

Frequently Asked Questions on **SECTION 8**



Do you take Section 8?

- ★ As of January 1, by law, Section 8 has to be considered as part of your monthly income.
- ★ Your Section 8 monthly payment is calculated into your total monthly income and applied towards your total monthly gross income requirement of three times the rent.

Example of someone who qualifies: Rent is \$1000 – Pay check is \$2000 and Sec 8 is \$1000 – you meet the three times the rent income qualification.

Example of someone who doesn't qualify: Rent is \$1000 (Income requirement is \$3000 per month) Paycheck is \$500 and Section 8 is \$1000 – Total is \$1500 -> You do not meet the income requirement.

Do I need to meet all your other requirements if I'm on Section 8?

- ★ Yes! All qualifications including but not limited to good credit history, good landlord verifications, non-violent criminal record, and income of three times the rent must all be met by you.

What is my first step in applying for a property if/when I have confirmed I meet all the qualifications?

- ★ Schedule a showing, Submit an application with supporting docs, and wait 3-5 days processing time for an answer on (conditional) application approval or denial

What happens when I am (conditionally) approved for the property?

- ★ Properties are not held for you specifically until a lease is signed and a deposit is paid.
- ★ If you participate in the Section 8 program, before signing a lease and paying a deposit, you must submit your packet and a lease template to Section 8 for approval
 - A. The packet must be dropped off at our office at 3318 N. Illinois Street, Swansea IL 62226 in the drop box behind the concrete pillars by the front door within 24 business hours.
 - B. We will complete the packet and submit to Section 8 within **48** business hours.
 - C. Once Section 8 approves the packet and lease, they will schedule an inspection and send us a report of any work they require done for you to lease it. **The property will not be approved until the owner completes all the work and a reinspection is performed. The owner has the right to deny doing the work, which results in your application being denied by Section 8 and the withdrawal of this Sec 8 packet.*

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D. Once the work requirements are resolved, Section 8 will determine a rent pricing that they will approve for the specific property.

- 1.** If the owner does not accept the rent amount set by Section 8, ***the owner can deny their price, and the packet is declined and withdrawn.***

E. What happens to my application while the housing office processes by Section 8 application for this home?

- 1.** ***We will continue to show the property and accept applications from other qualified prospects. Your application can be declined if another application is accepted, up to this point.***

F. How long does the entire application process take?

- 1.** Section 8 will normally take up to two weeks to process.
- 2.** We will continue to show the property and accept applications from other qualified prospects. Your application can be declined if another application is accepted, up to this point.

G. How do I know if/when my application has been approved through all steps?

- 1.** Our office and Section 8 will notify you when completed.

H. What is the next step after I am approved by Section 8 and the property is still available?

- 1.** Kunkel Wittenauer Group will send a lease to you to sign electronically and the security deposit must be paid.

I. Who do I contact if I have questions or need assistance during my application process?

- 1.** For any questions related to our application process, contact rental@choosekwg.com, send us a chat online on choosekwg.com or call 618-632-8200.
- 2.** For any questions related to Section 8's process, please contact them directly.