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ONLINE

OFFLINE

Limited Access to Section 8 Vouchers

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affordablehousingonline.com

THE CASE FOR MORE ACCESS TO RENTAL ASSISTANCE

For decades, low-income renters have faced huge barriers to getting federal rental assistance. There is not enough funding to serve all who qualify. Even more challenges arose in 2020, when the coronavirus pandemic greatly impacted access to the nation's largest federal affordable housing program.



Getting on a waiting list for a Section 8 Housing Choice Voucher can be a major challenge. And this challenge is even greater when applying for assistance in other communities that may have better schools and more jobs.

Affordable Housing Online has tracked federal housing data for 21 years. We use this information to help low-income renters around the country find rental assistance. Looking at our data since 2016, and comparing it to 2020 sheds light on many of the obstacles low-income renters faced during the pandemic.

New opportunities for Section 8 rental assistance plummeted by one-third in 2020, as a result of the COVID-19 pandemic.

Our data shows that many waiting lists are open for only one day. Some still require applicants to come in-person to apply, limiting access to the program. Many give priority to those who already live locally, making it hard for new people to move in.

- › Almost one-third of scheduled waiting lists from 2016-2020 were open for one day or less.

Affordable Housing Online supports and recommends measures that increase access to housing opportunities for all low-income renters:

- Universal online applications
- Longer, forecasted application periods
- Waiting list placement by a random lottery selection, instead of by the date and time applied

Affordable Housing Online believes that universal online applications would have a major impact on access to rental assistance vouchers. Other policy changes, like longer application periods, and more use of random lotteries for waiting list placement will give more low-income renters the chance to get a Section 8 Housing Choice Voucher.

- › There was a great increase in the use of online applications in 2020, and a substantial decrease in the number of waiting list openings that offered no online option.
- › The use of in-person applications dropped substantially in 2020. Just 14 scheduled waiting list openings in 2020 had in-person applications as the only way to apply.

In 2020, the COVID-19 pandemic hit Section 8 HCV waiting list openings hard. Far fewer waiting list openings meant thousands of low-income renters would not have a chance for a Section 8 Housing Choice Voucher.

- › Scheduled waiting list openings plummeted in the first two months of the pandemic, rebounded in early summer, and then remained low for the rest of the year.
- › Renters in rural communities were more likely to face barriers accessing Section 8 waiting lists, especially because programs in nonmetro areas, and those managed by small PHAs were more likely to lack online applications.

But the pandemic also pushed HUD Public Housing Agencies to adopt more fair and inclusive policies. With offices closed, online applications skyrocketed and in-person applications declined. Random lotteries became more common and the use of the preference for local residents decreased.

- › Although the number of scheduled waiting list openings fell in 2020, they were open more than double the average number of days as in 2019.
- › Use of random lotteries for waiting list placement skyrocketed in 2020, while the use of date and time that applications were received declined.
- › Preference for applicants who live or work locally was the most popular preference 2016–2020, but its use decreased a lot in 2020.

It took a worldwide health crisis to start making federal rental assistance more accessible to the people it is supposed to help. Our data shows that the greatest barrier to applying for Section 8 vouchers is lack of online access.

With today's technology and ongoing pandemic needs, every Public Housing Agency should have an online presence and online applications. If Congress will not approve enough Section 8 voucher funds to serve all renters who qualify, the application process should at least give everyone a fair chance to keep a roof over their heads.



A WORD FROM DAVE LAYFIELD, AFFORDABLE HOUSING ONLINE'S FOUNDER AND CEO



With a userbase that has grown to millions of low-income renters each year, we have demonstrated that there is a great demand for online access to this information.

When I founded Affordable Housing Online, my goal was to empower every low-income household in America with the information they needed to secure decent, affordable rental housing.

Collecting and organizing the information on affordable rental housing programs across the nation has proven a challenge greater than I ever imagined. But we have built a team of dedicated researchers and engineers who have made it their mission to piece together this scattered data.

Through researching tens of thousands of affordable housing opportunities, we have exposed that far too many Americans who qualify for these programs still lack access to information. With a userbase that has grown to millions of low-income renters each year, we have demonstrated that there is a great demand for online access to this information.

It is unacceptable for any taxpayer funded affordable housing opportunity to be inaccessible to the very people it was created to assist.

I call on Congress and the Department of Housing and Urban Development to establish the following requirements for all agencies that manage federal housing assistance:

1. Operate a website that clearly communicates their program offerings and when assistance is available.
2. Provide online applications as one of their application options.

INTRODUCTION

The Section 8 Housing Choice Voucher (HCV) program is the federal government's largest affordable housing program. More than 2 million low-income renter households are able to afford homes in the private market through this program.

The program also promotes mobility so that low-income renters can move to safer communities with better jobs and schools. After receiving Section 8 HCV assistance for a year, voucher holders can move anywhere in the country and keep their rental assistance. Low-income renters can also apply to most HCV programs in the country, even if they do not currently live there.

Affordable Housing Online tracks two types of open Section 8 HCV waiting lists. "Scheduled" openings are those with a known opening date and closing date. There are also waiting lists that are "open indefinitely." These are waiting lists that have stayed open with no specified closing date. Renters may apply and be put on these waiting lists year-round. When an "open indefinitely" waiting list does close, Affordable Housing Online reclassifies it as a "scheduled" opening.

