
YOUR FREE GUIDE TO
SECTION 8 HOUSING



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While we are not affiliated with the government in any way, our team of writers have researched the Section 8 Housing Program to create this guide to assist consumers.

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Housing Changes During **COVID-19**

In March 2020, Congress passed the CARES Act in response to the COVID-19 pandemic. The law has several provisions that affect Section 8, including:

- Prohibiting landlords from filing new eviction actions against Section 8 tenants for 120 days.
- Prohibiting landlords from imposing fees or penalties for nonpayment of rent for 120 days.

In addition to these steps, many local governments across the country have put forth their own measures, such as **extending rent forbearance, suspending all evictions** and providing additional **rent assistance**.

You can find specific contact details in the section called “State Contact Information” on page 12 of this guide.

What is **Section 8 Housing?**



Officially known as the Housing Choice Voucher Program, Section 8 is a rental assistance program funded by the Department of Housing and Urban Development (HUD).

Section 8 was designed to help seniors, people with disabilities and low-income households find affordable housing that is safe, sanitary and decent.

Under this program, beneficiaries receive a voucher that reduces the cost of rent. HUD uses the voucher to pay the landlord directly, covering most of the rental cost. The beneficiary is responsible for paying the remaining amount of the rent cost. (Refer to the section called “How much rent do tenants pay?” on page 35 of this guide for detailed information on rent.)

Tenant-Based Vouchers vs. Project-Based Vouchers

The Section 8 program includes two main types of assistance:

- **Tenant-based assistance**, which allows a household to find and choose their own unit.

This type of assistance stays with the family, meaning a household can move somewhere else and continue receiving a rent subsidy.

- **Project-based assistance**, which allows a household to receive rental assistance only if they live in a certain unit.

Rent assistance is tied to the unit, not the family. This means you lose assistance if you move out of the unit.

Since project-based and tenant-based vouchers are both part of Section 8, they have the same eligibility requirements and program rules, except for the differences discussed below:

Tenant-Based Vouchers	Project-Based Vouchers
Families must look for their own units.	PHAs refer families to eligible units.
Families can keep their vouchers when they move out of the unit.	Families will lose their vouchers if they move out of the unit.

Many PHAs combine their project-based and tenant-based waiting lists.

However, even if your PHA has separate waiting lists for each type of assistance, you do not need to apply for project-based vouchers separately. Once your name is put on one of the waiting lists, your PHA is required to also offer you a spot on the other.



Section 8 vs. Public Housing

Often confused with Section 8, HUD's Public Housing is another program overseen by the Department of Housing and Urban Development and administered by local PHAs.

Like Section 8, the Public Housing Program helps low-income families, the disabled and the elderly rent affordable and safe housing.

However, there are important differences between Section 8 and public housing.

Housing units in the Public Housing Program are owned by HUD. This allows HUD to rent the units below market value. When a family moves into a public housing unit, the PHA becomes their landlord.

Section 8 housing vouchers are used for units on the open market. These units are owned by private landlords who enter into a contract with a PHA.

Refer to the section called "The HUD Public Housing Program" on page 53 of this guide for more information.

Section 8

Contact Information



Although Section 8 is a federal program, it is administered by hundreds of local Public Housing Authorities (PHAs) across the country.

You can apply for Section 8 through any PHA that is accepting applications, even if you do not live in that PHA's area. Learn more about the location rules in the section called "Using Your Housing Choice Voucher" on page 34 of this guide.

National Customer Service Center

The Section 8 National Customer Service Center is open Weekdays from 9 a.m. to 5 p.m. EST. Please be ready with your name, email address, phone number and question before you call.



To contact the National Customer Service Center call:
800-955-2232

State Contact Information

The following list provides links to contact information for **all PHAs** in your state, as well as state-specific resources for **more info** and resources like:

- Subsidized housing locations.
- Links to your state's PHA websites.
- Housing counseling agencies near you.
- Utility bill assistance.

Alabama

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AL.pdf
More Info	https://www.hud.gov/states/alabama/renting

Alaska

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AK.pdf
More Info	https://www.hud.gov/states/alaska/renting

Arizona

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AZ.pdf
More Info	https://www.hud.gov/states/arizona/renting

Arkansas

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AR.pdf
More Info	https://www.hud.gov/states/arkansas/renting

California

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CA.pdf
More Info	https://www.hud.gov/states/california/renting

Colorado

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CO.pdf
More Info	https://www.hud.gov/states/colorado/renting

Connecticut

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CT.pdf
More Info	https://www.hud.gov/states/connecticut/renting

Delaware

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_DE.pdf
More Info	https://www.hud.gov/states/delaware/renting

Florida

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_FL.pdf
More Info	https://www.hud.gov/states/florida/renting

Georgia

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_GA.pdf
More Info	https://www.hud.gov/states/georgia/renting

Guam

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_GU.pdf
Open Apps	https://www.ghura.org/online-housing-applications
More Info	https://www.ghura.org/contact-info

