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LeadingAge[®]

Affordable Housing: Older Adults and Persons with Disabilities

ADVANCING
STATES 

Learning Objectives

- Learn key affordable housing terms and acronyms.
- Understand differences between housing and other human services programs.
- Learn the basics of how affordable housing programs work.
- Understand who administers affordable housing locally and how to connect to them.
- Understand the basics on evictions, and eviction prevention resources.

Key Housing Acronyms and Terms

U.S. Department of Housing and Urban Development (HUD)

U.S. Department of Agriculture Rural Housing Service (USDA RHS)

Internal Revenue Service (IRS)

Affordable housing

Accessible housing

Area Median Income

Public Housing Agency (PHA)

Key Housing Acronyms and Terms

Vouchers / Section 8 Vouchers / Housing Choice Vouchers

Public Housing

Project-Based Section 8

Section 202 Housing for the Elderly

Section 811 Housing for Persons with Disabilities

Low Income Housing Tax Credits

Multifamily Housing

Key Housing Acronyms and Terms

Section 202 Housing for the Elderly

Section 811 Housing for Persons with Disabilities

Housing + Services

Permanent Supportive Housing

Key Differences Between HUD and Other Human Services Programs

- There is no entitlement to housing assistance programs. Waiting lists are common.
- Eligibility is, generally, not tied to poverty level. Rather, eligibility is tied to the area's median income.
- Quasi-public and private organizations (nonprofit and for-profit) often provide the assistance at the local level.
- Use of any “services” in addition to the housing assistance itself is voluntary.
- Generally, housing assistance is not time-limited.

Basics of How Housing Programs Work & How to Find Them

- Program: Vouchers / Section 8 Vouchers / Housing Choice Vouchers
 - Federal agency: HUD
 - Administered locally by:
 - Most local PHAs
 - Find “My local Public Housing Agency”: <https://resources.hud.gov/>
 - Eligibility:
 - 75% < 30% AMI; rest up to 80% AMI
 - Tenant Rents:
 - 30% of adjusted household income
 - Local preferences
 - Waiting lists

Basics of How Housing Programs Work & How to Find Them

- Program: “Mainstream” and “Non-Elderly Disabled” Vouchers
 - Federal agency: HUD
 - Administered locally by:
 - Most local PHAs
 - Find “My local Public Housing Agency”: <https://resources.hud.gov/>
 - Eligibility:
 - 75% < 30% AMI; rest up to 80% AMI
 - Tenant Rents:
 - 30% of adjusted household income
 - Waiting lists

Basics of How Housing Programs Work & How to Find Them

- Program: Public Housing
 - Federal agency: HUD
 - Administered locally by:
 - PHAs
 - Find “My local Public Housing Agency”: <https://resources.hud.gov/>
 - Eligibility:
 - 40% < 30% AMI; rest up to 80% AMI
 - Tenant Rents:
 - 30% of adjusted household income
 - Local preferences
 - Waiting lists
 - Tenant contribution towards rent

Basics of How Housing Programs Work & How to Find Them

- Program: Project-Based Section 8
 - Federal agency: HUD
 - Administered locally by:
 - Private owners, sometimes with a management company that runs the day-to-day operations
 - Find “affordable housing opportunities near me”:
<https://resources.hud.gov/>
 - Eligibility:
 - 40% < 30% AMI; rest up to 80% AMI
 - Tenant Rents:
 - 30% of adjusted household income
 - Waiting lists

Basics of How Housing Programs Work & How to Find Them

- Program: Section 202 Housing for the Elderly
 - Federal agency: HUD
 - Administered locally by:
 - Nonprofit owners, sometimes with a management company that runs the day-to-day operations
 - Find “affordable housing opportunities near me”: <https://resources.hud.gov/>
 - Eligibility:
 - Up to 50% AMI
 - 62+ years old
 - Pre-1990 buildings may have some units for non-elderly persons with accessibility needs
 - Tenant Rents:
 - 30% of adjusted household income
 - Services and Service Coordinators
 - Waiting lists

Basics of How Housing Programs Work & How to Find Them

- Program: Section 811 Housing for Persons with Disabilities
 - Federal agency: HUD
 - Administered locally by:
 - Private owners, sometimes with a management company that runs the day-to-day operations
 - Find “affordable housing opportunities near me”:
<https://resources.hud.gov/>
 - Eligibility:
 - Up to 50% AMI
 - Tenant Rents:
 - 30% of adjusted household income
 - Waiting lists

