



## **Housing Programs**

### **Program: Section 8 - Housing Choice Vouchers**

**Funding Source:** U.S. Department of Housing and Urban Development (HUD)

**Description:** Section 8 - Housing Choice Vouchers is a major HUD program that assists very low-income families, older adults, and people with disabilities to afford decent, safe and sanitary housing in the private market. Participants are free to choose the housing as long as it meets requirements of the program, is not limited to units located in subsidized housing projects, and the owner agrees to accept the vouchers.

**Administrator of Funds:** Section 8 - Housing Choice Vouchers are administered locally by the public housing agency (PHA). The PHAs receive federal funds from HUD to administer the voucher program. Once a family has found suitable housing where the owner agrees to rent under the program and the PHA approves the housing as meeting health and safety standards, the PHA pays the housing subsidy directly to the landlord and the family is responsible for the difference between the actual rent charged by the landlord and the amount subsidized by the program.

**Eligibility:** Eligibility is determined by individual PHAs based on family income, assets, and family composition.

### **Program: Home Investment Partnership Program (HOME)**

**Funding Source:** U.S. Department of Housing and Urban Development (HUD)

**Description:** HOME provides grants to states and localities to fund activities such as building, buying and rehabilitating affordable housing for rent or ownership. In addition, HOME can provide direct rental assistance for low-income individuals and families. HOME is the largest Federal block grant, allocating \$1 billion per year, to state and local governments designed exclusively to create affordable housing for low-income households.

**Administrator of Funds:** States, cities, urban counties and consortia are all eligible to apply for this grant and administer funds; however, the applicant must develop a Consolidated Plan and annual action plan that describes how the funds will be used based on a distribution formula developed by HUD. HOME allows communities to design and implement housing strategies tailored to community needs, emphasizes partnerships among all levels of government and private sectors, and offers technical assistance activities. By law, the Consolidated Plan must be developed with input from community citizens. Without representation from people in the disability community, people with disabilities will not receive their "fair share" of housing resources.

**Eligibility:** Eligibility for the HOME program varies with the nature of the funded activity. Assistance is based on the HUD-adjusted median family income for the specific areas. HUD develops the income limits. The lower income limit is set at 80% and the

very low-income limit is set at 50% of the median income for counties and metropolitan areas.

### **Program: Public Housing Program**

**Funding Source:** U.S. Department of Housing and Urban Development (HUD)

**Description:** Public housing was established to provide decent, safe rental housing for eligible low-income families, older adults and persons with disabilities.

**Administrator of Funds:** HUD administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents that they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

**Eligibility:** HAs determine public housing eligibility based on annual gross income, qualification as older adult, a person with a disability or as a family, and U.S. citizenship or eligible immigration status.

### **Program: HUD-VA Supported Housing Program**

**Funding Source:** U.S. Department of Housing and Urban Development

**Description:** The HUD-VA Supported Housing Program is an intensive supported housing program designed specifically for indigent, homeless veterans. The HUD-VA Program has two master's-level clinicians and a joint target caseload of 25 veterans. The goal of the case management is to facilitate community adjustment through constructive use of the HUD Section 8 Housing Voucher to encourage participation in both psychiatric and addictions treatment, facilitate the transition to independent housing, and provide continuous support and linkage with the diverse service agencies.

**Administrator of Funds:** Funds are administered through a partnership between HUD and the VA.

**Eligibility:** Due to resource limitations, this costly but effective treatment is not available either in the Veterans Administration (VA) or in most other health care systems to many patients that could benefit from it. Although it has been shown that many new treatment methods result in inpatient cost savings great enough to offset their direct program costs, expensive programs often require an initial investment of resources and cost savings do not appear sometimes for months or even years. In addition, the decreasing reliance on inpatient care in all parts of the health care system means that there are fewer hospital days to be reduced and, thus, fewer dollars to be saved by new treatment. (Rosenheck, Robert, M.D., Laurie Harkness, Ph.D., Barbara Johnson, M.S.N., Carolyn Sweeney, R.N., M.A., Nancy Buck, Ph.D., Debbie Deegan, M.S.W. and Thomas Kosten, M.D. "Intensive Community-Focused Treatment of Veterans with Dual Diagnosis." *The American Journal of Psychiatry*, 155:1429-1433, October 1998.)