Hawaii

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_HI.pdf
More Info	https://www.hud.gov/states/hawaii/renting

Idaho

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ID.pdf
More Info	https://www.hud.gov/states/idaho/renting

Illinois

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IL.pdf
More Info	https://www.hud.gov/states/illinois/renting

Indiana

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IN.pdf
More Info	https://www.hud.gov/states/indiana/renting

Iowa

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IA.pdf
More Info	https://www.hud.gov/states/iowa/renting

Kansas

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_KS.pdf
More Info	https://www.hud.gov/states/kansas/renting

Kentucky

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_KY.pdf
More Info	https://www.hud.gov/states/kentucky/renting

Louisiana

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_LA.pdf
More Info	https://www.hud.gov/states/louisiana/renting

Maine

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ME.pdf
More Info	https://www.hud.gov/states/maine/renting

Mariana Islands

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MP.pdf
More Info	http://www.nmhcgov.net

Maryland

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MD.pdf
More Info	https://www.hud.gov/states/maryland/renting

Massachusetts

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MA.pdf
More Info	https://www.hud.gov/states/massachusetts/renting

Michigan

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MI.pdf
More Info	https://www.hud.gov/states/michigan/renting

Minnesota

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MN.pdf
More Info	https://www.hud.gov/states/minnesota/renting

Mississippi

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MS.pdf
More Info	https://www.hud.gov/states/mississippi/renting

Missouri

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MO.pdf
More Info	https://www.hud.gov/states/missouri/renting

Montana

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MT.pdf
More Info	https://www.hud.gov/states/montana/renting

Nebraska

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NE.pdf
More Info	https://www.hud.gov/states/nebraska/renting

Nevada

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NV.pdf
More Info	https://www.hud.gov/states/nevada/renting

New Hampshire

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NH.pdf
More Info	https://www.hud.gov/states/new_hampshire/renting

New Jersey

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NJ.pdf
More Info	https://www.hud.gov/states/new_jersey/renting

New Mexico

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NM.pdf
More Info	https://www.hud.gov/states/new_mexico/renting

New York

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NY.pdf
More Info	https://www.hud.gov/states/new_york/renting

North Carolina

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NC.pdf
More Info	https://www.hud.gov/states/north_carolina/renting

North Dakota

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ND.pdf
More Info	https://www.hud.gov/states/north_dakota/renting

Ohio

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OH.pdf
More Info	https://www.hud.gov/states/ohio/renting

Oklahoma

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OK.pdf
More Info	https://www.hud.gov/states/oklahoma/renting

Oregon

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OR.pdf
More Info	https://www.hud.gov/states/oregon/renting

Pennsylvania

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_PA.pdf
More Info	https://www.hud.gov/states/pennsylvania/renting

Puerto Rico

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_PR.pdf
More Info	https://www.hud.gov/states/puerto_rico_virgin_islands/renting

Rhode Island

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_RI.pdf
More Info	https://www.hud.gov/states/rhode_island/renting

South Carolina

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_SC.pdf
More Info	https://www.hud.gov/states/south_carolina/renting

South Dakota

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_SD.pdf
More Info	https://www.hud.gov/states/south_dakota/renting

Tennessee

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_TN.pdf
More Info	https://www.hud.gov/states/tennessee/renting

Texas

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_TX.pdf
More Info	https://www.hud.gov/states/texas/renting

Utah

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_UT.pdf
More Info	https://www.hud.gov/states/utah/renting

Vermont

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VT.pdf
More Info	https://www.hud.gov/states/vermont/renting

Virgin Islands (U.S.)

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VI.pdf
More Info	https://www.hud.gov/states/puerto_rico_virgin_islands/renting

Virginia

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VA.pdf
More Info	https://www.hud.gov/states/virginia/renting

Washington

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WA.pdf
More Info	https://www.hud.gov/states/washington/renting

Washington, D.C.

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_DC.pdf
More Info	https://www.hud.gov/states/district_of_columbia/renting

West Virginia

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WV.pdf
More Info	https://www.hud.gov/states/west_virginia/renting

Wisconsin

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WI.pdf
More Info	https://www.hud.gov/states/wisconsin/renting

Wyoming

All PHAs	https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WY.pdf
More Info	https://www.hud.gov/states/wyoming/renting

Section 8

Eligibility Requirements



The Department of Housing and Urban Development (HUD) determines many of the eligibility criteria for Section 8. However, public housing authorities may have additional requirements.

Depending on the PHA you apply through, your eligibility for vouchers may be based on factors, such as:

- Whether you have a Social Security Number (SSN).
- Your criminal or drug history.
- Your household “family” status.
- Your residency status.
- Your income.

The following sections will discuss these requirements in detail.

Social Security Number Requirement

To receive a Section 8 voucher, at least one person in your family household must have a Social Security Number.

A family can receive Section 8 vouchers even if household members do not have SSNs, but the amount of assistance that family receives will be prorated. In other words, they will not receive the full voucher amount.

Criminal and Drug History Check

PHAs will check your criminal history when you apply to the program.

