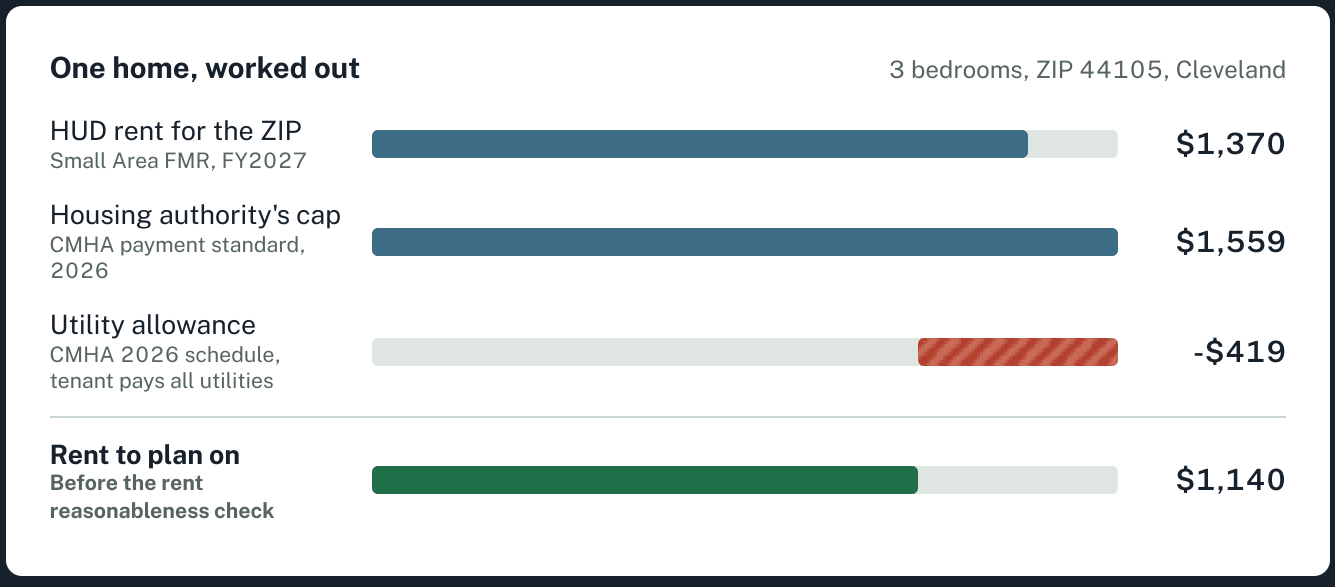
Section 8 Insider

Know the rent the housing authority will approve before you make an offer.

A short guide to finding Section 8 rentals that cash flow, and to the free tools that help you check every number.



The number many deal finders get wrong

Many tools take HUD's rent for a ZIP and treat it as the rent you'll collect. The housing authority doesn't. It pays up to its own payment standard, takes off a utility allowance when the tenant pays utilities, and then checks the rent against similar homes nearby.

The right HUD figure

ZIP-level rents are required only in some metros. Elsewhere the metro figure applies unless the housing authority chooses ZIP-level rents.

The authority's cap and the utilities

The authority pays up to its payment standard, and the utility allowance comes off it when the tenant pays utilities.

The real first year

Vacancy, repairs, reserves and the weeks before the first housing assistance payment belong in every number.

$230 a month: the gap in the example on the cover between HUD's figure ($1,370) and the rent left once the authority's cap and utility allowance are applied ($1,140). Over a year, a HUD-only estimate would overstate this home's rent by $2,760.

Example figures: HUD Small Area Fair Market Rent FY2027 for ZIP 44105, and the Cuyahoga Metropolitan Housing Authority payment standard and utility allowance schedules for 2026, as loaded on s8insider.com. Every home is different; the site shows each step so you can check it.

What you get, free

Deal board. Homes for sale in our markets, each graded on cash flow at the approvable rent, on a map.

Analyze any address. Change every assumption and see loan options, your highest offer, a stress test and more.

