

# HUD's Public Housing Program

## **WHAT IS PUBLIC HOUSING?**

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to highrise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

## **WHO IS ELIGIBLE?**

Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

HAs use income limits developed by HUD. HUD sets the **lower income** limits at 80% and **very low income** limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits here on the internet.

## **HOW DO I APPLY?**

If you are interested in applying for public housing, contact your local HA. If you have trouble contacting the HA, contact the local HUD Field Office.

## **HOW DOES THE APPLICATION PROCESS WORK?**

The application must be written. Either you or the HA representative will fill it out. An HA usually needs to collect the following information to determine eligibility:

- (1) Names of all persons who would be living in the unit, their sex, date of birth, and relationship to the family head;
- (2) Your present address and telephone number;
- (3) Family characteristics (e.g., veteran) or circumstances (e.g., living in substandard housing) that might qualify the family for tenant selection preferences;
- (4) Names and addresses of your current and previous landlords for information about your family's suitability as a tenant;
- (5) An estimate of your family's anticipated income for the next twelve months and the sources of that income;
- (6) The names and addresses of employers, banks, and any other information the HA would need to verify your income and deductions, and to verify the family composition; and

(7) The PHA also may visit you in your home to interview you and your family members to see how you manage the upkeep of your current home.

After obtaining this information, the HA representative should describe the public housing program and its requirements, and answer any questions you might have.

#### **WILL I NEED TO PRODUCE ANY DOCUMENTATION?**

Yes, the HA representative will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The PHA will also rely on direct verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the PHA.

#### **WHEN WILL I BE NOTIFIED?**

An HA has to provide written notification. If the HA determines that you are eligible, your name will be put on a waiting list, unless the HA is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you. If it is determined that you are ineligible, the HA must say why and, if you wish, you can request an informal hearing.

#### **WILL I HAVE TO SIGN A LEASE?**

If you are offered a house or apartment and accept it, you will have to sign a lease with the HA. You may have to give the HA a security deposit. You and the HA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the HA's responsibilities as a landlord.

#### **ARE THERE ANY SELECTION PREFERENCES?**

Sometimes there are. Giving preference to specific groups of families enables an HA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local HAs, long waiting periods are common. In fact, an HA may close its waiting list when there are more families on the list than can be assisted in the near future.

Each HA has the discretion to establish preferences to reflect needs in its own community. These preferences will be included in the HAs written policy manual. You should ask what preferences they honor so you will know whether you qualify for a preference.

#### **HOW IS RENT DETERMINED?**

Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income less deductions, if any. HUD regulations allow HAs to exclude from annual income the following allowances: \$480 for each dependent; \$400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities. Based on your application, the HA representative will determine if any of the allowable deductions should be subtracted from your annual income. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older.

The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

- (1) 30 percent of the monthly adjusted income. (Monthly Adjusted Income is annual income less deductions allowed by the regulations);
- (2) 10 percent of monthly income;
- (3) welfare rent, if applicable; or

(4) a \$25 minimum rent or higher amount (up to \$50) set by an HA.

### **WHAT IS THE ROLE OF THE HA?**

An HA is responsible for the management and operation of its local public housing program. They may also operate other types of housing programs.

(1) On-going functions: (a) Assure compliance with leases. The lease must be signed by both parties; (b) Set other charges (e.g., security deposit, excess utility consumption, and damages to unit); (c) Perform periodic reexaminations of the family's income at least once every 12 months; (d) Transfer families from one unit to another, in order to correct over/under crowding, repair or renovate a dwelling, or because of a resident's request to be transferred; (e) Terminate leases when necessary; and (f) maintain the development in a decent, safe, and sanitary condition.

(2) Sometimes HAs provide other services, that might include such things as: homeownership opportunities for qualified families; employment training opportunities, and other special training and employment programs for residents; and support programs for the elderly.

### **HOW LONG CAN I STAY IN PUBLIC HOUSING?**

In general, you may stay in public housing as long as you comply with the lease.

If, at reexamination your family's income is sufficient to obtain housing on the private market, the HA may determine whether your family should stay in public housing.