

SECTION 8 HOUSING

FREE GUIDE



Guide

Introduction



Life in the United States is not always affordable. Even as a hardworking American citizen, at the end of the day, expenses add up.

Life in the United States is not always affordable. Even as a hardworking American citizen, at the end of the day, expenses add up. From feeding your family to purchasing clothing, necessities mount. However, the most important expense – whether you are on your own or the head of a family – is living in a safe residence to call home. Depending on where you live, housing options are not always in line with your monthly income. If you recently learned you can no longer afford your home, or you obtained a job that is not paying you enough to afford your dwelling, there is a government program that can help.

The U.S. Department of Housing and Urban Development (HUD) heads what is known to most as Section 8 housing. Also referred to as Housing Choice Vouchers, this government-sponsored initiative provides financial assistance to those who cannot afford the cost of rental homes. If you are interested in finding out if you or your family qualifies for Housing Choice Vouchers in your state, continue on to read through our comprehensive eBook. You will learn about eligibility and application requirements, property inspection standards, Section 8 wait lists, landlord relationships and more. If you are currently in a dire financial situation, know that affordable living arrangements are within reach.

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History of Section 8 Housing

In 1937, the first U.S. Housing Act was passed by Congress, marking the beginning of what would be known as federally-sponsored housing in the United States.

. Low-income tenants (both individuals and families) were granted access to quality public housing options for the first time, thanks to funding from the government. Local public housing authorities managed the program in each state.

Amended in 1961, the Housing Act then developed Section 236, the Leased Housing Program. Local housing authorities were then commissioned to lease private units to low-income tenants. The flow of the operation was as follows: eligible applicants would be put on a waiting list for available units, the amount of rent would then be determined, tenants would pay a designated percentage of the rent and then the local housing authorities would step in to pay the difference on what property owner would have received in the open market on behalf of the tenant. In addition, housing authorities were in charge of maintaining these buildings following an agreement with the private landlord. To uphold the program, tenants receiving federal housing aid from the government were required to report annual income calculations in order to retain their eligibility



In 1974, Section 8 was integrated into the newly-amended Housing Act under the Housing and Community Development Act. Switching gears from housing authorities both managing and developing public units, the program then sought to assist low-income citizens that were spending too much of their income on housing with finding affordable solutions. Section 8 also established that federal funds were able to be utilized by those in need when shopping for housing on the open market, meaning those receiving the aid could choose their own dwellings. Section 8 enforced that residents employing housing funds would not be responsible for spending more than 30 percent of their income on rental payments, allowing federal funding to handle the remainder. Section 8 also included several important subprograms, including: New Construction, Substantial Rehabilitation and Existing Housing Certificate initiatives. In 1978, the Moderate Rehabilitation Program was added, followed by the Voucher Program in 1983, rounded out by 1991's Project-based Certificate program.

Government funding is responsible for determining the amount of subsidized units available by a local housing authority, and the program continues to reform with the backing of Congress. Most recently, in 2008, the consolidated Appropriations Act delivered \$75 million in funds for the U.S. Department of Housing and Urban Development's HUD-VASH (Veterans Affairs Supportive Housing) voucher program, which assists homeless veterans with necessary support services.

Currently, the Section 8 housing program is better known as the Housing Choice Voucher program. The operation is administered locally by public housing agencies, also called PHAs, that act as liaison between the government and the vouchers. The vouchers are then distributed to landlords on behalf of families enrolled in the program. In addition, under Section 8, some families can even choose to purchase a modest home with their vouchers, instead of applying the federal funds to a property lease's rental payments.



What is Section 8 Housing?



Section 8 housing is a government-sponsored initiative that helps low-income individuals and families afford their monthly rental expenses.

In order to apply for Section 8 help in your state, you must first qualify for the program. Eligibility standards are based on your total annual gross income, any assets you have, the size of your family and your citizenship status or lawful presence in the country. [Learn more about the qualifications in the section below entitled "Eligibility Requirements for Section 8."]

Once you have determined you are eligible to receive Section 8 aid, you can work with Public Housing Agencies (PHAs) in your neighborhood to seek out a suitable property lease. Keep in mind that in some cases, depending on your neighborhood, you may be assisted immediately or there is a possibility that you will be placed on a waiting list. After finding your new home, you are issued a voucher handled by your PHA, which will account for a certain percentage of your monthly home expenses. The PHA will pay your landlord a subsidy on your behalf and you will be responsible for paying the difference in cost.

Today, you and any other members in your family can shop openly for housing under Section 8. In order to utilize your Housing Choice Voucher, the dwelling you choose must meet both the building safety standards and the health code set forth by the U.S. Department of Housing and Urban Development. Prior to moving in and solidifying your voucher agreement, a public housing agency in your area must inspect and sign off on your choice of property. In addition, you must come to a lease agreement with the landlord of your new potential home. Your PHA will approve the lease terms if the rent requested by the landlord is acceptable in comparison to the current market price for similar housing.

Currently, Section 8 support can handle up to 75 percent of your housing expenses, including both rent payments and utility costs, so long as your income does not exceed 30 percent of the area median income. In order to participate in your local public housing agency's program, your income must not exceed 50 percent of the median income for the county in which you choose to live. Your PHA will configure the breakdown of rental payments, including which percentage will be handled by your Housing Choice Voucher, and the remainder you must pay each month. Maximum housing aid will typically be the lower of the payment average, minus 30 percent of your monthly adjusted income, or the gross rent for your home, subtracting 30 percent of your monthly adjusted income.

If you decide to relocate while receiving your Housing Choice Voucher, you can still receive HUD assistance, so long as you let your PHA know beforehand, handle the termination of your lease properly and seek out qualified replacement housing 12 months after your voucher was issued. If you do move outside of the jurisdiction of your current PHA, you must contact the PHA in your new neighborhood to discuss procedures and parameters accordingly. In order to continue receiving Section 8 financial assistance, you are responsible for completing income reports and announcing any changes that may impact your financial status. So long as you remain within the eligibility standards, you can continue to receive government aid in the form of Housing Choice Vouchers to handle your rent expenses.



Eligibility Requirements for Section 8

Before you set out to apply for Section 8 support in your county of residence, it is important to determine if you meet the eligibility requirements.

The qualifications are set by the U.S. Department of Housing and Urban Development, and are enforced by the different public housing agencies throughout the U.S. There are four main areas that determine your eligibility to receive Housing Choice Vouchers, and they include:

Family Composition

Any household interested in receiving a housing voucher from the HUD must meet its definition of a "family." The PHA has the authority to determine this definition on behalf of the HUD. Families are made up of one single individual or a group of people, including children (and those temporarily outside of the home), elderly members age 62 and above, disabled persons, displaced members due to disasters and remaining family members in the unit who reside when others leave.



Income Limits

Your income limits are determined by both your family size, as well as the county/neighborhood in which your PHA is located. Two income limits are used to determine eligibility, while a third is in place to ensure the PHA is assisting the neediest families in a given community. The first standard, the “very low-income limit,” is set at 50 percent of the area median income. The “low-income limit” is set at 80 percent of the area median income. This is used for families who are above the very low-income limits, but are still eligible due to continued Section 8 assistance, live in non-purchasing households or are displaced from a household because of mortgage issues. The final standard is the “extremely low-income limit,” which is set at 30 percent of the area median income. In this case, the PHA must helm 75 percent of living costs. Your income limit must be in line with your PHA’s jurisdiction at the time your voucher is processed.

Citizenship Status

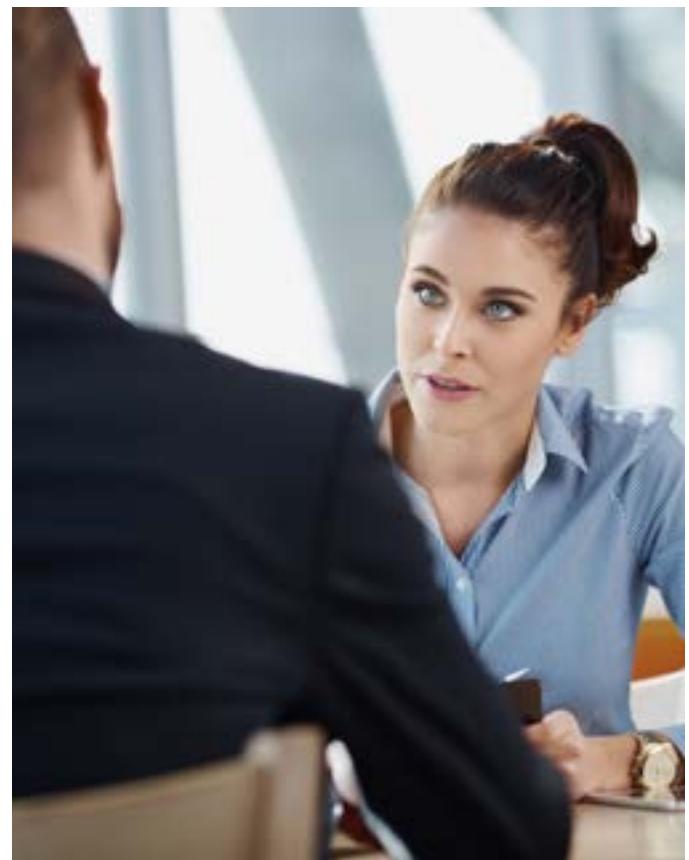
You must be a U.S. citizen or an eligible immigrant in order to apply for Section 8 aid. Any applicant claiming to have eligible immigrant status must present the required papers to his or her PHA for verification via the Immigration and Naturalization Service (INS). Any member residing in the household must sign a certification claiming status as a U.S. citizen, an eligible alien or stating the choice not to claim eligible status and, instead, acknowledge his or her ineligibility. For those that are U.S. citizens, your PHA may still request a citizenship document to verify your claim. Learn more about the required documents to verify your citizenship or eligible immigrant status in the upcoming section entitled “How to Apply for Section 8 Housing.”

Criminal History

If you were evicted from Section 8 housing or any other public housing initiative for drug-related criminal activity within the past three years, you are not eligible to apply for a Housing Choice Voucher until the required period has transpired.

Continued Eligibility

In order to continue receiving your Housing Choice Voucher, you must maintain your eligibility status according to the provisions listed above. You must submit income reports and report any changes to your financial status or household size in order to remain qualified for Section 8 housing vouchers in your local neighborhood.



Factors That May Make You Ineligible for Housing Assistance



If you are interested in applying for Section 8 Housing Choice Vouchers, then you must learn about both the eligibility qualifications, as well as the factors that deem you ineligible. Prior to filing an application with your local PHA, make sure to review the following details that may impact your eligibility.

What is a CORI?

Your Criminal Offender Record Information, also known as CORI, is a report of your criminal history. The report generally contains all criminal cases and accounts, no matter the outcome. If you were charged and found not guilty, your CORI will still include the case. If you are interested in obtaining your CORI, you can request a copy through your local Department of Criminal Justice. The reason it is important to review your CORI when it comes to Section 8 is because your criminal history can impact whether or not your application is accepted by your PHA. Even if your criminal offense dates back many years, it can still influence your housing voucher eligibility. If you request your CORI report, it is unlikely you will see the following listed:



Juvenile charges and court cases (unless you were tried as an adult)

1

Any neglect reports or child abuse accounts from your state's Department of Children and Families

2

Restraining orders against harassment or abuse (unless you have violated a restraining order resulting in criminal charges)

3

As mentioned in the previous chapter above, the U.S. Department of Housing and Urban Development has strict rules prohibiting any person who has been evicted from a Section 8 program or any other public housing initiative due to a drug-related crime from receiving immediate aid. Instead, you are required to wait three years from the date of your eviction before you can reapply for Section 8 housing assistance and become eligible, once again.

Ineligible Immigrant Status

If you are an immigrant that does not have legal presence to reside in the United States, it is likely you will be ineligible to receive Section 8 housing assistance. If you are non-citizen student, you are ineligible to request a Housing Choice Voucher, and so are any noncitizen family members with whom you reside. However, if you are a noncitizen student that is married to a citizen, and/or you have a child with a citizen spouse, your family is eligible to apply for housing assistance through Section 8. In this case, you are treated as a "mixed family."

Violation of Family Obligations

If you are currently eligible for a Section 8 housing voucher, but choose to violate the terms of your eligibility, your housing voucher can be denied or revoked. The factors that can impact the revocation of your Housing Choice Voucher include, but are not limited to:

If you add or subtract family members to your household and do not report the change.

1

If your income exceeds the limits defined by the HUD and your PHA.

2

If you provide false information on your application.

3

If the citizenship status of an eligible immigrant changes, and you do not report it.

4

If you do not comply with your lease terms.

5

If you commit fraud within your housing program.

6

How to Apply for Section 8 Housing



Once you have reviewed the above chapters regarding both Section 8 Eligibility Requirements and Section 8 Ineligibility Factors, you can make a decision on whether or not to continue with the application process. Even though Section 8 housing assistance is funded by the U.S. Department of Housing and Urban Development, you must apply through your local PHA.

State Lotteries

If you live in a state that is not currently accepting any Section 8 applications, you can enter the lottery through your local PHA. Since there are so many applicants that want to receive Choice Housing Vouchers in different neighborhoods, many states have waiting lists that have backed up their current programs. A lottery allows all eligible candidates a fair chance at the application process. Typically, once you submit your information to your PHA's lottery, you will one receive an application to complete if you are chosen. Keep in mind that lotteries are only held for certain periods of time each month or throughout the year, so you must continue to revisit your PHA's website to determine if and when you can enter in the hopes of receiving a Section 8 application to complete.

Filing your Section 8 Application

When the time comes to fill out your application, be it immediately or by selection through a PHA lottery, you will have two options:

Filing for Section 8 online



In order to successfully apply for Section 8 online, you must first visit your local PHA website. You can find your local PHA office's contact information in our Section 8 Housing Directory listed at the end of this eBook. Once you visit your local PHA portal and have determined that your county is currently accepting applications, you can proceed with the paperwork online. Make sure to follow the prompts in order to finish each section in its entirety prior to submitting the required information.



Applying for Choice Housing Vouchers in person

If your PHA does not allow online Section 8 applications, you can visit your local office to discuss filing an application in person. You can bring the files home to fill out and then revisit your local PHA office to submit the completed documents.

