

Welcome to the
*Navigating Income-
Based Housing
Options* webinar.

We will begin shortly.



Self-Determination Housing
of Pennsylvania

Self-Determination Housing of Pennsylvania

Navigating Income-Based Housing



Agenda and Learning Goal



General Housing Information



Income-Based Housing Options



Applying & Appealing

Learning Goal: to better understand general housing information and definitions, to know what types of income-based housing options exist, and to learn more about best practices when appealing and applying



Who is SDHP

OUR MISSION

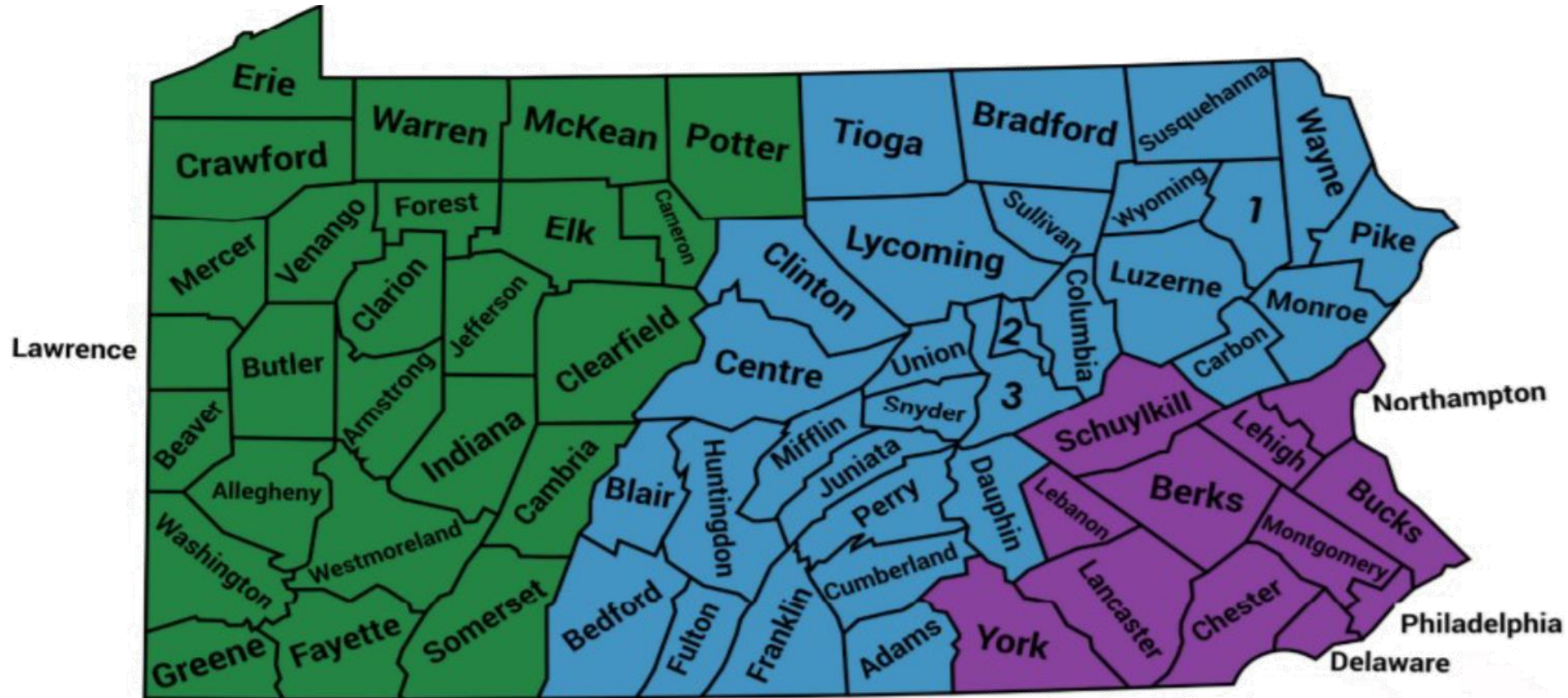
To promote self determination and control in housing for persons with disabilities and older adults in the Commonwealth of Pennsylvania

WHAT WE DO

- **Bridge the information gap** between the housing and disability communities
- **Promote partnerships** that enable people with disabilities to choose and control their own housing
- **Increase access** to affordable, accessible, and integrated housing



Regional Program Map



- Region 1 
- Region 2 
- Region 3 

1 Lackawanna 2 Montour 3 Northumberland





General Housing Information





Income-Based vs. Market Rate

INCOME-BASED HOUSING

- Refers to housing units that are affordable to households in specified income ranges
- Subsidized at the project or participant level
- Restricted for a specified amount of time based on subsidy