You may be denied assistance if any of the following are true:

- Someone in your household is registered as a lifetime sex offender in any state.
- Someone in your household has engaged in criminal activity, including illegal drug-related activity.
- Someone in your family has a pattern of alcohol abuse that could threaten the peace or safety of household members or neighbors.

To identify these individuals, PHAs will consider any drug or alcohol-related arrests and convictions that occurred within at least the past three years.

In some cases, a PHA may require you to wait for a reasonable period of time before you can be admitted to the voucher program after a criminal offense.

If your drug or alcohol related activity affects your eligibility, housing authorities might allow you to apply for assistance after completing a treatment or rehabilitation program.

Family Status Requirements

HUD's definition of "family" includes two broad categories:

- A **single** person.
- Any **group** of people (with or without children) who identify themselves as a family and live together, even if they are not related by blood, marriage or have any other legal bond between them.

HUD does not base your family status on factors such as:

- Actual or perceived sexual orientation.
- Actual or perceived gender identity.
- Marital status.

It helps to understand how HUD defines family categories such as "elderly," "disabled" and "displaced from home."

- **An elderly family** has a head-of-household, co-head or spouse who is 62 years of age or older.
- **A near-elderly family** has a head-of-household, co-head or spouse who is between 50 and 62 years of age.
- **A displaced family** is a household where each member of the family is involuntarily displaced from home due to:
 - Government action.
 - A formally declared natural disaster that causes extensive damage to the family's home.

- **A disabled family** has a head-of-household, co-head or spouse who is disabled with a physical, mental or emotional impairment.

Can college students receive Section 8 vouchers?

Students attending college usually **are not** eligible for housing vouchers. However, there are a few exceptions.

You may be able to receive Section 8 assistance as a college student if any of the following apply:

- You are 24 years of age or older.
- You were an orphan, ward of the court through the age of 18.
- You are or were an emancipated minor.
- You are a veteran of the U.S. armed forces, or are currently serving on active duty.
- You are a professional graduate student.
- You are married.
- You have children or legal dependents other than a spouse.

Residency Requirements

You do not need to be a resident of the state where you are applying for assistance. You can sign up for Section 8 with any PHA. In fact, it is common to apply for Section 8 through multiple PHAs at the same time.

Keep in mind that PHAs are allowed to establish local residency preferences, meaning that they can prioritize applicants who live in a certain area, including the PHA's local area.



Income Guidelines

To qualify for Section 8, families must be considered “very low income” according to the state Section 8 income limit. This means that their income cannot be more than 50 percent of the median income in the area where they choose to live.

Median incomes vary depending on location, so different areas have different Section 8 income limits.

Note: Even if your family is not considered to have “very low income,” you can still apply for Section 8, as PHAs may give housing vouchers to low-income or even moderate-income families in certain situations.

What are the Section 8 income limits?

Income limits vary by area. There are two simple ways to find Section 8 income limits for a given area:

Option 1: You can access a PDF with all income limits for 2020 by clicking on this link or typing the URL into your browser's address bar: → <https://www.huduser.gov/portal/datasets/il/il20/Section8-IncomeLimits-FY20.pdf>

Option 2: You can search for an area's current income limit by following these steps:

1. Visit the following URL: → <https://www.huduser.gov/portal/datasets/il.html>
2. For 2020 income limits, click the button that says, "Click Here for FY 2020 IL Documentation."
3. Select your state from the list. A county list will appear to the right.
4. Click the county whose income limits you want to check.
5. Finally, click "View Calculations" to see income limits for the selected area.

Your results will show the limits for families who earn 30 percent (extremely low income), 50 percent (very low income) or 80 percent (low income) of the area's median income.

Make sure to look at the income limits based on your family's size.

How to Apply for Section 8 Housing

Since Section 8 is administered locally, there is no national application for Section 8 housing vouchers.

To apply to the program, you must apply through a PHA that has an open waitlist. First, PHAs will have you start by filling out a preliminary application (also called a “pre-application”) with basic information like:

- Your address
- Family size
- Date and time of application
- Racial or ethnic designation of the head of household
- Estimate of annual income

This pre-application is used to determine your initial eligibility. After completing this step in the process, you may be placed on a waiting list or denied Section 8.

Refer to the section called “Reasons for Section 8 Denial” on page 30 of this guide to learn about the process to appeal a housing voucher denial.

How to Fill Out a Section 8 Application

Once your name is selected from the waiting list, your PHA will likely ask you to fill out a full application. Unlike the pre-application mentioned in the previous section, the full application will ask for more detailed information about your household.

Each PHA may have its own instructions for filling out a Section 8 application. However, there are several guidelines to follow no matter where you apply.

In general, full applications usually ask for:

- Detailed information about your family’s income, including sources of income and how often you are paid.

- A list of checking and savings accounts for all household members.
- Information about dependents, elderly family members, disabled family members, etc.
- Estimates of childcare, disability and medical expenses.
- Information about previous evictions from federally assisted housing.
- Names and addresses of previous landlords.
- Information about any past drug- or alcohol-related arrests.
- A self-certification about the accuracy of the information the applicant has provided.