### **Program: Shelter Plus Care (S + C)**

**Funding Source:** U.S. Department of Housing and Urban Development

**Description:** Shelter Plus Care is a HUD program that combines rental assistance with social service supports to provide supportive housing for homeless people with disabilities and their families. Shelter Plus Care allows a variety of housing options such as group homes and individual units. The supportive services that are offered in collaboration with the housing are funded by other sources.

**Administrator of Funds:** HUD administers the grant money to the grant recipients who must match the rental assistance with supportive services that are at least equal in value to the amount of the HUD rental assistance. The grant recipient identifies the families that will be assisted.

**Eligibility:** Shelter Plus Care is designed for people who are homeless and have a disability and their families. Shelter Plus Care primarily helps people that have a disability such as a serious mental illness, AIDS and related diseases, and/or chronic problems with alcohol or drugs.

### **Program: HomeChoice**

**Funding Source:** Fannie Mae

**Description:** HomeChoice is a single-family mortgage loan designed to meet the mortgage underwriting needs of low- and moderate-income people who have disabilities or have family members with disabilities living with them. HomeChoice mortgage loans offer down payments as low as \$500, greater flexibility in qualifying and underwriting standards, and acceptance of non-traditional credit histories.

**Administrator of Funds:** Fannie Mae coalitions and agencies determine who is prepared to borrow loans under this program. Coalitions can include lenders, housing finance agencies, homeownership counseling agencies, and non-profit and government agencies services people with disabilities. Single agencies can be non-profit organizations, public agencies, or departments of state or local governments.

**Eligibility:** HomeChoice loans are tailored for adults with disabilities who meet low income standards.

### **Program: Community Living**

**Funding Source:** Fannie Mae

**Description:** Community Living mortgage loans are designed to provide financing for small, community-based group homes for individuals who are unable to live independently. Group homes provide long-term housing and support services in a home-like setting for a small number of residents, typically three to six persons. On-site support services, such as meals, recreation, counseling, life skills training, and transportation, are provided either by the owner/borrower or by a separate licensed service provider who operates under a contract with a state or county federal agency.

**Administrator of Funds:** Fannie Mae identifies the borrowers and they in turn determine to whom they will loan money.

**Eligibility:** While many Community Living group homes serves as homes for people with mental disabilities, these facilities can serve as homes for any people who have a disability. Community Living mortgage loans differ from traditional single-family mortgages in that qualifying borrowers are not required to be individuals. Borrowers can also be legal entities, including non-profit and for-profit corporations, limited partnerships, and government agencies serving adults and children with disabilities.

**Program: Access to Community Care and Effective Services and Supports (ACCESS)**

**Funding Source:** Center for Mental Health Services (CMHS), Homeless Programs Branch

**Description:** CMHS chose 18 sites in nine states to fund to establish innovative interdepartmental efforts to test the impact of systems integration on outcomes for homeless people with mental illness. These sites were funded for a five-year period starting in 1993. Each state had to identify an experimental and comparison site to participate in this study. The project was designed to study system and client-level outcomes.

**Administrator of Funds:** CMHS funds the 18 sites that then determine how to distribute the money.

**Eligibility:** People who are homeless with a mental illness/co-occurring disorder.

**Program: Projects for Assistance in Transition from Homelessness (PATH)**

**Description:** PATH is designed to improve the service system of state by assisting states in contracting with political subdivisions/local non-profit organizations to provide a broad range of services, which includes outreach, mental health treatment, support services, and limited housing services.

**Funding Source:** Center for Mental Health Services (CMHS), Homeless Programs Branch

**Administrator of Funds:** Funds are given to states to contract with political subdivisions and/or local non-profit organizations to provide a broad array of services, including outreach, mental health treatment, support services, and a limited set of housing services.

**Eligibility:** Individuals who are homeless or at risk of becoming homeless and have a serious mental illness.