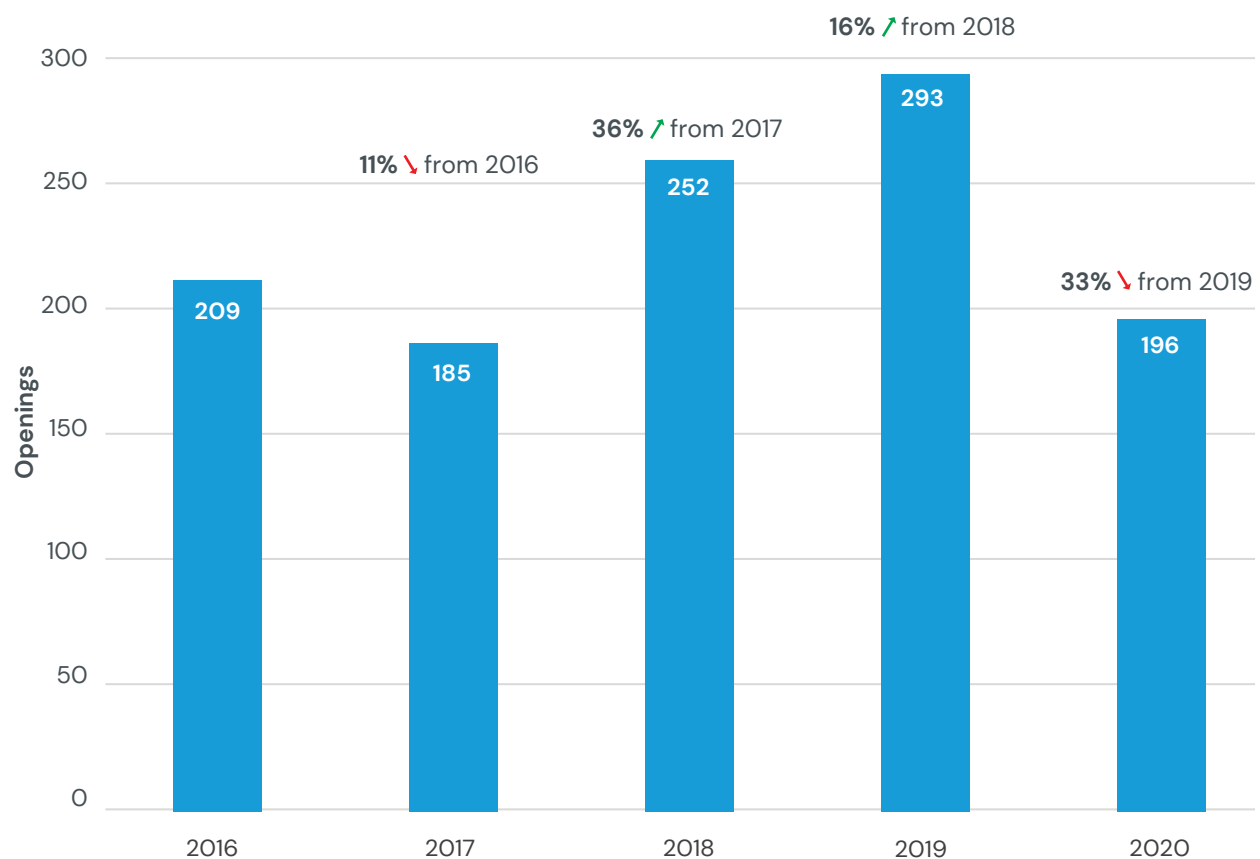


WAITING LIST OPENINGS PLUMMET DURING THE PANDEMIC

Low-income renters found themselves with far fewer chances to get a Section 8 voucher in the first year of the COVID-19 pandemic. After large increases in scheduled waiting list openings since 2017, there was a steep drop in 2020.

Section 8 waiting list openings fell by one-third (33%) in the first year of the pandemic. This is the largest drop in the number of openings since 2016, and the smallest number of openings since 2017.

Scheduled Waiting List Openings by Year



Total: 1,135 openings

Open Indefinitely Waiting lists

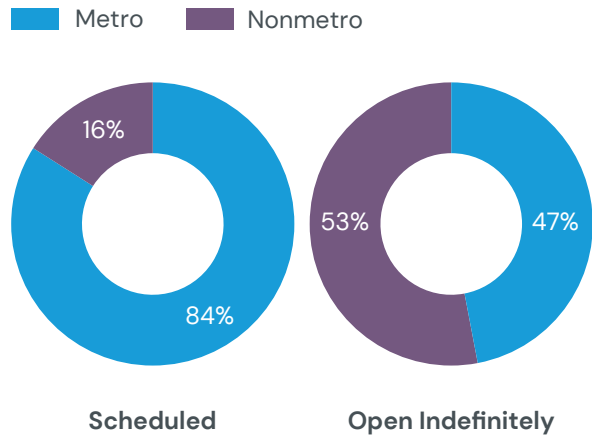
Affordable Housing Online has tracked a total of 458 waiting lists that were open indefinitely through 2020 – 376 of these waiting lists have been open since at least 2016, with a few added each year and still open in 2020.

METRO AND NONMETRO WAITING LISTS

Open indefinitely waiting lists were more likely to serve rural areas than scheduled waiting list openings. 84% of scheduled waiting list openings 2016–2020 were in metropolitan (metro) counties, while only 47% of open indefinitely waiting lists were found in metro counties.

Low-income renters in rural nonmetropolitan (nonmetro) counties are far less likely to see scheduled waiting list openings and more likely to find waiting lists that are open indefinitely.

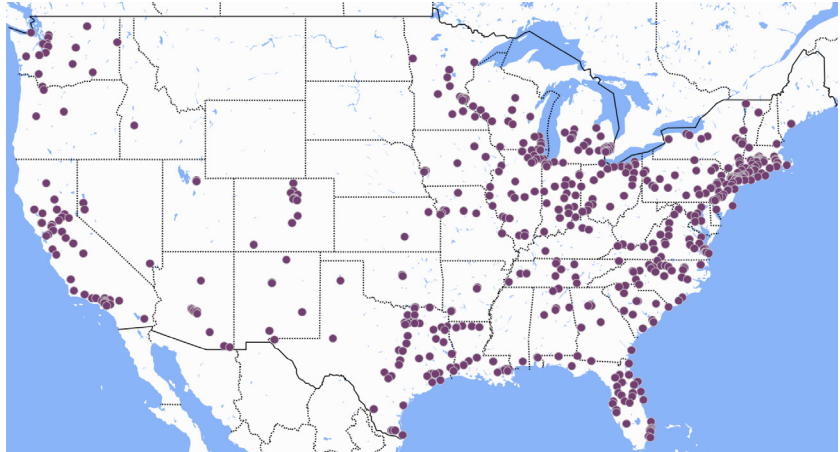
Metro/Nonmetro Distribution of Waiting Lists (Scheduled and Open Indefinitely)



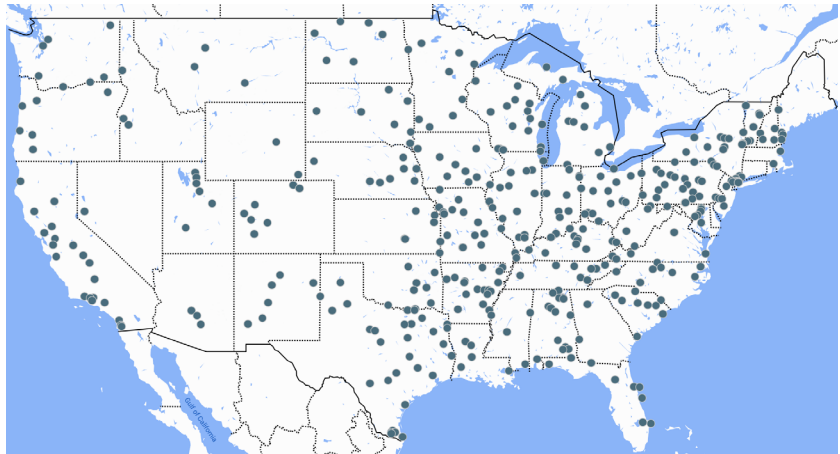
LARGE STATES HAVE THE MOST OPEN WAITING LISTS

As might be expected, states with the largest populations are well-represented among those with the most open waiting lists.

SCHEDULED WAITING LIST OPENINGS
2016-2020



OPEN INDEFINITELY
WAITING LISTS
2016-2020



Each map marker represents a housing office that administered a waiting list opening. Not pictured are six Scheduled openings and three Open Indefinitely openings in Alaska, Guam, Hawaii, and the Northern Mariana Islands.