Section 8 Application Methods

Each PHA has its own application methods and procedures. You can usually apply in one of the following ways:

- Online
- In person
- By phone
- By mail or fax

To learn about the application options available to you, you will need to contact the PHA you wish to apply to.

For state-specific PHA contact information, refer to the section called “State Contact Information” on page 12 of this guide.

What happens after you apply for Section 8?

After you submit a Section 8 application, your family may:

- Receive a letter of denial.
- Be placed onto a waiting list.
- Receive a voucher right away, if funding is available.

If you are denied, remember that you can appeal the decision. Refer to the section called “Reasons for Section 8 Denial” on page 30 of this guide for more information on how to appeal a denial.

Reasons for Section 8 Denial

If you are unsure of why your Section 8 application was denied, consult the following list for potential reasons:

1. Not meeting the program’s eligibility criteria.

This could refer to area income limit, immigration status, college enrollment or any other requirement discussed in the section called “Section 8 Eligibility Requirements” on page 22 of this guide.

2. A previous eviction from rent-assisted housing.

PHAs may deny Section 8 admission to a family if any member of the household was evicted from federally assisted housing within the last five years.

3. Fraud, bribery or any other criminal act in relation to rent assistance.

PHAs are allowed to deny an application if a member of the family has committed any corrupt or criminal act in connection to a federal housing program. This includes submitting false information on the application.

4. Having an outstanding balance with a PHA.

If a family member owes rent or has an outstanding balance with any PHA, the household's application may be denied.

The decision to deny an application is generally made by the individual PHA you applied to. PHAs may consider mitigating circumstances when deciding whether or not to approve or deny an application.

For example, if a family member was removed from the Section 8 program for abusing alcohol in the past, but has since completed a supervised rehabilitation program, the PHA may decide to approve a new application.



Can you appeal a Section 8 denial?

If your application is denied, the PHA must send you a written notice explaining why. It must also let you know that you are allowed to request an informal review of the decision.

How does the informal review work?

The PHA will assign someone to review its decision to deny the application. The reviewer cannot be the same person who made the denial decision in the first place. You will be given the opportunity to respond to the PHA's decision with a spoken or written statement. In your statement, you can explain and give examples of why you believe the PHA's decision is wrong.

After the informal review, the PHA must notify you of the final decision and briefly explain the decision.

Getting on the Waiting List

If you are eligible for Section 8, you will likely get placed on a waiting list after you submit your preliminary application.

PHAs make public announcements whenever a waiting list opens. They are required to publish waiting list openings in popular newspapers.

However, they are also encouraged to reach out to at-need residents in other ways, including:

- Distributing flyers or applications at libraries, schools, hospitals, etc.
- Making announcements on local TV and radio.
- Buying advertisements on subways and buses.
- Asking current participants to inform their families, friends and neighbors.

If your preferred PHA has a closed waiting list, you may apply for assistance at any other PHA. You can even apply through multiple PHAs at the same time.

Local Preferences for Waiting Lists

A local preference is a factor that can affect how quickly you get assistance. PHAs may assign preferences to people who may have a greater need for affordable housing. You might qualify for a preference if you are:

- Elderly or near-elderly.
- Disabled.
- Displaced from home.
- A victim of domestic violence.
- Homeless.
- Living in substandard housing.
- A veteran.
- A local resident.

The exact preferences vary in each individual housing authority. Some PHAs do not have any local preferences.



Using Your **Housing Choice Voucher**

When your family is selected from a waiting list, the PHA will notify you in writing by mail. You will then have to fill out a full application, as discussed in the section called “How to Fill Out a Section 8 Application” on page 28 of this guide.

Once you have completed the full application and the PHA has verified the information you provided, the following will happen:

1. The PHA will send you a written notice inviting you to an individual or group briefing about the program.

2. During the briefing, you will receive information about:

- How the program works.
- What your responsibilities are.
- How to continue receiving benefits from Section 8 if you move to a new location.
- Where you may lease a unit.

3. The PHA will provide an informational packet with details about:

- The term of your voucher (how long it is valid).
- The amount of your rent assistance payment.
- Information about where to find housing.
- An explanation of your obligations under the program.

To see what a housing voucher looks like, click the following link or input the URL into your browser's address bar: → <https://www.hud.gov/sites/documents/52646.PDF>

How much rent do tenants pay?

A family's expected contribution depends on the family's income and fair market rental rates in the area.

To calculate how much rent a Section 8 family must pay, HUD uses one of the following formulas (whichever is greater):

30 percent of monthly adjusted income

This is gross income (before taxes) minus deductions for dependents, child care and disability assistance. Elderly or disabled families can also claim an elderly deduction and a medical expenses deduction.

10 percent of gross monthly income

This is income before taxes and deductions.