Required Documents

Whether you decide to fill out your Section 8 housing application online or in person, you will need to gather several documents as required by both the U.S. Department of Housing and Urban Development and your local PHA. Have the following information handy, so you can successfully complete the necessary paperwork:

Legal name

1

Date of birth

2

Race and ethnicity

3

Gender

4

Contact information

5

Proof of identity

6

Proof of citizenship or legal presence in the U.S.

7

Income and asset information

8

Social Security Number

9

Eviction history, if applicable

10

Criminal history, if applicable

11

Household size and information (including any members who are disabled, elderly or pregnant)

12

Note: Have the above details available for each family member that is currently residing in your household. This includes any ineligible immigrants or children who are temporarily residing in another home.

Section 8 Interviews

If your application is accepted by your local PHA, a representative will contact you to schedule an interview. During the interview, you will typically discuss your housing situation and the information you provided on your application. In addition, you may be asked to supply certified documents in person to verify your income, your citizenship or legal status and your identity.

Waiting Lists

Once you submit your application, depending on the PHA in your county, you may be added to a waiting list. Some PHA waiting lists open up occasionally, while others are years long. If your application is accepted and you are added to a waiting list, you will be contacted by your PHA when a voucher becomes available for your family. In the case that there is no waiting list in your county, you can proceed with your housing arrangements and receipt of Choice Housing Voucher with your local PHA office.



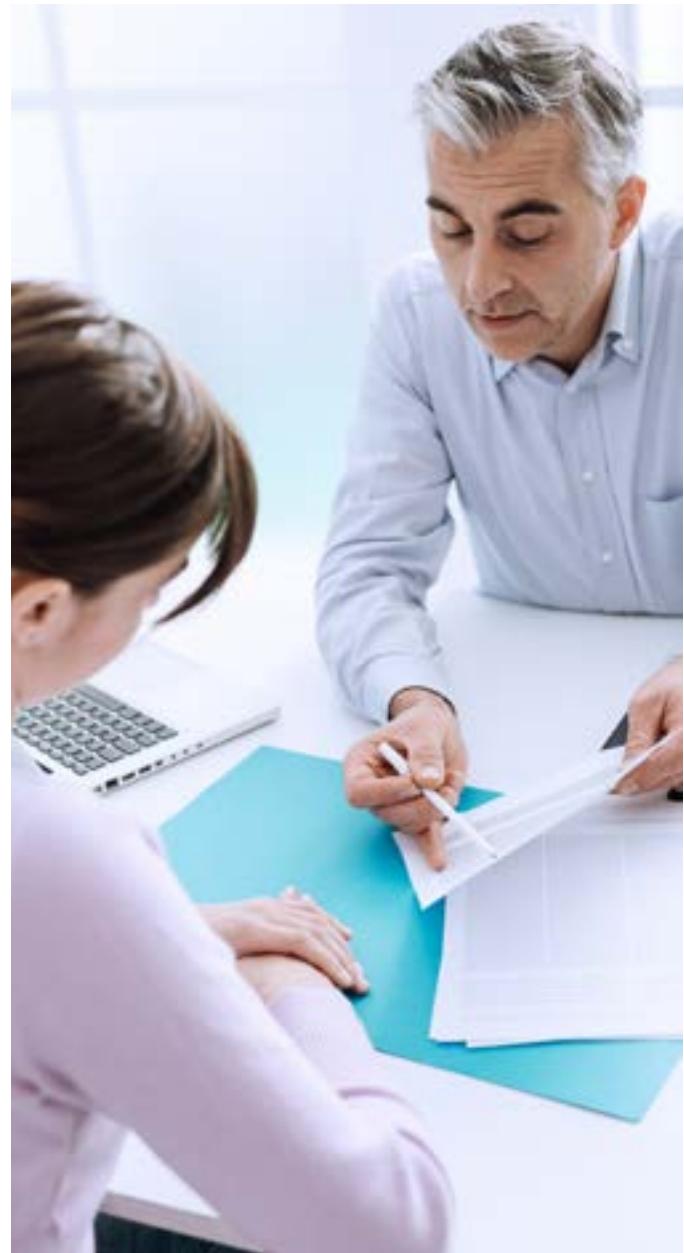
Section 8 Housing Interview Process

Once your application is approved by your local PHA office, you will be contacted to attend an interview or a briefing.

It is important that your eligibility remains intact throughout your application process. Oftentimes, if your PHA waiting list is years long, once your application is reviewed and cleared for a voucher, your eligibility standards have changed. For instance, you may have children that grew into independent adults, modifying the size of your household, or you may have undergone a career change that now disqualifies you from Section 8 assistance based on your gross annual income. No matter the circumstance, it is important to collect the original items from your application, and prepare accordingly for your in-person interview with the local PHA. During the interview you can confirm if you can still receive Housing Choice Vouchers to apply toward your rental payments.

How to Prepare for Your Section 8 Interview

In order to prepare for your Housing Choice Voucher interview with your local PHA office, you should gather specific documents and supporting information. Utilize the checklist below prior to visiting your PHA office:





Gather income statements

You may be asked to provide your income statements to prove your reported gross annual income. You can collect applicable tax documents for yourself (as head of the household) along with any other working family members who reside in your home. If you have any papers detailing assets to your name, bring those as well.



Have personal information handy

It is a good idea to write down the personal information of your household members to supply at your interview, so you can vouch for anyone residing in your household. Necessary information includes: full legal name, date of birth, Social Security Number, gender, race and ethnicity.



Bring certified documents

In addition to the personal information outlined above, you should also bring certified documents along with you. If you do not have the originals, confirm that certified copies are acceptable. Documents requested may include: proofs of identity, proofs of citizenship or legal presence in the country, name change documents (if applicable) and Social Security cards. Ask your PHA contact beforehand if you will need to provide these documents for yourself only or all of the family members residing in your household.



Applicable criminal history information

A background check will be run by your PHA either prior to your interview or during the process. If you have any legal documents to support or dispute a case on your record, be sure to present them to vouch for your character. Keep in mind that if you are involved in a drug-related crime in any housing program between the time your application is accepted and the date of your interview, you will likely face immediate application denial.



Eviction history papers

If you were previously evicted from another home, especially through another public housing program, it is important to bring any documentation regarding this incident. Your Choice Housing Voucher status may or may not be affected by your eviction, depending on the circumstances. It is up to your PHA to determine the outcome.

What to Expect at Your Interview

If you are prepared with the above items, you need not expect any surprises at your PHA interview. You will simply present the documents, discuss your background information and learn whether or not you and/or your household will qualify for Section 8 housing aid. If all goes well, and depending on the amount of Section 8 housing vouchers available in your county, you may be placed on a waiting list after your interview. If you are added to your PHA's wait list, you will be contacted as soon as a Housing Choice Voucher becomes available to apply to your home expenses. If your PHA does not currently have a waiting list, you can go through the motions of signing the necessary paperwork to receive your official voucher. Following the completion of this process, you can then proceed with searching for suitable housing in your county.



Getting on the Waiting List

If you live in a state that does not have any Housing Choice Vouchers available for you immediately following your application approval, you will be put on your county's waiting list. Luckily, wait lists are updated daily. Learn more about your PHA waiting list via the suggestions below:

Call your PHA periodically

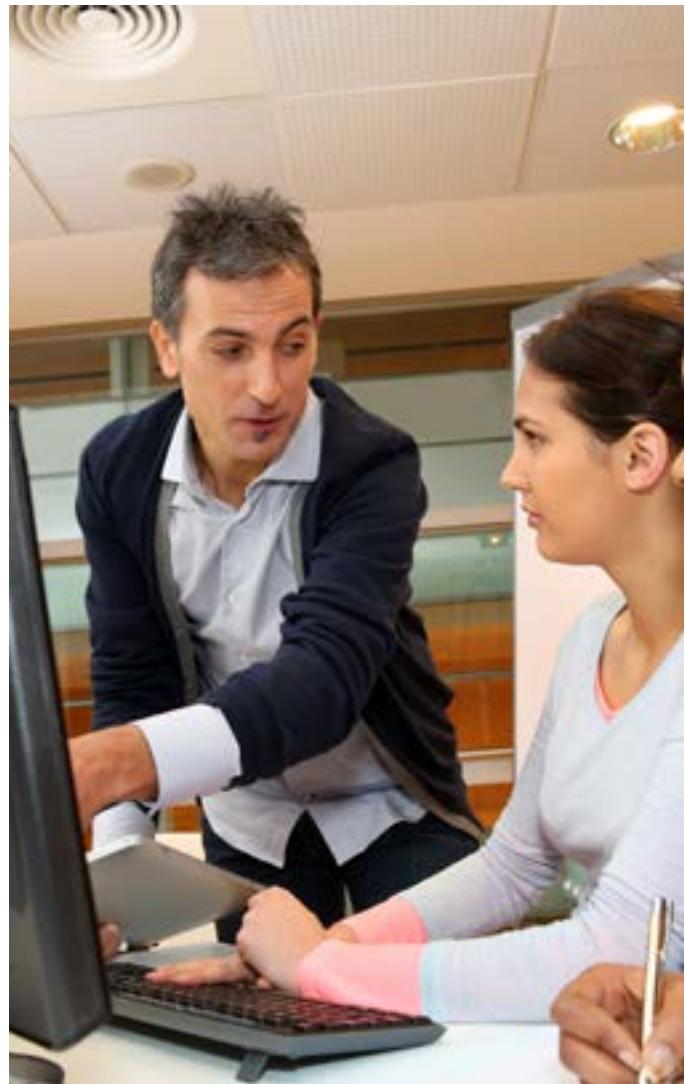
Use our handy Section 8 Housing Directory to locate your PHA office. Call a representative to check in on your position from time to time. Make sure to schedule reminder so you can routinely follow up on your Section 8 status.

Review the openings online

If you have a working computer with internet access, you can visit different websites in your state that periodically announce wait list openings. Schedule calendar reminders so you can keep on top of this task. If you applied for Section 8 assistance online, you may have access to your own account log in, which makes it even simpler to check your status.

Visit your PHA office in person

If you do not have a working phone or access to a computer with internet connection, you can visit your local PHA office to inquire about the current wait list.



How long is the wait?

Unfortunately, there is no true estimate when it comes to determining your PHA's wait list time. Therefore, it is extremely important to follow up regularly. To help this process, there is a department in every county that offers Housing Choice Vouchers, so you can always contact a representative during office hours. Some PHA waiting lists might last just a few weeks before vouchers become available, while others are lengthier and may take years to open.



Preferential treatment

In some counties, it is not unheard of for certain families or cases to receive preferential treatment on the waiting list. You may receive faster service from your Section 8 program if you:

Are living in substandard housing or are homeless

1

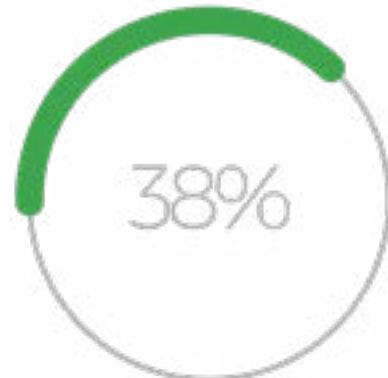
Are paying more than 50 percent of your paycheck on rent

2

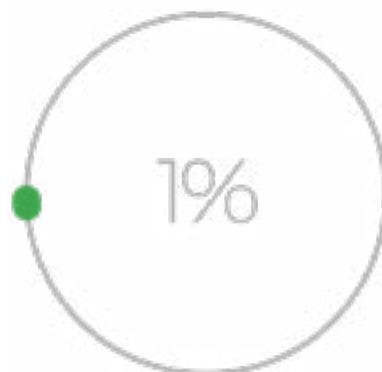
Are displaced involuntarily

3

Who is helped by housing choice vouchers?



