

Guide to Low-Income/ Affordable Housing

Tenant Resource Center

A dark blue diagonal graphic that starts from the bottom left corner and extends towards the top right corner, creating a triangular shape in the bottom right of the page.

Different kinds of HUD based low-income housing

1. Public Housing & Housing that costs 30% of tenant's income
2. Housing Choice Vouchers, Section 8, VASH and FUP vouchers
3. Affordable Housing, Section 42 and other federal and local programs

Subsidized Housing Overview

Subsidized Housing, including public housing, is a program where people who are low-income can apply to live in a specific physical building/unit. Once they are living in that unit, tenants pay a rental cost that is usually about 30% of their income.

Unit is: a housing project built with money from HUD or local funding sources

Applications go to: the public housing authority (CDA or DCHA) or management companies. For management companies an applicant applies at each individual subsidized housing location (there is no centralized application process).

Waiting Lists: Each management company maintains their own waiting list, and wait time vary at each location.

Rent is: Approximately 30% of a tenant's income, adjusted for deductibles, including medical expenses. Each tenant pays a different amount.

Resources: [HUD](#)

Subsidized Housing Search & Eligibility

Dane Co. Subsidized Housing List is [available here](#).

Who Qualifies:

- **Everyone must** meet income limits
- **Each property has its own additional criteria** which may include:
 - Age (usually 62 and above)
 - Disability
 - Families with minor children

Myths about qualifying for subsidized housing

- You need income
- You need to receive social security disability
- You need to have minor children

Tips for applying for subsidized housing

- Use a mailing address you can check frequently
- Respond to all letters they send you quickly
- Waiting lists tend to be shorter outside of Madison

Subsidized Housing outside of Dane County: can be accessed by contacting the local housing authority. [List of authorities here](#). In “type” column, “Low-Rent” and “Combined” designations indicate the presence of subsidized housing.

Subsidized Housing Applications, Denials, Appeals

To Apply:

- Since there is no centralized process for subsidized housing management companies, applications must individually go to each subsidized housing location.
- *Exception: CDA & DCHA*

Application criteria: varies by location. Common reasons applicants are denied include:

- Evictions
- Criminal History
- Lack of Housing History
- Negative Landlord References

When denied, appeal! Possible topics to discuss in an appeal:

- Proof as to why you will be a good tenant
- Reasons why the reason for denial will not affect your tenancy
- Context around what was happening during a period of problematic behavior

Housing Choice Vouchers/Section 8 Overview

FUP Vouchers are family unification vouchers, accessible from county social workers, and VASH vouchers are for veterans, available from the Veterans Administration.

Housing Choice Vouchers, sometimes referred to as Section 8 vouchers are vouchers which allow people who are low-income to live in regular private housing, but pay a rent price that is based on a percentage of their income. The administering housing authority then pays the remainder of the rent cost.

Unit is: a privately rented residence that the participant finds on their own. Units must be under the Fair Market rent limits.

Applications for the voucher go to: Public Housing Authorities maintain waiting lists for Housing Choice Vouchers, and administer those vouchers once allocated.

Applications for the unit go to: the landlord

Waiting Lists: are administered by local Public Housing Authorities. Waiting lists for the CDA and DCHA are not accepting new applicants, and are exceptionally long.

Rent is: Approximately 30% of a tenant's income, once adjusted for deductibles, including medical expenses

Resources: [HUD](#), [CDA](#), [DCHA](#), [TRC Application Info](#)

Housing Choice Vouchers/Section 8 Search

Housing Choice Voucher applications and waiting lists are handled by Public Housing Authorities.

In Dane County, this is divided between two housing authorities:

- **The [CDA](#)**, or Community Development Authority, which administers vouchers within the City of Madison
- **The [DCHA](#)**, or Dane County Housing Authority, which administers vouchers within Dane County, but outside of the City of Madison

Other Wisconsin Housing Authorities:

- **[This is a list of other Wisconsin Housing Authorities.](#)** In the “Type” column, “Section 8” and “Combined” designations indicate the presence of housing choice vouchers.
- The Wisconsin Association of Housing Authorities has **[a list of open units here](#)**

Housing Choice Vouchers/Section 8 Applications, Denials, Appeals

Applications must be handled on two fronts:

1. Voucher application (PHA, waiting list, approval)
2. Private housing application (through a regular landlord)

Landlord denials based on status as a housing choice voucher program participant:

- This is a protected class in the City of Madison and Dane County. There's an argument that is true at the state level as well, though [case law](#) doesn't help that argument.
- In Madison and Dane Co, fair housing law supports complaints about discrimination based on possession of Section 8 vouchers.