The welfare rent in as-paid localities

The “welfare rent” only applies to families who are on welfare (Temporary Assistance for Needy Families) in places where the welfare office designates a certain amount of cash assistance for rent. Not all welfare offices do this, so this does not apply to everyone.

The PHA’s minimum rent

This varies by PHA but is between \$25 and \$50. A PHA will only impose a minimum monthly rent if each of the previous three formulas equals less than \$25.

How to Find HUD’s Fair Market Rental Rates for an Area

To check an area’s fair market rental rate, follow these steps:

1. Visit the following URL:

→ <https://www.huduser.gov/portal/datasets/fmr.html#2021>

2. Click the button that says, “Click Here for FY 2020 FMRs.”
3. Select your state from the list. A county list will appear to the right.
4. Click the county whose income limits you want to check.
5. Finally, click “Next Screen” to see the fair market rents for the area.

Your results will show the fair market rents for units up to four bedrooms.

Note: When you first enroll in Section 8, you are not allowed to pay more than 40 percent of your adjusted gross monthly income on rent.

Where can you use a Section 8 voucher?

You can use your voucher in any type of housing on the open market, including apartments, townhomes, single-family homes, etc.

However, you cannot use a Section 8 voucher in:

- A nursing home, care home or any other facility providing psychiatric, nursing or medical care.
- A unit occupied by its owner.
- College dormitories.
- Prison or reformatory units.
- Public housing units.
- Any other unit already receiving a federal subsidy, such as project-based assistance.

How do PHA jurisdictions affect where I can use my voucher?

When you first begin receiving assistance, your PHA may require you to choose a unit located within its jurisdiction. A jurisdiction is simply the service area covered by a PHA.

In most cases, you are required to rent within a PHA's jurisdiction ONLY if you did not already live in the area when your voucher was granted.

In other words, a PHA may only allow you to use your voucher outside its jurisdiction if you were already living in that area when you received your voucher.

Where to Search for Section 8 Housing

There are many ways to find Section 8-approved housing. Looking online is the easiest way to find a unit. Resources to consider trying are described below.

- **HUD's Resource Locator tool:**

- Click on the following link or input the URL into your browser's address bar:
→ <https://resources.hud.gov/>
- Allow location access.
- Click "Find Affordable Housing Opportunities Near Me."
- Next, enter a city or address in the search bar.
- A local map will appear with multiple icons on it. Click on an icon to learn about the housing unit.

- **U.S. Department of Agriculture (USDA) listings:**

- Click on the following link or input the URL into your browser's address bar:
→ https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp
- Click on a state on the map.
- Next, click a county.
- Finally, click on the name of a rental property from the list.

- **PHA listings.** A PHA may provide you with:

- Links to apartment searching websites that the PHA endorses.
- A list of landlords who have rented to Section 8 participants in the past.
- Flyers from local landlords.

Many PHAs partner with a third-party website to advertise rental listings. For example, GoSection8.com or SocialServe.com are common resources for PHAs to partner with.

Where else can you look for housing?

Because a housing choice voucher gives you the freedom to choose any rental unit, you are not limited to using the above resources. You may also search for housing in the following places:

- Any mainstream apartment searching website, such as Zillow, Apartment Finder or Apartments.com.
- Newspaper advertisements.
- Online classifieds.
- For-rent signs in the neighborhood.

Keep in mind that you do not need to limit your search to housing advertised to low-income renters. In fact, you can choose any unit you want as long as it meets the requirements discussed in the sections called “What happens when I choose a unit?” on page 42 and “Section 8 Housing Quality Standards” on page 44 of this guide.

Can a landlord refuse to accept Section 8 vouchers?

The federal government does not prohibit discrimination based on source of income. This means that as far as HUD is concerned, landlords are allowed to refuse Section 8 vouchers.

However, many states, counties and cities have laws against discrimination based on source of income (SOI). In these places, it is **illegal** for a landlord to refuse to rent to you just because you are enrolled in Section 8.

For a list of places with laws against discrimination based on source of income, review the table below:

States with SOI Laws for Section 8	California, Connecticut, Delaware, District of Columbia, Hawaii, Maine, Massachusetts, New Jersey, New York, North Dakota, Oregon, Utah, Vermont, Washington
Counties with SOI laws for Section 8	Marin County (CA), Santa Clara County (CA), Broward County (FL), Miami-Dade County (FL), Cook County (IL), Frederick County (MD), Howard County (MD), Montgomery County (MD), Erie County (NY), Nassau County (NY), Westchester County (NY), Suffolk County (NY), King County (WA), Dane County (WI)

