

Section 8 and Subsidized Housing Part 02: Subsidized Housing Overview

Housing Assistance Programs have a number of options. This video will provide some information on those options so you can make an informed choice. The Federal Housing Act of 1937 provided for subsidies to be paid by the US Government to Local Public Housing Agencies to improve the living conditions of low-income families. Section 8 of the Federal Housing Act authorizes subsidies to be paid directly to private landlords. Housing assistance is administered by the Department of Housing and Urban Development, which is often called HUD. There are a number of programs administered by HUD; too many to cover in this video. We'll look at the two main types of assistance that cover the vast majority of cases: tenant-based, and project-based Section 8 housing.

Tenant-based housing assistance is sometimes called the Housing Choice Voucher Program. Low-income tenants receive vouchers to help pay their rent to any landlord. Project-based housing assistance is tied to specific properties, enabling tenants to pay less for their rent in certain, specific buildings. There are some basic differences between these two programs, and one of them may be a better choice for you than the other. Let's look at the different programs and how they work for two different families.

This is the Jones family. They applied to the Housing Authority which conducted an eligibility interview and a background check. The Housing Authority determined that the Joneses did qualify for the program, so the Jones family can receive housing assistance in the form of the Housing Choice Voucher Program. Under this program, they can find and lease a housing unit in any building that's approved by the Housing Authority. There are lengthy wait lists — sometimes years long — for most properties that will accept HUD vouchers. When a unit becomes available, the Joneses will pay a portion of the rent, and the Housing Authority pays the landlord the remainder of the rent. The Jones family will likely spend thirty to forty percent of their adjusted gross income on rent.

The Joneses have a case manager who helps to make sure that they — and the landlord — follow all rules and regulations of the program. The Housing authority has a contract with the Jones family, as well as with the landlord. The Jones family and the landlord also have a contract, which in this case is called a lease.

The Smith family, on the other hand, receives housing assistance in the form of Project-Based Section 8 housing. Project-Based housing assistance is tied directly to a specific piece of property, such as an apartment complex. Various aid organizations maintain lists of properties that are in the Project-Based assistance program, and there are strict rules in place to ensure that units in these buildings meet minimum standards of

quality. Project-Based housing assistance recipients don't have a case advisor; instead the property owner or manager handles logistics. Wait-lists for Project-Based housing tend to be shorter, but low-income housing in both programs is in short supply.

If you are in need of housing assistance, there are many resources to help you get on the right track. Libraries, Court Self-help Centers, Universities, and a number of aid agencies are a web-search away.

You can get started by checking the California Courts' self-help site at www.courts.ca.gov/selfhelp-section8.