

WHAT IS SECTION 8 HOUSING?

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WHAT IS SECTION 8 HOUSING?

By DAN THE ROOMMATE MAN

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HUD has housing programs for low-income families. Once accepted into the program the family or individual is free to choose any housing which meets the requirements of the program. Participants are not limited to subsidized housing projects. In general the participants are required to pay 1/3 of their gross income as their portion of the rent. The remaining rent is paid directly to the landlord by the Housing Authority on behalf of the tenant.

The major problem with Section 8 housing is that there are limited funds. The waiting list for a voucher or a certificate can be years in some states. Also some landlords do not feel comfortable renting to Section 8 participants because of government red tape. To make things worse Section 8 has received quite a bit of bad press involving renters who damaged rental property and/or did not take care of the property. If your Section 8 renter should damage your property, HUD will pay for the repairs.

AM I ELIGIBLE?

To qualify for a rental voucher or certificate the combined family income cannot exceed 50% of the median income for your county. The median income level varies from county to county. Contact the Housing Authority for the income level for your area and family size. Upon submission of your application the Housing Authority will review your application to determine your eligibility as well as the amount of your rental assistance payment.

ABUSE OF SECTION 8

Unfortunately this program is frequently abused. This program is very much needed for families who cannot afford a place to live. The abuse comes in when families or individuals hide their assets and income from the agency in order to qualify for the program. The limited funds that HUD has then goes to people who are capable of paying for their own rent and many who are in desperate need remain on the agency waiting list. HUD is constantly policing this situation but there will always be those who will abuse the system at the expense of the innocent.

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dan the roommate man www.roommateexpress.com

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By connie

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