Top-Ranked States for Open Waiting Lists, 2016-2020:

Scheduled

1. Texas (113)
2. Indiana (81)
3. Michigan (80)
4. California (68)
5. Florida (58)
6. Tennessee (56)

Open Indefinitely

1. Texas (28)
2. Pennsylvania (25)
3. Arkansas (24)
4. Missouri (21)
5. New York (21)
6. California (20)

Total Waiting Lists

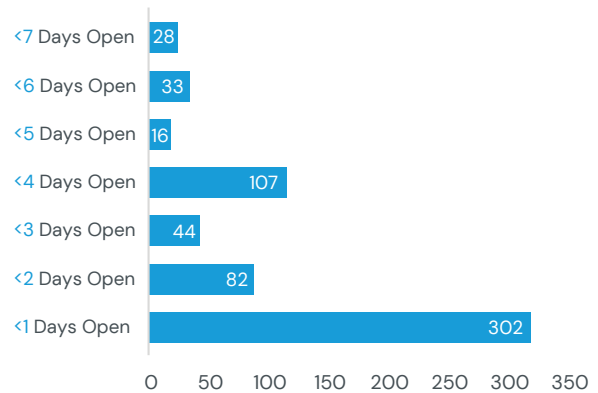
1. Texas (141)
2. California (88)
3. Michigan (88)
4. Indiana (86)
5. Tennessee (67)
6. Ohio (64)

MOST WAITING LISTS OPEN ONLY A FEW DAYS, A LITTLE LONGER DURING THE PANDEMIC

The data shows that Section 8 waiting lists are not kept open very long. Many were kept open for just one day, or even just a few hours. When waiting lists close quickly it reduces the number of low-income renters who have the chance to apply.

Almost one-third of all scheduled waiting list openings from 2016–2020 were open for one day or less. This was pretty consistent each year. More than half of scheduled openings were for four or fewer days, less than a work week.

Number of Waiting Lists, 2016–2020

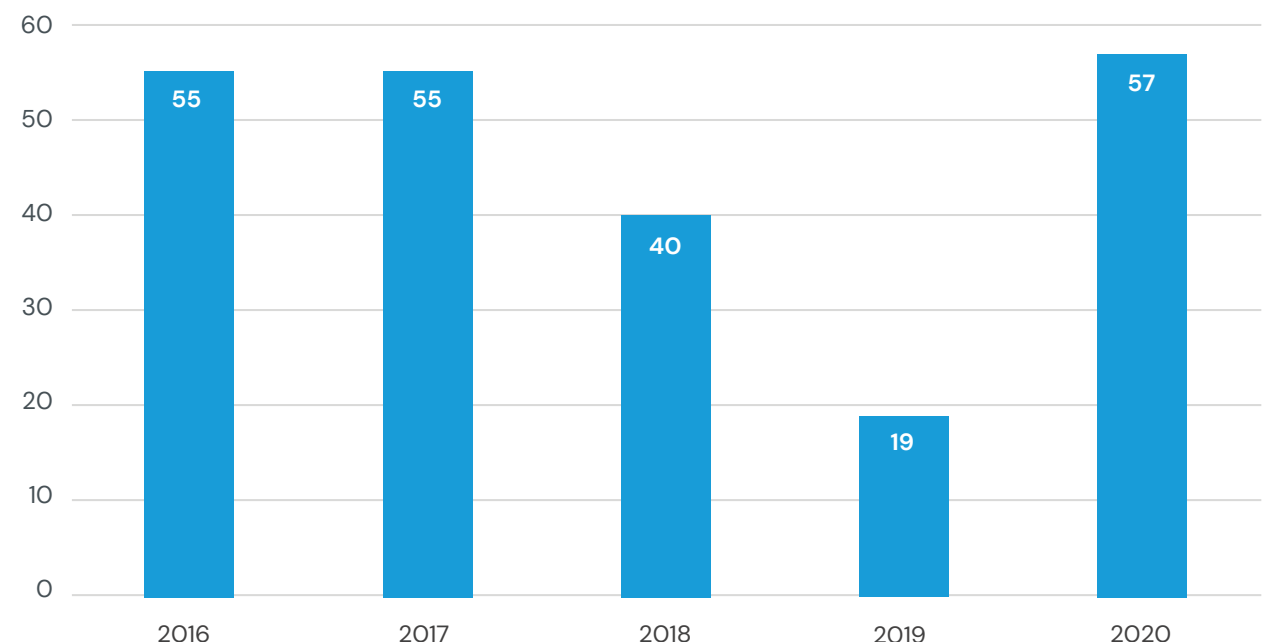


Percent of Waiting Lists, 2016–2020



2020 saw the average number of days that waiting lists are kept open return to 2016–2017 levels after steep declines in 2018–2019. This suggests that even though fewer PHAs were opening their Section 8 HCV waiting lists, many were keeping them open longer.

Average Days Scheduled Waiting Lists Stay Open, by Year



USE OF ONLINE APPLICATIONS SKYROCKETED DURING THE PANDEMIC

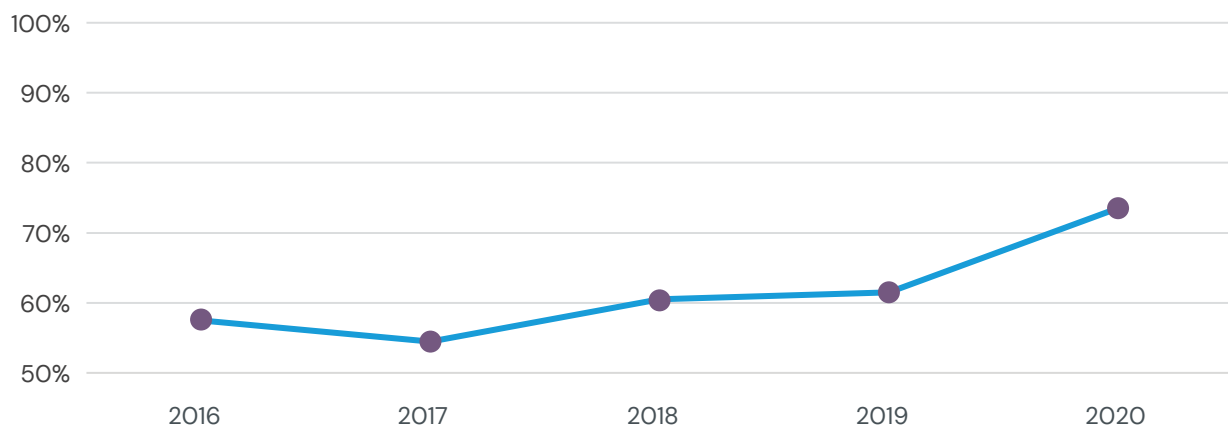
Online applications allow more low-income renters to get their names on a Section 8 waiting list. This is especially true if a waiting list will only be open for a short time.

Online applications also promote mobility. The Section 8 HCV program allows any eligible low-income household to apply for assistance, even if they do not currently live in that community. Online applications let low-income renters seek assistance in communities that may offer better schools and job opportunities.

There was a big jump in the share of scheduled waiting list openings using online applications during 2020. This result may not be surprising because many offices had to close in the early days of the pandemic and shift to online work.

Online applications are less common among open indefinitely waiting lists, with only 20% using online applications from 2016–2020.