Cities with SOI Laws for Section 8

California: Berkeley, Corte Madera, East Palo Alto, Fairfax, Mill Valley, Novato, San Anselmo, San Diego, San Francisco, Santa Monica, Woodland; **Colorado:** Boulder, Denver; **Delaware:** Wilmington; **Illinois:** Chicago, Glenview, Harwood Heights, Naperville, Urbana, Wheeling; **Iowa:** Iowa City, Marion; **Massachusetts:** Boston, Cambridge, Quincy, Revere; **Maryland:** Annapolis, Baltimore, Frederick; **Michigan:** Ann Arbor, East Lansing, Grand Rapids, Jackson, Kentwood, Lansing, Wyoming; **Minnesota:** Minneapolis; **Missouri:** St. Louis; **New York:** Buffalo, Hamburg, New York City, Rochester, Syracuse, West Seneca; **Ohio:** Linndale, South Euclid, University Heights, Warrensville Heights, Wickliffe; **Pennsylvania:** Philadelphia, Pittsburgh, Borough of State College; **Texas:** Austin, Dallas; **Tennessee:** Memphis; **Washington:** Bellevue, Bellingham, Kent, Kirkland, Olympia, Redmond, Renton, Seattle, Spokane, Tumwater, Vancouver; **Wisconsin:** Cambridge, Madison, Milwaukee, Ripon, Sun Prairie, Wauwatosa

If you live in one of these locations and believe you were discriminated against based on your Section 8 status, you have a right to submit a complaint. Contact your PHA for information on the state, county or city office that can receive your complaint.

How long is a housing choice voucher valid?

Once you are accepted into the program, it is important to begin your search for housing as soon as possible. By law, PHAs are required to give you **at least 60 days to secure a rental home**.

However, some PHAs may set longer terms. If you do not find a unit before the deadline, your voucher may expire and become invalid.

A housing authority may also let you apply for an extension of at least 90 days if you are having trouble finding a place to rent. Some PHAs may grant longer extensions. For example, Miami-Dade offers a 60-day extension to its 60-day initial term, for a total 120-day voucher term.

The process for asking for an extension varies by PHA. When you are accepted into Section 8, your PHA will explain how you can receive an extension.

Additionally, PHAs set their own eligibility guidelines for extensions. Some may only grant the extension under extenuating circumstances, such as a family member's hospitalization or another emergency.

For more information about extensions, contact your PHA. You can find contact information in the "State Contact Information" on page 12 of this guide.

What happens when I choose a unit?

Once you find a unit that you want to rent, you will need to contact the landlord. The next steps may include:

- Touring the apartment.
- Submitting to a background check or other screening procedures.
- Undergoing an interview with the landlord.

Keep in mind that landlords, not PHAs, are responsible for screening tenants. Even if you meet your PHA's requirements, a landlord can set their own rules about tenant approval as long as the rules do not break federal, state or local laws.

The HUD advises beneficiaries to consider multiple units before making a decision. Your PHA can provide you with information about landlords in your area who have worked with the program before, but it is up to you to find and select a suitable housing unit.

Once you find a housing unit that you want to move into and work with the landlord on an agreement, you must notify the PHA by submitting a request for tenancy approval.

The PHA must provide you with a form that you will fill out and sign (along with the landlord's signature) to submit this request.

In addition to the form, you must submit a copy of your lease agreement and the tenancy addendum provided by the HUD.

After submitting these documents to the PHA, the PHA will make sure that:

- The unit is eligible for Section 8 vouchers.
- The landlord is acceptable.
 - PHAs will not allow you to rent from landlords who have committed fraud, engaged in criminal activity, repeatedly rented units that do not meet housing codes, etc.
- The unit meets HUD housing standards.
 - Refer to the next section, called "Section 8 Housing Quality Standards" on page 44, for details on housing standards.
- The rent is reasonable.
 - Refer to the section called "Using Your Housing Choice Voucher" on page 34 for specific information on HUD rental limits by area.

Once all of these requirements are met, the PHA will execute a Housing Assistance Payment (HAP) contract with the landlord. You will then start receiving rent assistance.

Once the lease begins, the PHA will send a portion of the rent payment directly to the landlord whenever it is due. You will be responsible for paying the remaining amount of rent directly to your landlord.

For more information on rent amounts, refer to the section called “How much rent do tenants pay?” on page 35 of this guide.

Section 8 Housing Quality Standards

When you choose a unit and apply for tenancy through your PHA, the PHA will hire an independent agency to inspect the unit.

Depending on your PHA’s policies, a member of your household may need to be present during the inspection. PHAs are required to give you reasonable notice so you can make the necessary arrangements.

During an inspection, the housing authority ensures that the unit is:

- The appropriate size for your family.
- Free from major issues, such as:
 - Broken windows, doors or locks.
 - Damaged walls, ceilings or floors.
 - Inadequate lighting or outlets.
 - A poor foundation.
 - Inadequate heating and cooling.

For more detailed information on housing quality standards, refer to HUD's publication "A Good Place to Live" at the link below:

→ https://www.hud.gov/sites/documents/DOC_11735.PDF

Tenant Responsibilities in the Section 8 Program

Once you begin receiving rent assistance, it is important to follow the program rules as well as your lease terms. As a tenant, you are responsible for:

- Paying your portion of the rent on time each month.
- Keeping your rental in good condition and notifying the owner about necessary repairs.
- Allowing annual PHA inspections.
- Notifying the PHA and your landlord prior to moving.
- Telling the PHA about changes to your income or family composition.

