



Section 8: Housing Choice Voucher Program

A Step-by-Step Guide for Renters – 2026 Edition

AssistanceGuides.com | This guide is for informational purposes only. Section 8 is administered locally — income limits, waitlist status, and procedures vary by Public Housing Agency (PHA). Always contact your local PHA for current information.

What Is Section 8?

Section 8 — officially called the **Housing Choice Voucher (HCV) Program** — is the largest federal rental assistance program in the United States. Administered by the **Department of Housing and Urban Development (HUD)**, it helps low-income families, elderly individuals, and people with disabilities afford safe, decent housing in the private rental market.

Over 2.3 million households use Housing Choice Vouchers nationally (2026)

You choose your own rental unit – an apartment, house, or townhome – from a private landlord

The voucher pays most of your rent directly to the landlord; you pay the rest

You typically pay no more than 30% of your monthly income toward rent

How It Works:

01

You receive a voucher from your local Public Housing Agency (PHA)

03

The PHA inspects the unit and approves the rent as "reasonable"

02

You find a private rental unit that accepts the voucher and meets HUD's health/safety standards

04

You pay your share (30% of adjusted income); the **PHA pays the landlord the rest** directly each month



The Waitlist Reality: The Most Important Thing to Understand

Demand for Section 8 vastly exceeds available vouchers. This is the single most important thing to understand before applying.

Most PHAs have **closed waitlists** — they are not accepting new applications

When a waitlist opens, it often closes again within **48–72 hours**

Wait times range from **1 to 10+ years** depending on location

When Houston briefly opened its waitlist in 2025, it received **14,000+ applications in 36 hours**

What This Means For You:

- **Apply to every open waitlist you find** — you can be on multiple lists simultaneously, including PHAs in neighboring cities or counties
- **Monitor PHA websites and local news** for waitlist openings
- Keep a list of every PHA you've applied to, your confirmation numbers, and the date
- **Update your contact information immediately** whenever it changes — missing a single notification can result in removal from the list
- Start applying now, even if you don't need housing immediately


Who Qualifies?

Income Requirements

Eligibility is based on your **household gross income** compared to the **Area Median Income (AMI)** for your county or metropolitan area. HUD publishes AMI figures annually for every county in the country.

Two income tiers:

Tier	Income Threshold	Priority
Extremely Low Income	At or below 30% of AMI	By law, 75% of new vouchers must go to this group
Very Low Income	At or below 50% of AMI	Eligible for vouchers; lower priority

 **Important:** Income limits vary widely by location because they're based on local median income. The limit for a family of 4 might be \$27,000/year in rural Mississippi or \$65,000+/year in San Francisco. You must check your specific area.

2026 Income Limit Examples (Family of 4)

Location	30% AMI (Extremely Low)	50% AMI (Very Low — Eligibility Limit)
Rural areas (many counties)	~\$17,000–\$22,000	~\$28,000–\$37,000
Mid-size cities	~\$22,000–\$32,000	~\$37,000–\$53,000
Major metros (avg)	~\$29,000–\$40,000	~\$48,000–\$67,000
High-cost areas (NYC, SF, Boston)	~\$40,000–\$60,000	~\$67,000–\$100,000+

Check your exact limit: huduser.gov/portal/datasets/il.html — search by state and county

Other Requirements

- U.S. citizen or qualifying immigration status (lawful permanent resident, refugee, asylee, or other eligible categories)
- Not have been evicted from federally assisted housing for drug-related criminal activity in the past 3 years
- No household members subject to lifetime sex offender registration
- Household must meet the PHA's definition of "family" (which can include single individuals, couples without children, elderly individuals)

How Section 8 Payments Work

Understanding the payment math helps you find appropriate housing.

Key Terms:

Fair Market Rent (FMR)

HUD's annual estimate of the 40th percentile rent for standard-quality units in your area, by bedroom size. FY2026 FMRs took effect October 1, 2025.

Payment Standard

The maximum monthly subsidy your PHA will use to calculate your benefit. Set by the local PHA between 90%–110% of the FMR (and sometimes higher in expensive markets).

