

Housing Choice (Section 8) Voucher Program

If you want to live in cohousing but are a low/moderate income renter, the Housing Choice program (or Section 8 as it is commonly known) is one possible way for you to afford a rental unit in cohousing (should one be available).

Step 1:

Apply for Section 8 voucher (see info below). This often takes a while (you may find that your local public housing authority (PHA) has closed their list due to high demand). Once approved, your voucher will determine the size of unit and the amount of rent you will be obligated to pay (vs. the balance that the PHA will pay the landlord to cover the difference between what you pay and full rental rate.)

Below are some general facts about the program and eligibility requirements.

Step 2:

Verify whether the community you are interested in has any rental units available.

Step 3:

Once this has been determined, you will want to verify that the rent is within the range acceptable to the local PHA.

Step 4:

Make sure that the landlord has read and agrees with the landlord responsibilities. And that you agree to the tenant responsibilities as well.

Step 5:

Contact the PHA to create a contract agreement between Landlord and PHA.

What is Section 8?

The Housing Choice Voucher program (aka Section 8) 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.

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 a public housing agency (PHA). 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.

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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.¹

How do I qualify for Section 8?

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% 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 voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are 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.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment

If the PHA determines that your family is eligible, the PHA will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue to you a housing voucher.¹

Is there a time limit to the subsidy?

This is an income based housing voucher. In addition to initial income verification, your or your family's income is reviewed annually by the PHA. When the individual/family income exceeds the amounts allowed by HUD through this program, you/your family are no longer eligible for the program. You wouldn't have to move, however, you would just be required to pay the full rent (vs. HUD subsidized rent).

How do I apply for Section 8?

Section 8 is a Federal program administered nationally by the Department of Housing and Urban Development (HUD). However, the program is administered locally by public housing authorities or other designated agencies and organizations. Use the search tool below to find the public housing authority which administers Section 8 in your area.²

<http://www.hud.gov/offices/pih/pha/contacts/>

What is the Landlord's obligation?

The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing

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quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the PHA.¹

Who can be a Landlord? And what are their rights?

Anyone who has decent, safe, and sanitary housing for rent can be a landlord for Section 8 tenants. (There are project based Section 8 units that have different requirements.)

Landlords do not have an automatic right to participate in the program. In rare cases they may not be allowed to work with the program because they have breached leases with participating tenants or violated relevant laws or program rules. In most cases, landlords may not rent units to voucher holders who are relatives.

Landlords have the right to hold tenants responsible for tenant-caused damage to a unit, not including normal wear-and-tear. Tenants may be required to pay for or repair damage they have caused.

Landlords have the right, and the obligation, to select tenants using the same standards they apply to all applicants for their rental units. They may deny voucher-holders who do not meet their standard screening criteria. They may not discriminate against voucher-holders simply because they participate in the Housing Choice Voucher Program.³

What are the landlord's responsibilities?

- Screen all applicants for suitability.
- Allow PHA to inspect the unit.
- Make timely repairs to keep the property in good condition.
- Collect the tenant's portion of the rent.
- Abide by the lease (with the tenant) and the Contract with PHA.
- Comply with federal fair housing laws.
- Abide by the state housing laws

General history / info about Section 8

[http://en.wikipedia.org/wiki/Section_8_\(housing\)](http://en.wikipedia.org/wiki/Section_8_(housing))

Footnotes

¹ Housing Choice Vouchers Fact Sheet

http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm

² Common Questions about Section 8

<http://www.affordablehousingonline.com/section8housing.asp>

³ Rights & Requirements of Section 8 Tenants & Landlords

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<http://www.seattlehousing.org/housing/vouchers/requirements/>