Recertifying Your Section 8 Eligibility

After you receive a voucher and begin renting, you will need to undergo yearly reexaminations in order to keep your assistance.

The point of reexaminations is to verify that you are still eligible to receive assistance. During your reexamination, the PHA will check your:

- Income.
- Assets.

- Expenses.
- Family composition.

You should be prepared to verify any information you give with acceptable documents, such as W-2 forms, copies of bank statements, etc.

Can you move and keep getting assistance?

If you receive a tenant-based housing choice voucher, you are allowed to move somewhere else and bring your assistance with you.

The process of moving with rent assistance is called “portability.” Before you move, however, it is important to keep these rules in mind:

- When using vouchers, you usually cannot move more than once a year.
- You must give your PHA and landlord appropriate notice.



Your Housing Rights

As a renter or homeowner, you have certain rights. Under the Fair Housing Act, it is illegal for anyone to discriminate against you based on:

- Race.
- Color.
- Religion.
- National origin.
- Sex.
- Family status.
- Disability.

Illegal discrimination occurs when a landlord does one of the following **in relation to one of the aforementioned protected categories**:

- Refuses to rent housing.
- Refuses to negotiate housing.
- Makes housing unavailable.
- Establishes different housing terms, conditions or privileges for certain applicants.
- Gives different services or facilities.
- Falsely denies that a property is available for rent, sale or inspection.

- Publishes or prints any sort of notice or statement that shows his or her preferences, discrimination or limitation about a rental or sale.
- Applies different criteria to assess possible tenants or owners (income, requirements, fees, approval procedures, etc.).
- Evicts a tenant or a tenant's guest.
- Limits or discourages a rental or sale.
- Delays or does not provide maintenance services.
- Assigns people to specific sections or buildings.

For other examples of housing discrimination based on a federally protected category, click on the following link or input the URL into your browser's address bar:

→ https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination

How to File a Complaint Against HUD or a PHA

If you believe you were treated unfairly or that your rights were violated, you can file a complaint with the Office of Fair Housing and Equal Opportunity (FHEO).

Online

You can file a complaint online in English or in Spanish.

- To file a complaint in English, click on the following link or input the URL into your browser's address bar:
→ <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>
- Para presentar una queja en español, haga clic en el siguiente enlace. (Si

hacer clic no funciona, copie y pegue el enlace en la barra de direcciones de su navegador):

→ https://portalapps.hud.gov/AdaptivePages/HUD_Spanish/Espanol/complaint/complaint-details.htm

By Email

To file a claim by email, download the PDF document in the table below. Then, complete the Housing Discrimination Information page and email your local FHEO office according to your region:

PDF Form	
English	https://www.hud.gov/sites/documents/DOC_12150.PDF
Spanish	https://www.hud.gov/sites/documents/DOC_12153.PDF
Arabic	https://www.hud.gov/sites/documents/DOC_12147.PDF
Cambodian	https://www.hud.gov/sites/documents/DOC_12148.PDF
Chinese	https://www.hud.gov/sites/documents/DOC_12149.PDF
Korean	https://www.hud.gov/sites/documents/DOC_12151.PDF
Russian	https://www.hud.gov/sites/documents/DOC_12152.PDF

Somali	https://www.hud.gov/sites/documents/DOC_20596.PDF
Vietnamese	https://www.hud.gov/sites/documents/DOC_12154.PDF

Email Address by State or Territory

CT, ME, MA, NH, RI, VT	ComplaintsOffice01@hud.gov
NJ, NY and the Caribbean	ComplaintsOffice02@hud.gov
DE, DC, MD, PA, VA, WV	ComplaintsOffice03@hud.gov
AL, FL, GA, KY, MS, NC, SC, TN	ComplaintsOffice04@hud.gov
IL, IN, MI, MN, OH, WI	ComplaintsOffice05@hud.gov
AK, LA, NM, OK, TX	ComplaintsOffice06@hud.gov
IA, KS, MO, NE	ComplaintsOffice07@hud.gov
CO, MT, ND, SD, UT, WY	ComplaintsOffice08@hud.gov
AZ, AS, CA, GU, HI, NV	ComplaintsOffice09@hud.gov
AK, ID, OR, WA	ComplaintsOffice10@hud.gov

By Phone

To file a complaint by phone, speak with an FHEO intake specialist by calling:



- **1-800-669-9777**
- **1-800-877-8339**

By Mail

To file a complaint by mail, download and print the PDF document in the table below. Then, complete the Housing Discrimination Information section and mail the form to the office for your region (office addresses are included in the document):

PDF Form	
English	https://www.hud.gov/sites/documents/DOC_12150.PDF
Spanish	https://www.hud.gov/sites/documents/DOC_12153.PDF
Arabic	https://www.hud.gov/sites/documents/DOC_12147.PDF
Cambodian	https://www.hud.gov/sites/documents/DOC_12148.PDF
Chinese	https://www.hud.gov/sites/documents/DOC_12149.PDF
Korean	https://www.hud.gov/sites/documents/DOC_12151.PDF

Russian	https://www.hud.gov/sites/documents/DOC_12152.PDF
Somali	https://www.hud.gov/sites/documents/DOC_20596.PDF
Vietnamese	https://www.hud.gov/sites/documents/DOC_12154.PDF



The HUD **Public Housing Program**

In addition to Section 8, the Department of Housing and Urban Development also oversees the Public Housing Program.