Share of Scheduled Waiting List Openings with Online Applications by Year



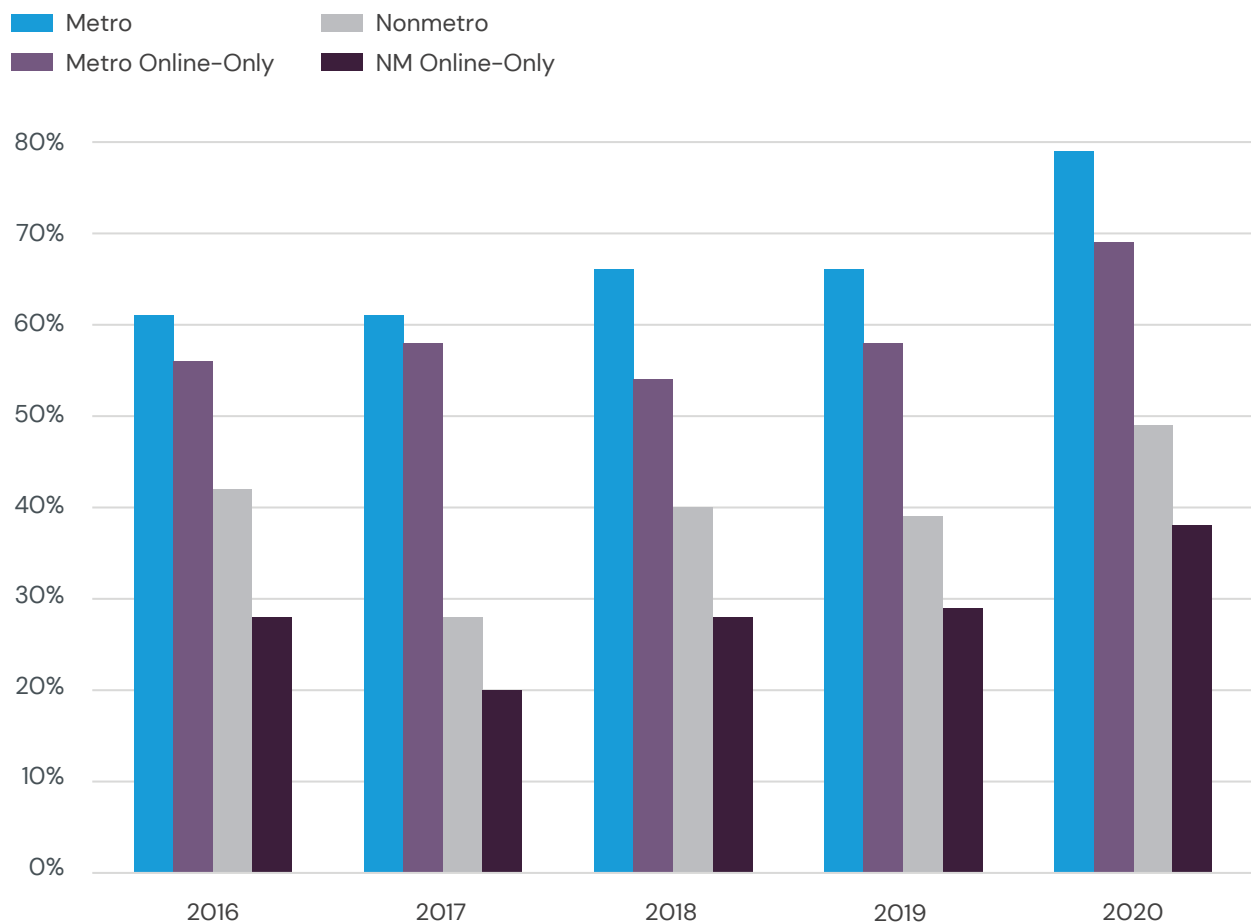
ONLINE APPLICATIONS INCREASE EVERYWHERE, BUT NOT AS MUCH IN RURAL AREAS

The 2020 pandemic year saw a larger portion of PHAs using online applications, and a growing share with the only way to apply being online.

Although waiting list openings in nonmetro counties lagged metro areas in the use of online applications, these rural areas still saw a substantial increase in online and online-only applications in 2020.

In most states, rural areas are served by the statewide PHA. 74% of all state PHA waiting lists with openings between 2016 and 2020 used online applications.

Change in Use of Online Applications by Metro Status, Scheduled Openings



FEWER WAITING LISTS USING IN-PERSON APPLICATIONS

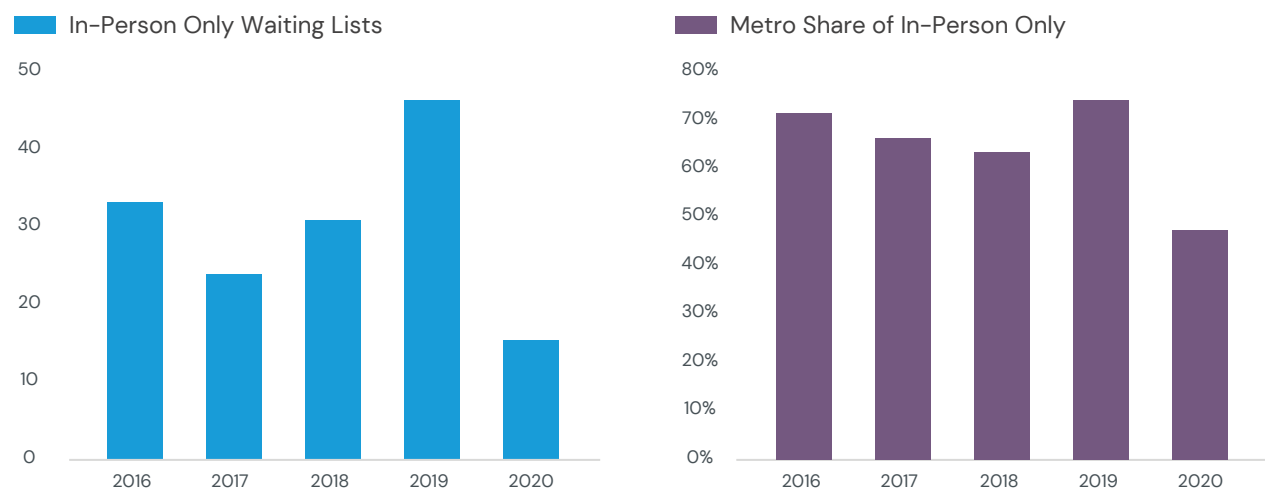
Many programs with online or mail-in applications also allow in-person applications to accommodate persons with disabilities or special needs. Waiting lists that only allow applications in-person, though, restrict access to vouchers for applicants from outside the community.

There are very few waiting lists that only allow in-person applications in any given year; only about 12–15% of all scheduled openings from 2016–2019. In the first year of the pandemic, waiting lists that only had in-person applications dropped to a small fraction of scheduled waitlist openings, or only 7% of all scheduled waiting list openings.

There were an average of 32 waiting lists per year from 2016–2019 that required an in-person application and had no other way to apply. In 2020, though, there were only 14 waiting lists where applicants had no choice but to apply in person.