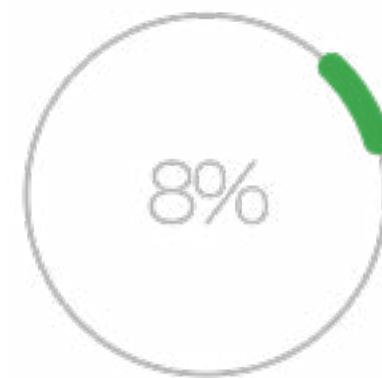
Adults with Children



Elderly with Children



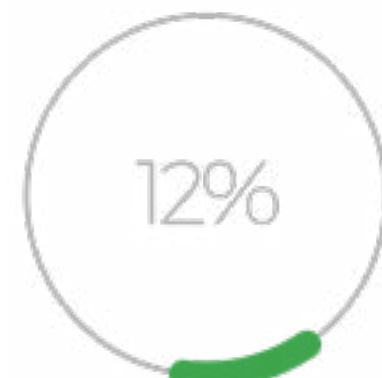
Elderly



Disabled Adults with Children



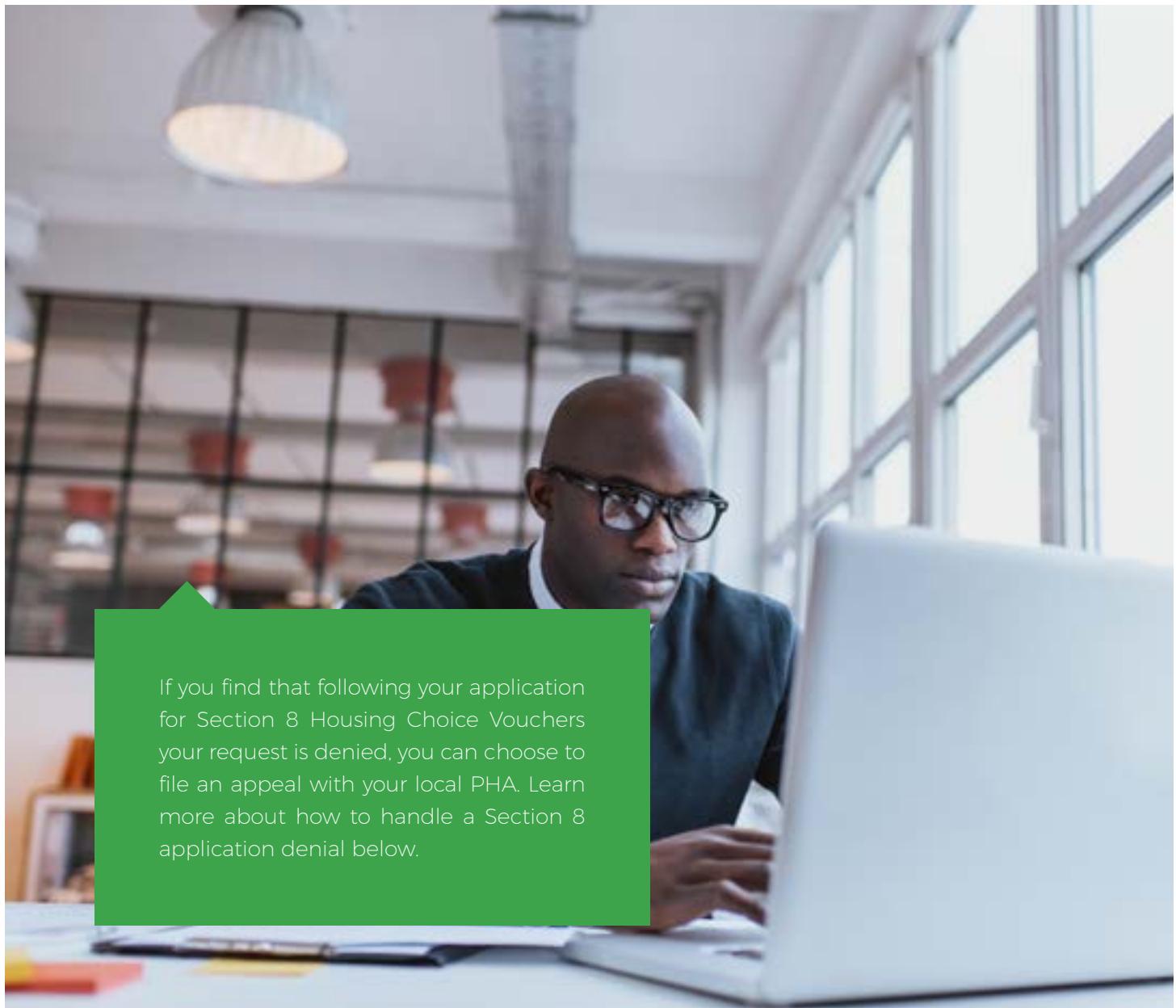
Disabled Adults



Childless Adults

Note: Childless adults are households headed by a person under 62 without disabilities, and without children in the home. Disabled adults are younger than 62. Elderly households are headed by a person age 62 or older.

How to Appeal a Section 8 Denial



If you find that following your application for Section 8 Housing Choice Vouchers your request is denied, you can choose to file an appeal with your local PHA. Learn more about how to handle a Section 8 application denial below.

Reasons for Section 8 Denial

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



Providing false information on your application

If you supplied false information on your Section 8 housing application, it is likely the reason why your request was dismissed. Whether you did not report your household's full gross annual income, or left out a family member residing in your home on your paperwork, your local PHA or the U.S. Department of Housing and Urban Development may consider this grounds for denial from the government-sponsored program.



Change in eligibility since your application was filed

If you supplied false information on your Section 8 housing application, it is likely the reason why your request was dismissed. Whether you did not report your household's full gross annual income, or left out a family member residing in your home on your paperwork, your local PHA or the U.S. Department of Housing and Urban Development may consider this grounds for denial from the government-sponsored program.



Failed background check

If you failed your background check at your PHA interview, you may receive notice that you cannot receive a Housing Choice Voucher in your county. Typically, it is drug-related criminal offenses that caused a previous eviction that will cause the PHA's to deny your request for Section 8 assistance.

How to Appeal a Housing Choice Voucher Denial

If you believe your case was wrongfully denied, you can file an appeal with your PHA. No matter what the circumstance, you have the right to challenge your denial. In order to appeal your case, you should first review your denial letter carefully. Depending on your PHA's protocol, you may be able to file your appeal online, in person or by mail. Make sure to confirm the preferred method of contact prior to sending your request.

In addition, review the details regarding the timeframe in which you must file your appeal. You will only be able to challenge your case within a certain period of time. If you wait too long, your appeal will be invalidated. Make sure to copy or scan any paperwork, so you have proof of your documents as a backup prior to mailing or submitting. You must request a hearing, a meeting or a conference (depending on your PHA's terminology) to review the decision in person. A representative will contact you within a certain number of days to schedule a time to review your case.

As your hearing approaches, it is important to gather any supporting documentation that may overturn the PHA's decision. Information to have on hand that may support your case includes:

Proof of your resolution of a criminal charge (court documents, completion of community service, rehabilitation paperwork, character references, a letter from your attorney).

1

Explanation of a past eviction (rental history and references since).

2

Documents to correct false information (missing income paperwork, changes in your household dynamic).

3

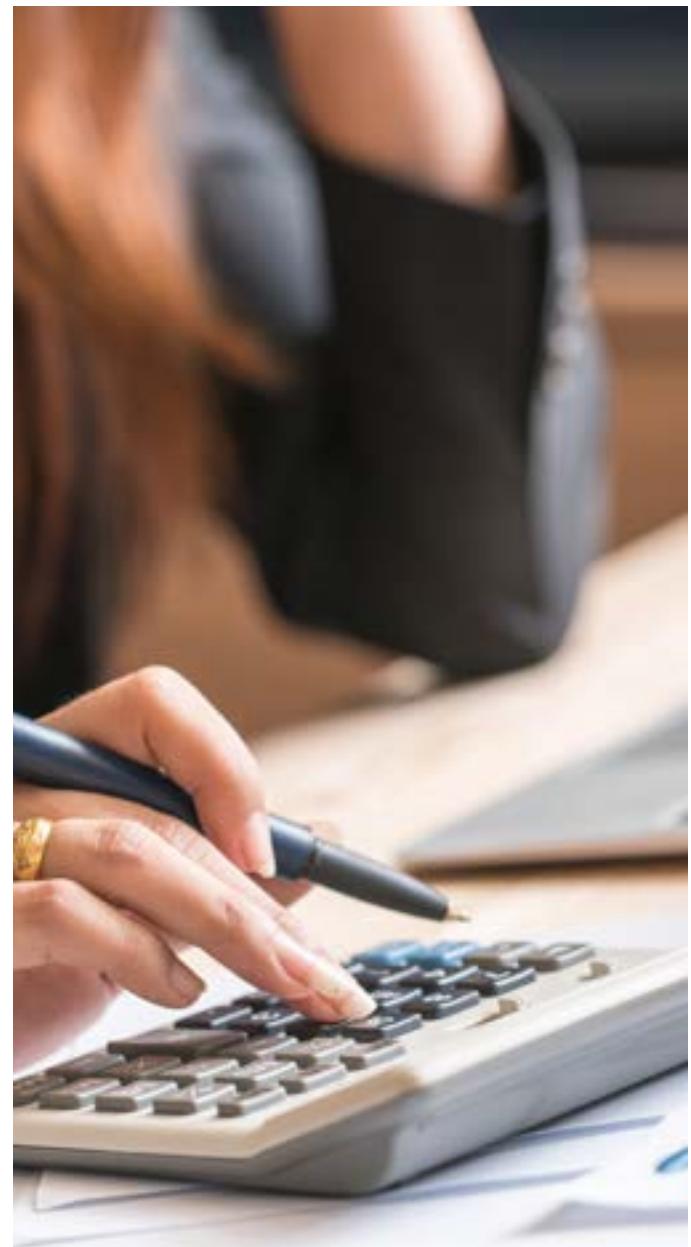
In addition, if you would like to bring a witness to your hearing to vouch for your character or your case, you have the right to do so. Your hearing will be administered by a member of the PHA that did not participate in deciding your initial denial. Following your hearing, you will receive a written letter determining the outcome of your appeal. If your case is denied, you can make further appeals if you so choose. If your denial is overturned, you will receive a subsidy in the form of a housing voucher, or you will be placed on your PHA's waiting list, and awarded a voucher at a later date.

What costs will I have to pay if I am chosen for Section 8?

Section 8 allows for the U.S. Department of Housing and Urban Development to provide federal funding to those who need assistance in paying rental expenses. That being said, no one recipient, be it an individual or a family, will receive 100 percent rental coverage. The amount of money you are responsible for contributing toward your rent will depend on your income category, which includes: very low-income, low-income or extremely low-income. Your PHA will determine the amount of housing assistance that is available to put toward your rent in the form of your Housing Choice Voucher. In order to determine how much rent you will be responsible for paying, simply multiply your monthly income times 30 percent. The end result will be the monthly rental payment you owe your landlord. If you would like to review how much your housing voucher will total, subtract the amount of rent you will be responsible for from the total cost of the rent.

Your monthly income x 30 percent =
The portion of the monthly rental
payment you are responsible for

Monthly rent sum – the rental portion
you're responsible for = The portion of
your rent paid by voucher



Additional Expenses to Consider

In addition to the portion of your monthly rent that you are responsible for, there are other expenses to consider. Depending on your lease agreement, you may need to factor in the following costs:

Utilities (a portion or all, depending on the terms of your lease)

1

Security deposit (can be negotiated between tenant and landlord prior to signing lease)

2

Home repairs (that are not covered under your lease)

3

Elective services (Television, internet, home security system, etc.)

4

If your landlord tries to amend your lease for any reason, raising the costs under any circumstance, the change will not be valid until your PHA reviews the paperwork. It is up to your PHA to approve any added expenses to your arrangement, so do not pay for any additional costs without the consent of your PHA representative.



Will my rent increase?

If you are currently receiving aid for your rental expenses in the form of a Housing Choice Voucher, it is possible that your rent cost can increase. Keep in mind that only after your PHA validates changes to your lease can your payments increase. The following factors will impact the increase of your monthly rent:

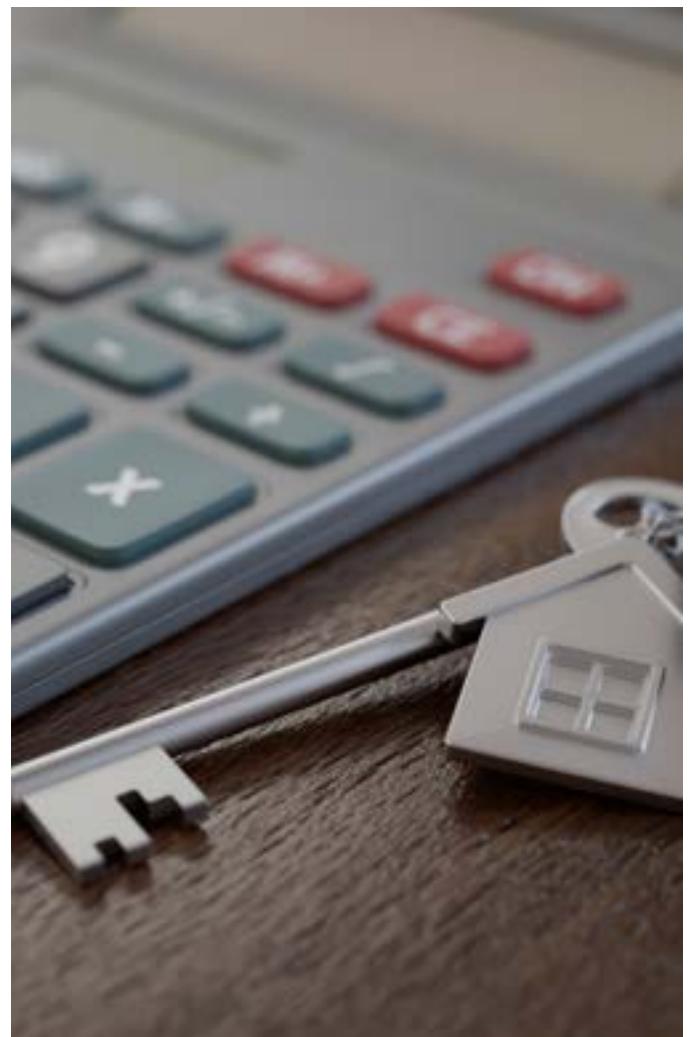
Lease terms are amended

Your landlord can increase your rent once the original terms of your property lease are up. However, it is in the hands of your PHA to determine if this change is valid or not. Your PHA reviews the terms of your lease, along with any amendments. It is wise to note if your lease includes any stipulations about rental increases on an annual basis. If your PHA signs off on these lease terms, then you may be responsible for paying higher rent without renegotiation. However, if your circumstances have changed and you are earning less money, or your household has increased by the time your lease is up for renewal, you can discuss the differences with your PHA and ask for a lease renegotiation.

The payment standards lower

If the payment standards in your local jurisdiction reduce, then it is possible you will have to pay a larger portion of your monthly rent. Even though the standard rental payment is between 30 and 40

percent, the only time you will be responsible for paying more is if your Housing Choice Voucher accounts for less of your rental payment than originally arranged. Note that this change can only happen on your 12-month anniversary of signing the lease, and that you must receive a full 90 days' notice if this factor is to affect your upcoming lease renewal.



How long will I have to stay in the housing that I choose?

The standard amount of time that you must live in your dwelling is one year. After 12 months' time, you can renegotiate the terms of your Housing Choice Voucher with your PHA. The Section 8 program was created to factor in that you may need to relocate from time to time, and in doing so, should not affect the amount of rental payment assistance you are eligible to receive. Keep the following in mind when determining if you want to move residences:

Tell your PHA

You must inform your local PHA that you are considering a move before you do so. You cannot just pack up and leave without reporting the information to your PHA because your voucher can be revoked.

Terminate your lease properly

If you need to end your lease early, make sure you follow the protocol outlined in the terms of your lease. Note that you may be responsible for paying an added fee if you break your lease before it is up.

Find suitable new housing

In order to continue receiving aid in the form of a Section 8 voucher each month, you must find new

housing that still meets your local PHA's standards. If you do not remember what types of accommodation are acceptable, request information on safety and health codes from your PHA.

Note: If you are planning a move to a new jurisdiction, be sure to contact the PHA in that county to confirm the proper procedures associated with your move.



Can a landlord refuse to rent a place to me because I have Section 8 benefits?

If you have been researching the housing market to find a new place to live now that you have been approved to receive your Section 8 housing voucher, you may have questions about your benefits. One common question is whether a landlord has the ability to refuse a tenant because he or she would like to utilize a Housing Choice Voucher to pay a portion of rent. The short answer is: it depends on the state or local fair housing laws that are employed where you live or are planning to live.

