



# Housing

## Government Assistance

### WHAT IS GOVERNMENT ASSISTED HOUSING?

Government housing assistance is available to low-income older persons through three major programs: public housing, Section 8, and Section 202. Public housing and Section 8 programs are managed by local housing authorities, and Section 202 housing is sponsored on a complex-by-complex basis by non-profit companies. Most of these programs are over-subscribed, with waiting lists that vary in length. This fact sheet is designed to provide basic information about housing programs and the procedures for obtaining housing assistance.

### WHAT TYPE OF HOUSING ASSISTANCE IS AVAILABLE?

Three basic types of government housing assistance are:

- **Public housing** -- low cost housing in multi-unit complexes that are available to low-income families, including the elderly and disabled, typically requiring tenants to pay no more than 30 percent of their monthly income for rent. Eligibility: Public housing authorities that receive funding from the federal government own and operate public housing complexes, available to applicants that do not exceed published income levels (dependent on the size of the household).
- **Section 8 rental certificates** -- allows very low-income families (including the elderly and disabled) to choose where they want to live, subject to HUD standards, by providing rental certificates that limit tenants' rent to 30 percent of their adjusted monthly income. Eligibility: Very low-income families with incomes not exceeding 50 percent of the median income for the area.

- **Section 202 housing** -- senior citizen housing, usually with supportive services such as meals, transportation, and accommodations for the disabled. Eligibility: Private, non-profit organizations and consumer cooperatives. Occupancy is open to very low-income households with at least one person 62 years of age or older, and the disabled.

### WHY DO OLDER PEOPLE APPLY FOR HOUSING ASSISTANCE?

Some of the reasons that older people apply for government housing assistance include:

- Want lower housing costs
- Want a safer neighborhood
- Want a better quality home
- Want to live with other seniors
- Have difficulty climbing stairs
- Want services (meals, in present residence transportation)

### WHICH HOUSING PROGRAM IS RIGHT FOR YOU?

I Want...	Public Housing	Section 8	Section 202
Lower housing costs?	x	x	x
A safer neighborhood?	x	x	x
A better quality home?	x	x	x
To live with other seniors			x
A place with no stairs to climb			x
Services (meals and transportation)			x
To be closer to family?	x	x	x
My own household?	x	x	x

## FEDERAL PREFERENCE RULES- SHOULD YOU APPLY OR SHOULDN'T YOU?

Federal law requires that housing applicants who meet certain criteria be given preference for admission to government assisted housing: these applicants are placed higher on the waiting list, and should receive assistance before those who do not meet federal housing preferences.

Preference for admission is extended to applicants who:

- have severe rent burden; that is, pay housing costs (rent or mortgage plus utilities) that exceed 50 percent of monthly income;
- are being involuntarily displaced (by fire, threat of violence, or government action); or
- live in substandard housing (severe plumbing, electrical, or structural problems).

Because of the shortage of government assisted housing, it is difficult for applicants not meeting federal housing preferences to receive assistance. However, availability of housing assistance may vary from area to area. Most local housing authorities have long lists of persons waiting for government assisted housing. Check with your local housing authority to determine conditions where you want to live.

### *Where to Apply, and What to Bring With You:*

- If you are interested in public housing or Section 8 assistance, contact the local housing authority in the area where you wish to live. You can find your local housing authority by going to the following HUD website:  
[www.hud.gov/offices/pih/pha/contacts/index.cfm](http://www.hud.gov/offices/pih/pha/contacts/index.cfm)

- If you are interested in Section 202 housing, contact your local housing authority or your Area Agency on Aging (AAA) for a list of the complexes in your area. You can get contact information for your local AAA by going to [www.eldercare.gov](http://www.eldercare.gov).

Because of federal preference rules, you should bring with you any information that demonstrates that you may qualify:

- Pay excessive rent? Bring tax returns and pay stubs, plus your lease or a letter from your landlord verifying the rent you are paying.
- Being involuntarily displaced? Bring the letter of notification from the agency taking the displacement action.
- Live in substandard housing? Bring a letter from your landlord, or the notification of condemnation.

Information for this fact sheet was provided by the National Resource Center on Supportive Housing & Home Modification. For more information visit the Center's website at <http://www.homemods.org/>.

### FOR MORE INFORMATION

AoA recognizes the importance of making information readily available to consumers, professionals, researchers, and students. Our website provides information for and about older persons, their families, and professionals involved in aging programs and services. For more information about AoA, please contact: US Dept of Health and Human Services, Administration on Aging, Washington, DC 20201; phone: (202) 401-4541; fax (202) 357-3560; Email: [aoainfo@aoa.gov](mailto:aoainfo@aoa.gov); or contact our website at: [www.aoa.gov](http://www.aoa.gov)