Section 8 Rental Assistance: Common questions and answers

Q  Is there a program that can help me pay my rent?
A  Yes! (provided you qualify). Section 8, formally known as the Housing Choice Voucher Program or the HUD Section 8 Rental Certificate Program, is the federal government's primary rental assistance program for low-income families and individuals. The Section 8 program allows low-income households to rent privately owned rental housing using a rental voucher which pays for a portion of the rental cost for that household.

Q  Can anyone apply for Section 8?
A  Yes. To apply for a Section 8 voucher callers should contact their local public housing authority. The US Department of Housing and Urban Development (HUD) maintains a web based search tool that allows any person to locate their local housing authority by entering their home state. This search tool can be found at the following IP address: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts Information on local housing authorities may also be obtained by calling HUD’s customer service center at (800) 955-2232.

Q  Are there income qualifications for Section 8?
A  Yes. To qualify for Section 8 a family’s income must be equal to or less than the Annual Income Guidelines established by HUD. The local housing authority in the caller’s area will be able to provide the current qualifying income for the area of the country where the caller lives.

Q  Do I need to provide documentation to obtain Section 8?
A  Yes. Applicants are required to provide photo identification for all adult household members, proof of legal residence in the United States for all household members, verification of any Social Security number to which household members have been assigned, and verification of all household income and assets.

Q  Do I need to be a legal resident of the United States to qualify for Section 8?
A  Yes. HUD rules require that all members of a household be able to prove legal residency.
Q Will my disability prevent me from obtaining a Section 8 voucher?
A No. Federal Fair Housing rules prohibit housing discrimination based on disability status.

Q Are translation services available during the Section 8 application process?
A Yes. Most housing authorities provide translation and interpretation services to those who require assistance.

Q I have a criminal record. Will this prevent me from obtaining Section 8?
A Not necessarily. The housing authority will check the criminal record of all adult family members and will check to see if any member is required to register as a sexual offender. Families with members that are required to register as sexual offenders are not eligible for Section 8 assistance.

Q I have children. Will this disqualify me from obtaining Section 8?
A No. Both individuals and families are eligible for Section 8. Once an applicant is approved for Section 8, the applicant is advised by the housing authority of the unit size for which the applicant is eligible. This decision is based on family size and composition.

Q If I succeed in obtaining a Section 8 voucher am I permitted to find my own apartment?
A Yes. The Section 8 program places the choice of housing in the hands of the individual family. A Section 8 approved person or family is free to locate housing that meets their needs. A housing voucher holder is advised of the unit size for which they are eligible based on family size and composition.

Q Can I rent any apartment or home I want to?
A No. The housing unit selected by the family must meet an acceptable level of health and safety before the housing authority will approve the unit. When the Section 8 voucher holder finds a unit and reaches an agreement with the landlord over the lease terms the local housing authority will inspect the dwelling and determine that the rent requested by the landlord is reasonable.

Q Are there rent restrictions under Section 8?
A Yes. Once you are approved for Section 8 and once you locate an apartment that meets your housing needs, check with your local housing authority to be sure the rent the landlord is seeking meets Section 8 guidelines. Your local housing authority is responsible for calculating the maximum amount of housing assistance allowable to you.
Q  Will Section 8 pay all of my rent?
A  No. Under Section 8 rules the individual or family must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard, 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.

Q  If I obtain Section 8 can I move to another state and take my Section 8 with me?
A  Yes. Section 8 allows families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the housing authority ahead of time, terminates its existing lease within the lease provisions and finds acceptable alternate housing.

Q  I’ve heard there are long waiting lists for Section 8. Is this true?
A  Yes, unfortunately. Since the demand for Section 8 often exceeds the limited supply of vouchers available at any point in time, long waiting periods are common. In fact, a housing authority may close its waiting list when it has more families on the list than can be assisted in the near future.