Housing 101

Module 3

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# Housing 101

Welcome to Module 3 of the Housing 101 online course. Because the information in each module builds on previous modules, it is recommended that you complete Modules 1 and 2 before starting this course.

## Website Links

Many website links are mentioned in this module. To ensure that the links remain accurate and active, we have placed them in one online location on the OLTL training page along with each of the Housing modules. These links are available as a downloadable “Resources” document.

# Module 3: Affordable Housing Resources

As we learned in the first module, people moving back into their community often need housing that is both affordable and accessible.

In this module, we will be learning about affordable rental housing options so that you can assist an individual who is moving to make decisions about the most appropriate housing options based on their needs and desires.

## Objectives

This module has three objectives.

After completing this module, you will be able to:

* Describe the differences among four types of affordable rental housing that may be available in your community,
* Locate housing units owned by private landlords, and
* Identify the various types of government-assisted housing in your community.

# Lesson 1: Overview of Affordable Rental Housing Options

Let’s begin by reviewing the various types of affordable rental housing so that you understand the options available and are prepared to help the person who is moving back into the community to access the most appropriate resources.

## Affordable Rental Housing Options

There are four types of rental housing available to people moving back into their community.

They are:

* Private market-rate housing,
* Privately owned housing subsidized with tenant-based rental assistance,
* Privately owned housing with project-based subsidies (also called privately-owned subsidized housing), and
* Public housing.

In the following lessons, we will discuss the characteristics of each type of rental housing and how to locate housing units that are appropriate to meet an individual’s needs and preferences. But first let’s discuss an excellent housing resource that can be useful to renters of all four types of rental housing.

## Regional Housing Coordinators (RHCs)

The Self-Determination Housing of Pennsylvania (SDHP) has a Regional Housing Coordinator Program. The Regional Housing Coordinators (RHCs) are an excellent source of information on housing resources for people with disabilities. Their Prepared Renters Program (PREP) is specifically designed to help people with disabilities become successful tenants. PREP training focuses on topics that renters need to think about before they start looking for housing, and it helps them anticipate the challenges they might face based on their personal circumstances. It also provides important information on how to maintain housing once obtained.

The names and contact information for the RHCs are available on the SDHP website. It is important to get to know your RHC and call upon them for information on housing resources.

### Role of the RHC

The RHCs work with state agencies, organizations, housing professionals, and others to facilitate access to housing options and opportunities for older adults and people with disabilities of all ages. They provide outreach by developing collaborative relationships with groups and agencies in their region that have contact with individuals with disabilities.

RHCs can help you to understand how to locate affordable accessible housing and overcome common barriers preventing access to housing. They also provide technical assistance to solve complicated housing issues.

#### Education

RHCs educate program administrators and service providers to assist them with identifying housing resources in their region for older adults and individuals with disabilities.

#### Training

RHCs facilitate training sessions and provide technical assistance to groups and agencies about available resources and the housing needs of individuals with disabilities. Related training topics include Fair Housing law, home adaptations, landlord communication and PREP. The SDHP.org website now has a “request a training” form that agency staff can complete to inform RHCs about their training interests.

#### Point of Contact

RHCs serve as a single point of contact for state agencies, organizations, and housing professionals. They provide technical assistance information related to housing and services for older adults and individuals with disabilities.

PREP is a train-the-trainer program that focuses on topics that renters need to think about before they start looking for housing, as well as tips for being a successful tenant once housing is obtained. It helps them anticipate the challenges they might face based on their personal circumstances.

## PREP Training Topics

PREP training topics include:

* Assessing housing needs,
* Understanding the language of a lease,
* Communicating with a landlord,
* Creating and working within a budget,
* Providing financial education,
* Helping to resolve credit issues,
* Understanding a difficult housing market,
* Choosing affordable housing in a desirable location,
* Overcoming a criminal history,
* Identifying housing discrimination,
* Communicating with neighbors,
* Understanding how to be a good neighbor, and
* Avoiding eviction.

# Lesson 2: Private Market-Rate Housing

Now that you know about this excellent resource, let’s talk about the first of the four types of rental housing, private market-rate housing.