Your Share (Total Tenant Payment)

Generally **30% of your adjusted monthly income**, subject to a minimum of \$50/month.

The Payment Formula:

HAP (Housing Assistance Payment) = Payment Standard – Your Share
Your Landlord Receives = Your Share + HAP

Real Example:

Family's adjusted monthly income

\$1,500

Your share

\$450/month (30% of \$1,500)

Local payment standard for a 2-bedroom

\$1,400/month

HAP (what PHA pays landlord)

$\$1,400 - \$450 = \$950/\text{month}$

You pay the landlord

\$450/month

Can You Rent a Unit Above the Payment Standard?

Yes, but **you pay the difference**. If the rent is \$1,600 and the payment standard is \$1,400, you pay \$200 extra on top of your income-based share. Many PHAs limit how much extra you can pay upfront.

How to Apply

Step 1: Find All PHAs in Your Area

Every county and city has at least one PHA. Many areas have both a **city** PHA and a **county** PHA — you can apply to both.

Find PHAs:

- **HUD's PHA Contact Directory:** [hud.gov/program_offices/public_indian_housing/pha/contacts](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts)
- **Enter your state** to see all PHAs with contact information
- Some states also list open waitlists at the state housing agency level

Step 2: Check Waitlist Status

Call or visit each PHA's website to ask:

- "Is your Housing Choice Voucher waitlist currently **open and accepting applications**?"
- "Is your Public Housing waitlist open?" (separate program — apply to both)

Document: the person you spoke to, the date, and their answer.

GoSection8.com and **AffordableHousing.com** aggregate some waitlist openings, but always verify directly with the PHA.

Step 3: Apply Immediately When a List Opens

When you find an open waitlist, apply **that same day**. Some lists close within hours.

What you'll need for the application:

- Full names, dates of birth, and Social Security numbers for all household members
- Current address and phone number
- Proof of citizenship or eligible immigration status
- Proof of income for all household members
- Bank account balances and asset information (if required by PHA)
- Current and previous landlord contact information (rental history)

Most PHAs now accept **online applications** — have your documents scanned as PDFs before any list opens.

Step 4: Receive Confirmation and Wait

After applying, you receive a **confirmation number** and your position on the waitlist. Some PHAs use lottery systems rather than first-come, first-served.

- Keep your confirmation number
- Update your contact information with every PHA whenever anything changes
- Respond promptly to any mail, email, or phone contact from the PHA

Step 5: When Your Name Is Called

When your position comes up on the waitlist:

- The PHA will contact you for a **final eligibility interview and income verification**
- All household members must pass background checks
- If eligible, you receive a **voucher** with a specific bedroom size and a search deadline (typically 60–120 days)

Step 6: Find a Unit

With your voucher in hand, you search for a private rental unit. The unit must:

- Have a landlord willing to accept the voucher
- Pass a **HUD Housing Quality Standards (HQS) inspection**
- Have rent that is "reasonable" compared to similar unassisted units nearby
- Match your voucher's approved bedroom size

Landlord directories: Some PHAs provide lists of voucher-friendly landlords. [GoSection8.com](https://www.gosection8.com) and [HousingList.com](https://www.housinglist.com) also list participating landlords.

Step 7: Sign the Lease and HAP Contract

Once the unit passes inspection:

- You sign a lease with the landlord
- The landlord signs a **Housing Assistance Payments (HAP) Contract** with the PHA
- Benefits begin; the PHA pays the landlord directly each month



Portability: Moving With Your Voucher

One of Section 8's most powerful features: your voucher is **portable**. After living in your initial unit for at least 12 months, you can move to a different city or state and take your voucher with you.

Notify your current PHA of your intent to move

The voucher transfers to the PHA in your new area

Portability is useful for moving to areas with better jobs, schools, or lower housing costs

Your Rights as a Section 8 Tenant

- **Cannot be discriminated against** based on voucher status in states/cities with source-of-income protection laws (check your state — many cities have this)
- **Annual inspection:** HUD requires units to be inspected every 1–2 years
- **Rent increases:** Your landlord must give proper notice; the PHA must approve any increase as "reasonable"
- **Cannot be evicted** without proper notice and cause; the PHA must be notified
- **Due process:** If the PHA denies your application or terminates your voucher, you have the right to an informal hearing

Common Questions

"Can I own a home with a Section 8 voucher?"