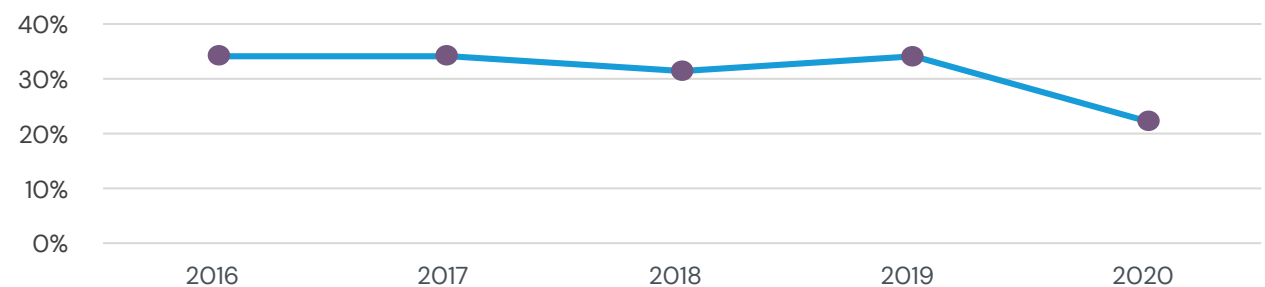
In most years, more in-person only waiting lists were located in metro areas than in nonmetro counties. In 2020, in-person only waiting lists were a small fraction of prior years, but were split evenly between metro and nonmetro areas.

Change in Use of In-Person Applications



Not only was there a significant drop in the number and share of 2020 waiting lists requiring in-person applications, there was also a large reduction in the number and share of waiting lists that had no online application option.

Scheduled Waiting Lists with No Online Application



PREFERENCES HELP PHAS TARGET RENTAL ASSISTANCE

PHAs use preferences to target their Section 8 vouchers to high-need groups or serve other policy goals. The community may have a need for more housing affordable to seniors, or may want to make sure that people who are homeless are first in line for rental assistance.

Other common preferences are for people who live or work in the area, persons with disabilities, or veterans. PHAs are given a lot of flexibility when setting preferences. Some give preference to households in particular circumstances, like victims of natural disasters, or members of the military, or people who live in unsafe housing.

Applicants who meet the criteria for one or more preferences are placed higher on the waiting list. This means that they will receive rental assistance faster. Applicants who do not meet any of the preference criteria will wait a long time before they get help.

The most common preferences for managing waiting lists remained the same each year from 2016–2020, with the preference for people who live and work locally being used the most.

Most Common Preferences



Live/Work Locally:	42%
Disabled:	31%
Elderly:	25%
Veterans:	18%
Homeless:	17%

THE LOCAL PREFERENCE IS MORE COMMON IN METRO AREAS

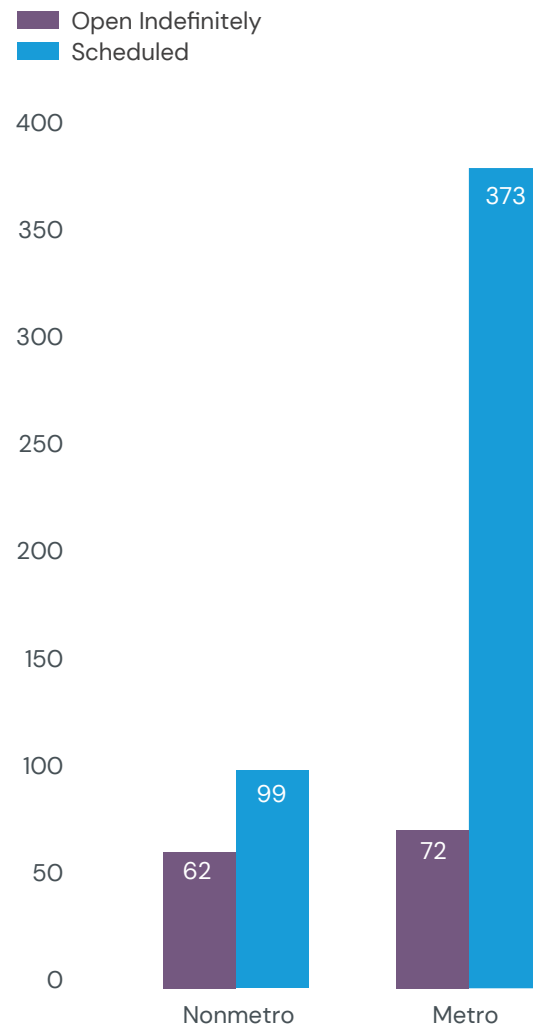
When PHAs use a preference for people who live and work locally, they are trying to make sure that low-income renters in their own communities are served first. But the local preference also makes it very hard for low-income renters who live elsewhere to apply. This makes it harder for these renters to move to some places that may have more jobs and better schools.

For most years, the local preference was used at similar rates by PHAs in both metro and nonmetro counties. Waiting lists with a local preference in metro counties, though, far outnumber waiting lists in nonmetro counties. This is especially true for scheduled openings in metro counties.

A much larger share of open indefinitely waiting lists are located in nonmetro areas than with scheduled openings, which are heavily concentrated in metro areas. However, only 29% of open indefinitely waiting lists have a local preference, in both metro and nonmetro counties.

Low-income renters wanting to move to metro areas will be more likely to be at a disadvantage from a local preference. A large number of metro county scheduled openings have a local preference. Open indefinitely waiting lists in metro counties are also more likely to have a local preference than in nonmetro counties.

