the program. Tenant eligibility is based on the total annual gross income and family size, and it is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the HCV program family’s income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the median income for the area, which is published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.

If the PHA determines that your family is eligible, you will be added to a waiting list, which varies in length and wait-time according to the local market conditions. In addition, PHAs may establish its own preferences for selecting voucher program applicants from its waiting list, and they may close the list when they have more families than they will be able to assist in the near future.

How it works:

The housing choice voucher program offers the individual family that is participating in the program the ability to research and select from the available rentals that best suit their specific needs. The housing voucher holder is advised of the size of the residence that they may rent under the program based on their family size and composition.

The residence selected by the family must meet the minimum required standards for health and safety so that the PHA can approve the unit for rental under the program. Once a voucher tenant reaches an agreement with the landlord over the lease terms for the unit that they wish to rent under the program, the PHA must first inspect the dwelling and determine that the requested monthly rental rate is reasonable.

Every PHA determines their payment standards based on the amount that is generally needed to rent a moderately-priced residence in the local housing market. It uses the local market rental rate to calculate the amount of housing assistance a family will receive, but the local payment standard does not limit the amount of rent a landlord may charge or the family may pay.

Under the requirements of the program, housing voucher families must pay 30% of their monthly adjusted gross income for rent and utilities. If the unit rent is greater than the payment standard for the local market, the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent.

Because a family's housing needs adjust over time with changes in family size, job locations and other reasons, the program is designed to allow families to move without the loss of rental assistance. The family must notify the PHA ahead of time, terminate its existing lease within the lease provisions, and find acceptable alternate housing.

Under the program, new voucher recipients may select a unit anywhere in the United States, as long as the family lived in the jurisdiction of the PHA issuing the voucher when the family applied for assistance. Families that plan to move to another PHA's jurisdiction must consult with the PHA that currently administers their voucher to verify the moving procedures.

Tenant's Obligations:

When a voucher family selects a residence and it is approved for leasing under the program by the PHA, the family signs a lease with the landlord for at least one year. Under the terms of the lease, the tenant may be required to pay a security deposit, and the landlord may initiate a new lease or allow the family to remain in the unit under a month-to-month lease after the first year elapses.

Tenants are expected to comply with the lease and the program requirements, pay their share of the rent on time, maintain the unit in good condition, and notify the PHA of any changes in income or family composition.

Landlords:

Landlords who would like to take part section8.com rental program can easily do so by listing their property on the GoSection8.com website. GoSection8 in turn provides property rental listing services directly to Public Housing Authorities. Our listings are passed out to thousands of "walk-in" tenants seeking Section 8 rental housing daily.

Additionally, through the GoSection8.com website, a landlord's exposure to potential Section8 tenants is maximized by allowing properties to be viewed online.

Further exposure is achieved via our proprietary GO8 QuikMatch system that notifies tenants seeking housing of new rental listings via computer email, text message or by phone whenever a GoSection8.com Insider lists a property on GoSection8.com. Prospective tenants do not need a computer to view listings posted on GoSection8.com! They can simply call our toll free number and we will input their search criteria into our national database and when a landlord's property matches their criteria they will receive a phone call.

Prior to GoSection8.com, landlords had to list with Housing Authority offices directly to expose their properties to Section 8 tenants. Due to overlapping geographical territories, in some cases, a landlord would have to list with multiple different local Housing Authorities to achieve maximum local exposure! Furthermore, all Housing Authorities maintained their property lists differently which made the process of adding, updating, and verifying rental listings time consuming and unreliable.

GoSection8.com is more than just a rental property listing website. Our database is becoming the primary source of information for Public Housing Authority rental lists throughout the country. Listing properties with local Housing Authorities has always been the best way to expose your rental property to section 8 tenants.

Housing Authority Obligations:

The PHAs enter into a contract with the landlord to provide housing assistance payments. If the landlord fails to meet their obligations under the lease, the PHA may terminate assistance payments. PHAs must review and update the family's income and composition at least annually, and they must inspect each unit at least annually to ensure that it meets the minimum housing quality standards for participation in the program.

HUD's Role:

HUD provides funds to allow PHAs to make housing assistance payments on behalf of the participating families. The agency monitors the PHA's administration of the program to ensure that the rules and regulations are properly followed.