

Stateline

Getting a Section 8 Voucher Is Hard. Finding a Landlord Willing to Accept It Is Harder.

STATELINE ARTICLE August 31, 2018 By: [Teresa Wiltz](#) Topics: [Social Issues](#) & [Safety Net](#) Read time: 6 min



B.R. Williams says looking for a place to live with a housing voucher is a “full-time job.” U.S. Department of Housing and Urban Development Secretary Ben Carson is launching a campaign to encourage more landlords to accept Section 8 housing vouchers.

The Pew Charitable Trusts

MCKINNEY, Texas — As a prospective tenant, B.R. Williams learned early on she needed a script to woo potential landlords: Mention her stellar rental history. Emphasize that Section 8 housing vouchers are “pro-landlord,” with most of the rent direct deposited each month. Always utter the magic words, “This is a no-fail system.”

Sometimes the pitch worked. But even then, Williams often would show up to look at an apartment, only to be told that it was no longer available.

“I guess they couldn’t tell I was black over the phone,” the 62-year-old said. In her nearly 30 years in the housing voucher program, she’s only had one white landlord.

Housing Choice Vouchers, better known as Section 8 vouchers, are supposed to be a ticket out of poverty for the more than 2 million families that use them each year. The vouchers allow low-income renters, such as Williams, to find decent housing in what housing officials call safe, “high-opportunity” neighborhoods they normally wouldn’t be able to afford.

At least, that’s the intent. Instead, tenants like Williams often find themselves trapped by limited options.

In mid-August, the U.S. Department of Housing and Urban Development announced it will hold a series of landlord forums in selected cities to hear from property owners about how to make the voucher program more attractive to them. The agency expects to make changes to the program based on what it hears.

Williams’ experience, familiar to many Section 8 recipients, shows how tough it will be to overcome landlords’ resistance.

Landlords routinely [discriminate against renters with housing vouchers](#), according to an Urban Institute report published this August — especially landlords in higher-rent areas with high-quality schools, transportation and jobs.

Though some landlords are attracted by the prospect of rent payments backed up by the federal government, a Johns Hopkins University study released in May found that many are [put off by the bureaucracy of the Section 8 program](#). (HUD commissioned both studies.)

“It’s really hard to find a unit to rent with a housing voucher,” said Martha Galvez, a senior research associate at the Urban Institute and a co-author of its study. “If a family [using housing vouchers] wants to get into a particular neighborhood because it has a good school, they might have to work really hard to do it — and it might not work out for them.”

The stakes are high: Research points to a close connection between the neighborhood children grow up in and their life prospects.

A Harvard University study found that poor children who move to high-opportunity neighborhoods before age 13 are more likely to [attend college, earn higher incomes and reside in better neighborhoods as adults](#). They also are less likely to become single parents.

‘Full-Time Job’

Income limits to participate in the program vary widely from county to county, and different housing authorities can set their own income limits as well. But families have to be very poor to qualify – and in most cases, extremely poor.

For example, in Dallas County, Texas, the [average household income for a voucher holder](#) in 2017 was \$14,116.

Families who receive Section 8 vouchers are obligated to pay 30 percent of their income on rent. The federal government covers the difference up to a certain amount, which is based on the Fair Market Rent (FMR) for the area. Voucher holders can choose to live in units with higher rents, but they are responsible for paying any amount above HUD’s payment standard.

Often, the vouchers aren’t enough to move a family out of high-poverty, racially segregated neighborhoods. Dallas, thanks to a 1990 court desegregation order, is required to provide some low-income families with bigger vouchers, so that they can relocate to high-opportunity communities.

Those housing vouchers enabled Williams to raise her seven kids in suburban neighborhoods in good school districts around the Dallas metro area. She could have a house with a yard, and dogs, and her kids could ride their bikes and have sleepovers.

“It proved to be super beneficial,” said Williams, a single mother. “We could have somewhat of a normal lifestyle.”

Still, she said, the program has its limits.

Whenever Williams had to move, such as the time her landlord died and his family was in a rush to sell the property, she found herself back on the housing market, scrambling to find a decent place for her family to live. She’s had to move eight to 10 times.

“I would be so distressed,” said Williams, who has worked as a substitute teacher and a home health aide. “It was like a full-time job, morning to night, morning to night. You wouldn’t believe how much gas I burned up.”

Personal Prejudices

Urban Institute researchers surveyed rental ads in Fort Worth, Texas; Los Angeles; Newark, New Jersey; Philadelphia and Washington, D.C., to determine how hard it was for voucher

holders to find apartments. On average, the researchers had to scour through 39 ads before they found one that met HUD's requirements for cost and size.

