

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 three of three. All of the articles are available on our website: <https://www.sbrpa.org/Section8>

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

## Taking the Fear & Stigma Out of Section 8

*Old myths and stereotypes about subsidized housing give way to sustainable, affordable housing that benefits renters and landlord, especially during COVID-19.*

When it comes to the Section 8 Housing Choice Voucher Program, there's an "elephant in the room" that needs to be addressed and demystified. That "elephant" is the on-going fear, confusion and stigma associated with the first 2 words in the program's title - "Section 8." They've become an ugly label; a stereotype that Natalie Badger, a Washington Post reporter describes in her article, "How Section 8 became a 'racial slur' - A history of public housing in America". (<https://www.washingtonpost.com/news/wonk/wp/2015/06/15/how-section-8-became-a-racial-slur/>) It's an "outdated name of a bureaucratic-sounding federal program and has become a racially coded put-down."

When some landlords get a call from a potential tenant who state upfront they have qualified for a rent subsidy voucher, a "red flag" appears in their mind. They are inclined to refuse to even consider their application, despite California state law which says landlords can't discriminate against renters with housing vouchers. They picture an impoverished potential renter with a big family who will be rough on their property and cause extensive wear and tear, damage, or worse, default on their rent over time, forcing them to take time consuming and costly measures for eviction. This couldn't be any further



Photo: Tierra Mallorca, Unsplash

from the truth for clients enrolled in the successful housing program operated by the Housing Authority of the City of Santa Barbara (HACSB).

One way to better understand our local Section 8 program is to drill down into where the term originally came from and learn the facts about how it works from the very people here in our community who have first-hand knowledge - a HACSB leasing representative, a landlord and her tenant.

The term Section 8 is derived from the "8th section" of the Housing Act of 1937. According to Amy Wilde of [PocketSense.com](http://PocketSense.com), "The United States Housing Act of 1937 sought to improve the quality of housing for Americans, especially disadvantaged and low-income citizens. Section 8 of the act declared that the government would provide rental assistance to lower-income families and individuals seeking housing, and it set out the guidelines by which the government would give that assistance."

Maya Miller, author of ProPublica's "What You Need to Know About How Section 8 Really Works" writes that "When Congress established Section 8 of the Housing and Community Development Act in 1974, one of the goals was to make sure people earning low wages could find "decent housing and a suitable

was to make sure people earning low wages could find “decent housing and a suitable living environment” outside of public housing units.” (<https://www.propublica.org/article/what-you-need-to-know-about-how-section-8-really-works>). People who meet income requirements can apply to the program to receive a voucher when they become available. If they are approved, selected and then find an apartment or house with the voucher, their local housing authority starts sending payments directly to landlords. The payments cover some or all of the voucher holder’s rent. On average, each household will pay somewhere between 30% and 40% of its income on rent.

If you really want to know what the process is like for renting to a Housing Choice Voucher tenant, Eddie Capristo, a HACSB leasing representative, has answers. He serves as the first point of contact for landlords who are interested in joining the program. He works one-on-one with them on the paper work, which, while different from the regular rental agreement, is straightforward and easy to complete. He handles property inspections, coaches landlords on what is needed to pass and follows up on the move-in process. Eddie says that right now during COVID-19 and subsequent economic and employment impacts, the program makes great sense for both renter and property owner. “I try to focus on the stability and sustainability pieces of the contractual arrangement, especially in this economy. The Voucher program literally “pandemic-proofs” the rent payment. It gives the tenant the security and confidence knowing that the rent they pay is based on what they can comfortably afford to pay. If they get laid off, lose their job, through no fault of their own, or get sick, HACSB steps in and readjusts their rent portion. The landlord is guaranteed their full, on time payment and the peace of mind knowing they have steady income for living expenses or paying property mortgage payments. The rent is secured until the tenant decides to leave. If you are a landlord on the “outside,” you aren’t eligible for this unbeatable kind of financial protection.”

