U.S. Department of Housing and Urban Development
Subsidized Housing Toolkit
The purpose of this document is to provide helpful information for people seeking rental assistance or other housing help. This document was developed for Operation Allies Welcome, but can be used by anyone.

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Important Notes:

- The United States Department of Housing and Urban Development (HUD) provides funding to state and local governments, nonprofit organizations, and other housing partners to create and maintain strong, sustainable, inclusive communities and help individuals and families in the United States find safe, stable, and affordable housing.

- All of HUD's programs are administered locally, meaning HUD does not handle or accept applications for rental assistance and does not have readily available information about any given waitlist.

  o An individual must contact a **local Public Housing Agency (PHA)** or a **HUD Multifamily property manager** directly to apply for one of HUD's rental assistance programs. Other types of assistance are discussed below as well.

- Funding is limited and not everyone can be assisted. Most programs have waiting lists and certain programs have special criteria. If an individual needs housing assistance, we encourage them to use the links provided below for more information.

- **PHAs** and **HUD Multifamily property owners** have discretion in providing waitlist preferences to certain populations, such as veterans, individuals with disabilities, the elderly, or the chronically homeless, for example.
  o Preferences affect only the order of applicants on the waitlist; they do not make anyone eligible who is not otherwise eligible.
  o Eligibility for HUD's programs will depend on program requirements, which may include a household's immigration status, their income level, and other eligibility criteria, and availability of the housing or assistance in the area.

- HUD funds and monitors some, but not all, affordable housing/rental assistance programs. There are a variety of state and local affordable housing programs funded by entities other than

HUD. Similarly, because HUD funds and monitors multiple programs, the term 'HUD Housing' can be misleading and can create confusion, as each program has a distinct structure and specific rules, policies, and eligibility requirements.

- Additionally, the term 'affordable housing' is a general, catch-all term and does not refer to any specific housing program. 'Affordable housing' simply means the rent structure of a property or program is established to meet the needs of persons with lower income levels and/or may restrict the rent payment to 30% of the program participants' household income. Thus, "affordable housing" is not necessarily HUD-funded housing.

- HUD program descriptions can be found below and in the linked webpages.

HUD Programs, Points of Contact, and Webpage links

HUD program descriptions, contact information and Webpage links (highlighted in blue and underlined) for additional information are included below:

Field Office Points of Contact

- **HUD Field Offices** & points of contact | This link lists the Field and State Offices and links to each Office's specific page. To the right of each Office listed on this page, the word 'Email' will be a blue link to the relevant customer service email address inbox. Questions should be sent to those inboxes. The phone number of each Office will also be listed to the right of the Office listings.
    - On each Field Office's page, there will be additional information relevant to that specific office.

Rental Assistance

- **Public Housing Agencies (PHA) contacts** | PHAs receive funding from HUD to administer certain rental assistance programs: the Public Housing program, Section 8 Housing Choice Voucher (HCV) program, and the Project-Based Voucher program. Not all PHAs administer all three programs listed above. A PHA's website will typically indicate which waitlists are open (meaning they're currently accepting applications) and which waitlists are closed.
    - Public Housing is a rental assistance program in which local PHAs own and manage the rental units. There are currently over 1.2 million households living in public housing units.
    - The Housing Choice Voucher program (HCV) is a program in which tenants receive rental assistance to live in a unit of their choosing in the private rental market, if the landlord chooses to accept the voucher and if the unit meets certain standards. The PHA pays a portion of the tenant's rent to the landlord. There are currently over 2.6 million households with a voucher.
        - The Project-based Voucher is a component of the HCV program, but the vouchers are used in specific units in specific, privately-owned buildings, based on an agreement between the owner and the PHA.

- **HUD Multifamily Properties** | The programs within HUD's Office of Multifamily are project-based rental assistance programs; this means that HUD provides funds directly to apartment owners to subsidize the rents paid by low-income tenants. The HUD subsidy is attached to the unit and not the tenant, and units are privately owned and managed. To get property details, waitlist information, and application instructions, contact the property manager directly. All MF program descriptions can be found here.
  - One way to find the contact information of the property is to use the HUD Resource Locator (described below).
  - Please note that Section 202 properties are for senior citizens (at least one member of the household must be at least 62 years) and the Section 811 program is for households where at least one member has a disability.
  - On this **page**, a spreadsheet of all Multifamily properties that are under a rental assistance contract with HUD can be downloaded and sifted through. It provides the property's contact information and the number of units; it does not provide any information on the waitlist length or availability of units. Please be sure to read the disclaimer on the page in its entirety.