And then, things got even tougher: Most of the landlords whom researchers called said they didn't take vouchers. Some of those who agreed to show their unit to a voucher holder stood the renter up.

Landlords in Fort Worth, Los Angeles and Philadelphia turned down voucher holders at much higher rates: 78, 76 and 67 percent, respectively. In Washington, D.C., and Newark, New Jersey, which have local laws protecting voucher holders from housing discrimination, denial rates were much lower at 15 and 31 percent, respectively.

The lower rejection rates suggest that housing laws can help make it easier for voucher holders to find a place to live, Galvez said.

Twelve states and numerous cities have laws that [make it illegal for landlords to deny housing](#) because a tenant has a housing voucher or is on public assistance, according to the Poverty and Race Research Action Council, a civil rights and policy organization based in Washington, D.C.

In March, Washington became the latest state to pass a "[source of income](#)" law. It goes into effect in late September.

But such laws aren't what's needed to win over more landlords, said Greg Brown, senior vice president of government affairs for the National Apartment Association, an industry group based out of Alexandria, Virginia.

"Rather than a sweeping mandate that you have to accept Section 8 vouchers, why not look at where the program has struggled and make it extremely easy to use?" Brown asked. "There's no question the program is incredibly important and incredibly valuable in insuring that families have access to affordable housing. But it's also incredibly challenging [for landlords]."

Streamlining paperwork and inspections, Brown said, and creating a landlord mitigation fund to cover damages would go a long way to woo more landlords.

Negative stereotypes about Section 8 voucher holders also are a barrier.

For the Johns Hopkins study, researchers surveyed landlords in Baltimore, Cleveland and Dallas. They found that two-thirds of landlords who had rented to Section 8 tenants had what they described as a negative experience, and had vowed never to rent to voucher holders again.

But the researchers found it hard to disentangle actual incidents from personal prejudices.

“They don’t run their lives like us. They weren’t brought up like us,” one landlord told them. “I was raised in a decent background; most of them aren’t.”

Some landlords said they didn’t like jumping through bureaucratic hoops, from paperwork to [routine housing inspections](#), to check for health and safety issues, such as lead paint and faulty electricity.

Others mistakenly believed that public housing authorities were bound to take their side in disputes over damages – and were disappointed when they didn’t – said Philip Garboden, a professor of affordable housing at the University of Hawaii at Manoa, and one of the study’s co-authors.

“A landlord is running a business,” said Alexandra Alvarado, marketing director for the American Apartment Owners Association, a membership organization of professional property managers based out of Calabasas, California. “You’re trying to reduce your risk. If a group is viewed as risky, they’re not going to want to take that risk.”

Still, Alvarado said, there’s no evidence that voucher holders damage property more frequently than other renters. Assuming a prospective tenant has a clean rental history and solid credit, she said, her organization encourages landlords to “not discriminate on the source” of the rent.

Hope in ZIP Codes

The goal of the Section 8 program is to give low-income families the opportunity to escape high-poverty neighborhoods. Nevertheless, most voucher recipients fail to do so, in large part because the HUD vouchers aren’t enough to cover the rents in higher-income neighborhoods.

Historically, HUD determined the value of the vouchers based on the Fair Market Rent across an entire metropolitan area. But several years ago, the agency began experimenting with tying voucher amounts to the rents in each ZIP code.

In 2016, the Obama administration issued new regulations requiring 24 metro areas to use the new formula. (The Dallas metro area also must participate because of a legal settlement.) The Trump administration tried to suspend the rule last year, but a federal judge reinstated it.

Housing advocates hope the change will give voucher holders more options.

A report released earlier this year by the Furman Center for Real Estate and Urban Policy at New York University predicted that the number of housing units available to Section 8 recipients in the 24 metro areas **would increase by nearly 9 percent**, in addition to providing more housing options for poor families outside of high-poverty, low-rent areas.

“This means safer neighborhoods with low poverty and better schools,” said Katherine O’Regan, one of the report’s co-authors. “That’s what you’re looking for. It changes the economic mobility and the adult outcomes for low-income kids.”

< [Top State Stories 8/30](#)

[Top State Stories 8/31](#) >

AUTHORS



Teresa Wiltz
Staff Writer
Stateline



RELATED

Topics [Social Issues, Safety Net](#)

Places [Texas, United States](#)

EXPLORE MORE FROM STATELINE

explore by place ▼

explore by topic ▼

About Stateline

Stateline provides daily reporting and analysis on trends in state policy.

[About Stateline](#) →

Media Contact

[SIGN UP](#)

**Sign up for our daily update—
original reporting on state policy,
plus the day's five top reads from
around the Web.**