## Private Market-Rate Housing

Private market-rate rental housing refers to apartments or houses owned by private landlords. Some landlords, often called property managers, manage large numbers of units and multiple apartment complexes. Other landlords may only manage one or two units and are often referred to as “Mom and Pop” landlords.

 The amount of rent charged for a private market-rate unit is based on such factors as the size of the unit, its location, its condition and the demand for rental housing in the community. There are no maximum rents set by government officials. While many rental units on the private market will not be affordable to individuals with low incomes, in some communities, there are affordable privately-owned rental units. Let’s look at how to find them.

## Finding Affordable Private Housing

Finding affordable rental housing in the private market takes a bit of detective work, but as you gain experience, you will learn the best resources in your community.

As you develop useful resources and get to know private landlords and other contacts, you can develop a file with their contact information and the properties they own. Attached to this module is a sample form developed by the Lehigh Valley Center for Independent Living used to create an inventory of potential housing opportunities.

### PAHousingSearch.com

PAHousingSearch.com is an internet-based resource operated by the Pennsylvania Housing Finance Agency. It provides access to information about affordable rental housing opportunities throughout Pennsylvania. There is a wealth of information on private-subsidized and market-rate housing resources. It allows you to search by county or city for rental housing and includes such information as address, management contact information, unit size, rent, availability, and whether or not smoking is permitted. There are also photos of many of the listings and a location map. It also provides information on the unit’s accessibility features: whether the building entrance and unit entrance are wide enough for a wheelchair; features in the bathroom such as grab bars and roll-in shower; and features in the kitchen, such as counter height and types of appliance controls. There is also information about nearby amenities like parks, schools, and hospitals.

Finally, the website, which is listed in the Resources Document, has other helpful resources such as calculators for affordability and moving costs, rental checklists, and alerts for real estate scams and foreclosures.

### Landlord Associations

In many Pennsylvania communities, there are landlord associations that meet regularly. Once you have identified a local association, you can contact them to see if you can attend a meeting to learn about their point of view, introduce yourself to them, and to share your need for accessible and affordable rental units. Once you have established a relationship, you can educate landlords about the need for units for individuals with disabilities and can explain that they are historically good tenants have a steady source of income if receiving disability benefits, and also tend to be long-term tenants. These individuals have services available to them and many have case managers who are available to assist if problems arise.

See the Pennsylvania Residential Owners Association website to find the landlord associations in your area. Your RHC will also know about local landlord groups.

### Rental Agents

In most communities, there are real estate offices that maintain listings of properties available for rent. You can find these offices in the phone book, on the internet by searching for “rental agents” in your town or county, or by word of mouth.

Your first step is to contact several offices, explain your role and find out if they have listings for housing units that meet the affordability and/or accessibility needs of the individuals you are assisting. Many will not have listings that are affordable, but as you will learn later in this module, there are government subsidies that can help to reduce the cost of private market-rate housing.

### Public Housing Authorities (PHAs)

Public Housing Authorities (PHAs) are public agencies created by a county or city government to finance and/or operate low-income housing. The PHAs operate a rental assistance program, called the Housing Choice Voucher Program, that provides rental assistance to private landlords, and most PHAs maintain a list of landlords that participate in this program.

### Advertisements

Newspaper listings, circulars, the internet, and other advertisements are also good resources for locating rental housing. However, since these listings may come from someone you do not know, it is important for you to meet the landlord and visit the property before making a referral.

Let’s look at each of these types of advertisements in greater detail.

#### Newspaper Listings

Some of the classified ads in local newspapers will be placed by a rental agent while others will be placed by the property owner or property manager. From the listing you can generally learn the size of the unit, the rent, and approximate location. Since going out to see units may be hard for the people you are assisting, you can go to visit a unit yourself to see if it is a good prospect. If it is, you can take digital pictures and show them to the individual before they schedule a visit.

#### Circulars

In most communities, there are local advertising circulars, newsletters, or booklets, generally stacked at the entrance to supermarkets or restaurants or delivered through the mail. These can give you a good idea of the local housing market and be another source of information on local real estate agents and rental units.

#### Internet

The internet is another useful means of finding housing. You can use a search engine to find rental agents, property management companies, landlords, and housing units available in your community. When using these resources, it is important to confirm that the listings are legitimate by driving by or requesting additional information from the person listing the property.

