



# HOUSING CHOICE VOUCHER FACTS

## WHAT IS THE HOUSING CHOICE VOUCHER PROGRAM?

The housing choice voucher (HCV) program is the federal government's primary program for assisting very low-income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the HCV tenant, participants are able to find their own housing, including single-family homes, townhouses and apartments. Housing choice vouchers are administered locally by public housing agencies (PHAs) that receive federal funds from the U.S. Department of Housing and Urban Development (HUD). This means that the tenant, landlord and PHA all have obligations and responsibilities under the HCV program. A brief summary of each party's role is below:

**HUD:** HUD provides funds to allow PHAs to make housing assistance payments on behalf of the HCV tenants. HUD also pays the PHA a fee for the costs of administering the program. HUD monitors PHA administration of the program to ensure program rules are properly followed.

**Public Housing Agency:** The PHA administers the HCV program locally and provides the HCV tenant with the housing assistance. The PHA must examine the tenant's income, household composition and ensure that their housing unit meets minimum housing quality standards. The PHA enters into a contract with the landlord to provide housing assistance payments on behalf of the family.

**Landlord:** The role of the landlord in the HCV program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. The Landlord enters into a lease agreement with the tenant.

**Tenant:** When a tenant selects a housing unit, they are expected to comply with the lease and the program requirements, pay their share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

**Rent:** The PHA determines a payment standard that is between 90% and 110% of the Fair Market Rents regularly published by HUD representing the cost to rent a moderately-priced dwelling unit in the local housing market. The housing voucher tenant must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard, the tenant required to pay the additional amount.

### HCV Households

- **8.75 years** is the average household time in the program
- **29.2%** are elderly (older than 62)
- **25.5%** are non-elderly disabled
- **45.5%** are single person
- **Over 75,000 HCVs** are designated for Veteran Affairs Supportive Housing

### HCV Unit Type\*

- **24.6%** are single family detached
- **11.4%** are semi-detached
- **17.2%** are rowhouse/townhouse
- **33.9%** are low-rise buildings
- **10.3%** are high-rise buildings
- **1.9%** are manufactured homes

*\*Does not include MTW agency data.*

### HCV Unit Location

- **59.1%** are in central cities
- **37.4%** are in suburbs
- **2.9%** are in rural areas

*The data in this document is current as of December 2020.*

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## How Does the Housing Choice Voucher Work?

The Housing Choice Voucher Program provides housing assistance, in the form of housing vouchers, to low-income families. The vouchers are used to help the family pay for housing. Local public housing agencies (PHA) administer vouchers based on household income and family size and recipients are free to choose any housing that meets program requirements.

To find your local PHA to apply, and to learn more about Section 8 voucher rules, visit the HUD website.

**In general, Section 8 housing program follows the below structure:**

- The individual/household applies for the Housing Choice Voucher Program.
- The applicant is likely placed on a waiting list that may take more than 1-2 years.
- During this time, the applicant can also choose to accept project-based vouchers.
- Once the applicant is approved for a tenant-based voucher, they can begin to look for an apartment or home.
- The applicant can only use the voucher at properties that accept vouchers and meet program requirements, including a physical inspection.
- Once the property is approved, PHAs will pay a portion of rent on their behalf.
- If the applicant is approved for project-based housing vouchers, a PHA can refer the applicant to a project-based assistance property owner with a vacant unit.
- If the applicant is screened and accepted by the property owner, the PHA will pay the portion of rent on their behalf.

## Eligibility

There are four factors that the Public Housing Authority (PHA) considers to determine Section 8 program eligibility. These include:

1. **Your family size.**
2. **Income limits.**
3. **Your citizenship status.** The applicant must meet the documentation requirements of citizenship or eligible immigration status. Undocumented immigrants are not eligible for voucher assistance.
4. **Any previous evictions you've had.** Anyone evicted from public housing or any other voucher program for drug-related criminal activity are ineligible for assistance for at least 3 years from the date of the eviction.

**For More Information, please contact:**

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