MARKET RATE HOUSING

- Consists of non-subsidized rental units
- Rent not restricted and may cease to be affordable at any time
- What impacts rental rate?
 - Demand
 - Neighborhood popularity





Area Median Income (AMI)

FY 2019 Income Limit Area	Median Family Income Explanation	FY 2019 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Bradford County, PA	\$65,800	Very Low (50%) Income Limits (\$) Explanation	23,050	26,350	29,650	32,900	35,550	38,200	40,800	43,450
		Extremely Low Income Limits (\$)* Explanation	13,850	16,910	21,330	25,750	30,170	34,590	39,010	43,430
		Low (80%) Income Limits (\$) Explanation	36,900	42,150	47,400	52,650	56,900	61,100	65,300	69,500
<i>Click table to go directly to website</i>										

Extremely Low Income: 30%

Very Low Income: 50%

Low Income: 80%





Fair Market Rent (FMR)

FY2016 Fair Market Rent Summary

Dauphin County, Pennsylvania <i>Click table to go directly to website</i>					
	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Final FY2016 FMRs	\$596	\$704	\$886	\$1,132	\$1,214

The estimated amount of money a property with a certain number of bedrooms, in a certain area of the country, will rent for

- Private market and housing programs that rely on FMR
- AMI > FMR

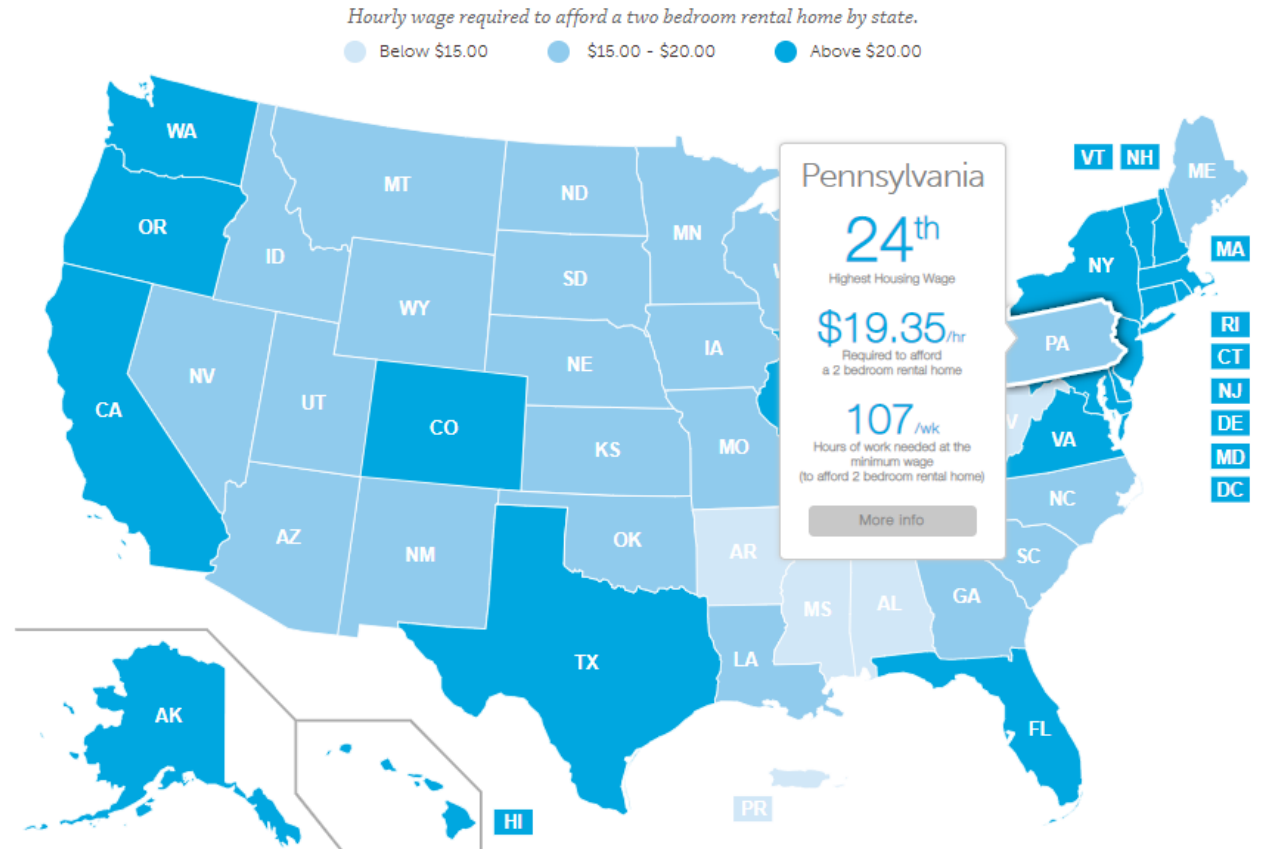




PA on a National Housing Scale

- ❖ Fair market rate (FMR) for two bedroom apartment: **\$1,006**
- ❖ At minimum wage, **107 hours/week** or make **\$19.35/hour ***