Basics of How Housing Programs Work & How to Find Them

- Program: Low Income Housing Tax Credits
 - Federal agency: IRS
 - Administered locally by:
 - Private owners, sometimes with a management company that runs the day-to-day operations
 - Find “affordable housing opportunities near me”:
<https://resources.hud.gov/>
 - Eligibility:
 - Up to 50% or 60% of AMI, generally
 - Rents:
 - 30% of 50% or 60% of AMI, usually

Basics of How Housing Programs Work & How to Find Them

- **Program: USDA Section 515**
 - Federal agency: USDA Rural Housing Service
 - Administered locally by:
 - Private owners, sometimes with a management company that runs the day-to-day operations
 - Find “affordable housing opportunities near me”:
<https://resources.hud.gov/>
 - Eligibility:
 - Up to 80% + of AMI
 - Tenant Rents:
 - 30% of adjusted household income

Basics of How Housing Programs Work & How to Find Them

<https://resources.hud.gov/>

The screenshot shows the HUD Resource Locator website. At the top left is the HUD logo, a circular emblem with the text "U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT" around a stylized building. To the right of the logo is the heading "Welcome to the HUD Resource Locator". Below this is a grid of six interactive buttons, each with an icon and text:

- Find Affordable Housing Opportunities Near Me:** Icon shows a building and a dollar sign.
- Find a HUD Office Near Me:** Icon shows the HUD logo.
- Find My Local Public Housing Authority/Agency (PHA):** Icon shows a house with a building inside.
- Find Homeless Resources Near Me:** Icon shows a house with a hand holding a green arrow.
- Find Affordable Elderly and Special Needs Housing:** Icon shows a circular graphic with icons for a person, a house, and a person with a speech bubble.
- View All Resources:** Icon shows a magnifying glass over the word "ALL".

At the bottom of the grid are two buttons: "Launch Tutorial" (orange) and "Disclaimer" (blue). The background of the website is a map showing parts of Mexico, with "Guadalajara" and "CUBA" visible.

Basics of How Housing Programs Work

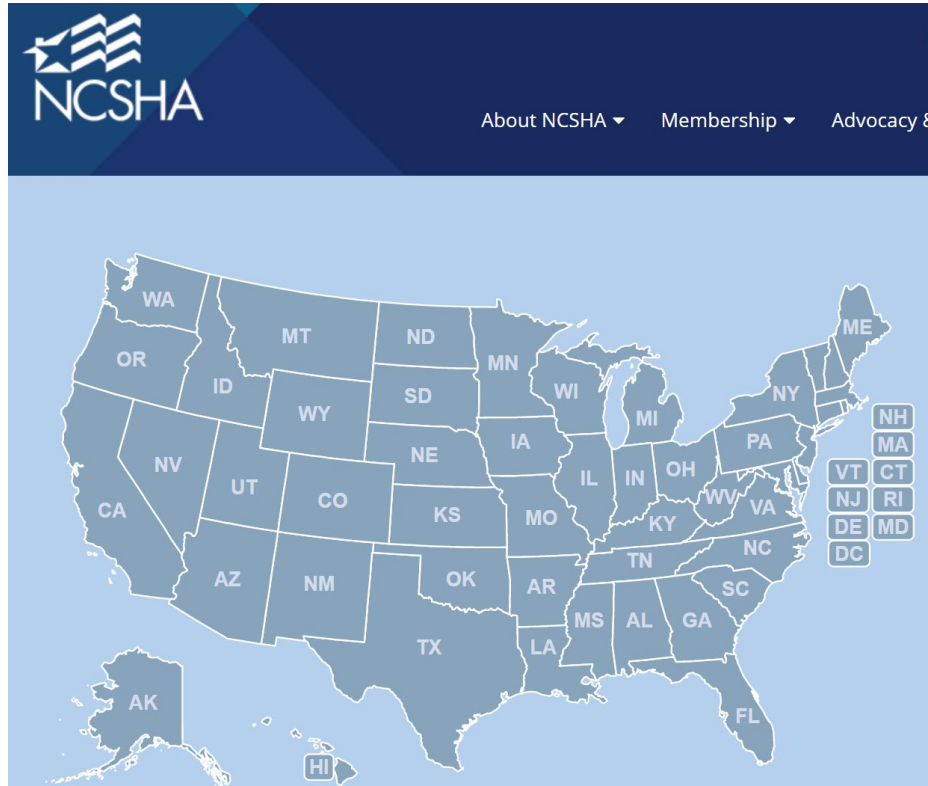
Other:

