

Subsidized Housing

The U.S. Department of Housing and Urban Development (HUD) administers a variety of programs and funds designed to improve America's access to safe, affordable housing. HUD funds emergency shelters, high-rise senior apartments, private housing subsidies, housing counseling, supportive services and much more. Subsidized Housing programs are typically administered by local housing authorities that act as the manager of housing units or administrator of federal funding for programs such as Section 8 vouchers.

Subsidized housing is intended for low or very low-income individuals (elderly or people with a disability) and families who are:

- Paying more than 50% of their income in housing costs,
- Being displaced from their current housing, or
- Living in inadequate housing.

Additionally, local housing authorities may establish their own preferences based on the priority needs of their community.

Types of Subsidized Housing

There are several types of Subsidized Housing:

- [Public Housing](#),
- [Section 8](#) Rental Certificates,
- [Section 202](#) housing for the elderly, and
- [Section 811](#) housing for persons with disabilities.

Public Housing

In **Public Housing**, the local housing authority acts as landlord and property manager of the housing unit and rents directly to low-income individuals and families who qualify. According to HUD, 1.2 million households are living in public housing.

Section 8 Rental Certificates are rental vouchers that can be used by very low income, qualifying individuals or families in renting any privately owned rental property where the landlord agrees to accept Section 8 certificates.

Section 202 is senior housing with supportive services for very-low-income people age 62 or older. Section 202 is not a voucher program, as Section 8 is, but a rental unit model reserved for older adults. Section 202 may be managed by a local housing authority or a non-profit organization.

Eligibility

Eligibility for Subsidized Housing is based on several factors, which may include, but is not limited to:

- Income: HUD defines low-income individuals and families as meeting 80% of the median income of their county or metropolitan area. Very-low income is defined as not exceeding 50% of the median income of their county or metropolitan area. Household size is also considered when determining income eligibility.
- Individual applicants must be elderly or disabled individuals or the applicant must be a family and
- You must be a U.S. citizen or an eligible immigrant.

Even if you meet these criteria, the local housing authority may require an extensive application process to determine whether you will be accepted into public housing or section 8.

Consumer Tips

- Local housing authorities may establish additional local preferences to help them prioritize their communities' housing needs. Ask your local housing authority if there are local preferences guiding waiting lists and acceptance into the Subsidized Housing programs. If there are local preferences, the housing authority will have these available in writing and you should ask for a copy. Having the preferences in writing will help you better understand how the Subsidized Housing process works and how your situation fits with the local housing authority's strategy.

- If you are found ineligible for public housing or Section 8, you must be told why and you may request an informal hearing. This does take some extra time but will assure that there have been no misunderstandings and that no details of your situation were overlooked.

When applying for public housing or section 8, be prepared to provide documentation relating to:

- Your current income,
- Your anticipated future income for the next 12 months,
- Family size and make up,
- Credit history, and
- Addresses of previous landlords, banks and employers.

Do not expect to secure a Section 8 Rental Certificate or public housing unit quickly or in response to a housing crisis. Throughout Virginia and the U.S., there are lengthy waiting lists and in some localities, waiting lists have been closed. But, don't give up. Subsidized Housing generally has no time limits as long as you meet the criteria and remain a dependable tenant. Therefore, for some, Subsidized Housing offers long-term stability and security.

For more information go to:

- [HUD Office of Housing](#)
- [HUD Information for Senior Citizens](#)

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