*Affordable— 30% all housing costs



<https://reports.nlihc.org/oor>





PA on a National Housing Scale

- ❖ Fair market rate (FMR) for two bedroom apartment: \$1,006

- ❖ At minimum wage, 107 hours/week or make \$19.35/hour *

*Affordable= 30% all housing costs

IS THERE ANY STATE A MINIMUM WAGE WORKER CAN AFFORD TO LIVE IN A TWO BEDROOM AT FMR?
NO!



<https://reports.nlihc.org/oor>





Income-Based Housing Options



Income-Based Housing Options

1. Housing Choice Voucher/Section 8
2. Project Based Subsidized Housing
3. Low Income Housing Tax Credits (LIHTC)
4. USDA-RD Multi Family Housing

Casa Farnese Apartments

1300 Lombard Street, [Philadelphia, Pennsylvania](#) 19147

Casa Farnese Apartments, located at 1300 Lombard Street in Philadelphia, has studio and one bedroom high rise style apartments. Casa Farnese Apartments participates in the Section 8 Project-Based Rental Assistance program.

[Contact Casa Farnese Apartments](#)

Studio Waiting List is Open Now

To apply, call the property.

There is a 1.5-2 year long waiting list for a Studio unit.

Last updated on June 12th, 2017

1-Bedroom Waiting List is Open Now

To apply, call the property.

There is a 3.5-4 year long waiting list for a 1-Bedroom unit.

Last updated on June 12th, 2017



Section 8/Housing Choice Voucher

- NOT building specific & transferrable**
- Long waitlists
- Available in rural and urban areas
- Rent based on income
- Tenant responsible for modifications



Project-Based Subsidized Housing

- Building specific
- Long waitlists
- Available in rural and urban areas
- Rent based on income
- Landlord responsible for modifications



Low-Income Housing Tax Credit (LIHTC)

- Building specific
- Rent based on Area Median Income (AMI)
 - INCOME: Targeting typically based on 50%-60% AMI
 - RENT: Typically 30% of that AMI tied to unit
 - Not a housing subsidy



USDA Rural Development Multi-Family

- Specific to rural communities
- Building specific
- Rent based on income
- Can be population specific (e.g. elderly)





Applying and Appealing

Initial Questions

When contacting about a property, make sure you understand the following:

- Type of property (LIHTC, Section 8, Rural Development, etc.)
- Income thresholds (minimum and maximum)
- Rent calculation formula (30% of your income, fixed rent based on AMI)
- Restrictions on the property* (e.g. 62 or older)
- Population/property preferences (veterans, homelessness, disabilities)
- Application for waitlist or for the unit



Applying for Income-Based Housing

What you'll need prepared in advance:

- Documentation

Valid photo ID, Social Security cards (all members of household), birth certificates (all members of household), all sources of income (Compass printout, child support, SSI/SSDI, etc.), rent receipts, character references, name change paperwork, divorce decrees, accommodation requests, 1099 form, court records, elevated blood lead levels, etc.

- Appeal explanation if decline is anticipated



Tenant Selection Plans

“The Playbook”

