

Section 8 Rental Assistance

What is Section 8?

The Section 8 Voucher Program is a HUD designed assistance program to help very low to moderate income families rent housing in the private market. Section 8 provides direct monthly payment to property owners on behalf of the qualified voucher holders to cover a portion of rent. Family contributions are approximately 30% of adjusted monthly income for rent.

Section 8 Vouchers can help people with low incomes rent safe and affordable housing supports a rental market based on supply and demand.

How can a person get a Section 8 Voucher?

1. Application

Applicants apply at the Housing Authority Administrative Offices or by visiting our website. Applicants must complete a written application. Everyone is encouraged to apply for the Section 8 Voucher Program. Homeless applicants receive a priority status. As with most subsidized programs, there is a waiting list for the Section 8 Program. Applications are weighted by date and time of submission.

2. Certification

Once an applicant reaches the top of the waiting list, they must be determined income eligible. If eligible, the applicant receives a Housing Voucher Certificate and is able to begin looking for housing within the Loveland city limits.

3. Program Rent Limits

Rental limits are set by the US Housing and Urban Development Department (HUD). A qualified Section 8 participant must find a unit at a cost which falls within the size of their assistance and the payment standards. A rent reasonableness analysis by the Housing Authority office determines if the rent is comparable to other no-assisted rents in the immediate area. For market rent ceiling caps on a 1 bedroom, 2 bedroom, and 3 bedrooms, call the Housing Authority as the numbers change annually.

4. Participation of Landlords & Tenants

Participating landlords in the Section 8 Voucher Program sign a Housing Assistance Payments Contract with the Housing Authority in addition to a one-year lease agreement with the tenant. The landlord and tenant are not authorized to make any type of supplemental agreement for any portion of rent, which exceeds the contract rent, and the family's portion calculated by the Housing Authority.

5. Tenant Reference

The Housing Authority, by providing housing assistance, in no way warrants a family's suitability as a tenant. As in the private rental market, it is the responsibility of the landlord to reference and approve a prospective tenant. If contacted, the Housing Authority will provide a reference for those families who were former tenants of the Housing Authority, or of a program operated by the Housing Authority.

6. Security Deposit

The Landlord may collect a deposit from those on the Section 8 program in accordance with guidelines charged to someone who is not on the program. Families are expected to obtain the funds to pay security and utility deposits, if required, from their own resources and/or other private or public sources.

7. Inspection

All assisted units must be in a safe, decent, and sanitary condition as established by HUD Housing Quality Standards. For a copy of the HUD Housing Quality Standards, ([Link to pdf](#)) or call the office to obtain a copy by mail.

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