#### For Rent Signs

When you are driving around the community, you can also jot down locations where you see a “For Rent” sign and contact the owner to see if it is a potential resource for the individuals you are assisting and/or whether the owner has other properties that may be appropriate.

#### Networking

Service Coordinators should establish relationships with agencies and individuals who have access to affordable accessible units on a regular basis. Once you find them a good tenant, they may contact you when they have future openings. This will not only save them advertising costs, but also ensure them of getting good, reliable, long-term tenants.

##### Colleagues

Your colleagues, both those in your agency and those who work in other social service agencies, can be another good source of leads for potential landlords. You might want to contact case workers at agencies serving people with intellectual disabilities, physical disabilities, or mental illnesses to learn about the landlords they have found who have affordable and accessible rental units.

##### Word of Mouth

Often the best source of information about community resources is word of mouth. Let family, friends, and other acquaintances know that as a part of your job, you look for rental units for the people you work with. They may recommend their landlord, a friend who owns real estate, or other contacts. They may even know of someone who is interested in helping people with disabilities who would make the extra effort to create an accessible unit.

# Lesson 1 & 2 Review

Now take a moment to answer these review questions.

1. The types of rental housing available to low income individuals moving back into the community are: (select all that apply)

Private market-rate housing

Privately owned housing subsidized with tenant-based rental assistance

Privately owned housing with project-based subsidies

Public housing

Luxury condos

Please pause

The correct answer is all of these except luxury condos.

2. Which of the following are good resources for locating privately owned rental housing? (select all that apply)

Landlord associations

Rental agents

For sale signs

Networking

Please pause

The correct answer is Landlord associations, rental agents, and networking.

3. The amount of rent charged for a private market-rate unit is based on such factors as the size of the unit, its location, its condition, and the demand for rental housing in the community.

True

False

Please pause

The correct answer is True. These all affect the cost of the unit.

4. When speaking wit landlords, what are the benefits of renting to people with disabilities.

They may have a steady source of income if receiving disability benefits

They tend to be long-term tenants

There are no benefits

Please pause

The correct answer is they may have a steady source of income if receiving disability benefits and they tend to be long-term tenants.

# Lesson 3: Privately-Owned Housing Subsidized with Tenant-Based Rental Assistance

The second type of housing is privately-owned housing subsidized with tenant-based rental assistance. In every county, there is rental housing that is privately owned with rents that can be made affordable to low- and moderate-income households using public funds in the form of Tenant-Based Rental Assistance (TBRA). The most common TBRA program is the Housing Choice Voucher Program administered by local housing authorities throughout Pennsylvania.

## Tenant-Based Rental Assistance (TBRA)

TBRA is a subsidy that can be used by a household to rent the housing of its choice so long as the housing unit meets the requirements of the funding source that administers the subsidy. Under a TBRA program, income-eligible tenants pay a percentage of their income for rent and utilities, typically 30%. The balance of the rent, up to the maximum allowed by the funding source (often the Fair Market Rent) is paid to the landlord through the subsidy.

This is a tenant-based subsidy because it is connected to the household or individual rather than to the housing unit that is rented. It can therefore be used in any eligible unit occupied by that household. As such, if the household or individual chooses to move at some point in the future (frequently after a minimum of one year), the subsidy can travel with them to another eligible unit.

### Benefits of Tenant-Based Rental Assistance (TBRA)

You will remember that we discussed the four major characteristics of housing in Module 1: affordability, habitability, accessibility, and suitability. A TBRA program is a great resource for each of these.

First, TBRA makes an apartment that may otherwise be too expensive, affordable by subsidizing the difference between the market rent and 30% of the individual’s income.

Second, TBRA programs require that the housing meet quality standards that ensure a certain level of habitability.

Third, TBRA provides the flexibility for an individual to select a unit that meets their accessibility needs, or to make a unit accessible for them.

Finally, the issue of suitability is addressed since the individual can choose from a variety of units and locations to meet personal preferences and requirements.

