

Housing Subsidies 101: An Introduction to Subsidized Housing



FLORIDA DEPARTMENT *of*
ECONOMIC OPPORTUNITY

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The Florida Housing Coalition, Inc., is a nonprofit, statewide membership organization whose mission is to **bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.**



WE'RE PROUD TO OFFER PROFESSIONAL
CONSULTING SERVICES

In the areas of affordable housing, fair housing, ending homelessness, & related issues



Presenter Information

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Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Handouts are available with this webinar
- Forgot to ask a question or want to ask privately? Email me at plancher@flhousing.org
- This webinar is being recorded and will be available at www.flhousing.org
- A survey will immediately follow the webinar; ***please*** complete it! Thanks!



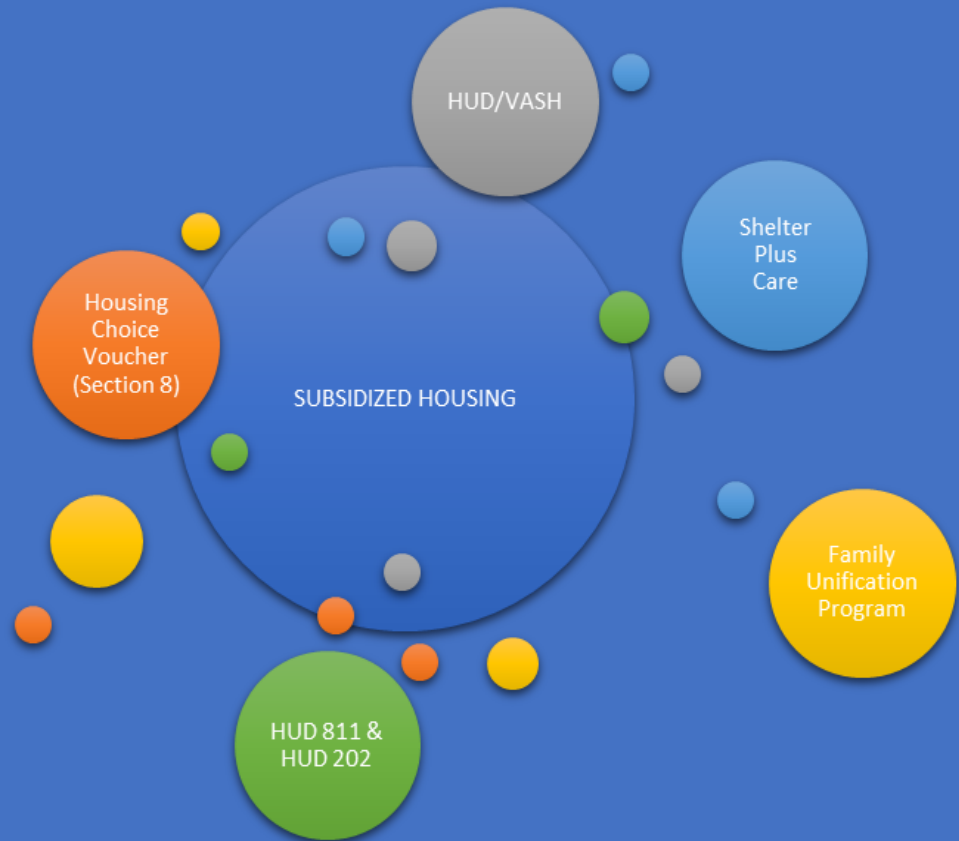
Agenda

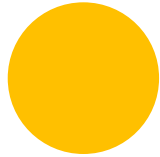
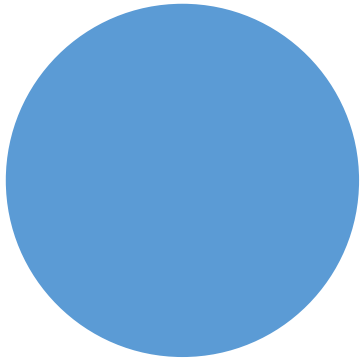