Yes — a **Homeownership Voucher** option exists in many PHAs, allowing qualified families to use their voucher toward a monthly mortgage payment instead of rent. Ask your PHA if this option is available.

"My income went up – do I lose my voucher?"

Your rent share increases with income (you continue paying 30% of adjusted income), but you don't automatically lose the voucher. You only become ineligible if your income rises **above** the program's income limit for your household size — and even then, phaseout rules give families time to transition.

"My landlord won't accept Section 8 – is that legal?"

It depends on your state or city. Many jurisdictions now have **source-of-income protection laws** that prohibit landlords from refusing vouchers. Check your local laws. Unlawful discrimination can be reported to HUD's fair housing office.

"Can my family members come stay with me?"

Changes in household composition (adding a family member, birth, marriage, divorce) must be reported to your PHA promptly. Unauthorized occupants can result in termination.

Key Resources

Resource	Contact
Find your local PHA	hud.gov/program_offices/public_indian_housing/pha/contacts
Check HUD income limits by county	huduser.gov/portal/datasets/il.html
Find Section 8 landlords	gosection8.com or affordablehousing.com
Report housing discrimination	1-800-669-9777 (HUD Fair Housing Hotline)
General HUD housing info	hud.gov/topics/housing_choice_voucher_program_section_8

Guide current as of June 2026. Section 8 income limits are based on HUD Area Median Income (AMI) figures updated annually and vary by county and metropolitan area. FY2026 FMRs effective October 1, 2025. Waitlist status changes frequently — always verify directly with your local PHA.

Important Disclaimer

Please Read Before Using This Guide

AssistanceGuides.com is an independent informational website. We are not a government agency, and we are not affiliated with, endorsed by, or operating on behalf of the U.S. Department of Housing and Urban Development (HUD), any Public Housing Agency (PHA), or any landlord, property manager, or housing provider.

This Is General Information – Not Legal, Housing, or Financial Advice

- The content in this guide is provided for **general informational and educational purposes only**
- Nothing in this guide constitutes legal advice, housing advice, financial advice, landlord-tenant law advice, or professional social services counsel
- Tenants and applicants facing complex housing situations, evictions, landlord disputes, or lease negotiations should consult a qualified housing attorney or HUD-approved housing counselor

CRITICAL: Do Not Make Housing Decisions Based on This Guide

- **Do not give notice to your current landlord, vacate your current housing, or decline other housing options based on an expectation of receiving a Section 8 voucher**
- Most Section 8 waitlists are **years long** — receiving a voucher is not guaranteed and could take a decade or more in high-demand areas
- This guide cannot tell you when or whether you will receive a voucher — **do not treat application to a waitlist as confirmed housing assistance**
- Making housing changes in anticipation of Section 8 assistance that never materializes could leave your household without stable housing

WARNING: Section 8 Scams Are Widespread

- **Never pay money to apply for Section 8 or to be placed on a waitlist** — the program is free to apply for through PHAs
- Scammers frequently advertise fake Section 8 application services, fake waitlist openings, and fraudulent "priority placement" schemes
- Legitimate PHAs never charge fees for applications, waitlist placement, or voucher issuance
- Be extremely cautious of any website, social media post, or individual that asks for payment to "help you apply" for Section 8
- If you believe you've been scammed, contact the HUD Inspector General Hotline at **1-800-347-3735**

Voucher Receipt Is Not Guaranteed

- Meeting income eligibility requirements places you on a waitlist — it does **not** guarantee you will receive a voucher
- Even after receiving a voucher, you must find a landlord willing to participate and a unit that passes HUD inspection within the voucher's search period (typically 60–120 days) — if you cannot, the voucher may expire
- PHAs can deny applications or terminate vouchers based on criminal history, eviction history from federally assisted housing, immigration status, and other factors — this guide cannot predict your outcome

