



## **The Importance of Applying for Section 8 Housing**

For individuals with disabilities, having stable, accessible, and affordable housing is essential to maintaining independence and a good quality of life. The Section 8 Housing Choice Voucher Program, administered by the U.S. Department of Housing and Urban Development (HUD), helps make housing more affordable for low-income individuals and families, including people with disabilities. However, one of the key challenges to accessing Section 8 housing is the lengthy waiting lists in many areas. Due to the high demand for assistance and limited availability, applying as early as possible is crucial for securing the help you need.

## **The Reality of Long Waiting Lists**

One of the most significant hurdles for Section 8 applicants is the often extremely long waiting lists. Depending on the location and the housing authority, wait times can range from several months to 10 years+. In some high-demand areas, waiting lists may even close entirely for long periods because they are so overwhelmed with applicants.

- **Average Wait Times:** According to a 2021 report by the National Low Income Housing Coalition, the average waiting time for a Section 8 voucher is **two to three years**, but in more populated areas, such as New York City and Los Angeles, the wait can extend to **10 years or more**
- **Closed Waiting Lists:** In some cities, public housing authorities (PHAs) only open their Section 8 waiting lists for brief periods every few years, accepting a limited number of new applications before closing them again. This can leave many eligible individuals without the opportunity to even get on the list if they miss the application window.

For persons with disabilities, these long wait times can be particularly challenging, as stable, accessible housing is often a critical component of their daily well-being and independence. Therefore, applying for Section 8 housing as soon as possible is crucial for minimizing wait times and securing housing support. Typically, the earliest someone can apply is when they turn 18 because they are no longer a minor. At that point the application process does not consider parental assets or income.

## **How Section 8 Works: Mobile and Project-Based Vouchers**

The Section 8 program offers two types of housing assistance: **mobile (tenant-based) vouchers** and **project-based vouchers**. Each type serves different needs and offers specific benefits for persons with disabilities.

### **Mobile (Tenant-Based) Vouchers**

Mobile vouchers allow participants to choose their own rental housing in the private market, provided the landlord accepts Section 8 vouchers. These vouchers often take longer to get.

- **Flexibility:** Participants can select housing that meets their specific needs, such as accessible units or homes near family and healthcare providers.

- **Portability:** These vouchers are portable, meaning that recipients can move to a different area or state while keeping their housing assistance, making it ideal for those who need to relocate for better services or personal reasons.

### **Project-Based Vouchers**

Project-based vouchers are tied to specific properties where certain units are reserved for Section 8 participants.

- **Guaranteed Accessible Housing:** Many project-based properties have units specifically designed for people with disabilities, ensuring that accessible housing is available right away.
- **Long-Term Stability:** With project-based vouchers, recipients enjoy stability without needing to relocate frequently. This can be an attractive option for individuals who prefer long-term living arrangements in an accessible unit.

### **Eligibility for Section 8**

Eligibility for Section 8 housing is based on a combination of **income, household size, and disability status**. Here are the key factors:

#### **Income Limits:**

- To qualify, applicants must earn no more than **50% of the Area Median Income (AMI)** for their location, though preference may be given to those earning **30% or less of the AMI**.

#### **Disability Status:**

- Persons with disabilities often receive priority placement on waiting lists, especially if they require specific housing accommodations or are at risk of homelessness.

#### **Citizenship and Immigration Status:**

- Applicants must be U.S. citizens or have eligible immigration status to qualify for the program.

#### **Local Preferences:**

- Some housing authorities may give preference to individuals who already living or working in the area.

### **How to Apply for Section 8 Housing**

#### **Contact Your Local Public Housing Authority (PHA):**

- Applications for Section 8 are processed by local PHAs. Find out if they are accepting applications and how to apply by visiting the HUD website's PHA locator.

#### **Complete the Application:**

- Be prepared to submit personal and financial documentation, including proof of disability, income, and family composition.

#### **Waitlist Placement:**

- Once your application is approved, you will be placed on a waiting list. Waiting lists can be long, so it is critical to apply as early as possible to secure your spot. It is also important to periodically check your application status to maintain your place on the waitlist.

Applying for Section 8 housing is a vital step for individuals with disabilities seeking stable and affordable housing. However, due to the long waiting lists in many areas, it is crucial to apply as soon as possible. Whether you qualify for mobile (tenant-based) vouchers or project-based vouchers the program provides critical support for maintaining independence and quality of life.