Use of Local Preference in Nonmetro and Metro Counties, 2016–2020

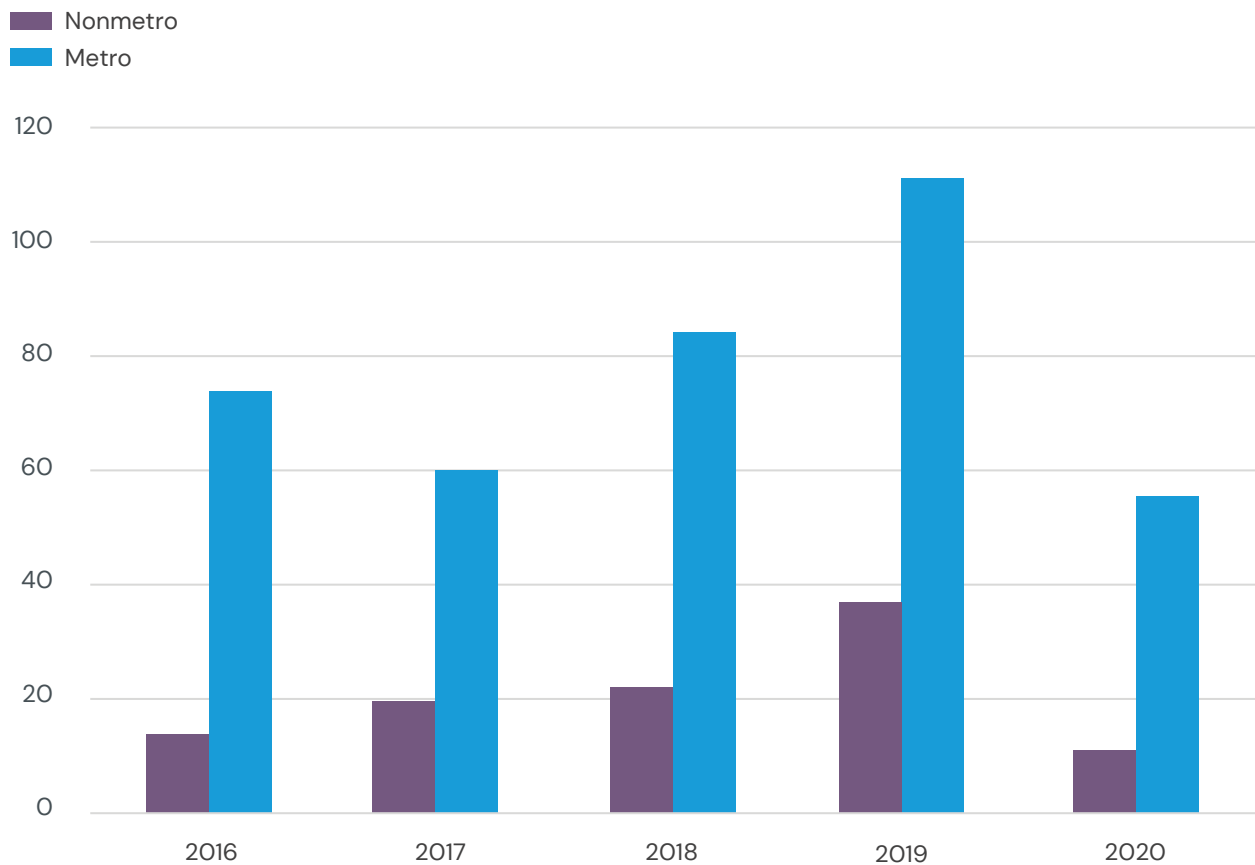


THE LOCAL PREFERENCE WAS USED LESS DURING THE PANDEMIC

During the first year of the pandemic, fewer waiting lists used the local preference. Even though this reflects the steep drop in waiting list openings overall, the percentage of waiting list openings with a local preference also dropped sharply.

The use of the local preference fell among all scheduled waiting list openings in 2020. It fell most dramatically in nonmetro counties, in both the number and share of nonmetro waiting lists using it.

Change in Use of Local Preference, Scheduled Openings

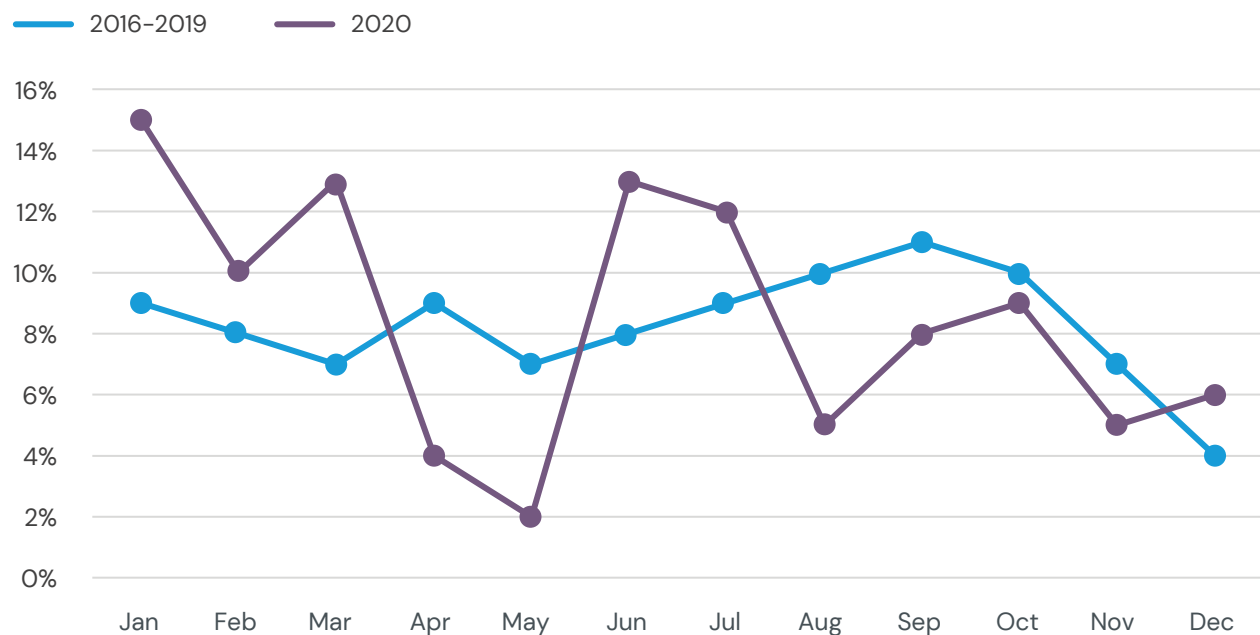


FREQUENCY OF OPENINGS REFLECTS PANDEMIC EVENTS

In general, waiting list openings have followed a similar pattern from 2016 through 2019, with only slight variations.

December typically has had the fewest waiting list openings. August, September, and October are typically the busiest months for waiting list openings.

Share of Waiting List Openings by Month



The pattern of waiting list openings in 2020 does diverge from the cumulative pattern. There's a huge drop in waiting list openings in April and May, which are the months directly following the federal declaration of the COVID emergency in March 2020.

There is also a huge drop in waiting list openings in August. This follows the expiration of the CARES Act eviction ban for residents in federally assisted housing at the end of July 2020.

The CDC ordered its eviction moratorium in early September. waiting list openings came back close to their normal pace in October.

WAITING LIST PLACEMENT BECAME MORE FAIR DURING THE PANDEMIC

When Section 8 HCV waiting lists open, they typically use either a random lottery system or the date and time someone applied to set the order of their waiting lists. The order of a waiting list can also be affected by any preferences the PHA may have.

In places where the flood of applicants far exceeds the number of slots on a waiting list, a PHA may use a random lottery just to select who will get on the waiting list at all.

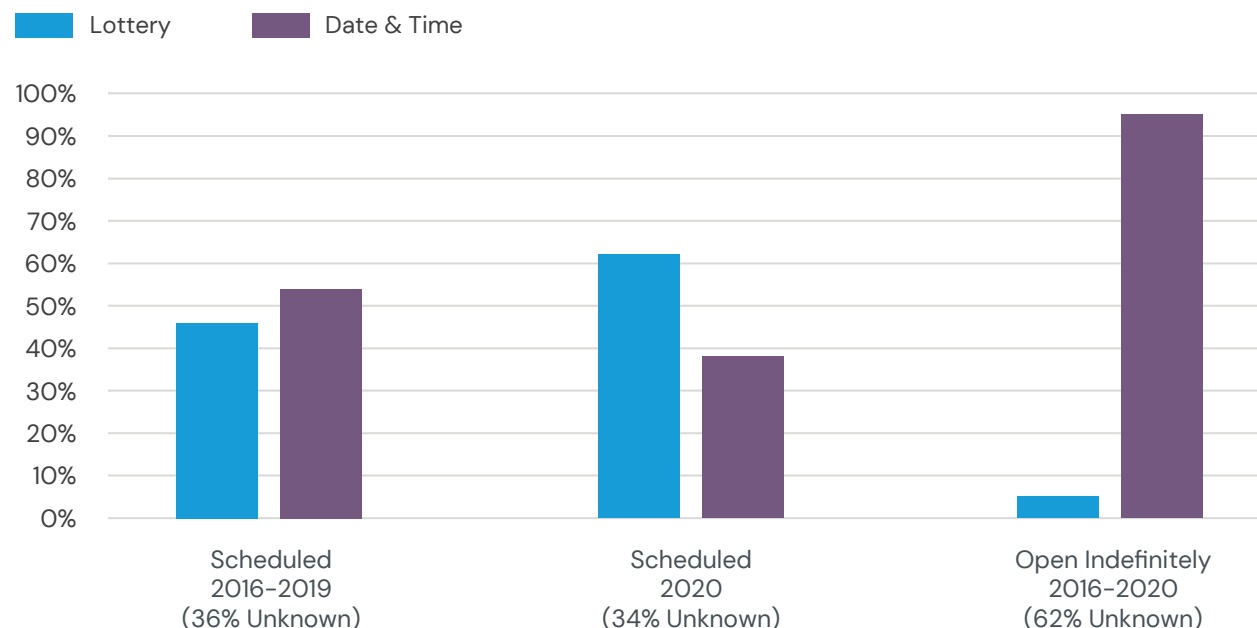
Random lotteries are a more fair way to place applicants on a waiting list for scarce assistance. Because low-income renters can wait on the list for years before receiving assistance, random lotteries give everyone an equal chance to get rental assistance more quickly.