- **HUD Resource locator** | This provides a map of PHAs, public housing properties, and low-income housing developments that receive HUD rental subsidy (HUD-assisted Multifamily properties), and affordable housing apartments that participate in the Low-Income Housing Tax Credit program (LIHTC). At the top, an individual can type in and search a geographic area by zip code, specific address, or by a city.
  - **Orange** icons – **HUD-assisted Multifamily sites** (described above)
  - **Green** icons – **Public Housing properties** (described above)
  - **Gold** icons – Public Housing Agency offices (these are not affordable housing sites)
  - **Purple** icons – **LIHTC properties** (described below)

How will I know if I'm eligible, based on my income?
- **Income Eligibility** | This page lists the limits of the three categories of income thresholds (low income, very low Income, and extremely low income), based on the Area Median Income (AMI), for HUD's rental assistance programs. For the exact eligibility criteria, an individual should always contact the PHA, property manager, or other entity directly administering the program of interest.

Other HUD Resources:

- **Homelessness - Continuums of Care (CoCs)** | HUD provides funds to local Continuums of Care (CoC) to coordinate service and housing provision to individuals experiencing homelessness, as defined in 24 CFR 578.3. Each CoC is different; but they're typically a mix of representatives from state and/or local government agencies and non-profits/service providers.
  - To find the POC (Point Of Contact) for Homeless Persons within a CoC, go to this webpage and filter by State, then identify the relevant organization by the local

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geographic jurisdiction. Click on the name of the CoC to get to its specific page. Please note that this page, and all of HUD Exchange, is a Technical Assistance funded website that is a repository for materials produced by technical assistance providers; it is not the official HUD website.

- For a resettlement agency that wants to learn more about their local Continuum of Care, the Collaborative Applicant will be the best point of contact.

- Continuums of Care can be found on the HUD Resource Locator as well. When opening the HUD Resource Locator, a pop-up will appear listing various resources. To find CoC information, select "Find Homeless Resources Near Me." The map will open, and a pop-up will appear listing the Continuum of Care that corresponds to the user's location. If the pop-up doesn't appear, an individual should search the location of interest in the search bar and then click their cursor within the red boundaries of the location of interest. The pop-up should then appear, listing the points of contact.

- **HIV/AIDS Housing** – **Housing Opportunities for Persons with AIDS (HOPWA)** | HUD provides funds to States, local governments, and non-profit organizations to house low-income individuals living with HIV/AIDS in the community.
  - Individuals seeking more information about receiving HOPWA housing assistance in their area should contact the grantee organization listed. Most grantee websites also post organization contact information for general inquiries.

- **Housing Counseling Services** by State and Organization | HUD sponsors and approves housing counseling agencies throughout the country to provide free or low-cost advice on buying a home, financial management, budget counseling, reverse mortgages, foreclosure avoidance, rental assistance, and credit issues. This webpage will allow the user to locate a list of organizations and the counseling services offered. Users can search by zip code or state.

- **HUD Home Store** | Lists homes that are being resold after being foreclosed on. At the bottom of the home page, an individual can search for a specific geographic area.

- **Fair Housing** | HUD and HUD housing partners must comply with all applicable fair housing and civil rights laws and requirements, which include but are not limited to the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Sections 504 and 508 of the Rehabilitation Act of 1973, and the Americans With Disabilities Act. The Fair Housing Act prohibits discrimination in housing and housing related services because of race, color, religion, sex including sexual orientation and gender identity, disability, familial status and national origin, as outlined in 24 CFR 5.105(a).
  - Housing providers that receive federal funding must provide effective accessible communication and reasonable accommodations for applicants and tenants with disabilities. Housing providers that receive federal funding must also ensure meaningful access to programs and activities for persons of limited English proficiency. Appropriate

language services may include translated documents and/or interpretation services. Frequently asked Questions (FAQs) regarding Limited English Proficiency can be found here and FAQs on housing New American communities can be found here.

- o Fair Housing Complaints can be filed here, and Fair Housing resources can be found here.

NON-HUD Resources

- **State Housing Finance Agencies** | State Housing Finance Agencies (SHFAs) play a central role in the nation's affordable housing system – and they may have additional, helpful resources on their websites. This site lists the respective agencies for all 50 states.
  - o The Low-Income Housing Tax Credit (LIHTC) is the largest federal resource for the production of affordable housing in the country. The U.S. Department of Treasury provides the funding to state governments, and, typically, the state housing finance agency distributes the tax credits to housing developers through a competitive application process. The units that are subsidized by the tax credits are then kept affordable to low-income renters for a specific period of time, usually 15 years.
  - o To find LIHTC properties in a given state, an individual should consult the state website, their state housing finance agency website, or the HUD resource locator (listed above).
  - o *This is an external, non-governmental website. HUD does not endorse the website, its owner, services or products.*

- **Affordable Housing Online** | This website posts information about which PHAs have open wait lists. However, the information is not always accurate or up to date. An individual should always visit the PHA's own website or call the PHA directly to confirm what programs are available and may be open.
  - o At the top of the home page, there are links to the 'Section 8 Waitlists' and 'Public Housing Waitlists.'
  - o *This is an external, non-governmental website. HUD does not endorse the website, its owner, services or products.*

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- More information specific to Operation Allies Welcome can be found on HUD.gov.

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