Definitions



Types of Subsidized Housing





Definitions



Subsidize

Support financially

Pay part of the cost of something to
reduce the price for the buyer



Family

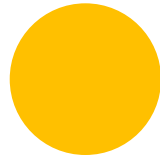
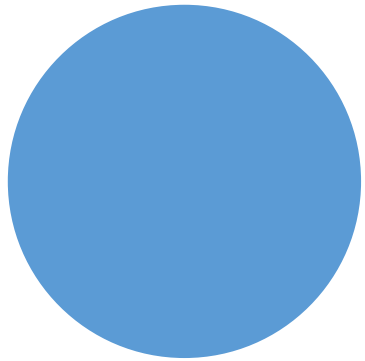
Regardless of actual or perceived sexual orientation, gender identity, or marital status, a single person, who may be an elderly person, disabled person, near-elderly person, or any other single person; or a group of persons residing together.

- A child who is temporarily away from the home because of placement in foster care is considered a member of the family

The PHA has the discretion to determine if any other group of persons qualifies as a family.

Household

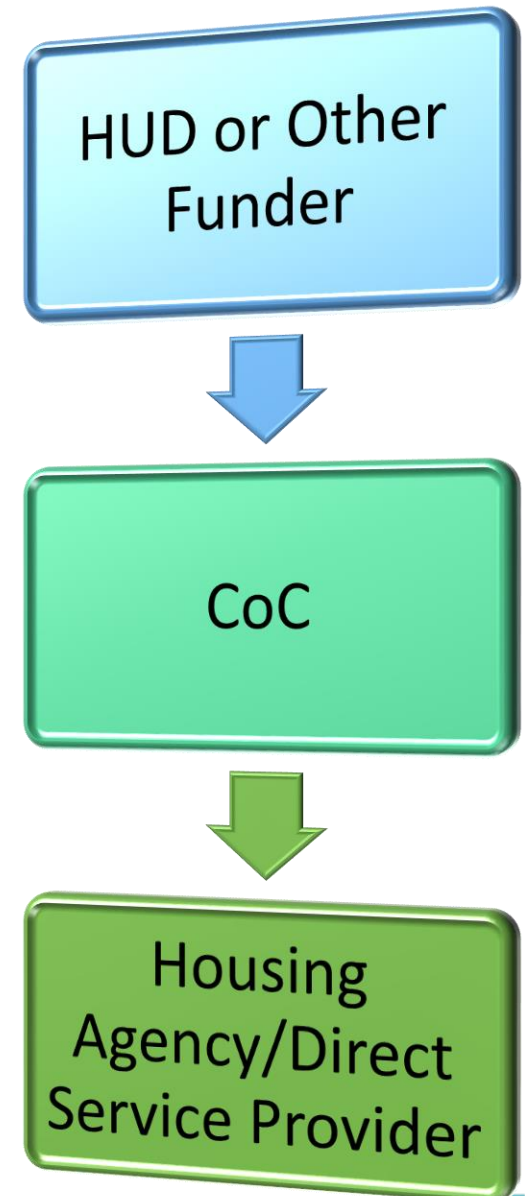
Additional people who, with the PHA's permission, live in an assisted unit, such as live-in aides, foster children, and adults.