## Housing Choice Voucher Program

As stated previously, the Housing Choice Voucher Program, previously known as Section 8, is the most commonly known TBRA program. It is funded by the US Department of Housing and Urban Development (HUD) and is administered locally by a PHA.

The same strategies that we discussed for locating units on the private market can be used for locating units for a person with a Housing Choice Voucher. However, since subsidies are available, the options may be increased and the search easier.

## Housing Choice Vouchers

The four guidelines of the Housing Choice Voucher Program that are most relevant to Nursing Home Transition relate to:

* The income of the renter
* The market rent of the unit
* The condition of the unit, and
* The location of the unit.

Let’s start with income of the renter.

### Income of the Renter

In general, to be eligible for a Housing Choice Voucher, a household's income may not exceed 50% of the Area Median Income (AMI) for the county or metropolitan area in which that household chooses to live. AMI levels are published by HUD annually and vary by location. The PHA serving your community can provide you with the income limits for your area or you can find them on the HUD user website. The income limits vary by household size. For example, the income limit would be lower for a single individual than for a family of five.

In addition, in order to help households with the lowest incomes, by law, a PHA must provide 75% of its vouchers to applicants whose incomes do not exceed 30% of the AMI.

### Market Rent of the Unit

Under the Housing Choice Voucher Program, the rent being charged for the housing unit must be within the HUD established Fair Market Rents for your community. This is the maximum rent allowable under the Housing Choice Voucher program. The Fair Market Rent varies according to the number of bedrooms in the unit.

The current Fair Market Rents for your community are available on the HUD user website.

#### Fair Market Rent in High Demand Areas

In some communities, where there is a very high demand for rental housing and a limited number of rental units, it may be hard to find units that fall within Fair Market Rents. However, good landlord outreach and established relationships with landlords will increase your chances of finding units that fall within these rental guidelines. It should be noted that sometimes it is not possible for an individual to locate a suitable unit within the Fair Market Rents in the 60-day limit provided by the PHA. In such cases the individual can request an extension from the PHA. If an individual has a disability and requires an accessible unit, they can request an extension as a reasonable accommodation. Each PHA has policies on the length of such an extension(s) and who qualifies.

### Condition of the Unit

Along with being within the Fair Market Rent limits, the unit must also meet HUD’s Housing Quality Standards, which were established to ensure that the home is habitable.

Prior to approving a rental unit under the Housing Choice Voucher Program, an inspector from the PHA will conduct an inspection. The inspector will look for electrical, masonry, plumbing, roofing, and heating/cooling problems. The unit will not be approved if it does not meet these Housing Quality Standards.

For additional information, there is an easy–to-read publication called “A Good Place to Live” on the HUD website that explains Housing Quality Standards. The HUD website also contains a sample Housing Quality Standards inspection form.

### Location of the Unit

A common question is whether a household can use a voucher in a community other than the one from which the voucher was received. The answer is “yes,” and the ability to move a voucher from one community to another is called “portability.” The portability regulations require that the voucher be used for a designated period of time, generally the first twelve-months in the jurisdiction of the PHA that issued the voucher. After that time, the household may move to another community in which there is a PHA that administers a Housing Choice Voucher program. When choosing to do this, the household should first contact the PHA that issued the voucher to find out the exact procedures.

## Housing Choice Voucher Preferences

Each PHA prepares an Administrative Plan that includes its priority populations, known as preferences. If the PHA has preferences, a person who meets one or more of these preferences will receive extra points and move to the top of the waiting list. Some PHAs may have preferences for people moving back into the community or for people with disabilities.

Also, in some cases, the PHA will continue to take applications from people in its preference group even when the waiting list is closed. It is therefore important to talk to the Housing Choice Voucher staff and ask them about the PHA’s preferences. You can also request a copy of your PHA’s Administrative Plan and review their preferences under the Housing Choice Voucher Program yourself.

## Special Housing Choice Vouchers

Some PHAs in Pennsylvania have applied for, and have been awarded, a special allocation of vouchers called “Mainstream Vouchers.” These are specifically for households that include an individual with a disability. A current list of the PHAs that have been awarded vouchers can be found on the HUD website.

If your PHA has Mainstream Vouchers, contact them to find out if you can take advantage of this valuable resource and, if so, how a household can get on the waiting list for these vouchers.