In order to determine whether it is considered discriminatory or not for a landlord to turn away persons with Section 8 benefits, you must review the laws in your area. Under certain circumstances, a landlord can face housing discrimination liability for refusing your tenancy due to your housing voucher. If you know that your state or municipality bans this type of discrimination, it is important to arm yourself with that knowledge prior to searching for a residence. Factors that make a landlord liable for discrimination charges include:

If you are rejected simply on the grounds of having a Section 8 voucher.

1

If you are subject to a tougher screening process due to your Section 8 status.

1

If your choices are limited due to Section 8 when there are several rental properties available.

1

If you live in a jurisdiction that bans this type of discrimination, discuss your options with your PHA. You may be advised to file a claim against the property owner, subjecting him or her to further investigation. However, do not get discouraged. The government funds this housing program knowing there are options in the open market. If you run into such a roadblock, continue onward and with confidence that you are on the way to finding a suitable, affordable home.



Restrictions on Section 8 Housing

If you have decided to pursue your application for Section 8 housing in your community, there is much to learn about the policies pertaining to where you live.

Did you know there are certain restrictions in place when it comes to Housing Choice Vouchers?

Review the below information to learn about the different restrictions in place and why they exist.

Neighborhood Restrictions

When it comes time to search for your new residence, keep in mind that your PHA operates within certain zones and neighborhoods in your county. That said, you must get the approval of the PHA representative handling your request to ensure you can apply your Section 8 Housing Choice Voucher to your new rental payment. Be sure to communicate regularly with your PHA contact prior to entering any type of rental agreement with a new landlord. In addition, keep in mind that your PHA must sign off on your choice of property, along with reviewing and approving your lease before it is finalized.



Moving

Restrictions

If your lease is about to expire on your current home, and you are interested in moving to a new place of residence, you must follow the code set forth by your PHA before doing so. To ensure you continue to receive your Housing Choice Voucher, you are restricted from the following when it comes to relocating under Section 8:

You cannot move out prior to 12 months at your current place of residence

1

You cannot unlawfully terminate your lease

2

You must not sign a new lease without the approval of your PHA

3

You cannot move into a new home that does not meet the safety regulations and health codes of your PHA

4

You cannot move in to a home in a new jurisdiction without communicating with your former PHA and your new PHA

5

Restrictions on Rental Amounts

Your PHA is responsible for determining what a fair price is for a rental unit in your jurisdiction. Oftentimes, a representative will research other homes available on the open market to decide on if the rental agreement with which you have been presented is fair. In addition, PHAs also conduct local surveys to decipher what is considered a reasonable rate for rentals in your county. Typically, a rental survey will group together the data of other people in your neighborhood who are not involved in a housing program. Again, it is at your PHA's discretion to deny a lease that is unfair in comparison to other rentals on the market. Your PHA will never approve a rental agreement that requires you, the tenant, to pay more than 40 percent of your income in rent each month.

Unit Size Restrictions

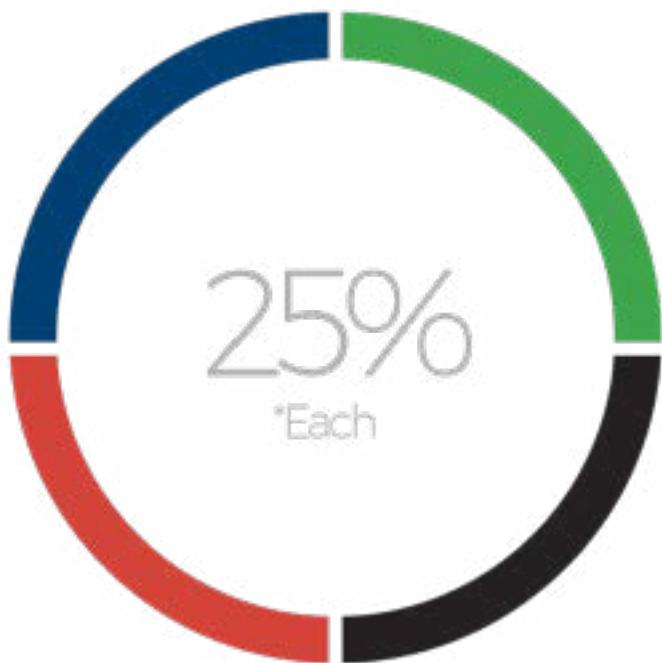
Your PHA will determine the unit size that is suitable for your living quarters, based on the size of your family. If you received approval on your Section 8 application, and have begun house hunting for a suitable family rental, be sure to request information regarding size restrictions from your PHA. For instance, if you are the head of a household of four, you are not expected to live in a small, one-bedroom apartment. Conversely, if you are a single individual receiving a housing voucher, you will not be permitted to live in a large, four-bedroom home. It is up to the landlord to work with the PHA if he or she plans on renting out different properties through the Housing Choice Voucher program to ensure that bedroom sizes are suitable for incoming tenants.



Section 8 Party Obligations

Illustrated below is a pie chart representing the duties of the four parties involved in any lease that utilizes the assistance of a Housing Choice Voucher. Review the obligations of landlord, tenant, HUD and PHA as they pertain to the Section 8 housing program below:

- **Landlord:** Provide safe and sanitary housing, reasonable rent price, provide services honored in the lease.
- **Tenant:** Sign a minimum one-year lease, pay security deposit if required, comply with terms of the lease, pay rent on time, maintain the unit, notify PHA of any changes in income or family size.
- **HUD:** Provide housing voucher funds to PHA for rental payments, pay PHA administration fee, Communicate with PHA regarding new vaucher availability, monitor PHA administration.
- **PHA:** Administer housing program, provides family with housing assistance, Oversees lease, Reexamine family's income and size annually, inspect each unit annually.



Section 8 Housing Inspection Standards



The most important aspect in your search for a suitable home with which to apply your new Housing Choice Voucher is confirming that the property meets the health and safety code requirements. The code requirements are set by the U.S. Department of Housing and Urban Development and enforced by your local PHA. Applicants must select a home that is up to standard, or the PHA will not approve the lease. Continue reading below to learn more about what to look out for when selecting your new rental property.

Negative Property Characteristics

When it comes to the physical location and geography surrounding your home of choice, keep in mind that you must select an area that is not subject to a substandard quality of living. The main reason your PHA has certain restrictions in place is to ensure your safety and that of your family. That said, you must seek out a residence that is not subject to the following negative features and dangers:

Poor drainage

1

Flooding

2

Sewage hazards

3

Septic tank backups

4

Dangerous steps or walkways

5

Mud slides

6

Abnormal air pollution

7

Smoke or dust

8

Excessive trash accumulation

9

Fire hazards

10

Vermin infestations

11



PHA Inspections

When you submit the house of your choosing to your PHA, it is up to a representative to inspect the property prior to signing off on it. There are several general requirements your home must meet in order to qualify as suitable housing under Section 8. Your PHA will do an initial inspection to approve the property, and will be responsible to conduct an annual inspection to confirm compliance with Housing Quality Standards. Your PHA also has the authority to assign this task to a contracted worker on its behalf. The general features your PHA will inspect and analyze in terms of performance requirements include:

Interior air quality

1

Thermal environment

2

Safe access

3

Smoke detectors

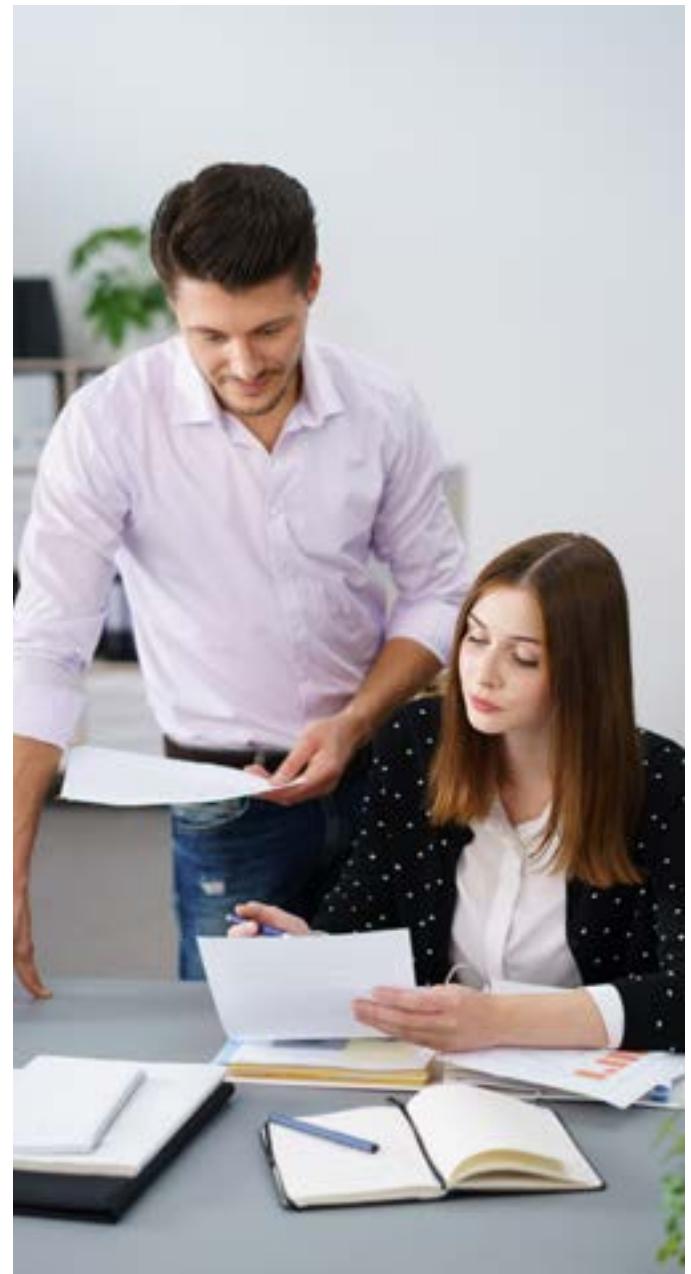
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Sanitary facilities and conditions

5

Food preparation and refuse disposal

6



Illumination and electricity

7

Proper structure and materials

8

Water supply

9

Lead-based paint

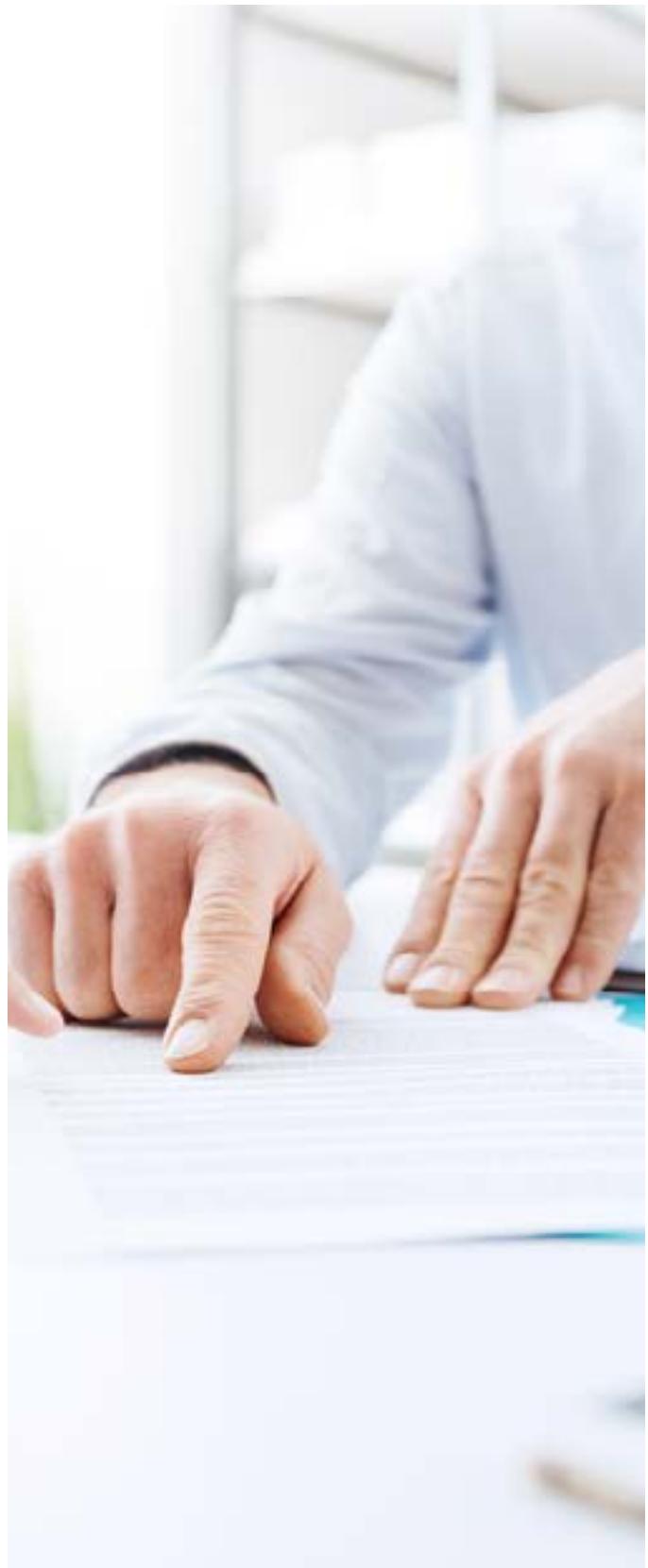
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Space and security

11

Suitable site and neighborhood

12



Documentation of Inspection

It is wise to collect documentation regarding any issues that come up in relation to your inspection. Request that your PHA provide you with any proof of concerns for your records, in case you need to revisit something specific in the future. If you run into a problem regarding your inspection, and cannot work through it with your PHA, you can contact your local HUD office for help. Documents to become familiar with include:

Disclosure of Information on Lead-Based Paint
and/or Lead-Based Paint Hazards

1

Summary Notice of Lead-Based Paint Risk
Assessment

2

Hazard Reduction Notice

3

Lead Paint Owner's Certification

4

Annual Inspection Appointment Letter

5

Second Notice of Inspection Appointment

6

Denying Request for Inspection

7

Initial Inspection Notice

8

Notice of Housing Quality Standards Deficiencies

9

Notice of Abatement

10

Quality Control Inspection Documents

11

Emergency Inspection Log

12

How to Notify the Section 8 Office of Changes in Income or Family

If you are a current recipient of a Housing Choice Voucher in your county, it is your responsibility to report changes to your income or household to your local PHA. Continue below to read more about why it is important to keep your PHA updated, and how to notify your jurisdiction of these modifications.