Income Limits Are Location-Specific – This Guide Cannot Give You Your Limit

- Section 8 income limits are based on **Area Median Income (AMI)** for your specific county or metropolitan area — they are **not** uniform nationwide
- The income limit examples in this guide are illustrative ranges only; your actual limit could be significantly higher or lower
- **You must look up your county's specific income limit** at huduser.gov/portal/datasets/il.html — do not rely on the examples in this guide for an eligibility determination

Rent Payment Math Is an Example – Not a Promise

- The payment formula example in this guide is illustrative; your actual Housing Assistance Payment will depend on your PHA's specific payment standard, your adjusted income, the unit you select, and the HAP contract terms
- Payment standards change annually when FMRs are updated (effective October 1 each year)
- The 30% of income rule applies to **adjusted** income, which may differ from gross income after HUD-allowed deductions

This Is Not an Official Eligibility Determination

- Only your **local PHA** can make an official eligibility determination after reviewing your application, income documentation, and household circumstances
- "May qualify" or "likely eligible" language in this guide does not guarantee acceptance onto a waitlist or issuance of a voucher

Landlord Participation Is Not Guaranteed

- This guide cannot represent how many landlords in your area accept Section 8 vouchers
- Even in jurisdictions with source-of-income protection laws, enforcement varies and finding a voucher-accepting unit can be challenging
- AssistanceGuides.com has no affiliation with any landlord, property listing service, or housing provider referenced in this guide

Immigration – This Is Not Immigration Legal Advice

- Section 8 requires U.S. citizenship or eligible immigration status; this guide describes general eligibility rules only — **this is not legal advice**
- Mixed-status households have complex eligibility rules — eligible family members may receive a prorated benefit even if some household members are ineligible
- HUD's public charge rule interactions are complex and subject to change; if you have immigration concerns, **consult a qualified immigration attorney before applying**
- We make no representations or warranties about the immigration consequences of applying for Section 8

Fair Housing – Discrimination Is Illegal

- Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, and disability
- Many states and cities also prohibit discrimination based on source of income (i.e., refusing to rent to voucher holders)
- This guide cannot advise you on the specific fair housing laws in your jurisdiction; consult a housing attorney or HUD's fair housing office if you believe you've been discriminated against

Information May Be Outdated

- HUD AMI figures and Fair Market Rents are updated annually; FY2026 FMRs took effect October 1, 2025
- Income limits, payment standards, and local PHA policies change each year
- Waitlist status can change from open to closed within hours — always verify directly with the PHA before applying

No Warranties – Use at Your Own Risk

- This guide is provided **"as is"** without any warranty of accuracy, completeness, or timeliness
- **You assume full responsibility** for any decisions made based on information in this guide — particularly any housing decisions made in anticipation of receiving a voucher
- AssistanceGuides.com, its owners, editors, and contributors shall not be liable for any damages of any kind arising from your use of this guide, including damages resulting from housing instability, lost deposits, or other consequences of housing decisions made in reliance on this guide

Your Rights Are Not Affected

- Nothing in this guide waives your right to apply for Section 8, appeal a denial or termination, file a fair housing complaint, or access any other right provided by law
- Denials and terminations can be appealed through the PHA's informal hearing process; legal aid organizations can assist with appeals in many areas

If You Are in a Housing Crisis

- This guide is an informational resource — **it is not a substitute for emergency housing assistance**
- If you are at risk of homelessness or currently without housing, call **2-1-1** for emergency shelter and housing assistance referrals
- Contact your local Continuum of Care (CoC) organization for emergency housing and rapid rehousing programs
- If you are experiencing domestic violence and need emergency housing, call the National Domestic Violence Hotline at **1-800-799-7233**

Data and Privacy

- AssistanceGuides.com may collect anonymized, aggregate data through the eligibility screening tool on our website
- We do not collect or store personally identifiable information through the screening tool
- Please review our full Privacy Policy at [AssistanceGuides.com](https://www.assistanceguides.com/privacy-policy) for details

Guide last reviewed: June 2026 | HUD income limits: FY2026 AMI figures | Fair Market Rents: FY2026 (effective October 1, 2025) | Section 8 HCV program governed by 24 CFR Part 982 | AssistanceGuides.com