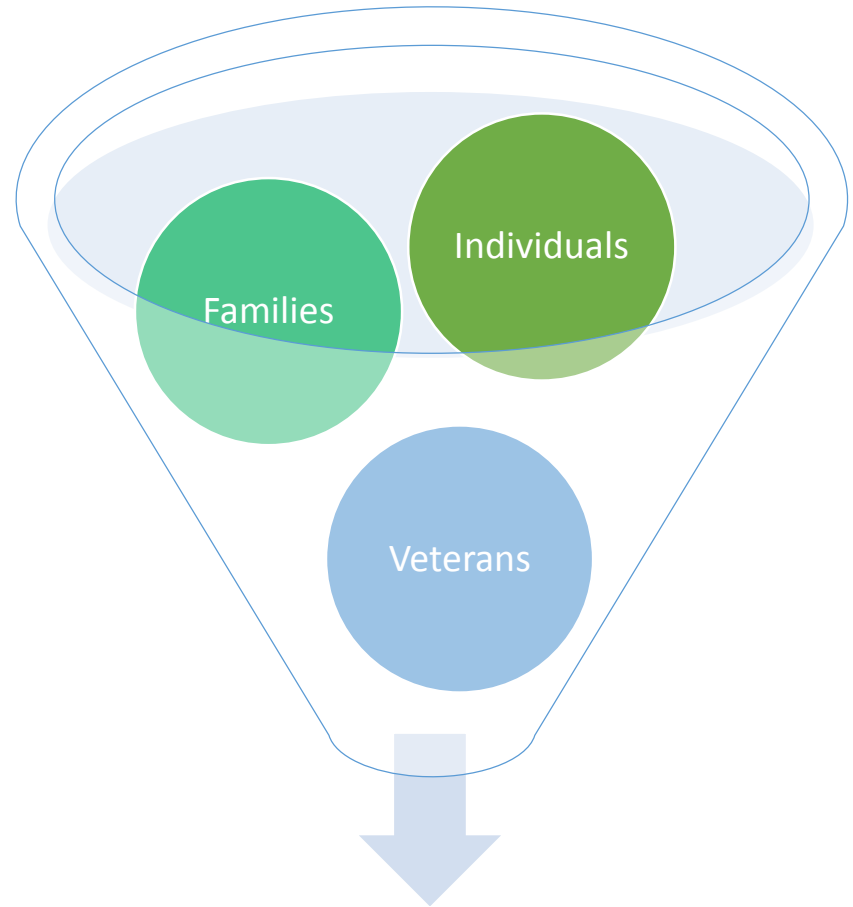
Subsidized Housing for People Experiencing Homelessness |

Basic Pre-Eligibility Criteria

- Individual or family experiencing Literal Homelessness
 - HUD Homeless Definition, Category 1
- Some housing programs require that the applicant is Chronically Homeless.
- Some housing programs require that the applicant have a diagnosable, chronic disabling condition.



Coordinated Entry



**Coordinated Assessment &
Housing Placement System**

HUD Homeless Definition

Category 1: Literally Homeless

Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- Has a primary nighttime residence that is a public or private place not meant for human habitation;
 - Is living in a publicly or privately-operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.



Chronic Homeless Definition

- An individual or family that is homeless and resides in a place not meant for human habitation, safe haven, or in an emergency shelter and has been:
 - Literally homeless for at least 12 months continuous, *or*
 - 4 times in the last 3 year period
 - Totaling 12 months
 - Each period separated by at least 7 nights staying in a place other than a place not meant for human habitation, safe haven, or emergency shelter
 - Disabling condition (diagnosable)

Types of Homeless-Specific Subsidized Housing Interventions

Transitional Housing (TH)

- Generally targeting substance use disorders, domestic violence survivors, and youth.
- Many times is site-based, up to 24 months.

Rapid Re-Housing (RRH)

- Permanent housing that can accommodate a light or heavy touch, contingent on the participant's needs.
- Rental assistance and services sunset over time, participant maintains lease/rental unit independently upon program exit.
- Participants can receive assistance anywhere from 3 to 24 months, depending on need (and funding source).*



Types of Homeless-Specific Subsidized Housing Interventions

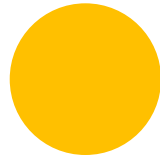
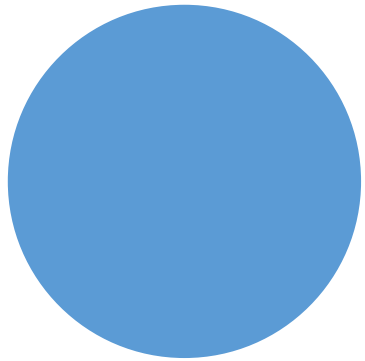
- Permanent Supportive Housing (PSH)
 - Most costly, long-term housing intervention.
 - Targets people with high barriers that otherwise prevent them from obtaining & retaining housing.
 - Housing subsidy in conjunction with supportive services.
 - Placement is prioritized for the most vulnerable, chronically homeless.
 - Participants pay 30% of their household income to the landlord as rent.

