

# CHECKLIST

## AFFORDABLE HOUSING CONSIDERATIONS

### **SUBSIDIZED AND AFFORDABLE SENIOR HOUSING IS USUALLY MANAGED BY A CITY OR COUNTY HOUSING AUTHORITY.**

These subsidized complexes can be found in many urban areas. They may also be privately-owned, and exchange housing to low income adults for government credits or subsidies. Some complexes are open to people of all ages, but specifically reserve spaces for senior adults. Eligibility for this kind of public housing is based on income. The senior must earn below a set income and these income levels often change based on the median income in the given area. Subsidized housing rent is based on a percentage of the senior's income, so rates vary for each individual.

Affordable housing is often the same rate for all residents

### **THE FAIR HOUSING ACT (FHA)**

Protects all citizens from discrimination on the basis of race, color, national origin, religion, sex, handicap or familial status (families with children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18). Although the FHA was amended in 1988 to prohibit discrimination on the basis of disability and familial status, Congress intended to preserve housing specifically designed to meet the needs of older persons. Such housing that meets the FHA definition of "housing for older persons" is exempt from the law's familial status requirements, provided that: HUD has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or local government program or it is occupied solely by persons who are 62 or older or it houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Therefore, housing that satisfies the legal definition of senior housing or housing for older persons described above, can legally exclude families with children. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can contact the Department of Housing and Urban Development.

### **PRIVATELY OWNED SUBSIDIZED HOUSING**

HUD helps apartment owners offer reduced rents to low-

income tenants. Private subsidized housing is affordable rental housing for low and moderate-income families, elders, and the disabled. It is owned and managed privately. The government gives funds, called "subsidies," to private housing developers. In return, the housing developers charge low rents to eligible households.

### **AM I ELIGIBLE?**

To be eligible for private subsidized housing, you must meet income guidelines. Your past history as a tenant and your criminal record must show that you will be a good tenant.

### **PUBLIC HOUSING**

This is affordable apartments for low-income families, the elderly, and persons with disabilities. If you need public housing assistance or would like specific information about public housing programs such as housing choice vouchers, please contact your local Public Housing Agency.

### **HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)**

This program allows you to find your own place and use the voucher to pay for all or part of the rent. The Housing Choice Voucher Program is the federal government's major program for assisting very low income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single family homes, townhouses and apartments.

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