### Special Housing Choice Vouchers – Special Opportunities

From time to time there are special opportunities from HUD to apply for other additional vouchers that are targeted to specific populations. In the past, there were opportunities to apply for Non-Elderly Disabled (NED) vouchers targeted to income eligible families whose head of household, spouse or co-head was non-elderly (under age 62) and disabled, and to those who are moving from nursing homes or other institutions. When available, these special vouchers will provide increased housing opportunities to those who are eligible.

You should check with your PHA to find out whether they have received an allocation of vouchers that would be a resource for people moving back into the community and encourage them to apply for future opportunities.

## NHT-TBRA

In addition to periodic special opportunities for rental assistance provided by HUD, the PA Housing Finance Agency (PHFA) has a special program called NHT-TBRA. This program provides one-time payments to assist people in a nursing home who are ready to transition out of the nursing home but are facing a delay in their move-out date, or receipt of income that may cause them to lose their apartment, etc., if they do not pay their rent.

All counties work directly with PHFA (not the Housing Authority) on the One-Time Payment Requests. The Service Coordinator fills out the NHT-TBRA Payment Request Form and W-9 form and sends them to PHFA. PHFA then sends them to DHS/OLTL to be approved. Once approved by DHS/OLTL, they are then returned to PHFA with approval for payment.

# Lesson 3 Review

Now take a moment to answer these review questions.

1. TBRAs under the Housing Choice Voucher Program can be used to subsidize public housing.

True

False

Please pause

The correct answer is False. TBRA is a subsidy that can be used by a household to rent the private housing of its choice so long as the housing unit meets the requirements of the funding source that administers the subsidy.

2. A household with a TBRA subsidy under the Housing Choice Voucher Program typically only has to pay 20% of their income for rent.

True

False

Please pause

The correct answer is False. A household with a TBRA subsidy under the Housing Choice Voucher Program typically has to pay 30% of their income for rent.

3. A unit rented through a TBRA program must be in a particular building.

True

False

Please pause

The correct answer is False. The household can choose their own unit within the jurisdiction of the PHA so long as it meets program eligibility in terms of rent and housing quality standards.

4. With all the programs available, there is always an abundance of units that meet Housing Quality Standards and are within the allowable Fair Market Rents.

True

False

Please pause

The correct answer is False. In many communities, there are few units that meet Housing Quality Standards and are within the allowable Fair Market Rents.

# Lesson 4: Privately-Owned Housing with Project-Based Subsidies

Now let’s discuss the third type of housing, privately-owned housing with project-based subsidies (also called privately-owned subsidized housing).

***Privately-Owned Subsidized Housing***

Privately-owned subsidized housing is an apartment complex or townhouse community owned and operated by a private entity, sometimes by a for-profit company and sometimes by a non-profit organization. Some are restricted to seniors or seniors and younger people with disabilities.

Some of these developments receive funding to reduce the cost of construction which, in turn, allows the owner to charge lower rents. While less expensive than comparable rental housing in the community, these units may still not be affordable to very low-income households. However, some of these developments also have what is known as Project-Based Rental Assistance for all or some of their units.

Project-Based Rental Assistance subsidizes the unit to be affordable to 30% of the tenant’s income. Unlike Tenant-Based Rental Assistance, this subsidy is associated with the rental unit and remains with the unit even after the tenant moves out.

## Funding Sources for Privately-Owned Subsidized Housing

The three largest funding sources for privately-owned subsidized housing in Pennsylvania are:

* PHFA;
* HUD; and
* The U.S. Department of Agriculture Rural Housing Development Program (USDA).

We will now discuss the major subsidy programs available from each of these sources.

### PHFA

PHFA is Pennsylvania’s leading provider of funding for privately-owned subsidized housing. PHFA manages the federal Low-Income Housing Tax Credit (LIHTC) Program that provides a tax incentive to entities that invest in affordable rental housing.

All the privately-owned subsidized housing that received funding through PHFA are listed on PAHousingSearch.com, as mentioned earlier in the module.

### PHFA – Additional Information

It is important to note that projects funded under the LIHTC program are required to have at least 5% of their units fully wheelchair accessible. However, rental units developed under the Tax Credit program, while targeted to low- and moderate-income households, are often not affordable to people with very low incomes like SSI.