Building Capacity in Your PSH Programs

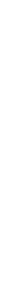
What you can do...

- Develop relationships with your local PHAs
- Track PHA waitlist openings/lottery
 - Public notice is required
- Identify housing participants who no longer need services and will voluntarily step down into another subsidized housing program that does not offer services
 - Help these housing participants apply when waitlists open
- Make a coordinated plan!





Housing Choice Voucher
(aka Section 8)



HCV Eligibility

- Family Household
- Elderly Households
 - Elderly: Person who is at least 62 years of age.
 - Elderly Family: One in which the head, spouse, co-head, or sole member is an elderly person.
- Disabled Households
 - Persons with Disabilities
 - Disabled Family: One in which the head, spouse, or co-head is a person with disabilities.
- Income Targeting
 - 50% AMI is generally used to determine initial program eligibility
 - PHA's adopt local income targeting policies in accordance with federal regulations in their Administrative Plan.



Income Limits

Determined by HUD:

<https://www.huduser.gov/portal/datasets/il.html>

- **Low Income (80% AMI)**
- **Very Low Income (50% AMI)**
- **Extremely Low Income (30%)**

HCV Rental Assistance



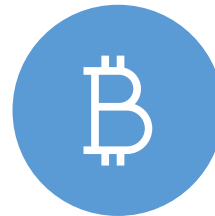
Applicants apply through a lottery or waitlist process



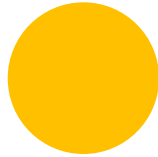
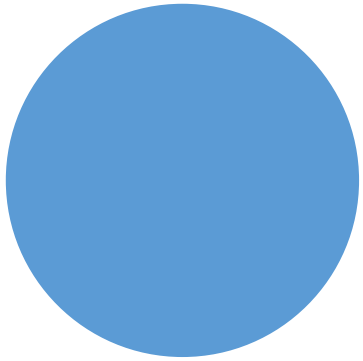
Scattered Site



Housing participants pay 30% of their adjusted monthly income to their landlord as the Tenant Rent