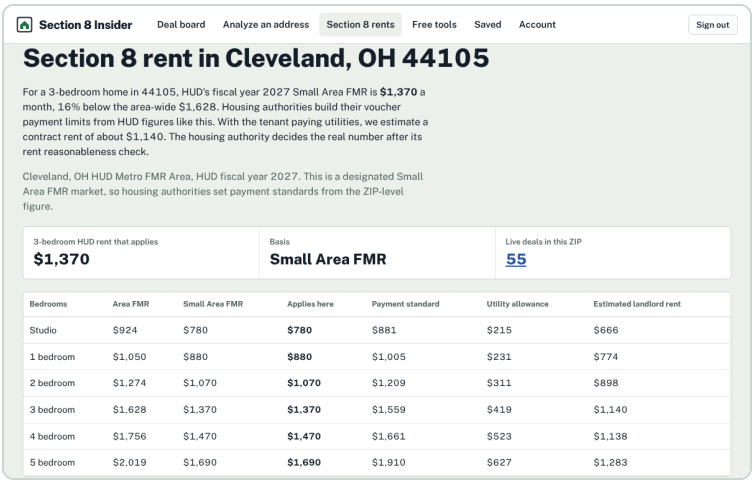
13 calculators and 4 checklists. From tenant share to BRRRR; from your first offer to move-in day.

Your pipeline and your rentals. Stages, notes, compare, CSV, payment log and deadline reminders.

How to use it

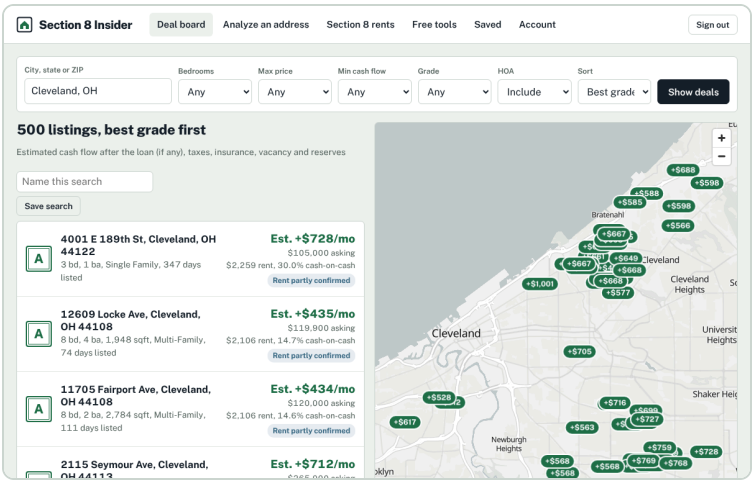
1 Look up the rent for a ZIP

Enter any ZIP. You see HUD's rent for each bedroom size and, where we have loaded it, the housing authority's payment standard and utility allowance. Free, no account.



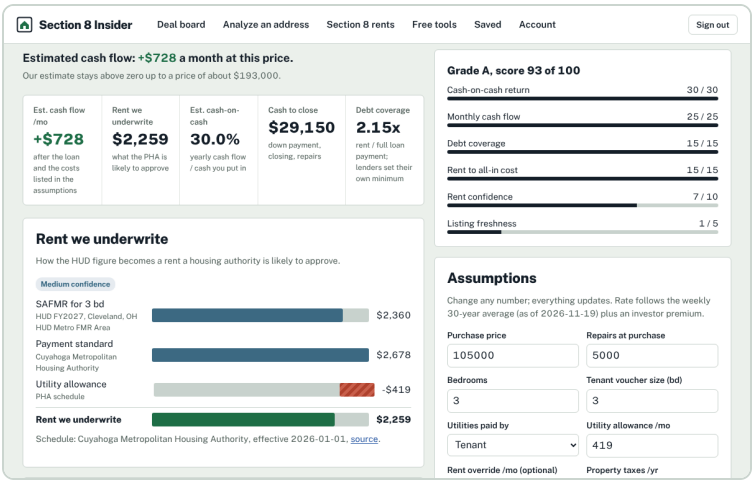
2 Open the deal board

Homes for sale in our markets, graded A to D on cash flow at the rent the authority is likely to approve. Filter by city, price, bedrooms, cash flow and grade, and save a search.