The two programs are often confused with one another because they have similar eligibility requirements and are geared toward similar groups, namely low-income renters. Learn more about this program in the sections below.

What is the Public Housing Program?

The program provides rental housing that is safe to the following groups of people: the elderly, the disabled and low-income families.

Like Section 8, the program is administered by public housing agencies. The HUD provides the PHAs with federal funds so that the PHAs can keep the rental costs of their housing affordable.

Various types of housing are available through the Public Housing Program, including single-family homes and apartments.



Who qualifies for public housing?

To qualify for public housing, you must meet the following requirements:

- Your annual gross income (before taxes are removed) is lower than the income limit in your area.
 - Income limits vary by PHA.
- You belong to one of the following eligibility groups (the elderly, the disabled or a family).
- You are a U.S. citizen or a legal resident of the country.

Similar to the Section 8 program, if you meet the above requirements, the public housing agency you apply to will check your references to make sure that your family will be good tenants. If your record has indications of alcohol abuse, drug abuse or other habits that may have a negative effect on the housing environment, the PHA may deny your application.

To find out if you meet the income requirement, the HUD provides an online tool that allows you to see the income limits of individuals and families by specific area.

Simply choose your state and county to view the income limits in your area.

→ <https://www.huduser.gov/portal/datasets/il.html>

How to Apply for Public Housing

The process to apply for public housing is the same as the one to apply for Section 8.

To apply for public housing, you must contact your local PHA to submit an application.

The application will ask for:

- The names, genders and birthdates of everyone who will be living in the public housing unit.
- The relationship between each individual named and the person applying for public housing.
- Your contact information, including your phone number and residential address.
- Contact information for your landlords, who will be asked about your conduct as a tenant.
- A one-year income estimate for your household, including the sources of the income.
- Contact information that would allow the PHA to confirm your income estimate, any deductions you might be eligible for and your family makeup, such as contact information about your bank and employer.
 - You will be asked to sign a release form so that the PHA can obtain this information.
- Information about potential preferences you may qualify for, such as if you have a veteran living in the family

Note: If you are applying for Section 8, you do not need to submit a separate application for the Public Housing Program. Once your name is put on the waiting list for Section 8, your PHA is required to also offer you a spot on the public housing waiting list.

To get in contact with your local PHA, you can find state-specific contact details in the section called “State Contact Information” on page 12 of this guide.

What happens after you apply?

The PHA you apply to must notify you in writing regarding its decision. Applicants who do not qualify will be notified in writing regarding the reason for their denial.

Similar to Section 8, you may request an informal review if your application was denied.

Applicants who do qualify will be placed on a waiting list and contacted as soon as their names are reached on the list.

Note that long waiting periods are common because the demand for public housing typically exceeds the units available. Also, PHAs can give preference to certain groups of people, which allows these applicants to receive public housing before other applicants.

Preferences vary by PHA, so be sure to contact your local public housing agency to find out about preferences in your area and to see if you may be able to get faster access to housing.



Public Housing Leases

If you qualify for public housing and you accept the unit you are offered by the PHA, you will need to sign a lease with the PHA.

The PHA now becomes your landlord. Depending on the specific housing agency, you may have to pay a security deposit to the PHA as well.

How much do you have to pay in rent for public housing?

Your rent cost with public housing is based on how much your family is expected to earn in the year minus any deductions you are eligible for.

Rent under the Public Housing Program is calculated the same way it is under Section 8. Your PHA will decide your specific rent payment by selecting the highest of the following four options:

1. 10% of your total monthly earnings
2. 30% of your adjusted monthly earnings, which is total income minus deductions
3. The amount of your welfare rent
4. A minimum rent of \$25-\$50.

If applicable, your PHA will decide what deductions you are eligible for after looking at your application.

Based on the HUD rules, the deductions a PHA is allowed to subtract from your gross income include:

- Subtracting \$480 for every dependent member in the household.
- Subtracting \$400 for every elderly or disabled member in the household.

A PHA may also allow you to deduct certain medical expenses if the head of your household is disabled or elderly.

How long does public housing last?

As long as you are following the guidelines provided in your lease agreement, you can remain in public housing.

However, note that PHAs will review your ability to follow your lease agreement, as well as your eligibility requirements, on a regular basis. Specifically, PHAs will look at your income at least once a year.

If the PHA finds that you make enough money to afford a home without public housing assistance, they may decide to terminate your lease.

On the other hand, if a PHA sees that your family requires assistance with making your public housing safe and sanitary, it is the PHA's responsibility to repair or renovate the housing for you.



Your Free Guide To
Section 8 Housing