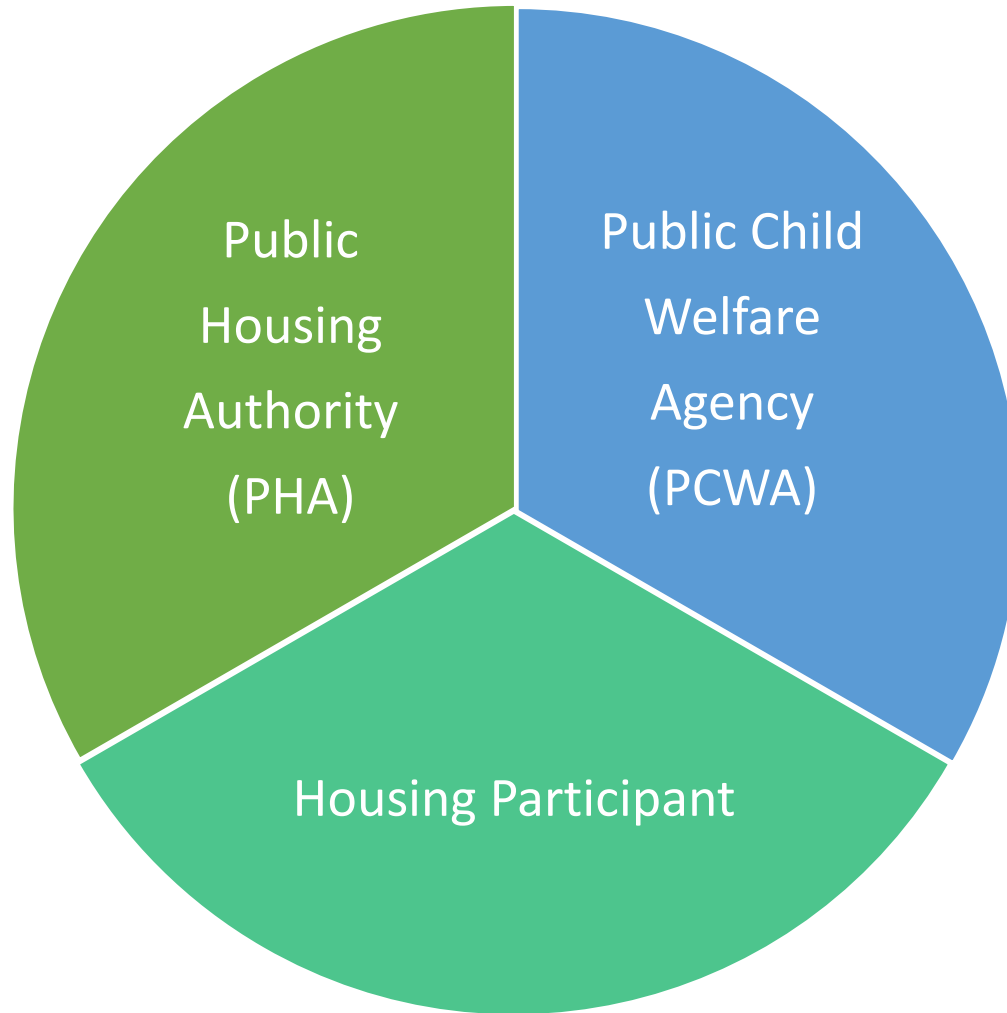


PHA subsidizes the remaining rent, referred to as the Housing Assistance Payment (HAP)



Family
Unification
Program |

Family Unification Program (FUP)



Family Unification Program (FUP)

Families

- Lack of adequate housing is a primary factor in either:
 - Imminent placement of the family's child(ren) or child(ren) in out-of-home care
 - Delay in return of the child(ren) from out-of-home care
- “Lifetime” Subsidy
 - Run just like HCV

Youth

- Ages 18-24 years old
 - Aged out of foster care at age 16 or older
 - Will leave foster care within 90 days
- Are homeless
- At-risk of homelessness
- Time-limited Subsidy



FUP Rental Assistance

PCWA identifies potential applicants, refers applicant to the PHA for eligibility determination

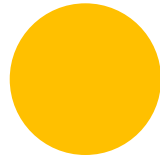
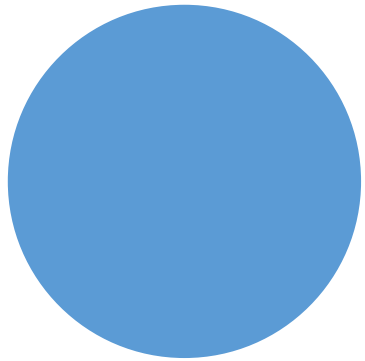
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PHA subsidizes the remaining rent, referred to as the Housing Assistance Payment (HAP)

Special purpose voucher program under HCV



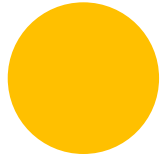
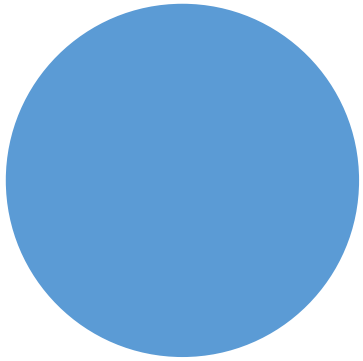


Non-Elderly |
Disabled Vouchers

NED Vouchers

- Special purpose voucher program under HCV.
 - Category 1 NED: Non-elderly persons or families with disabilities to access affordable housing on the private market.
 - Category 2 NED: Non-elderly persons with disabilities living in nursing homes or healthcare institutions to transition back into the community.
- Housing participants pay 30% of their adjusted monthly income to their landlord as the Tenant Rent.
- Identify eligible households through the HCV waitlist.

