



SBRPA is pleased to present a series of three articles by Sarah Ettman for the Housing Authority of the City of Santa Barbara on Section 8 Housing. This is article two of three. We will post the articles to our website.

1. How Section 8 Works
2. [Section 8, Landlord Benefits](#)
3. Taking the Fear & Stigma out of Section 8

## Section 8 Landlord Benefits

***Santa Barbara's Housing Choice Voucher Program is not just for tenants: Landlords also receive "pandemic-proof" rental housing benefits***

Santa Barbara's award-winning Housing Authority (HACSB) plays a crucial role in providing safe, decent, and quality affordable housing to eligible persons with limited incomes. However, many people—especially private property owners in need of good tenants—may not know that HACSB provides excellent benefits that can help to "pandemic-proof" their rental income. A "Section 8" tenant is no longer viewed as a liability. In this day and age of economic fallout from COVID-19, they are considered an asset—a partner that will do their share to contribute to stable cash flow and take good care of their investment.

How is this possible? In essence, HACSB is able to assist their clients if their income has been reduced as a direct result of the COVID-19 crisis. Voucher holders can send the change of income to [info@hacsb.org](mailto:info@hacsb.org) and the information will be forwarded to their corresponding case worker to make the change in tenant rent. Any reduction in tenant rent will be matched with an increase in the Housing Authority payment made to the landlord by HACSB to ensure the owner receives the full contract rent. And, the amount that's paid by HACSB, which is the "lion's share" of the rent cost, is paid on time at the beginning of every month.

According to Kate Christensen of *RealWealth-Income.com*, "Renting to tenants with housing



Photo by Gustavo Fring - Pexels

vouchers is a great option for many landlords. There are a variety of reasons for this; it can be profitable, the housing authority is not as difficult to work with as many people think, and properties usually rent more quickly (lower vacancy rates mean even more profit). With that said, how well it will work for you as a landlord largely depends on how you run your business." She goes in to point out many of the benefits of renting to Section 8 tenants:

- 🏠 Consistent Rent Payments Made by the Government
- 🏠 Pre-Screened Tenants
- 🏠 Constant Tenant Base (Lower Vacancy Rates)
- 🏠 Less Turnover (Another Reason for Lower Vacancy Rates)
- 🏠 Tenants are Motivated To Pay their Portion of Rent
- 🏠 Less Delinquency
- 🏠 Fewer Evictions
- 🏠 Better Profit Margins
- 🏠 Free Advertising
- 🏠 The Joy of Being Able To Help People in Need.

"We'd like City residents to understand that one accomplishment HACSB is proud of is our success in matching qualified low-income renters with landlords to create sustainable partnerships," says Rob Fredericks, HACSB

Executive Director/CEO. "During the COVID-19 crisis, this type of mutual economic relationship takes on even greater importance. It's really essential to have a dependable safety net program for both tenants and landlords as we continue to see a steep rise in local unemployment and a reduction in federal pandemic assistance benefits. The nationwide trend is that income are dwindling, savings are being exhausted and rents aren't being paid late or not at all. For the property owner, this directly translates to lost rent, potential default on rental property mortgage payments and a lower credit score. Our Housing Choice Voucher Program makes a positive difference by halting this "domino effect" on both sides of the owner-tenant partnership. The tenant gets more financial help to make up the rent amount they are unable to pay and the landlord continue to receive their same rent payment amount. This win-win approach also prevents the devastating, long-lasting impact of homelessness at a time when having a home is essential for staying healthy."

Private property owner Carlos Adame, has first-hand experience with the Housing Choice Voucher Program. He says that, "I started with the Housing Authority about fifteen years ago. I bought this particular property and the owner at

that time told me that one of the tenants was in Section 8 and if I wanted to keep him or ask him to go out. And I said, 'Let me try it.' He recommended the program very highly but I had no experience with Section 8. I tried it and as of now I'm still involved with them. I really like it." Adame also shares that "One of the benefits for me as a landlord is having the Housing Authority team helping me if I do need any assistance with the tenant and knowing that they're going to be there for me within 24 hours. The main thing to me is you can call them and they can come and help right away. As of today I've had no problems."

HACSB' Fredericks wants the community to know that, "Affordable housing is the foundation for one's life. If you don't have stable housing, everything else falls apart." The organization is actively recruiting new landlords with qualified residential properties. He points out that "Not a lot of people know that from shared housing to renting a room, to renting a studio, a 2-bedroom, a 3-bedroom unit, we can offer rental assistance for a wide variety of housing options that translates to dependable, on-time monthly payments for the property owner. We truly appreciate landlords in the Voucher Program and we would love to have more of them participate to help us get our clients placed in stable, affordable homes so they can be great, long term community residents."

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