However, beginning in 2010, projects receiving Tax Credits in Pennsylvania were required to have at least 10% of the units affordable to households with incomes under 20% of the Area Median Income and at least half of these must be wheelchair accessible. Potential renters can visit the PHFA website to locate a development that has received PHFA funding or for which PHFA is the Section 8 Contract Administrator. This information is also available at PAHousingSearch.com. You should be sure to contact the managers of these projects to find out how to apply for their units.

### HUD

Next, we will discuss HUD programs. There are three main HUD resources for subsidized housing that have project-based rental assistance. They are:

* Supportive Housing for the Elderly, referred to as Section 202,
* Supportive Housing for Persons with Disabilities, referred to as Section 811, and
* Project Based Housing Choice Vouchers.

Under these programs, the rent is subsidized so that tenants only contribute 30% of their income towards rent. The rental subsidy remains with the rental unit and is available to the next eligible tenant. Housing developed under Section 202 and Section 811 are of particular interest for people moving back into the community because they specifically provide housing opportunities for the aging population and people with disabilities.

A list of these and other HUD-funded multi-family housing (apartment and townhouse complexes) in Pennsylvania is available on the HUD website.

#### Section 202

The HUD Section 202 program provides funding to non-profit organizations to develop rental housing for aging households with very low incomes. These housing complexes are for independent living, but some make supports such as cleaning, meals, and transportation available. At least one member of the household must be at least 62 years old at the time of initial occupancy. A portion of the apartments in a Section 202 building are accessible and all the units have project-based rental subsidies so that the tenants pay only 30% of their income for rent.

#### Section 811

The HUD Section 811 program provides funding for housing units for individuals with a disability who have very low incomes. The non-profit agency that operates the housing must make appropriate services available to the residents of the development. Typically, all or many of the units in a Section 811 project are accessible and all the units have project-based rental subsidies so that the tenants pay only 30% of their income for rent.

#### 811 PRA Eligibility

While previously the Section 811 program provided funding for both development and rental assistance, in recent years HUD made special allocations of Section 811 Project Rental Assistance (PRA). In Pennsylvania, PHFA is project basing these vouchers in Low-Income Housing Tax Credit and other scattered site units throughout the Commonwealth. It should be noted that not all of these units are wheelchair accessible, so if needed by the individual who is transitioning, the Service Coordinator should inquire with the property manager about accessibility.

RHCs administer these Section 811 PRA. They work closely with the Local Lead Agencies (agencies designated by each county) and their stakeholders, whose role it is to conduct outreach, identify potential applicants, screen for eligibility, and refer applicants to vacant apartments. RHC 811 team members can be reached by email at 811@sdhp.org.

#### 811 PRA Priorities

The 811 Project Rental Assistance program was primarily developed to assist adults with Autism, intellectual and physical disabilities, and/or serious mental illnesses and transitional age youth with disabilities. These groups are then prioritized based on the setting in which the applicant currently lives.

##### Priority 1

Priority 1 individuals are institutionalized but able to live in the community in permanent supportive housing. This includes, but is not limited to:

* Private and public psychiatric hospitals;
* Nursing facilities; and
* Facilities for those with intellectual disabilities.

##### Priority 2

Priority 2 individuals are at-risk of institutionalization with no permanent supportive housing. This includes, but is not limited to:

* People who are living with caregivers in unstable situations;
* People experiencing homelessness;
* People aging out of the early and periodic screening, diagnosis, and treatment program with no family supports; and
* Individuals aging out of foster care.

##### Priority 3

Priority 3 individuals are in congregate care settings and desire to live in the community. This includes, but is not limited to persons in:

* Community residential rehabilitation facilities;
* Long-term structured residences;
* Personal care homes; and
* Domiciliary care.

#### Project-Based Housing Choice Vouchers

In addition to the special Project-Based Rental Assistance programs discussed previously, HUD allows up to 25% of each PHA’s allocation of Housing Choice Vouchers to be project based. This means that they can be used in particular housing developments to bring the rent of some units down to 30% of the tenant’s income. Sometimes developers use this program in a Low-Income Housing Tax Credit project to make the rents affordable to people with very low incomes. Other times, the subsidies are awarded to private landlords to make some of their units affordable. Ask your PHA if they have any project-based vouchers and if so, how to apply.