Reasons to Report Income and/or Family Changes

Keeping your PHA up-to-date on any modifications to your income or household size is important when you are receiving Section 8 assistance. The reasons you must report these changes include:

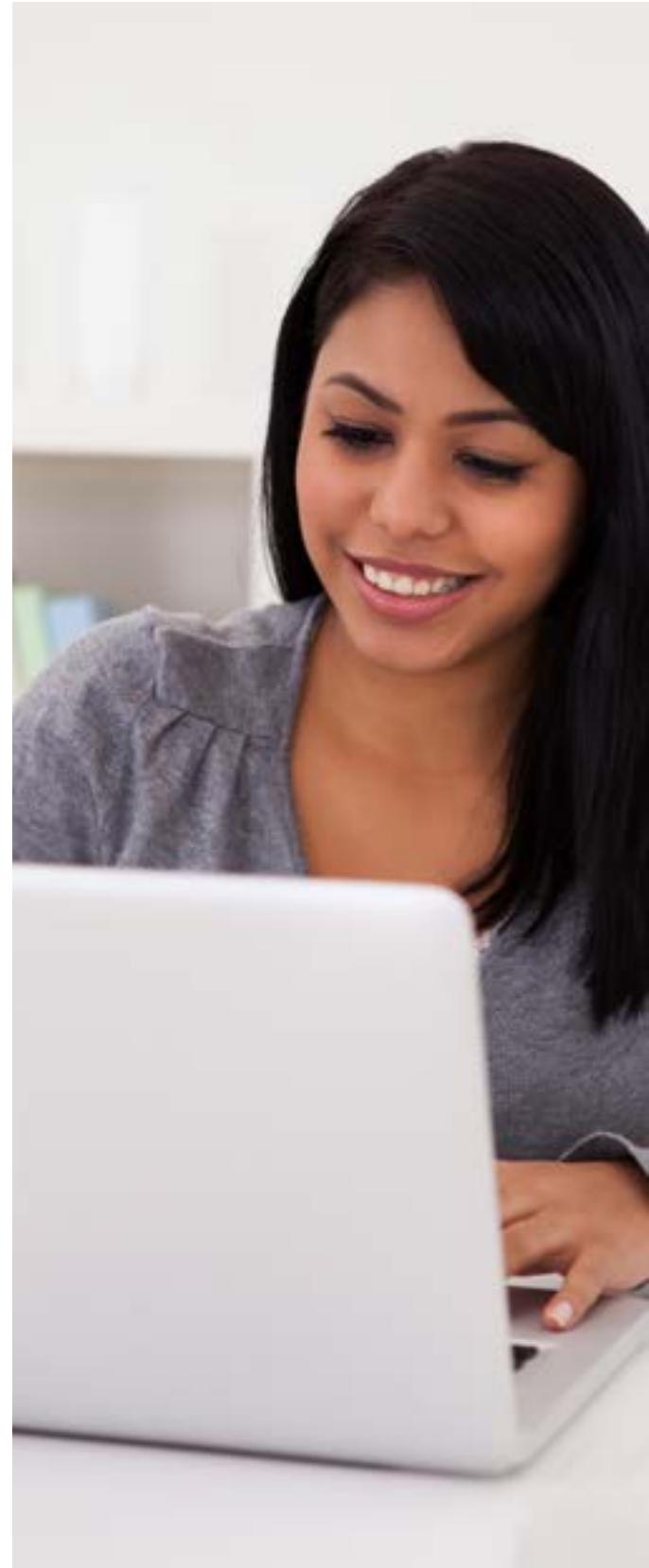
So you can maintain your eligibility: Certain changes may render you ineligible to receive a Housing Choice Voucher. Keep your PHA updated so it can be easily determined if you can continue receiving your Section 8 assistance.

So you are not disqualified: If you know that a change in your income or family unit will no longer qualify you for a housing voucher and don't report it, you can be disqualified from your Section 8 program. Further, you may not be allowed to reapply for a housing program again, depending on the severity of your violation.

So you are not charged with housing fraud: If you hide information regarding a change in income or your household size, you may be subject to fraudulent charges. You cannot collect program funds for housing if you make above the income limit or if your family unit size does not meet the requirements of your PHA. Consequences may include: eviction, repaying owed rental assistance, fines, imprisonment, banishment from using housing and government programs and penalties from your state/local governments.

How to Notify Your PHA of Changes

Depending on the change in your situation, you must follow separate steps. Review the necessary protocol that pertains to your modification below:



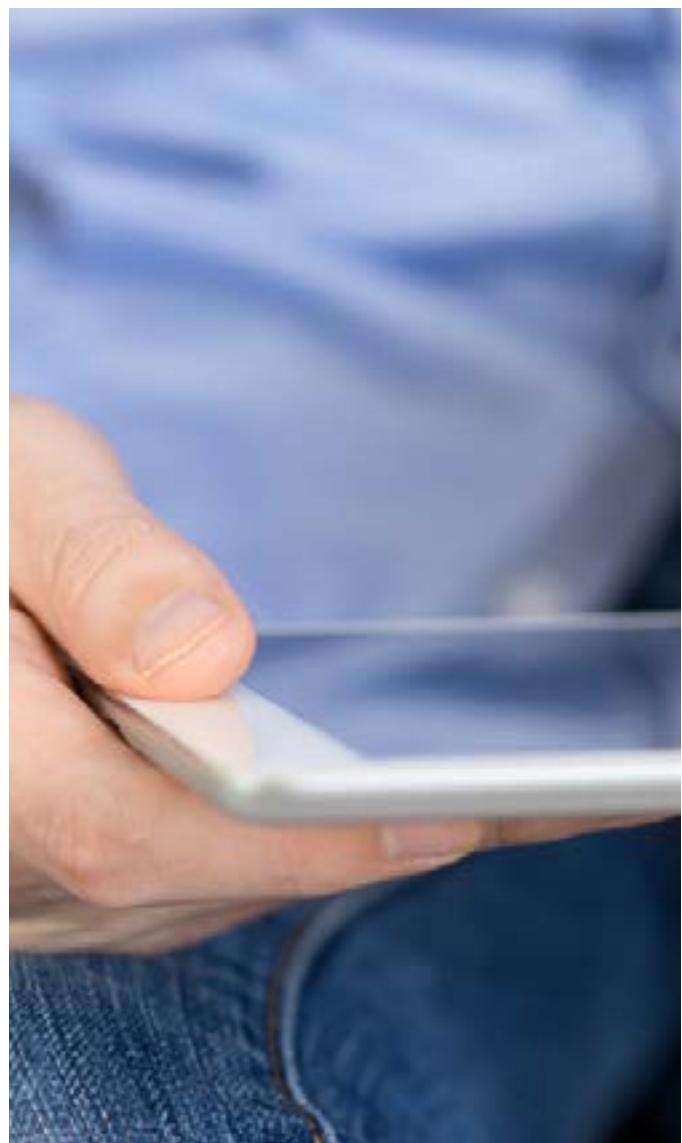
Increase in household income: If you receive a raise at your job or accept a new position that increases your household income, be sure to fill out paperwork to turn into your PHA within 10 days of the change. Depending on where you reside, you will need to fill out several documents, including: an official form reporting your income increase, a verification form from your employer and any other evidence of new income.

Decrease in household income: Be sure to report any change that decreases your income by the middle of the month so that your PHA has the information necessary to adjust your housing voucher prior to the next month's rent due date (typically on the first day of the month). Forms you are required to submit include: a report of your income decrease, paperwork supporting a change in employment status and other evidence documenting your decrease in income. Prepare a statement claiming zero income if your income has decreased to zero dollars.

Increase in household size: Depending on your situation, you will need to provide forms to support the increase in your family's size. If you have a new child, be prepared to file a report within 10 days of the birth. Requested forms may include: verification of adding a child to your household, a declaration of citizenship or eligible immigrant status, a birth certificate copy or adoption paperwork and a copy of the new child's Social Security Card. Adding an adult to your household may require filing the following: a form confirming the addition of an adult to your home, a preliminary statement of eligibility, a certificate of citizenship status, a signed statement of familial obligations and an employment status verification. Note that additional documents that impact your household's Section 8 eligibility may be requested by your PHA.

Decrease in household size: If a family member permanently leaves your household, you will need to send this information to your PHA. You may be asked to submit a report that someone has left your home, as well as a recertification statement.

If you have further questions regarding the required documents to submit, call your local PHA. You can also request information on whether to submit these papers in person, online or by mail. Your local PHA will determine your eligibility or disqualification from the Section 8 program.



Other Government Programs That May Interest You

Whether you are a low-income individual or the head of a household that is seeking financial assistance, there are several other programs available to you in addition to Section 8. When you fall upon hard times, know that there is government-sponsored aid set aside to help you. Review the following details to learn about three additional programs we think may be of interest to you.

Medicaid

If you lost your job or your health coverage from your employer and cannot afford your medical expenses, consider applying for Medicaid. Funded by the government but individually regulated by each U.S. state, Medicaid provides partial-to-full coverage of both monthly health plan premiums and your medical costs. The main requirements associated with Medicaid are being within the Federal Poverty Level limits as determined by the Modified Adjusted Gross Income system, and being a U.S. citizen or an immigrant with legal presence in the country.

There are certain patients who automatically qualify for Medicaid, including those who are considered "Mandatory Categorically Needy." Those who are deemed "Medically Needy" can apply for cost-sharing benefits through Medicaid. In addition to Medicaid, the Children's Health Insurance Program (CHIP) strives to provide financial aid to pregnant women and children of low-income families who need assistance with medical expenses. Visit your state's health department website to learn more about how to apply for health coverage.



Supplemental Nutrition Assistance Program

Taking care of your health and wellness and that of your family is of the utmost priority. If you find yourself in a pressing financial situation that does not allow you to provide healthy meals for your family, the Supplemental Nutrition Assistance Program (SNAP) can help. Funded partially by the government and partially by the states, the SNAP initiative provides monthly food stipends so that families in need can purchase groceries and meals.

Administered through an Electronic Benefit Transfer card, or EBT, beneficiaries can use their card to purchase foodstuffs from approved grocers. In addition to supermarkets, many convenience stores, drugstores, food cooperative and farmers' markets also accept EBT cards. If you need financial assistance to provide food for your family, visit your local SNAP office to find out how you can apply for food stamps today.

Unemployment Benefits

If you recently lost your job due to no fault of your own and are having trouble making ends meet, consider filing for Unemployment Insurance (UI). Also regulated at a state level, UI applicants must go through an initial screening process to detail the circumstances that led to the unemployment status. Once approved, a supplemental check will arrive in the mail or funds will be transferred into your bank account electronically.

The payments that you receive from Unemployment Insurance are funded by the government and your former employer, who has paid out an annual percentage to contribute to such unforeseen incidents. In order to continuously receive UI, you must file claims weekly with your state's Unemployment



ranges, depending on the state in which you reside. Visit your state's labor department to learn more about how to file your first Unemployment claim as soon as possible.

Important Information on Section 8 Housing Vouchers

Now that you have been accepted into your county's Section 8 program, it is important to learn about the Housing Choice Voucher you have been selected to use. Read on to see a few frequently asked questions and answers regarding your housing voucher.

Q What is a Choice Housing Voucher?

- A Distributed through the U.S. Department of Housing and Urban Development (HUD), Choice Housing Vouchers are subsidies funded by the government. The purpose of a housing voucher is to supply low-income individuals and families with assistance in paying a portion of their monthly rental bills. A voucher is the government's portion that will go toward your monthly housing payment.

Q How do I determine the cost of my housing voucher?

- A The value of your voucher is determined by your public housing agency, or PHA. If you want to calculate how much your voucher will cover in rent each month, use a few simple calculations produce the total. First, take the total amount of rent due, and subtract amount you are responsible for paying (which will equal your monthly income multiplied by 30 percent). The outcome will be total amount of your voucher's value that will be granted to use toward your monthly housing payment.

Q Will I be responsible for delivering my voucher to my landlord?

- A No, you are not responsible for sending your monthly voucher to your landlord. The process is as follows: Your local HUD transfers the voucher to the PHA overseeing your lease. Then, your PHA delivers your housing voucher to your landlord, on behalf of the HUD and you. You will never be asked to physically handle your Section 8 voucher. Treat your voucher as a separate transaction that is handled by your PHA, which will be delivered the at same time you pay your portion of your rent each month.



Q Will my housing voucher ever expire?

A Your housing voucher is valid for 12 months at a time. After one year, you will have to resubmit current information regarding your income and your household size. If nothing has changed, you can sign a new lease or relocate while continuing to receive housing aid from the HUD. However, if your income has changed, or the size of your household has been modified, your PHA will review the information and determine your if you are eligible to continue receiving your Housing Choice Voucher.