For scheduled waiting list openings from 2016–2019, “Date and Time” was used by 54% of the programs to place their applicants. “Random Lotteries” were used by 46% of programs.

The 2020 pandemic year saw a huge increase in the share of scheduled waiting list openings using random lotteries. Use of random lotteries was 20% more than the prior year and 16% above the historical norm.

Waiting lists that are open indefinitely are far more likely to use date and time to place their applicants. 95% of open indefinitely waiting lists use date and time of application for waiting list placement. However, AHO only has waiting list placement information for one-third of open indefinitely waiting lists (175 waiting lists).

Placement Methods for Scheduled and Open Indefinitely Waiting Lists



MORE WAITING LISTS STAY OPEN INDEFINITELY IN SMALLER COMMUNITIES

PHAs range in size from those managing thousands of vouchers in large cities to those with just a handful of vouchers serving a small town. PHA service areas can be a single city, a county or group of counties, or statewide. These are HUD's measures for a PHA's size:

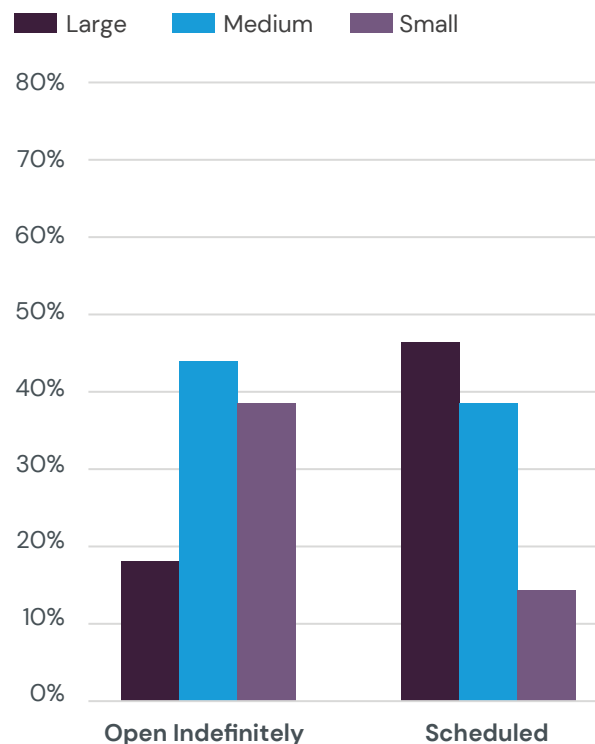
Extra Large	Large	Medium High	Medium Low	Small	Very Small
10,000+ vouchers	1,250–9,999 vouchers	500–1,249 vouchers	250–499 vouchers	50–249 vouchers	1–49 vouchers

City and County PHAs had 47% each of scheduled waiting list openings from 2016–2020, with State PHAs accounting for 6% of scheduled waiting list openings during this time. Open indefinitely waiting lists had about the same distribution in their geographic scope.

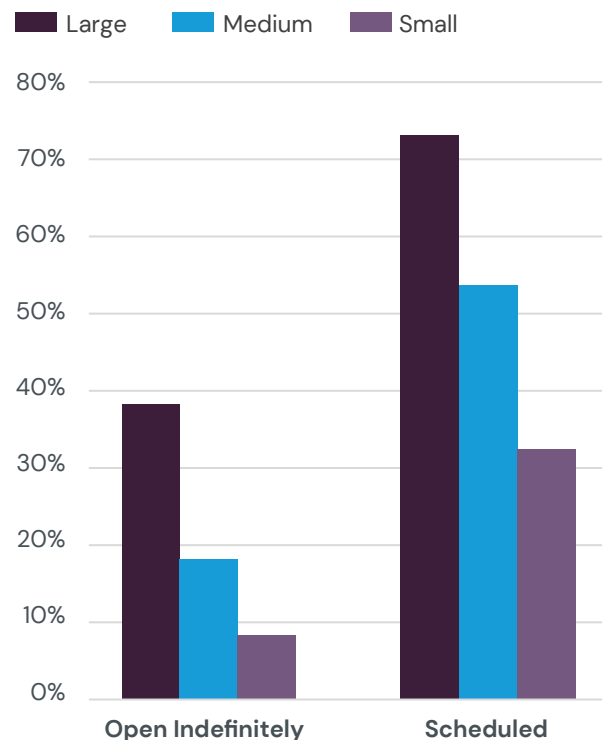
Large and Extra Large PHAs accounted for almost half (47%) of scheduled waiting list openings from 2016–2020. However, almost 40% of open indefinitely waiting lists were managed by Small and Very Small PHAs.

Small PHAs are more likely to serve smaller communities. Waiting lists managed by small PHAs are also far less likely to have online applications. Low-income renters will find it harder to get on these waiting lists, especially if they want to move there from another community.

PHA Size for Scheduled and Open Indefinitely Waiting Lists, 2016–2020



PHA Sizes with Online Applications, 2016–2020



EASE-OF-ACCESS PROBLEMS

There are still hundreds of Public Housing Agencies in which an online presence has not been discovered by the Affordable Housing Online team. And even if a PHA does have information available online, applications may be processed through other means.

In 2020 alone, one-in-three Section 8 waiting list applications lacked an online application. Offline application methods are antiquated procedures that create barriers for low-income applicants.

In-person applications are essentially inaccessible to applicants who do not live near the location. Requiring a low-income person to travel just to apply for assistance is a significant financial burden. Besides factoring the cost of travel, an applicant may have to take off work to apply to an in-person waiting list.

Mailed applications help solve that problem, but they can be very difficult to obtain for homeless applicants; especially for those who have no shelter, or frequently change locations. Applying by phone is another method that saves travel, but this is not ideal for waiting lists that open only for a brief period.

Brief openings by phone often result in hundreds or thousands of applicants calling

in at the same time. With a limited number of staffers to take calls, numerous callers get denied the ability to apply, as they continuously receive a busy signal.

Some PHAs also still use a fax line to accept applications, of which no further explanation is needed about the issues with this significantly outdated method.

Offline applications present numerous possibilities for an application to be submitted incorrectly. Some agencies will contact applicants about application errors, but many simply discard these applications. Many qualified applicants end up being denied housing solely because of preventable errors.

It is less likely for this to happen while filling out an online application, as most online forms have safeguards to ensure sections are completed correctly.



