



Section 8 Housing Program

What is the Section 8 Housing Program?

The Section 8 Housing Program is a subsidized housing program for low-income families and individuals. The Housing and Community Development Act of 1974 authorizes the payment of rental housing and utilities assistance to private landlords on behalf of approximately 3.1 million low-income households.

Under this act, tenants pay approximately 30% of their income for rent, with the rest paid by the federal government. Sometimes there may be funding to help with mortgage payments as well as rent.

Who is eligible to participate in a Section 8 program?

Eligible participants are families or individuals whose income is not more than 50% of the median income for the county or city where they live.

By law, Public Housing Authorities must give 75% of their vouchers to those whose incomes are less than 30% of the area's median income.

How long can someone receive Section 8 assistance?

There is no time limit for participating in the Section 8 program. But in areas where the demand for housing is high, there is a waiting list which may be closed to keep families from waiting for housing that is not available. In some areas, the wait time is now three to five years.

How can a family or individual apply for Section 8 assistance?

- Contact your local Public Housing Authority and/or HUD, usually listed in the Yellow Pages under "Housing." Or go to www.affordablehousingonline.com
- Be prepared to provide proof of income, assets, and disability.
- To learn more about the allowable family income of a household budget, search for Self Sufficiency Calculator by state. For an example, go to www.thecalculator.org

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