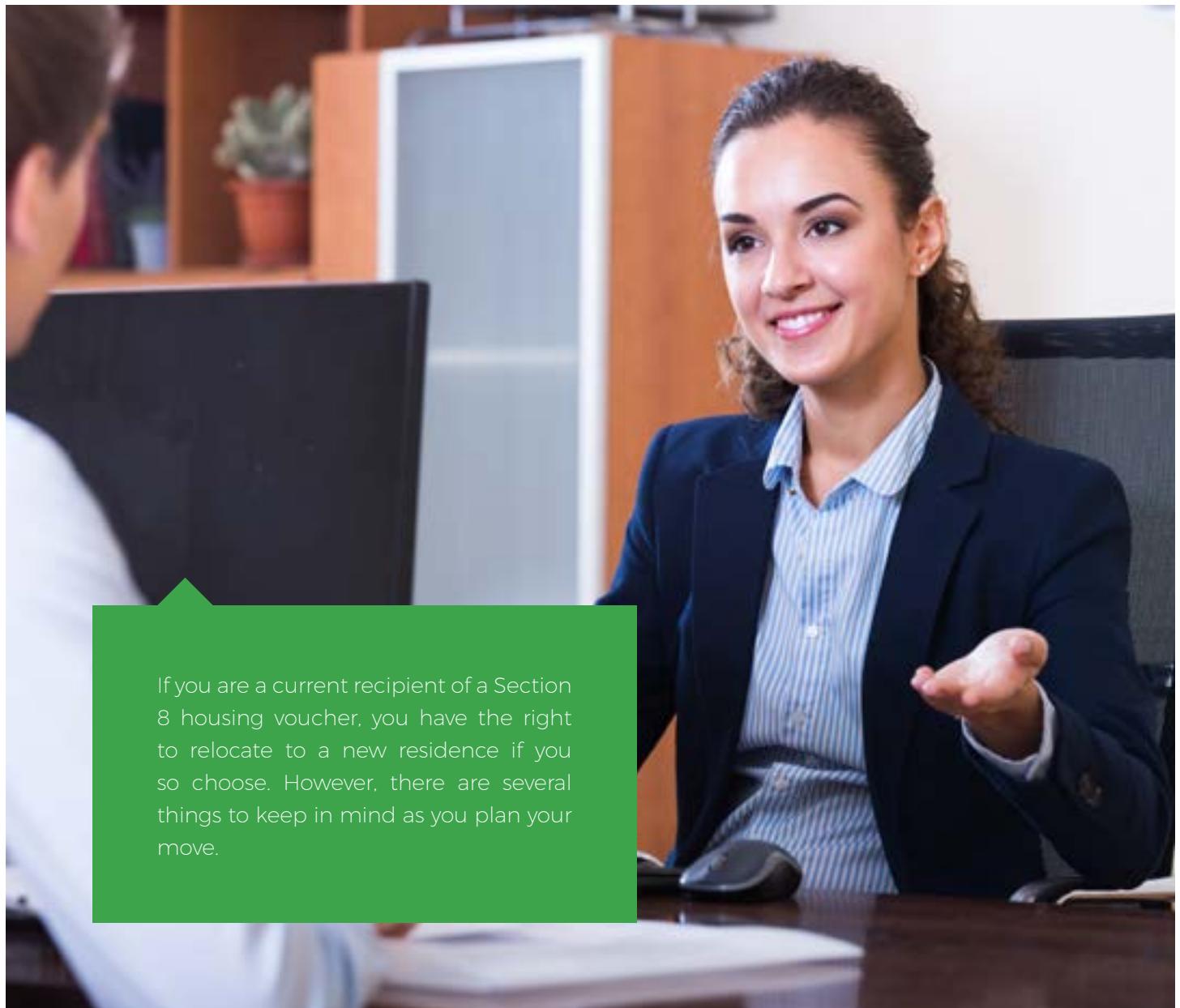
Q Are there different types of housing vouchers?

A There are two types of housing vouchers associated with Section 8 housing. The first type is a tenant-based voucher, which requires the tenant to shop for suitable housing. The other type of voucher is called a project-based voucher. This type of voucher becomes available after a PHA and a property owner of several units come to an agreement to set aside certain units specifically for Section 8 tenants.

Q Can I lose my voucher?

A Yes, you can lose your voucher, but not in a physical sense. Your Housing Choice Voucher can be revoked if you do not communicate with your PHA regularly regarding any income or household changes. If you conceal any information regarding those two subjects, your voucher is subject to revocation by your PHA. Also, if your PHA discovers you have been withholding information, you may be dismissed from your Section 8 program. In addition, if you are charged with a drug-related crime that results in your eviction while receiving Section 8 assistance, you will likely lose your voucher and will be required to wait three years before you can reapply for benefits.

How to Move and Maintain Housing Assistance



If you are a current recipient of a Section 8 housing voucher, you have the right to relocate to a new residence if you so choose. However, there are several things to keep in mind as you plan your move.

Wait the required amount of time



If you want to move to a new home under Section 8, you are free to do so, as long as you wait until 12 months have passed. Section 8 recipients must wait at least one full year before beginning to search for a new home. It is wise to let your PHA know the details of your move ahead of time, and disclose whether or not you plan to stay within your jurisdiction. With the help of your PHA, you will be able to transfer your housing voucher from one lease and landlord to another.

Review the terms of your expiring lease



If your current lease is set to expire, be sure to review the lease terms in full before you begin house hunting for a new residence. You must make sure to fulfill the terms of your lease while under its 12-month contract. If you need to terminate your lease before the one year is up, review the termination terms, and speak with your PHA about the possibility of special circumstance early transfer to a new rental home. Keep in mind, you may be required to pay your landlord a penalty in order to leave your rental before your lease expires. If you violate your lease in any way, your PHA can revoke your housing voucher.

Shop for a qualified new residence



As the end of your current lease approaches, you may be tempted to search for a new home. In this case, it's important to re-review the safety standards and the health code requirements enforced by the U.S. Department of Housing and Urban Development. Contact your local HUD office, or your PHA, if you are unsure of how to locate this information. In order to continue receiving your monthly housing voucher, your newly selected property must be approved by your PHA.

Communicate with your PHA



As already mentioned throughout the course of this eBook, communication with your PHA is key. Your PHA has the authority to revoke your Housing Choice Voucher if you violate their terms, so it is important to keep in touch with your PHA on a regular basis. If you are thinking about moving, talk to your PHA about the size of the new unit, the neighborhood and the rental cost. Your PHA will need to approve and inspect the property prior to finalizing your relocation. If you move to a new residence without contacting your PHA, you may lose your Section 8 benefits altogether.

Contact your new PHA



If you relocate to a new home that is outside your former PHA's jurisdiction, you may be assigned a different PHA in your new county of residence. Make sure to communicate with your new PHA prior to finalizing any lease agreement, as the new office will need to arrange the transfer of your voucher from HUD, inspect your new home and sign off on your lease agreement with your landlord.



How to Become a Section 8 Housing Landlord

Section 8 housing landlords provide a great service to families in need of affordable housing.

Of course, there are many benefits to signing up as a Section 8 landlord. First and foremost, you will never have a dispute with your tenants over rent because the PHA will handle payment procedures on your behalf. You are also guaranteed to receive rental payments thanks to the reliable monthly delivery of the Housing Choice Voucher.

Because of the HUD and PHA's strict screening and approval processes for candidates applying to Section 8 housing programs, you need not worry about the type of tenant you will be allowing to live on your property. Luckily, all of the legwork will be done for you prior to signing a new lease. In addition, you will have a larger variety of housing candidates in which to choose from when negotiating a new rental contract. You will also receive complimentary advertising for your properties, due to all of the exposure caused by regularly updating rental openings for Section 8 recipients.

If you have decided that becoming a Section 8 landlord is a wise investment, then take the time to review what you must accomplish prior to welcoming your first tenant.





File an application

You must first file the required paperwork with the local PHA with whom you wish to work. This will require providing personal information as well as up-to-date contact information. You must also be able to submit the locations and addresses of the properties you own, as well as information regarding each unit.



Have your property inspected

One of the most important requirements set forth by the U.S. Department of Housing and Urban Development is that you honor the required safety standards and health codes. You must schedule property inspections with the local PHA in order to confirm that your units are suitable for Section 8 tenants. Review the specific regulations outlined by the HUD so you can prepare accordingly and expedite the process.



Have rental rates approved

Before you can start advertising your homes to eager Section 8 tenants on the open market, you have to have your rental rates approved. You must submit your rates to the local PHA. Once you do so, the PHA will compare your rental fees to those currently on the market, as well as review any recent neighborhood property surveys that have been released. If your rates are unacceptable, you may be asked to reevaluate your price before you are approved as a Section 8 landlord.

Once you have completed the steps above, you can begin reviewing Section 8 applications and discussing lease agreements with prospective tenants. Keep in mind that the PHA is in place to act as a liaison between you, the tenant and the HUD, and will have to sign off on any Section 8 lease you arrange. Although the tenant will pay his or her monthly rental portion directly to you, you will receive partial rent payment in the form of a Housing Choice Voucher that will be sent directly to you from the PHA on behalf of your tenant.



Details About the Section 8 Wait List Lottery

Because Section 8 housing assistance is one of the most sought-after government programs, there are many residents competing to receive Housing Choice Vouchers on a daily basis. When a county does not have enough vouchers to distribute, its local HUD and PHA sometimes employ a waiting list lottery. A lottery is considered a more just alternative than simply handpicking candidates.

How does the lottery work?

In states that decide to employ a lottery program, rules may vary. While some PHAs require candidates to fill out and submit applications prior to a lottery drawing, others have you fulfill this obligation only if selected from the lottery.

Lotteries are typically conducted annually. Dates are shared with the public through media outlets, public forums and local government websites. Prior to entering a housing lottery, a candidate should ensure he or she is eligible to receive Section 8 assistance. The lottery happens on a set date and time, and names are pulled at random by a computerized system. Those who are selected are contacted within a certain time period, sometimes up to 120 days. In some counties, those selected from the housing voucher drawing may have up until the end of the calendar year (December 31st) to contact the PHA and claim their vouchers.



What do I do if I am selected?

If you enter your local Section 8 lottery and are chosen, you will receive extensive details on the next steps. If you do not claim your voucher within the allotted timeframe, your chance to apply for a Housing Choice Voucher will expire. If you pass up your chance, you may have another chance the following year.

If you do accept your voucher, you will follow the instructions delivered by your local jurisdiction. If your local lottery takes place after you have filed an application, you will then meet with a PHA representative in person for your interview or briefing, endure a background check and have your income and family unit size confirmed. Once you are approved to receive your Section 8 voucher, you will be able to proceed with searching for housing, contacting landlords and reviewing different lease agreements. In some cases, you will be asked to attend an orientation or training session to teach you about your responsibilities as a tenant once you accept your Housing Choice Voucher.

Is there a wait time between winning the lottery and receiving my voucher?

In some states, you might still have to endure a wait time, even though you have been selected to receive Section 8 assistance. If you are added to a wait list following the lottery, you will be contacted as soon as the HUD supplies your PHA with a voucher for you to utilize. If in the time you are waiting for your voucher you experience a change in income or household size, you must report this to the PHA. A representative will then confirm whether or not you are still eligible to receive your housing voucher.



Tenant-Based vs. Project-Based Section 8 Housing



When it comes to understanding the different types of Housing Choice Vouchers available for Section 8 beneficiaries, there are two types to consider: tenant-based vouchers and project-based vouchers.

While the funding for both types of vouchers are handled by the U.S. Department of Housing and Urban Development (HUD), the PHA has the authority to choose whether or not to employ both options. Their choice may depend on the housing market in any given jurisdiction. However, a PHA can only use up to 20 percent of its allocated HUD funding to contribute to project-based vouchers, leaving 80 percent of the budget available for families interested in shopping for housing on the open market with their tenant-based vouchers.

What is a tenant-based voucher?

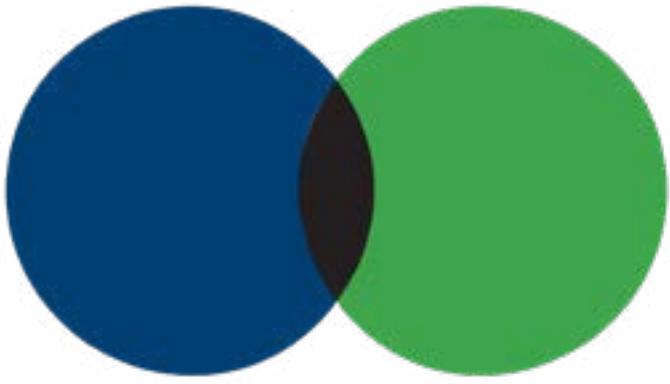
Tenant-based vouchers are the voucher type we have been covering extensively throughout this eBook. In order to obtain a tenant-based voucher, you must confirm your eligibility, submit an application, wait for an interview and undergo a background check. Once you are approved to receive a tenant-based voucher, you are responsible for finding suitable housing at a fair rental price that meets all of the U.S. Department of Housing and Urban Development's safety and health criteria. After you find acceptable housing, you will report back to the PHA that is handling your voucher. Your PHA will then conduct an inspection of your choice-property, review the terms of your lease, contact your landlord and sign off on your agreement. If your lease does not have any strict stipulations for termination, you are free to move to another residence if you so choose, and continue using your tenant-based voucher, so long as you and/or your family unit remains eligible for Section 8 housing assistance.

What is a project-based voucher?

On the other hand, a project-based voucher focuses more on housing a designated property. The HUD allots up to 20 percent of its housing choice vouchers to be used as project-based vouchers at the discretion of the PHA. The PHA agrees to allot these project-based vouchers to a complex or a collection of units that have been blocked off solely for Section 8 tenants. So, instead of a tenant shopping for housing on the open market, the PHA works with a property owner to place tenants into a select cluster of homes. Prospective tenants are hand-picked from the PHA waitlist, and it is the PHA's job to sign off on this decision. Project-based vouchers typically require strict contracts from the tenant, in order to guarantee occupancy for a certain period of time. If a tenant moves out of a property on a project-based

voucher, he or she may still be eligible to request a tenant-based voucher to use while searching for another home in the open housing market, pending availability.





Tenant-Based Voucher

- Tenant conducts property search
- Can use voucher from one property to another
- Needs PHA inspection approval before move-in

Project-Based Voucher

- PHA delivers prospective tenants to landlord
- Tenant must remain in specified unit to use voucher
- Conducts inspection on behalf of tenant and reports to PHA

Tenant-Based Voucher & Project-Based Voucher

- Operate under HUD
- Cater to anyone eligible for Section 8
- Report to PHA regularly



Latest Section 8 Laws and Expansions

As with any government program, it is important to regularly keep up with Section 8 news, regulations and expansions. Below you will find an up-to-date list of relevant news as it relates to the Housing Choice Voucher program.

Hawaii reopened wait list after a decade

In August 2016, the state of Hawaii opened its Section 8 waiting list for three short days. However, voucher applications were only accepted from the homeless population, victims of domestic violence and families that have been involuntarily displaced from their homes. With vouchers worth an approximate \$1,000 per month, thousands sought the newly-available aid. Why did it take so long to provide housing assistance in the state of Hawaii? Many landlords refused to accept the housing vouchers. Legislators have since made progress on that issue.

Announcement of equal access to housing regardless of gender identity

As of September 2016, the U.S. Department of Housing and Urban Development (HUD) published a final rule stating that all individuals, no matter their gender, have equal rights to housing assistance. The advancement acknowledges transgender

individuals, as well as persons who choose not to identify with their at-birth sex. These individuals now have access to benefits, programs, services and accommodations with the promise of no intrusive questioning or documentation requirements. In an effort to provide quality, affordable housing to all persons in diverse communities nationwide, the HUD strives not to exclude any eligible U.S. citizen or qualified immigrant from receiving necessary housing assistance.



