

How a Landlord Can Participate in the Section 8 Housing Choice Voucher Program

The Section 8 Rental Voucher Program (now called Housing Choice Voucher) increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. More than 1.4 million households in the United States are assisted in paying their rent through these vouchers, including 41,000 in the Chicago area.

The Housing Choice Voucher is a win-win program for the landlord and the tenant because the tenant pays what s/he can afford in rent (limited to 30% of income) and the government pays the rest. For example, if a tenant earns \$1,300 per month, but the rent is \$800, a tenant with a voucher pays \$240 (30% of income) and the government pays the balance, or \$560. The overall rent, however, cannot exceed the “fair market rent” (FMR), established by HUD, for the area. In 2003 in north suburban Cook County, this rent was \$748 for a studio, \$896 for a one-bedroom, \$1,069 for a two-bedroom, \$1,337 for a three-bedroom, and \$1,496 for a four-bedroom. If the tenant wants to rent a more expensive unit, the tenant must supplement the rent with their own income.

In the Cook County suburbs, the program is administered by the Housing Authority of Cook County (HACC). The program works like this: when HACC’s waiting list is open (it is currently closed), an income-qualified family applies for the voucher. Once approved, the family seeks a rental apartment or house, just like any other home seeker. The voucher belongs to the family, not to the housing unit. *It is up to the landlord to choose to accept this form of rent payment.* So how does a landlord participate?

- Step 1:** *Advertise your unit* as “Section 8 accepted” or otherwise make public through contacting congregations and agencies that you have a unit available.

- Step 2:** *Screen applicants* just as you would any prospective tenant. Your standards should be based on objective, business-related considerations. Fair housing laws prevent discrimination and differential treatment based on certain protected classes.

- Step 3:** *Approve the tenant*, offer a lease (one year minimum), and review the voucher. Make sure the voucher has not expired (vouchers expire after 60 days unless they have been extended). The voucher will also indicate the bedroom size. Usually, a family cannot accept a smaller unit than is stated on the form. There are only three documents that the landlord needs to complete to participate: (1) Request for Lease Approval; (2) Lease; and (3) Housing Assistance Payment Contract.

- Step 4:** *HACC inspects and approves the unit.* Before the unit can be approved, it is inspected to ensure that it meets housing quality standards (HQS). You will receive written notification of the date and time of the inspection. If there are problems that need correcting, you will be notified in writing and be given a reasonable time to make repairs. At that point, you can schedule a second inspection.

- Step 5:** *HACC and the landlord sign a Housing Assistance Payment contract (HAP).* Rent is usually paid by the Housing Authority on the last day of the month prior to its due date on the first. Rent is adjusted as the tenant’s income fluctuates.

For more information on renting to voucher holders in the northern suburbs, please contact Yvette Williams, Lutheran Child & Family Services, (773) 753-0600, ext. 607

Adapted from U.S. Dept. of Housing and Urban Development (HUD), "Landlord's Guide to the New Housing Choice Voucher Program," September 2000 by Interfaith Housing Center of the Northern Suburbs, 620 Lincoln, Winnetka, IL 60093, (847) 501-5760