Proactive

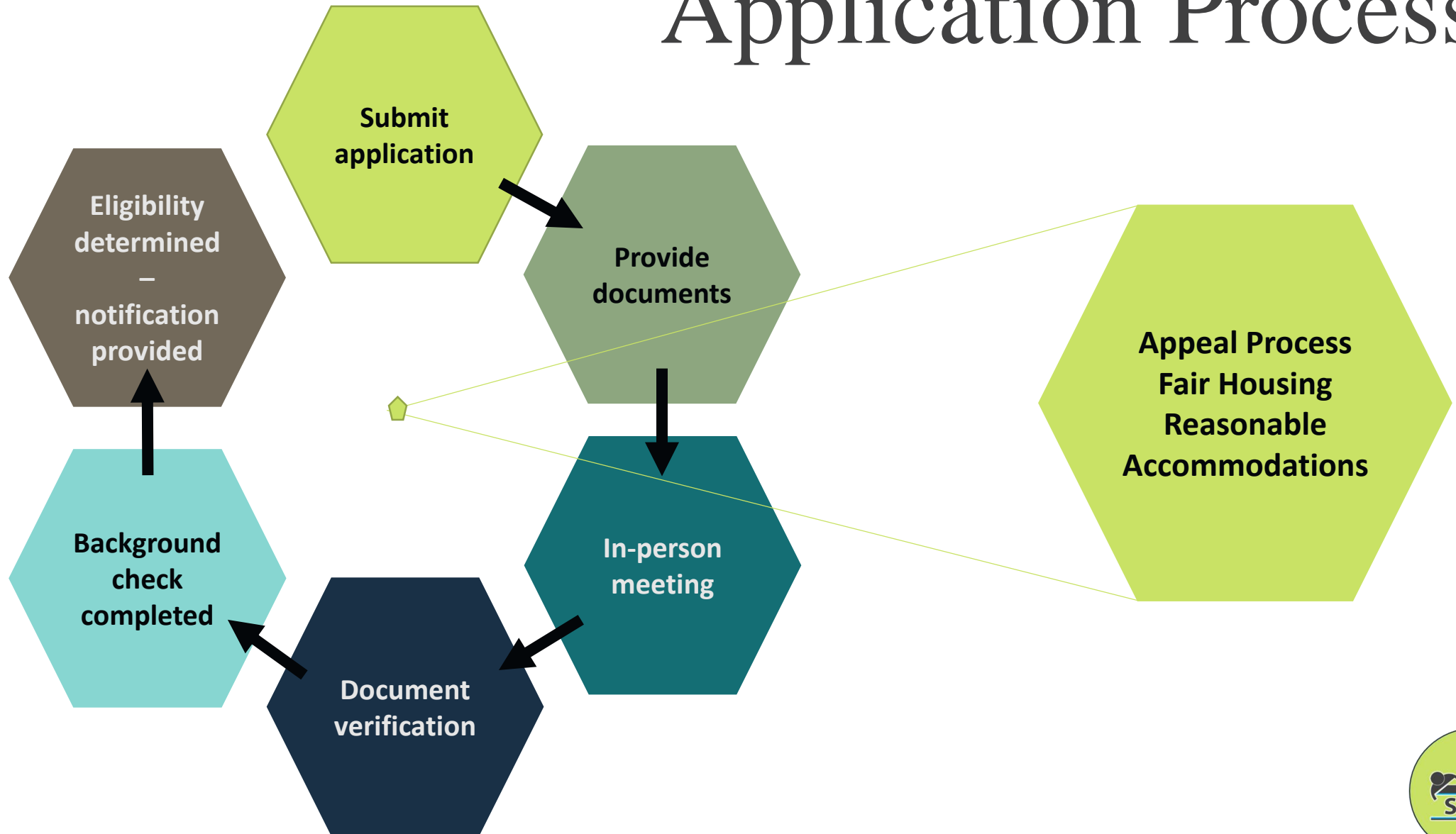
- Should your client apply here?
- Should they prepare an explanation ahead of time?
- What documents do they need to have prepared ahead of time?

Reactive

- Does the property have regulations related to the occupancy standards?
- What are they expecting in an appeal?
- What do they allow if a different unit is necessary?



Application Process





Common Reasons for Denial

- Criminal record
- Poor credit
- Incomplete/incorrect application
- Owing money to previous landlords
 - Evictions, judgements, collections
- Failing to provide requested documentation/information
- Failing to respond to an apartment offer



Appealing a Denial

Explanation for denial must be sent in writing

- All housing: Must state reason for denial
 - Must tell time frame for requesting hearing/meeting and how to request
- Public housing: must also notify the right to a hearing/review
- Multifamily housing: will often require meeting/communication with the owner

5

Days for a decision notice—
multifamily application

10

Days for a decision notice— public
housing or housing authority



External Resources

Not sure where to start?

- Call 211
- [HUD Approved Housing Counseling Agencies](#)
- [HUD Rental Options](#)
- [PA Housing Search](#)
- [PHFA Property Management](#)
- [PHFA Service Providers](#)

Additional resources

- [Go Section 8](#)
- [Housing Choice Voucher/Section 8—Open Waitlists](#)
- [Local Public Housing Authority](#)
- [USDA Rural Development Multifamily Map by County](#)



Questions

Connect with your local Regional Housing Coordinator for local information and assistance at:

RHC Regional Contact:

Presenter:

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Tara Thobe

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Connect with us on Facebook and LinkedIn