State Housing Finance Agencies:

<https://www.ncsha.org/housing-help/>

Renters / Rental Assistance / Homeowners

Basics of How Housing Programs Work



Basics of How Housing Programs Work

For example:

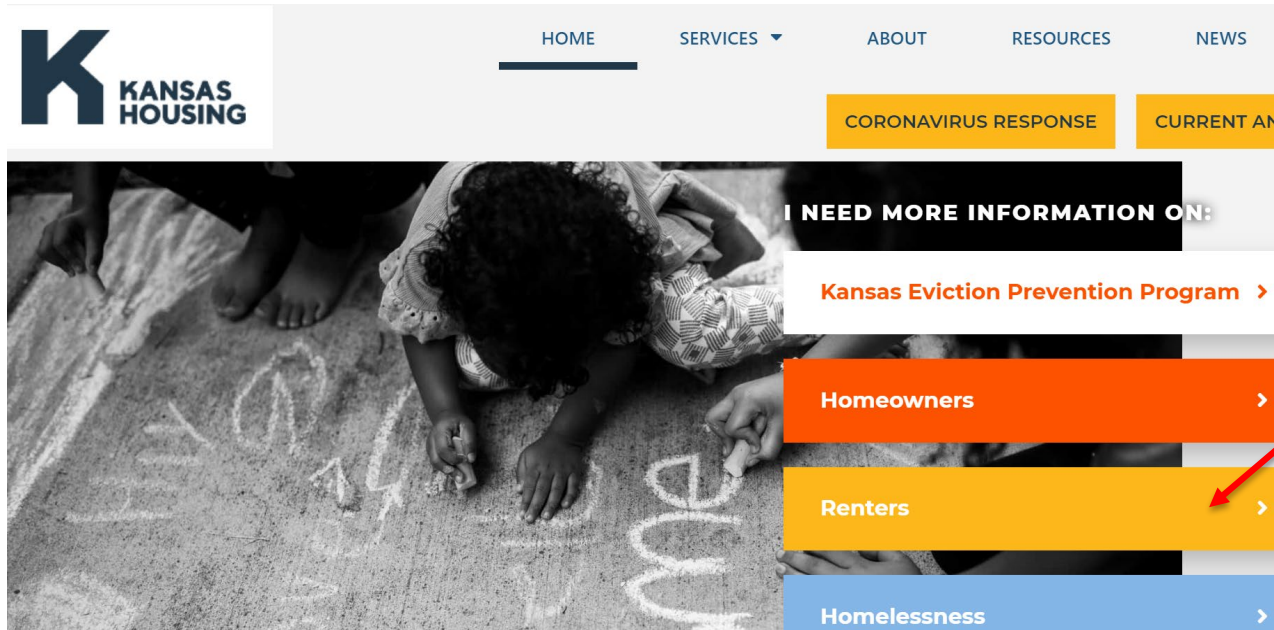
Kansas Housing Resources Corporation



Kansas Housing Resources Corporation
611 S Kansas Avenue, Suite 300
Topeka, KS 66603-3803
Phone: (785) 217-2001
Fax: (785) 232-8084

<http://www.kshousingcorp.org>

Basics of How Housing Programs Work



Sites often identify different populations or housing types served. More than one may apply to an individual.

Basics of How Housing Programs Work

Renters

SERVICES

Kansas Eviction Prevention Program >

Tenant Based Rental Assistance >

Find An Apartment >

Rental Housing Resources >

Weatherization Assistance >

Tenant Complaints >

For example,
Kansas
Housing has
these
programs for
renters.

Eviction Issues

- Absent a federal eviction moratorium for nonpayment of rent when certain emergency circumstances apply, eviction rules, processes, rights, etc. vary by state and/or local laws.

Eviction Issues

- State COVID-19 eviction policies
- <https://evictionlab.org/covid-eviction-policies/>

Eviction Issues

- Many state and local governments have COVID-19-related eviction prevention programs:
- [State and Local Rental Assistance Database](#)

Eviction Issues

- State and local legal aid, eviction help and resources:
- <https://justshelter.org/community-resources/>



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Additional Information:

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www.leadingage.org



www.tacinc.org



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