

## **Housing Options for Low-Income Families and Individuals**

### **FAIR HOUSING HIGHLIGHT #39**

*As private rental housing becomes less affordable in our area, you might need to investigate the various government assistance programs available to low-income families and individuals. The following serves to assist you with information about the basic available programs.*

#### **What is the Housing Choice Voucher Program?**

The Housing Choice Voucher Program, formally known as Section 8, is a government funded program that provides a portable rental subsidy for low-income families and individuals. Once admitted to the program, the renter can take the voucher to any willing housing provider on the private market that meets the safety and administrative requirements of the program. In this program, the tenant usually pays 30% of their monthly income for rent and the housing voucher covers the rest. To be eligible for the program, your income may not exceed 50% of the local median income adjusted for family size.

#### **What is Subsidized Housing?**

Unlike the Housing Choice Voucher Program in which you are given the voucher, subsidized housing is where the voucher is given to the management and they then offer you reduced rent. In other words, these housing units receive government money, but are owned and managed by private companies. If admitted to a unit at a subsidized building, a tenant generally pays 30% of their income towards rent and the management takes care of the rest through their vouchers. Subsidized housing complexes usually maintain varying income guidelines and requirements, and some units and complexes are set aside specifically for people over the age of 62 or people with disabilities. To get the best information about a building's specific application requirements, you should call the location directly.

#### **What is Public Housing?**

Public housing is housing that is owned and operated by the government or by your local housing authorities. This housing is reserved for low income residents and families. These units can come in many forms, including complexes, townhomes, or garden apartments.

#### **Where can I get information about these programs?**

For information on the Housing Choice Voucher Program or a county's public housing options, you should contact your local Housing Authority.

Montgomery County Housing Authority – 610-275-5720

Philadelphia Housing Authority – 215-684-4000

Delaware County Housing Authority – 610-876-2521

Bucks County Housing Authority – 215-348-9469

Housing Authority of the County of Chester – 610-436-9200

For information on privately owned subsidized units, contact the Fair Housing Rights Center at 215-576-7711 or at [http://www.fairhousingrights.org/Resources/housing\\_lists.htm](http://www.fairhousingrights.org/Resources/housing_lists.htm). The FHRC also produces the Homeseeker's List, a bi-weekly publication of private, but affordable rentals in Montgomery County. The Pennsylvania Housing Finance Agency has an affordable apartment locator on their website at [www.phfa.org](http://www.phfa.org).

#### **What if I'm discriminated against while looking for housing?**

Whether you are carrying a housing choice voucher to private housing units, or looking for housing in the subsidized market, you should never be treated differently because of your race, color, religion, national origin, gender, disability, familial status (having children), or age (over 40). If you feel your fair housing rights may have been violated, contact the Fair Housing Rights Center at 215-576-7711!

**Questions? Call the Fair Housing Rights Center in Southeastern Pennsylvania at 215 576-7711  
or visit us online at [www.fairhousingrights.org](http://www.fairhousingrights.org).**