What does Capristo think about Housing Choice Voucher tenants? “They tend to be long term tenants, which is very attractive to a landlord who wants to avoid turnover. They are really grateful for housing help. Our clients don’t want to lose



*Grace Village Apartments, is a Low Income Housing Tax Credit senior development with 58 one-bedroom apartments on upper State St. 35 units will be subsidized through the Section 8 Project-based Voucher program.*

their housing subsidy, which they see as a privilege that, in many cases, took years of being wait-listed before receiving HACSB financial assistance approval. They will do what it takes to treat their landlord’s property with care and respect.”

Barbara Brown, a Santa Barbara resident and property owner, sheds light on her experience with tenants in the Housing Choice Voucher Program. “The whole rental situation has changed in our town and so it’s really hard to find a renter who can afford the price of a full house. I ran an ad and a potential renter asked me if I accepted Section 8 and I said, “Well, let’s try” and it worked out very smoothly because we met that afternoon and they were happy with the house. They were such friendly people. I just felt so comfortable with them right away that by the next day, we had signed a contract and I had their portion of the rent in my hand, plus the full deposit and it was just so simple - the whole process. I was just thrilled. It’s nice to know that someone will back me up in whatever I need to do with the rental house.”

If you still need convincing that people with Section 8 rental vouchers are excellent, long-term renters, the story of Ms. Brown’s tenant will help change your mind. Samantha Larson,\* who is married with three school-aged children, was

\*NOTE: Name changed to protect privacy

plunged into a housing nightmare without warning. For ten years, her family rented a house at reduced rent from an elderly landlord who lived on the premises. In exchange, they worked to improve it by fixing the plumbing, installing granite floor tile and building a concrete patio. To make ends meet, they rented out one of their bedrooms, which forced the children to share one room. The owner died unexpectedly, thrusting the family into chaos. Not only did they need to move quickly, they required a one-story house to accommodate their eldest son with special needs who requires a wheelchair.

Samantha says, "It took us five years to qualify for a voucher and we tried to get our former landlord's rental house passed for inspection, but she died before we could finish things up. I called 10 -15 listings a day, properties on Craigslist, Zillow, Facebook. This went on over a three month period. When I called, I immediately informed landlords that I had a Section 8 Voucher and they would hang up or say, "No we won't accept the voucher." I called Eddie and asked for help because our voucher was set to expire. We worked together to find an affordable house that would be wheelchair accessible. When Barbara's place popped up, right away I asked if she'd accept the voucher and she said yes. We met same day and the next week we moved into the home."

Samantha shares that in March, at the start of the pandemic, her work in the medical field dropped

to one day a week for two months. It took a long time for her to receive her unemployment benefit payments. "That impacted my rent payments; I was really frantic, stressing about having enough to pay for both rent and food. I spoke with a HACSB team member, she went over my monthly income with me, documented that it had been cut significantly, and did everything electronically to clear the way for my subsidy to be approved for an increase so we could pay what we could afford starting in March. I feel fortunate knowing that I can get help and not have to worry about eviction. Barbara, our property owner, is so sweet. If I need something or if a problem, I can call her and she takes care of it. It's She's supportive and understanding if I need a few days to pay rent, due to caring for our sick child who was in the hospital. It's really nice to actually communicate with a landlord. We're so grateful we landed this wonderful house. I feel relieved when I get home, everyone has their own space, not arguing, fighting for space like we used to. It's a safe home and neighborhood for my children and we have nice neighbors."

As for Eddie and the HACSB team, Samantha has praise for their good work. They're great, they have helped me out so much. They understood how hard it was to find an affordable home, how much time and effort it took. I don't think I would be as far along as I am in life if it weren't for Eddie and HACSB."

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Interested in the Housing Choice Voucher program? Go here for HASB's General Information Brochure on Section 8 for Landlords: <https://hacsb.org/download/brochures/Section-8-FAQ-for-landlords.pdf>