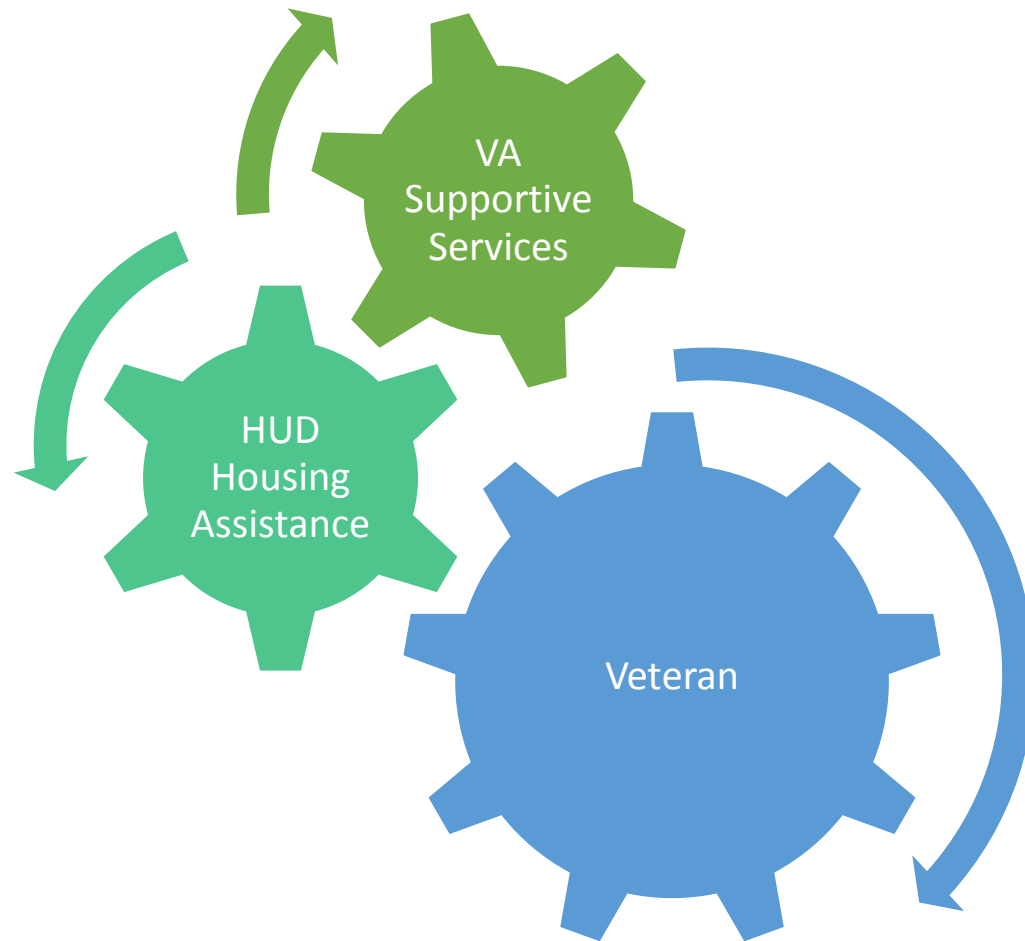




HUD-VASH



HUD-VASH



HUD-VASH Rental Assistance

VA determines clinical eligibility, then refers to PHA for HUD-required eligibility determination (income and SO status)

Targeting most vulnerable Veterans

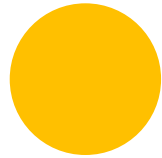
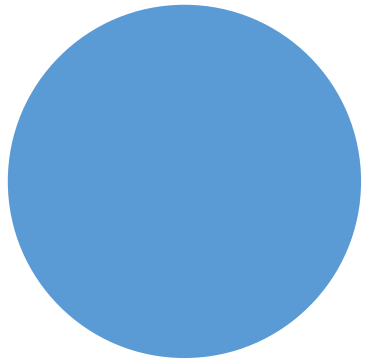
Scattered Site