3 Read one deal

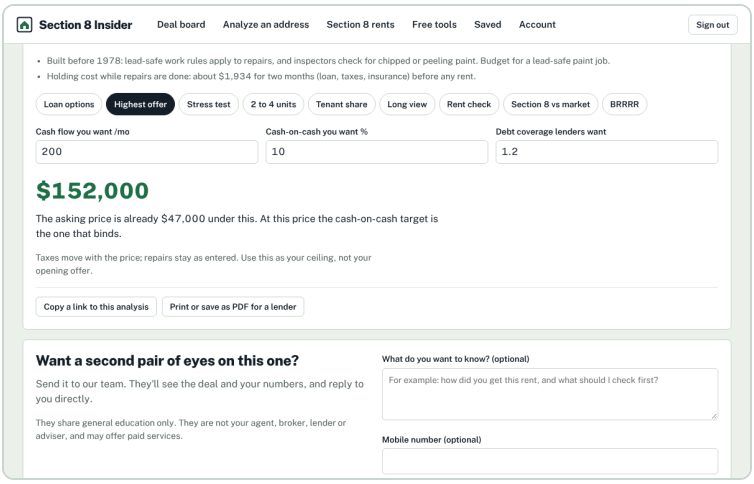
Cash flow, the rent we plan on, cash-on-cash return, cash to close and debt coverage at the top; the rent worked out line by line below. Change any number and everything updates.



How to use it, continued

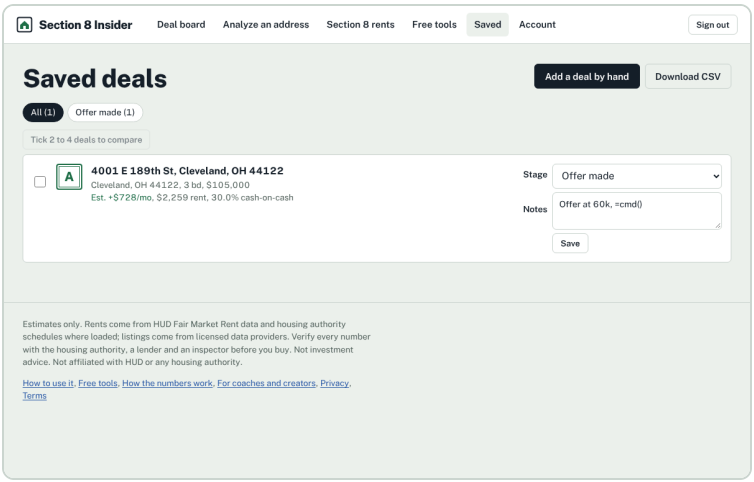
4 Use the deal tools

Loan options side by side, your highest offer, a stress test, 2 to 4 units, the tenant's share and the 40% check, a 30-year view, a rent check worksheet and BRRRR. Print it for your lender.



5 Save, compare and track

Give saved deals a stage and notes, compare up to four, download a CSV. Add the homes you own under My rentals to log payments and get lease, inspection and rent increase dates.



Set your buy box. Under Account, enter your highest price, fewest bedrooms, lowest cash flow and cash-on-cash. Every deal then tells you whether it fits and, if not, why.

Free tools

Calculators

- Voucher rent estimate
- Tenant share and housing authority payment
- Utility allowance
- Rent increase with a request letter
- Rent reasonableness worksheet
- Highest offer
- DSCR
- Cash-on-cash return
- Cap rate
- BRRRR
- 1% rule
- 70% rule
- Mortgage payment

Checklists

- Before you make an offer
- Rent-ready, based on HUD's inspection standards
- Inspection day
- Move-in

Reference

- Section 8 rent by ZIP
- HUD income limits by ZIP
- Rental listing writer with a fair housing check
- Official HUD forms and inspection standards
- Glossary

Questions

Is it free?

Yes. The deal board, the analyzer, the calculators and the checklists are free. A free account shows full addresses and exact numbers and lets you save deals.

Does it guarantee the housing authority will approve a rent?

No. The authority decides after its own rent reasonableness check and an inspection. The site shows the rent it is likely to approve and how we got there.

Is this investment advice?

No. These are estimates and tools to help you decide what to check. Verify every number with the housing authority, a lender and an inspector before you buy.

Start with a ZIP you know at **s8insider.com/start**. Step-by-step walkthrough: **s8insider.com/how-it-works**. Questions: info@s8insider.com

Estimates only. Not affiliated with HUD or any housing authority. Rents come from HUD Fair Market Rent data and housing authority schedules where loaded; listings come from licensed data providers.