

For Your Information

How Housing Vouchers Work

By Lauri Strauss
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Housing Choice Vouchers are a service provided by the federal government to help families that are very low income, people who are elderly and people who are disabled. The U.S. Department of Housing and Urban Affairs (HUD) provides vouchers through local public housing agencies (PHAs). The local agencies then distribute the vouchers to qualified individuals or families in their communities.

To receive housing vouchers, people must apply through a PHA. Unfortunately, there is a greater need for vouchers than there is funding available, so there is a waitlist to receive a housing voucher, and PHAs only accept new applications when the list is not full. When PHAs are open to new applicants, people must be approved before being added to the waitlist. Once on the list, it can take several months before an individual or family receives a voucher. However, PHAs may take emergencies into consideration when determining who to give a voucher. For example, homeless families may receive higher priority. Once a family is selected for a housing voucher, the amount varies depending on the cost to live in a moderately-priced home in the city the voucher is issued and the family's income. Vouchers do not cover the entire portion of the rent but help subsidize the cost to make it affordable.

People who are approved for a voucher still face housing challenges. They may choose to live where they would like, but the landlord must agree to receive payment through a housing voucher. In addition, the location must be approved by the PHA to make sure the size of the unit is comparable to the number of people who will live there and the home meets certain quality standards. PHAs may negotiate the rent cost with the landlord so the unit is more affordable for the family. Once a place has been secured, the housing authority pays the landlord directly.

As stated above, the need for housing vouchers is greater than the funding available. Due to an increased financial strain many families face as a result of the pandemic, Congress approved additional funding for housing vouchers as part of its American Rescue Plan. As a result, HUD recently announced Georgia will receive [\\$11 million](#) in emergency housing vouchers. A few weeks later, HUD announced the state will receive an additional [1,400](#) vouchers for emergency housing assistance.

[Atlanta Housing](#) is the state's largest public housing agency. A more complete list can be found on HUD's [website](#).



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Sources used for this article:

[Atlanta Housing: Housing Programs](#)

<https://www.propublica.org/article/how-wealthy-towns-keep-people-with-housing-vouchers-out>

[U.S. Department of Housing and Urban Development: Housing Choice Vouchers Fact Sheet](#)

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