EASE-OF-ACCESS SOLUTIONS

Affordable Housing Online supports several strategies that will promote mobility and make Section 8 Housing Choice Vouchers more accessible to low-income renters:

- › Every Public Housing Agency should have an online presence that clearly explains what assistance it offers and how to apply.
- › Every Public Housing Agency should be required to use online applications for Section 8 Housing Choice Vouchers. Other ways to apply should still be maintained to accommodate low-income renters with disabilities or other special needs.
- › Random lotteries should be used more for waiting list placement, especially when there are far more applicants than spaces available on the waiting list.
- › Small Public Housing Agencies, those in nonmetro areas, and those with waiting lists open indefinitely should be the focus of federal assistance for broadband connectivity. This will improve the ability of low-income renters to move to areas with greater economic opportunities.
- › Congress needs to appropriate enough funds for Section 8 Housing Choice Vouchers so that all households who qualify can receive assistance. This would eliminate the need for waiting lists altogether.





ABOUT THE DATA

All data on Affordable Housing Online is gathered through a combination of federal housing databases, public notices, and direct contact with housing providers.

The HUD databases that are used to gather affordable rental housing data include:

- Housing Authority (HA) Profiles
- Voucher Management System (VMS)

Public notices are published by verified local news outlets, or housing agency websites (including those hosted on social media platforms).

Information not verified by a public database or legal public notice is confirmed by an Affordable Housing Online researcher. This is done through phone or email communication; or by pulling details published on verified housing agency websites.

VMS data from Quarter 1 2020 was used in the analysis of PHAs with open waitlists for this report. Metropolitan and nonmetropolitan county classifications are from the 2020 decennial census.

Information not verified by a public database or legal public notice is confirmed by an Affordable Housing Online researcher.



ABOUT AFFORDABLE HOUSING ONLINE

Affordable Housing Online was founded by David Layfield in 2001 as the first nationwide online directory of affordable rental housing.

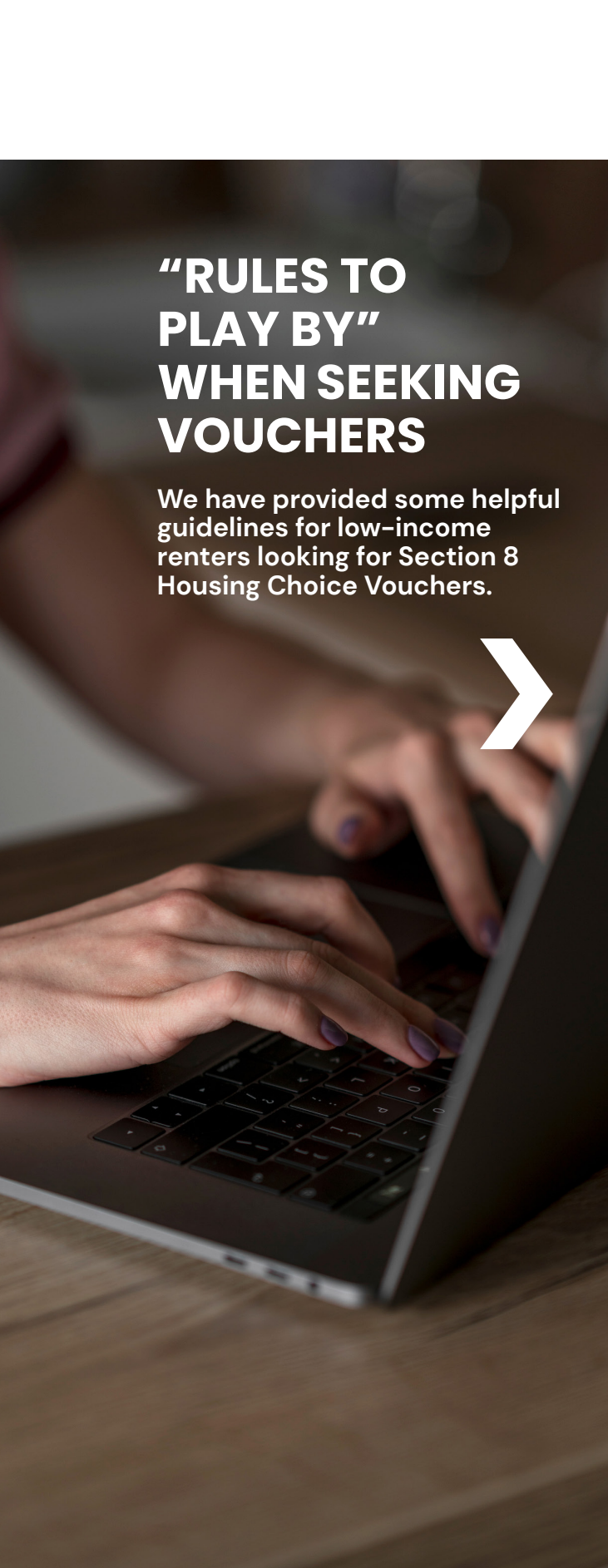
Over 21 years, the website's user base has grown to millions of users per year conducting millions of housing searches. Its database of more than 75,000 affordable rental housing communities is comprehensive and more complete than any other public or private source.

Millions of low-income Americans use Affordable Housing Online as their breaking news source for Section 8 Housing Choice Voucher waiting list openings.

Affordable Housing Online helps renters in need find the latest information on Section 8, Public Housing, and other subsidized housing programs in every state and county in America. Information on waiting lists, property details, and other resident supportive services are updated daily. Many guides and articles have also been published to help renters understand the intricacies of rental assistance programs, and stay informed on important affordable housing news.

There's no other website that offers a centralized database with such in-depth information on affordable housing, and millions of American renters continue to rely on Affordable Housing Online as the leading resource for this information.





"RULES TO PLAY BY" WHEN SEEKING VOUCHERS

We have provided some helpful guidelines for low-income renters looking for Section 8 Housing Choice Vouchers.

1. Stay informed about waiting list openings in the locations of your interest.

PHAs often provide short notice of openings, and keep their waiting lists open for short periods of time. If you miss these small windows of opportunity, you could find yourself waiting years for another chance to apply.

2. There are more open Section 8 HCV waiting lists in rural areas, than in metro areas.

If you live in an area with few affordable opportunities, you may want to consider moving to a different area with more waiting list openings.

3. The states with the largest populations have the most open waiting lists.

Keep in mind when applying to other areas that you will have to live there for at least 12 months if you receive a voucher. After one year, participants can move elsewhere with their voucher, after meeting a few other requirements.

4. Make sure you claim any preferences that apply to your household on the application (if applicable).

The more preferences you meet, the more quickly you will move up the waiting list. Have documentation ready that supports any preferences that apply to your household. If you do not have proof for any claimed preference, the PHA may move you to the bottom of the waiting list, or remove you altogether.

5. Confirm the method to apply to give yourself the best possible chance of getting selected for the waiting list.

If the waiting list placement is ordered by date and time, apply as soon as possible. Know where the application will be available before the waiting list opens. If a notice mentions required documentation, gather it before applying.

6. Understand that getting rental assistance can be a long process.

Many applications have multiple pages and take time to complete. When filling out an online application, you may experience technical issues (especially if the waiting list just opened). If you call an office by phone, there may be long wait times. If the waiting list is in high demand, be prepared that your application may not be selected, even if you are qualified for assistance. It may take multiple application submissions to be placed on a waiting list.



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