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HOUSING CHOICE VOUCHER FACT SHEET

The Housing Choice Voucher program (formerly called Section 8) is the federal government's major program for assisting very low-income families, the elderly, and persons with disabilities with affording decent, safe, and sanitary housing in the private market. Participants receive a housing subsidy voucher and are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family or individual who is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice. The owner must agree to accept the voucher subsidy to pay the portion of the rent not paid by the participant. The participant is free to choose any privately owned housing that meets the requirements of the program, including minimum standards of health and safety, as determined by the PHA.

Eligibility

Eligibility for a housing voucher is determined by the PHA based on the household's total annual gross income and a criminal background screening. To qualify, participants must have an income that is 50 percent or less of the area median income, be a US citizens or fall within specified categories of non-citizens who have eligible immigration status.

How it works

The Housing Choice Voucher program places the choice of housing in the hands of the individual family. Individuals apply to participate in the voucher program and are placed on a waiting list. When they reach the top of the list, they are screened to determine if they are income eligible and meet the PHA's criminal screening criteria. Applicants determined to be eligible are issued a voucher. Participants are advised of the "amount of subsidy for which they are eligible based on household size. Participants are encouraged to consider several housing choices to secure the best housing for the household's needs.

When the participant finds a unit and reaches an agreement with the landlord over the lease terms, the PHA must inspect the dwelling to determine if it meets housing quality standards. The PHA must also determine whether the rent requested is reasonable by examining rents charge for comparable units in the building and/or in the neighborhood.

The PHA calculates the amount of housing assistance that allowable. In most cases, the maximum housing assistance is calculated by subtracting 30% of the voucher holder's monthly adjusted income from the gross rent. The participant generally pays 30% of his/her monthly adjusted income for rent and utilities. The PHA pays the balance directly to the landlord.

Other Resources:

- [HUD's Housing Choice Voucher Fact Sheet](#)
- [Maryland Department of Housing & Community Development](#)