Despite Housing Crunch, Vouchers Remain Hard to Get

The last time New York City's Housing Authority opened up its waitlist for public housing assistance, more than 633,000 people submitted applications in less than a week. That's roughly the entire population of Detroit, where 80,000 families are already on waitlists for public housing units or rental-assistance vouchers. In Miami, people who apply for vouchers can expect to wait at least eight years before they receive one. It's more likely their names won't ever be called at all.

Across the country, more than 2.3 million families use Housing Choice Vouchers (formerly known as Section 8) to help pay their rent. The federally funded vouchers, administered by the Department of Housing and Urban Development (HUD) and local public housing authorities, are meant to assist low-income tenants. They make up the difference between what such tenants can afford to pay and what landlords charge. Roughly 1 million additional families live in units that are owned and managed by public housing authorities and pay deeply subsidized rent.

Long waitlists reflect both the vast demand for affordable housing and the deliberately limited nature of the nation's largest housing-assistance programs. Traditional public housing stopped expanding in the middle of the 20th century; Congress passed a law in the 1990s barring housing authorities from increasing the number of units they own. Tenant-based vouchers, authorized by Congress in 1974, have gradually become the most common form of federal housing assistance, accounting for almost half the HUD budget.

But they are notoriously hard to get, or to get a landlord to accept. The program has strict eligibility criteria, including income verification, that can be a hurdle for tenants to document. Landlords often refuse to accept vouchers, although some states have recently passed laws aimed at preventing source-of-income discrimination. Many tenants who do get vouchers can't find housing in the limited time that housing authorities allow them to search (at least 60 days but typically a bit longer). Most importantly, Congress has never allocated enough money to make the voucher program or public housing an entitlement, meaning they would serve everyone who qualifies.

According to the Center on Budget and Policy Priorities (CBPP), a left-leaning think tank, 77 percent of low-income renters who need federal assistance don't get it. That means all those hundreds of thousands of people on waitlists for public housing and housing vouchers make up only a fraction of the potential applicants. "You can't rely on who applies for rental assistance," says Sonya Acosta, a senior policy analyst at CBPP, "to estimate how many people might need it."

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