### USDA

Finally, we will discuss housing funded by the US Department of Agriculture Rural Development Program, or the USDA. Under its Section 515 Multi-Family Housing Program, the USDA provides low-interest mortgages for developers of housing for low-income households in rural communities. In some of these developments, the rents are made affordable to very low-income households through the Section 521 Rental Assistance Program, which provides rental subsidies similar to HUD’s Project Based Housing Choice Voucher Program.

The USDA website has a county-by-county list of all USDA-funded multi-family projects, including the location, the number of units, income limits, and contact information. It also indicates if the project is targeted to elderly or family households.

# Lesson 4 Review

Now take a moment to answer these review questions.

1. HUD Section 202 is rental assistance for rural areas.

True

False

Please pause

The correct answer is False. HUD Section 202 is supportive housing for the elderly.

2. HUD Section 811 is supportive housing for persons with disabilities

True

False

Please pause

The correct answer is True.

3. USDA Section 521 is rental assistance for rural areas.

True

False

Please pause

The correct answer is True. This rental assistance is similar to HUD Section 8, but is for rural areas.

4. USDA Section 515 is supportive housing for the elderly.

True

False

Please pause

The correct answer is False. USDA Section 515 is a multi-family housing program for rural areas.

5. When a tenant moves out of a HUD Section 811 or Section 202 unit, the rent for that unit is no longer subsidized.

True

False

Please pause

The correct answer is False. These types of housing developments have Project-Based Rental Assistance which means that the subsidy remains with the unit and is available to the next tenant.

# Lesson 5: Public Housing

Now, let’s look at the fourth type of housing—Public Housing.

## Public Housing Authorities

In addition to administering the Housing Choice Voucher program, many PHAs in Pennsylvania operate public housing, sometimes called “conventional public housing.” Public housing is an apartment, townhouse community or scattered-site housing that is funded by HUD and owned (and usually operated) by a local PHA. In other words, the PHA is the landlord. All the units in these developments have project-based subsidies that enable tenants to pay 30% of their income for rent.

In Pennsylvania, under state enabling legislation, any city or county can establish a PHA. This means that there can be more than one PHA in a county, so individuals may need to apply to more than one housing authority to maximize their affordable housing opportunities. Since each PHA has discretion in establishing certain admissions and occupancy policies, it may mean that there are differing policies among the PHAs in the same county.

Many PHAs provide a list of their public housing complexes and their application process on their websites. If your PHA does not have a website, you can contact it by phone to obtain a list of public housing developments in your community and to obtain information about the application process.

## Susan – Case Study

Now consider the following case study.

Susan is 48 years old. She entered a nursing home after a car accident that caused a spinal cord injury. She has lived in a nursing home for 3 years and uses a wheelchair. She would now like to transition back into the community. Her sole source of income is SSI. Susan does not have a home to which she can return and all of her family lives far away. She wants to remain in Pittsburgh, where she has lived for the past 20 years.

Which of the following options are potential housing options for Susan?

Private Market-Rate Housing

Privately-Owned Housing with Tenant-Based Rental Assistance (TBRA)

Privately-Owned Subsidized Housing

HUD Section 202 Housing

HUD Section 811 Housing

Public Housing

USDA Section 515 Multi-Family Housing Program

Please pause

The correct answers are Private Market-Rate Housing, Privately-Owned Housing with Tenant-Based Rental Assistance (TBRA), Privately-Owned Subsidized Housing, HUD Section 811 Housing, and Public Housing. HUD Section 202 Housing would not be an option for Susan because these units are specifically for households with a member aged 62 or over. USDA Section 515 Multi-Family Housing Program is also not an option for Susan since Pittsburgh is a city. USDA programs only support rural communities.

# Congratulations

Congratulations! You have completed Module 3 of the Housing 101 course. If you have completed all of the content in this module, go to [this website](https://oltl.deringconsulting.com/housing-module3/) to register completion. Then continue with Module 4.