Housing participants pay 30% of their adjusted monthly income to their landlord as the Tenant Rent

PHA subsidizes the remaining rent, referred to as the Housing Assistance Payment (HAP)

VA provides continued supportive services





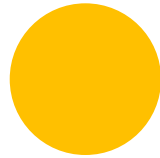
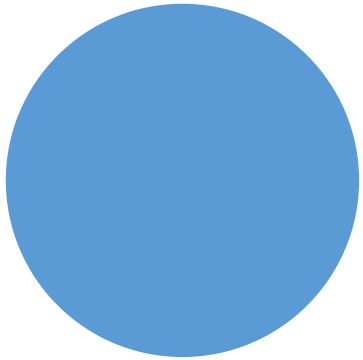
HUD Section 202



HUD Section 202: Supportive Housing for the Elderly



- Site-based
 - Subsidy stays with the unit when the tenant relocates, rather than moving with the tenant from rental to rental.
- Serves low-income households comprised of at least one person who is 62 years old or older at the time of initial occupancy.
- Tenants pay 30% of their adjusted monthly income toward rent.
- Applications are generally accepted when there are vacancies (or pending vacancies).



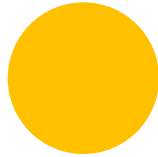
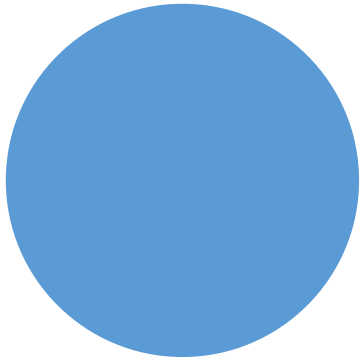
Section 811



HUD Section 811: Supportive Housing for People with Disabilities



- Funding can be used for development and subsidized rental housing.
- Site-based
 - Subsidy stays with the unit when the tenant relocates, rather than moving with the tenant from rental to rental
- Income eligibility requirements are contingent on type of Section 811 funding.
- Housing is provided in conjunction with services.
 - Tenants are not required to participate in services to maintain their housing assistance.
- Housing participants pay roughly 30% of their adjusted monthly income.



Family Self
Sufficiency |

Family Self Sufficiency (FSS)

- Open to Public Housing, HCV, Project-Based Rental Assistance housing participants, FSS offers 3 key features:
 1. Financial incentive in the form of an escrow account
 2. Coaching/Case Management
 3. Stable housing through rental subsidies
- Includes coordination with child care, transportation, education, job training, employment counseling, financial literacy, and homeownership counseling.
- Generally a 5 year program.



FUP Youth and FSS Rental Assistance Demonstration

- Extends housing assistance for FUP Youth from 18 months of assistance to a maximum 36 months of assistance.
- Goals:
 - Provide housing stability for youth aging out of foster care
 - Expand opportunities to become self-sufficient and transition to independent living and adulthood
 - Increase access to FUP for youth
 - Strengthen PHA/PCWA relationships
 - Increase community coordination efforts and operationalize a coordinated assessment system.



Resources



Public Housing Authorities in Florida

[https://www.hud.gov/sites/dfiles/PIH/documents/PHA Contact Report FL.pdf](https://www.hud.gov/sites/dfiles/PIH/documents/PHA%20Contact%20Report%20FL.pdf)



Area Median Income Limits (HUD)

[https://www.huduser.gov/portal/datasets/il/il2018/select Geography.odn](https://www.huduser.gov/portal/datasets/il/il2018/select_Geography.odn)

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**From the Front Door to Permanently
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<http://www.flhousing.org/event/webinar-from-the-front-door-to-permanently-housed-interventions-in-a-homeless-system/>



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