Landlords can still deny program participants for other reasons such as: insufficient income, poor credit, etc

Housing Choice Voucher Terminations:

- Public Housing Authorities have a list of regulations they wish program participants to follow, and sometimes terminate a participant based on these rules.
- For these terminations, it is crucial for that participant to request a hearing, in writing, within 10 days of receiving that termination notice. [Here's a sample letter.](#)

Resources: [TRC Discrimination info](#), [TRC Section 8 Termination Info](#), [Legal Action of Wisconsin](#)

Affordable Housing/Section 42 Overview

Affordable Housing, are often known as Tax Credit properties, or Section 42 properties, and offers “affordable” housing at close to fair market prices for tenants who are within income guidelines. There are several other federal and local programs that may also be limited in what they can charge for a unit.

Unit is: a housing project built with money from [HUD](#) or [WHEDA](#) or other local housing programs.

Applications go to: the management company at each individual affordable housing location (there is no centralized application process).

Rent is: The price of the units will vary, but they are supposed to be affordable for a tenant paying 30% of their income for people at 50%, 60% or 80% of the Area Median Income. Tenants must be within income limits in order to qualify. Income is only used to determine eligibility, and rent is NOT a percentage of income.

Affordable Housing/Section 42 Search & Eligibility

Tax Credit Property lists:

- TRC's [Affordable Housing List](#) (Dane Co. only)
- WHEDA's list of Properties is [available here](#), by selecting "Active Monitored Tax Credit Projects"

In Dane County, In 2018, in order to qualify, tenants likely must be within the following income limits:

- One person family income limit: \$38,520
- Two person family income limit: \$44,040
- Three person family income limit: \$49,560
- Four person family income limit: \$55,020

Note: Often tax credit buildings will have a variety of units:

- some will be market-ish rate (the cap is \$1348 for a one-bedroom in Dane Co),
- some will be "low-income" (eligibility is designated by income levels) but still a flat rent amount, not a percentage of income

Eligibility:

- Full time adult students without children usually not eligible
- Generally require the tenant to earn 1.5-3x rent amount, depending on the unit.
- Some properties rent mainly to seniors (over the age of 55)

Affordable Housing/Section 42 Applications, Denials, Appeals

To Apply:

- Since there is no centralized process for applying to Section 42 housing, applications must individually go to each housing location.

Application criteria: varies by location. Common reasons applicants are denied include:

- Lack of Income
- Student status (adult full-time students are often restricted from living in Section 42 properties)
- Evictions
- Criminal History
- Lack of Housing History
- Negative Landlord References

Appeals:

- Section 42 properties are governed by HUD and thus have extensive appeals processes
- You might offer: proof as to why you will be a good tenant, or proof that their reasons for denial are faulty

Resources: [NHLP](#), [WHEDA's Low-Income Housing Tax Credit Compliance Manual \(download\)](#)

Additional Resources

In Dane County, clients can receive **support in finding housing** through the Housing Resource Desk at the Dane County Job Center or the Beacon. Their [housing programs are available here](#).

If tenants who live in subsidized housing or hold a Section 8 voucher are being evicted or terminated from their program, they almost always qualify for legal help. [Legal Action of Wisconsin](#) and [Judicare](#) are the places to start.

Additional **legal information** is available from the [National Housing Law Project](#)

Tenant Resource Center

Contact us:

- By Phone: 608-257-0006
- By Email: asktrc@tenantresourcecenter.org
- By Stopping by:
 - **Main Office**, located in the Social Justice Center. Mon - Fri 9am - 6pm (no appointment necessary). 1202 Williamson Street, Suite 102, Madison, WI 53703
 - **Campus Office**, located in the Student Activity Center. Hours vary by semester (no appointment necessary). 333 East Campus Mall, Room 3156 Madison, WI 53703

For more information:

So much information is on our website, about many housing search related issues:

<http://www.tenantresourcecenter.org>