Section 8 Housing Statistics and Facts

The purpose of Section 8 housing vouchers is to provide suitable housing for low-income families that cannot otherwise afford their living expenses. If you are eager to learn more about the trends and hard facts about Section 8 housing, review the information below.

- 1 Federally-sponsored rental programs assist more than 5 million low-income people in the United States, allowing them to afford modest housing. More than 2 million families utilize Housing Choice Vouchers specifically.
- 2 Most households that utilize Section 8 Housing Choice Vouchers include children, elderly residents or disabled family members.
- 3 Approximately 13 percent of housing units that receive federal assistance are situated outside of metropolitan areas.
- 4 Undocumented Immigrants are not eligible to apply for Section 8 housing vouchers.
- 5 75 percent of the applicants granted Housing Choice Vouchers annually must fall within the “extremely low-income” group. These applicants must have incomes that do not exceed 30 percent of the local median income or poverty line, whichever number is higher.



Additional recipients receiving Section 8 aid may have incomes that reach up to 80 percent of the area median.

6 Public housing agencies have the right to set admission preferences based on housing needs and other criteria. PHAs vary from county to county, and from state to state.

7 A PHA has the authority to utilize up to 20 percent of its annual budget from the U.S. Department of Housing and Urban Development (HUD) on project-based vouchers. PHAs work directly with building owners to set up designated properties in which to accommodate multiple Section 8 tenants.

8 When an applicant receives notice that he or she has been accepted to the Section 8 housing program, he or she typically has 60 days to find suitable housing. The process includes selecting a unit at a fair rental price, having it inspected and signing a rental agreement. The PHA must oversee all of these tasks, and sign off on any rental agreement between a landlord and a Section 8 tenant.

9 It is the responsibility of the PHA to ensure that any unit utilized for Section 8 housing – through either a tenant-based voucher or a project-based voucher – meets the health and safety standards developed by the HUD.

10 If a PHA approves the request, a Housing Choice Voucher recipient has the ability to use his or her voucher to apply toward a mortgage, if he or she is interested in purchasing a modest home.

11 The reason why so many different PHAs have long waiting lists is because the HUD only allots a certain amount of Housing Choice Vouchers to be assigned each year. Congress is responsible for supplying new vouchers on behalf of the HUD to the PHA annually.

12 Housing Choice Vouchers allow more than 1 million elderly and disabled residents to afford independent living quarters.

13 As of 2014, approximately 66 percent of Section 8 households without elderly or disabled members were employed or recently employed. An additional 7 percent were subject to work requirements under other government programs, such as the Temporary Assistance for Needy Families (TANF).



How to Live on a Budget



Now that you have been accepted into your jurisdiction's Section 8 program, it's important to learn how to make the most of your remaining paycheck each month. Even though you are receiving government assistance on your rental payments, there are still several high-cost expenses to be wary of. Consider incorporating the following tips into your home so you can live as comfortably as possible on a budget.

Subscribe to a streaming app



Digital or satellite cable can take up a large portion of your income, so using a streaming service for entertainment purposes is a suitable alternative. You can subscribe to Netflix and Hulu for a fraction of a monthly cable bill. Even more, if you can split the payments with a friend, you can both use one log in for several devices. Of course, you must pay for an internet service in order to stream online, but you can save more than \$50 per month by streaming different shows and movies.

Set your thermostat



In the hot summer months, your air conditioner works even harder and causes your electric bill to increase significantly. If you set your thermostat to a temperature recommended by your electric company, you will notice big savings on your bills. If you go out of town for one day or more, be sure to turn off your air conditioner entirely.

Get creative with leftovers



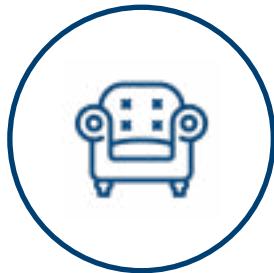
Whether you prefer to cook or to dine out, it's natural to accumulate leftovers in your refrigerator. The key to saving money on food expenses is to make use of leftovers. For example, try turning that extra pot roast into a casserole. If you don't want to consume your leftovers right away, freeze them to consume at a later time.

Insulate your home



Whether it is the warm summer months or the winter chill that is affecting your electricity bill, you can insulate your home. Window treatments with blinds or heavy curtains should stay closed in order to keep your house cool or warm. In the winter, your goal should be to circulate the heat, while in the summer you must work on blocking out the sun. If you cannot afford insulation materials from the store, you can use old fabrics or blankets from your home to help with insulation.

Shop for discounted, used furniture



If you recently moved into a new home and cannot afford to purchase new furniture right away, consider getting used furniture instead. You can research used furniture stores in your neighborhood, along with consignment shops. Additionally, online portals like Craigslist are great for locating used furniture on a discount. Some people even list furniture for free, so long as you can take care of the transportation.

Grow your own spice garden



Whether you live in a house with a lush backyard or an apartment with a decent amount of balcony space, consider growing your own spice garden to cut down on your grocery costs. From fresh herbs to peppers and tomatoes, you can grow your own spices and seasoning to reduce your grocery bill.

Start a savings account



If you reach the end of the month with funds to spare, save your money instead of spending it. If you do not have a separate savings account, contact your bank to find out if you can open one free of charge. Any savings deposits you make, no matter how small, can add up over time. It's always wise to build up an emergency fund in place, just in case.

Limit your shopping sprees



Your biggest shopping priority is the purchase groceries for your household. You can search for discounts and coupons to help cut down on grocery costs. However, when it comes to clothing, electronics and other non-necessities, keep the shopping to a minimum. Give yourself an allowance, and stick to it. Ask yourself, do I really need this item right now?

6 Ways to Pay off All Your Debt

With so many credit card offers readily available, it's common to fall into debt. Similarly, with so many different loan options available, it's easy to watch your payments increase. No matter how you got in debt, it's time to find your way back financial health. Review the ideas below, to learn how to reduce your debt at a faster rate, and make your way back to a debt-free state.

1. Develop a monthly budget

The most important step to successfully start paying off your debt is to create a monthly budget and to stick with it. There are several free apps and programs available for use on either your smartphone or your computer to help keep track of your budget. Start by tackling your necessary expenses first, and then evaluate how much of your paycheck will be left to put toward your debt. If you have extra cash to spare at the end of the month, opt to make a larger payment on your debt next month.

2. Set goals

A great way to keep up with your payments is to set goals. If you have more than one debt, decide which approach you will take. Do you want to first pay off your largest debt, or do you want to tackle multiple debts at the same time? Once you decide on your plan of action, divide your funds accordingly. Quarterly goals will help you stay on track and will motivate you to reach the milestones ahead.

3. Start with the largest debt

If you do have multiple debts to pay off, consider starting with the largest debt. Typically, the biggest debt you owe will come attached with the highest interest rate. In order to squash both the debt and the interest rate, you should focus on tackling your largest debt first. The lower your balance, the lower your interest rate. To illustrate, if you have a \$10,000 debt to pay off in addition to three smaller debts of about \$3,000 each, you may find that the accrued interest rates on your smaller debts combined, are much lower than the sum of your large debt.

4. Contribute more than the minimum

Even though there is a set minimum on your payments each month, if you can afford to pay more than the minimum amount go ahead and do so. Even if you can only contribute an extra \$50 or \$100 per month on top of the monthly minimum, you will gradually start seeing your debt diminish at a much faster pace.

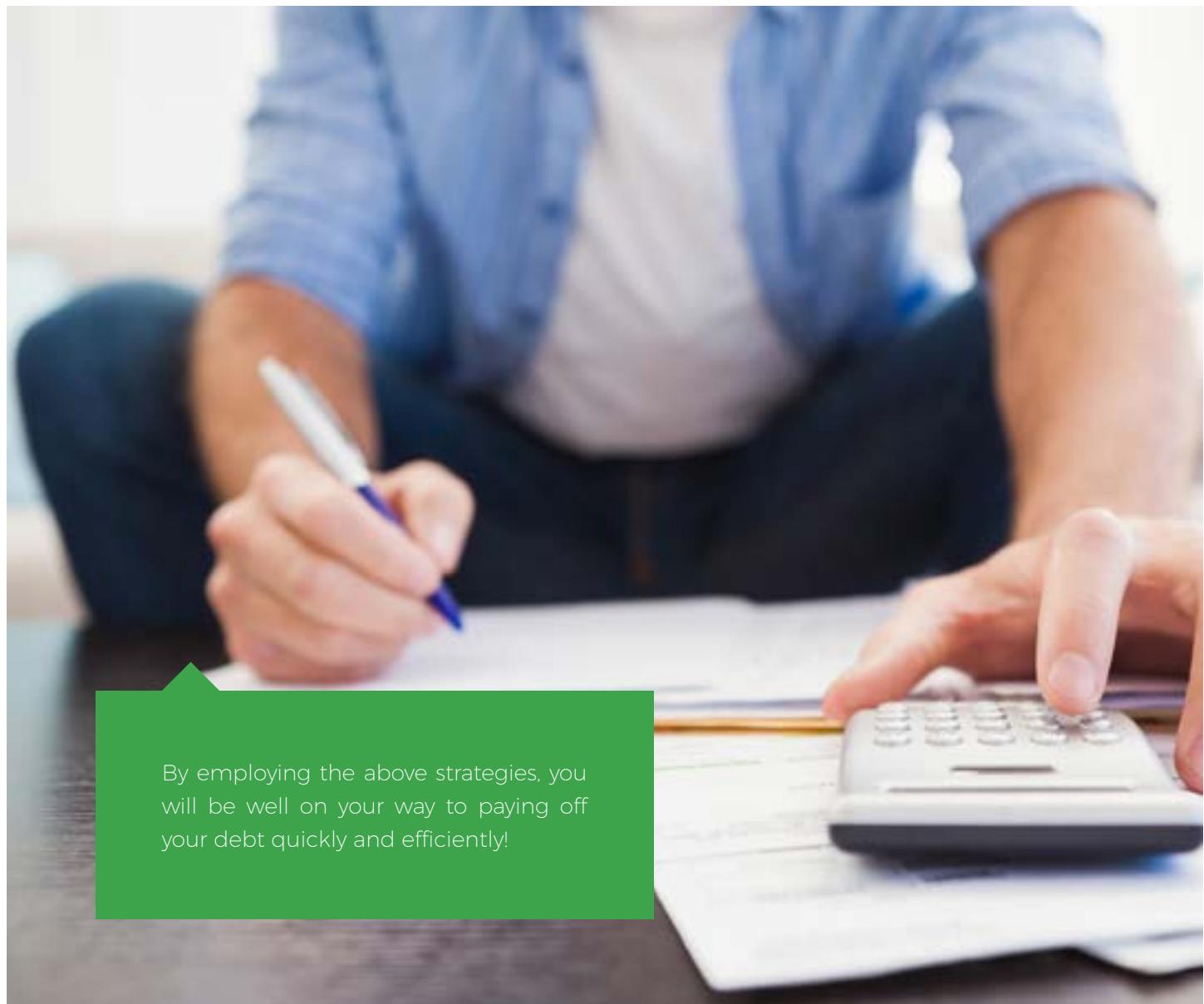
5. Employ a balance transfer

If you already have credit cards and are in good standing with your financial institutions, consider requesting a balance transfer. Oftentimes, you may find that you can transfer all or some of the debt from

one credit card to another with no interest charge by way of a balance transfer. However, this no-interest period won't last long (generally 12 months), so make sure to transfer a balance you know you can pay off before the interest rates kick in. If you cannot transfer the entire balance, take comfort in the fact that your interest rate will go down on your main debt once a chunk of money is transferred.

6. Use extra money toward additional payments

If you receive an employee bonus, do not spend it. Instead, take that extra cash and apply it to your debt. In addition, if you have leftover cash at the end of the month after reviewing your budget, add that money to your debt repayment.



By employing the above strategies, you will be well on your way to paying off your debt quickly and efficiently!

7 Ways to Save Money on a Low Income

Living on a low income can be difficult. Thankfully, there are several creative ways to live happily on a small budget. Review the tactics below to learn how to steadily increase your savings, even while earning a low income.

1. Plan every penny you spend

Even though it may seem tedious, tracking even your smallest purchases and payments is a great way to track your budget. By planning your monthly budget ahead of time, you will know exactly where you stand. With even just a small amount of extra money available at the end of the month, you can begin to build a decent savings within one years' time.

2. Visit consignment shops

Instead of splurging on brand new clothing and items, visit your local consignment shop. There are sure to be plenty of gently-used options available. And, having options is key.

3. Organize a themed swap party

Nowadays, swap parties are becoming more and more popular. If you have a group of friends who share your common interests, organize a gathering with a central theme. Whether it's clothing, jewelry or even electronics, you can request that each attendee bring a certain number of items to swap. At the end

of the get-together, everyone (including you) will have gained a new inventory of items. The best part is, it's all for free!

4. Avoid using credit cards

Signing up for a new credit card without an introductory interest rate is tempting, but these cards are dangerous when you are trying to save. By charging your purchases, you might feel like you are not excessively spending, but if you cannot pay off the balance each month, you are entering dangerous territory. It's best to avoid using credit cards when you're trying to save money so you don't accidentally end up accumulating debt.



5. Schedule your errands together

When it comes to running your errands, plan ahead. It's smart to schedule one day of errands per week and to group errands according to their distance from each other. Gas is expensive and your time in transit will add up. Try not to stray from your plans, and hold out until your designated Errand Day if you can. If you just cannot wait, try to only make stops on your daily route.

6. Stick to a strict dining-out budget

As a low-income individual, you understand the costs associated with dining out versus cooking at home. When you dine out, you are not only paying more for the food, you are also paying the labor costs for cooks and servers, along with gratuity. Because you can purchase foodstuffs for a third of the cost at the grocery store, find ways to get creative in your kitchen instead of going to a restaurant. Since dining out is a luxury, keep it limited. Everyone enjoys a meal out once in a while, but you will appreciate these occasions (and the extra money in your bank account) more if they are less frequent.

7. Clip coupons

Clipping coupons is a guaranteed way to put money back in your pocket. If you can set aside an hour or two each week to clip coupons in the paper and do your research online, you will see that you can save a decent amount of money each week on your groceries. If you need to purchase clothing for work, first make sure to search for coupons, discounts and sales that are regularly available at large department stores. The same tip applies to household shopping.



Tax Credits You May Qualify For

As a low-income individual, you are eligible for certain tax credits at the end of each year. This means is that you can calculate dollar-for-dollar reductions that will lower your income tax rates at tax time.

While this concept may seem confusing, it is important to learn about because when it comes time to file your tax return, tax credits can equal money in your pocket. Tax credits exist to encourage and reward certain behaviors that are positive for the economy. Although tax credits will go toward certain annual expenses, you must first qualify for the credits before you can collect them. If you are interested in learning how you can request tax credits, continue reading below to learn about the different types tax credits that may be available to you.

Earned Income Tax Credit

This type of tax credit is determined based on your income and your filing status. You must be between the ages of 25 and 65 to qualify for Earned Income Tax Credits. If you are married, both you and your spouse must have valid Social Security Numbers and have resided in the United States for more than six

years. If you are an individual, you cannot be claimed as another person's dependent in order to qualify.

Lifetime Learning Credit

Created to counterbalance post-secondary education costs, this type of tax credit is applied toward post-secondary education. Students can earn up to \$2,000 per year in Lifetime Learning Credits. As of 2015, eligible students could not earn more than \$55,000 per year, while couples could only report a joint earning of \$110,000 annually. As a low-income earner, it is good to know this type of tax credit exists if you are currently attending school.

American Opportunity Tax Credit

Originally named the Hope Credit, the American Opportunity Tax Credit applies to students who are enrolled in four-year, post-secondary courses. In order to qualify for AOTC, you must make less than \$80,000 annually or less than \$160,000 as a married couple filing a joint tax return. Depending on your income, you can earn up to \$2,500 credit for school costs (tuition, course materials, school supplies) each year. Note that if you plan to deduct your school costs from your taxes, you cannot also collect AOTCs the same year.



Savers

Tax Credit

Formerly called the Retirement Savings Contributions Credit, Savers Tax Credits apply to the contributions you make to your retirement plan and any qualified investment retirement accounts. The less income you make, the more STCs you qualify for. As a single filer, you can earn back \$1,000, and as a married couple, up to \$2,000.

Child and

Dependent Care Credit

If you must pay for childcare or babysitters on a regular basis for your children under the age of 13, you may be eligible to receive Child and Dependent Care Credits. In addition, you can also earn these credits if you are caring for a dependent or a spouse who cannot take care of himself or herself due to mental or physical conditions. You have the ability to collect credits totaling 35 percent of the associated costs.

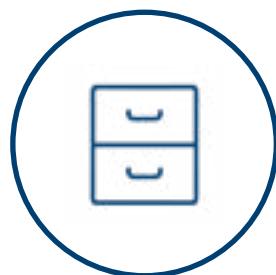
Energy

Efficiency Tax Credits

If you have purchased supplies or appliances that are environmentally friendly, you may qualify for Energy Efficiency Tax Credits. The government rewards you for saving energy and helping to protect the environment. These credits earn you anywhere from 10 to 30 percent returns on qualified purchases. Approved costs may be related to: roofing, insulation, water heaters, specialized windows, doors and skylights, biomass stoves, central air conditioning and more.

7 Low-Cost Decorating Ideas

Decorating your home on a budget is not as intimidating as it sounds. Thanks to so many different Do-It-Yourself networks and ideas, you can create a gorgeous ambiance in your home for a very low price. Consider these low-cost decorating ideas, so you can make your house feel like a glamourous home.



Stack storage cubbies as side tables

Storage cubbies are all the rage, and for good reason. Use these affordable and functional cubbies to create side tables and end tables. For bedrooms and living rooms, this multifunctional set up will allow you to store things both on top and inside of its structure.



Display your own art

If you are on a budget, trying display your own art instead of purchasing expensive artworks. If you have a close friend or relative that loves to draw or paint, ask him or her for some of their latest work to use as decoration. Chances are they will be happy to contribute.



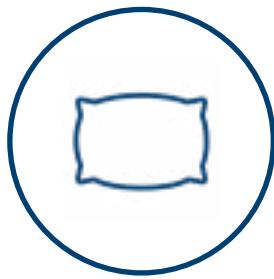
Paint your headboards

Instead of purchasing an expensive headboard for your bed, you can create the illusion of one with paint. Choose a contrasting color or one that matches your bedding, and create the effect by painting a unique headboard above your mattress.



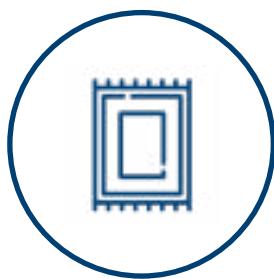
Purchase fake plants

Plants can add to the ambiance of the room. If you love plants, but don't want the hassle of caring for them, you can purchase fake plants. Craft stores carry all types of faux foliage and a variety of different flowers that you can arrange into bouquets throughout your home.



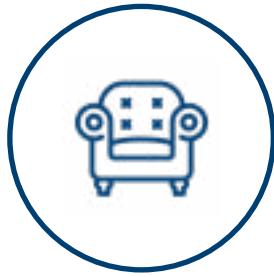
Sew your own throw pillows

Throw pillows add character to your furniture, but are often expensive. If you are decent with a needle and thread, then head out to your local fabric store and purchase material to create a handmade throw pillow. Look for patterns and colors that accent your rooms, and then purchase cheap stuffing. Sewing throw pillows can be a relaxing, fun and money-saving activity.



Create runners for tables

If you have leftover fabric from your throw pillows, go ahead and cut some thick strips to make table runners. Great for square and rectangular surfaces, you can use runners to add pizzazz to kitchen tables, end tables, counters and more.



Display old antiques

- If you have past household items stored away, go through your boxes and select a few older gems. Your grandmother's hand-held egg beater can serve as a vintage decorative piece for your kitchen, and a photo wall of old family portraits can add a sentimental antique theme to your hallway.

How to Decorate a Kid's Room on a Budget

Children can be demanding when it comes to what they want. Decorating your child's bedroom on a budget is a challenge. The best tip we can offer is to work with your child. Hear him or her out, and then research modifications to help achieve the desired look. If you find yourself stuck and without affordable and creative ideas, consult the following list of low-cost additions.

Hang art on a clothesline

No one is more proud of your child than you when it comes to art creation. Show your support by working to create a clothesline in your kid's bedroom that can be used to display recent art projects. Purchase clothes pins to hang the art, and let your child know that he or she can update the selections once a month. That way, you will encourage your child to be creative and to take part in keeping the room his or her own. Essentially, you are inspiring your child's very own, in-room art gallery!

Purchase letters at a craft store

Whether you are set on spelling out your child's name or want to create different inspirational words, you can purchase wooden letters at your local craft store. Jazz up the words by painting them in different tones and patterns. Polka dots, stripes and solids offer different ideas while designing décor that pops!

Create a bookshelf out of milk crates

If you cannot afford a bookshelf or a display of cubbies, you can start a collection of milk crates. Let your neighborhood vendors know about your idea, so they can set aside the crates for you when available. In time, you can collect six, stack them and make a handmade bookshelf. Once you have the structure in place, fill the cubbies with books, toys and other trinkets.

Stencil their favorite things

If you aren't the best freehand artist in town, don't fret. There are stencils available for purchase on the cheap that can help. Consult with your child on his or her favorite accents, and then move forward with your painting plans. Whether it's a simple design featuring your child's favorite flowers or superhero, you can make his or her day by showing that you care about their interests and input.

Install a chalkboard wall

Choose one wall of your child's room, and install a chalkboard wall. If it is too expensive to create an entire wall, purchase a few chalkboards and secure them in one area. Purchase chalk in different colors and encourage your child and his or her friends to get creative as they please.

Use corkboard above the bed

Typically used near a desk, corkboard can also make for a free and creative space above your child's bed. Let him or her have free reign at tacking up photos, art, magazine pull-outs and more.

Frame prints

If you know your kid has a serious obsession with a movie, a television show or any other pop culture trend, take the time to locate some images online. Once you find decent versions of the art, visit your local copy center and work with an associate to create quality prints. Go to your local dollar store to survey the frame inventory. Then, create the perfect wall collage together.



6 Living Room Decoration Ideas for Little to no Money

Your living room is the centerpiece of your home, and from time to time it can use an update. However, home decorating can be an expensive investment. So, how do you add in a touch of feng shui with little-to-no money? Continue below to find out.

Design a bar cart



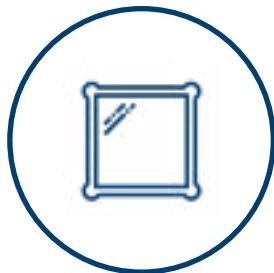
You can find a cart at your local consignment shop or online. Once you locate your discounted cart, select an area in your living room (against a wall is best) in which to place it. Add an ice bucket, a variety of glasses (wine, martini, high-ball and scotch) and your favorite bottles or decanters. Both functional and decorative, your bar cart will be a hit at your next get-together.

Decorate with nature



If you love getting lost in nature, make it a point to take up a collection while you are outside. Consider flattening fall leaves and displaying them in frames or creating potpourri out of dried up flower petals. If you live near a beach, take up a shell collection, and display the different pieces in vases, bowls or jars on end tables.

Use a mirror to enlarge the space



If you can find a large mirror for a good price, then secure it at one end of your living room. If you live in a small space, a mirror can create the illusion that the room is larger. If you do not want to purchase a large mirror, browse online through sites like Craigslist where someone may be offering such an item for free.



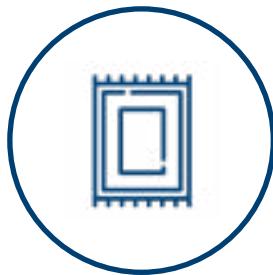
Paint an accent wall

If you feel like adding a burst of color to your living room to refresh the look, consider painting an accent wall. A can of paint is relatively inexpensive, so you don't need to worry about breaking the bank. Survey your living room and choose your accent color around those details.



Create your own coasters

If you are crafty enough, why not design your own set of coasters. That way, you can create a fun addition to your coffee table and end tables. First, decide on the material of your coasters. Thick cardstock, wood, cork or even glass. Once you do, you can decorate accordingly. Be it just some colorful paint, handmade mosaics or even personal photographs, you can protect your surfaces in style.



Turn a used carpet into a new rug

If you visit a carpet store or any used furniture store, you may stumble upon a roll of out-of-season carpet on the cheap. With a handy razorblade, you can turn an old carpet into your very own affordable area rug.

Section 8 Housing Directory



State	HUD Website
Alabama	http://portal.hud.gov/hudportal/HUD/states/alabama
Alaska	http://portal.hud.gov/hudportal/HUD?src=/states/alaska
Arizona	http://portal.hud.gov/hudportal/HUD/states/arizona
Arkansas	http://portal.hud.gov/hudportal/HUD/states/arkansas
California	http://portal.hud.gov/hudportal/HUD/states/california
Colorado	http://portal.hud.gov/hudportal/HUD/states/colorado
Connecticut	http://portal.hud.gov/hudportal/HUD/states/connecticut
Delaware	http://portal.hud.gov/hudportal/HUD/states/delaware
District of Columbia	http://portal.hud.gov/hudportal/HUD/states/district_of_columbia
Florida	http://portal.hud.gov/hudportal/HUD/states/florida
Georgia	http://portal.hud.gov/hudportal/HUD/states/georgia
Hawaii	http://portal.hud.gov/hudportal/HUD/states/hawaii
Idaho	http://portal.hud.gov/hudportal/HUD/states/idaho
Illinois	http://portal.hud.gov/hudportal/HUD/states/illinois

State	HUD Website
Indiana	http://portal.hud.gov/hudportal/HUD/states/indiana
Iowa	http://portal.hud.gov/hudportal/HUD?src=/states/iowa
Kansas	http://portal.hud.gov/hudportal/HUD/states/kansas
Kentucky	http://portal.hud.gov/hudportal/HUD/states/kentucky
Louisiana	http://portal.hud.gov/hudportal/HUD/states/louisiana
Maine	http://portal.hud.gov/hudportal/HUD/states/maine
Maryland	http://portal.hud.gov/hudportal/HUD/states/maryland
Massachusetts	http://portal.hud.gov/hudportal/HUD/states/massachusetts
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Missouri	http://portal.hud.gov/hudportal/HUD/states/missouri
Montana	http://portal.hud.gov/hudportal/HUD?src=/states/montana
Nebraska	http://portal.hud.gov/hudportal/HUD/states/nebraska

State	HUD Website
Nevada	http://portal.hud.gov/hudportal/HUD/states/nevada
New Hampshire	http://portal.hud.gov/hudportal/HUD/states/new_hampshire
New Jersey	http://portal.hud.gov/hudportal/HUD/states/new_jersey
New Mexico	http://portal.hud.gov/hudportal/HUD/states/new_mexico
New York	http://portal.hud.gov/hudportal/HUD/states/new_york
North Carolina	http://portal.hud.gov/hudportal/HUD/states/north_carolina
North Dakota	http://portal.hud.gov/hudportal/HUD/states/north_dakota
Ohio	http://portal.hud.gov/hudportal/HUD/states/ohio
Oklahoma	http://portal.hud.gov/hudportal/HUD?src=/states/oklahoma
Oregon	http://portal.hud.gov/hudportal/HUD/states/oregon
Pennsylvania	http://portal.hud.gov/hudportal/HUD/states/pennsylvania
Puerto Rico	http://portal.hud.gov/hudportal/HUD?src=/states/puerto_rico_virgin_islands
Rhode Island	http://portal.hud.gov/hudportal/HUD/states/rhode_island
South Carolina	http://portal.hud.gov/hudportal/HUD/states/south_carolina

State	HUD Website
South Dakota	http://portal.hud.gov/hudportal/HUD/states/south_dakota
Tennessee	http://portal.hud.gov/hudportal/HUD?src=/states/tennessee
Texas	http://portal.hud.gov/hudportal/HUD/states/texas
Utah	http://portal.hud.gov/hudportal/HUD/states/utah
Vermont	http://portal.hud.gov/hudportal/HUD/states/vermont
Virgin Islands	http://portal.hud.gov/hudportal/HUD/states/puerto_rico_virgin_islands
Virginia	http://portal.hud.gov/hudportal/HUD/states/virginia
Washington	http://portal.hud.gov/hudportal/HUD/states/washington
West Virginia	http://portal.hud.gov/hudportal/HUD/states/west_virginia
Wisconsin	http://portal.hud.gov/hudportal/HUD/states/wisconsin
Wyoming	http://portal.hud.gov/hudportal/HUD/states/wyoming

Section 8 Housing Free Guide