

Low Income Housing Terms

If you are looking for housing, here are some important things to know about, or phrases you might come across.

30% of Your Income Instead of charging you a certain amount of rent every month, some properties charge about a third of whatever your monthly income is. These apartments are usually set aside for people with little to no income. If you do not have an income, this is great! The downside is that these properties often have very long waiting lists. It's good to ask how long the waiting list is before you apply.

30% Median Income Some apartments are set aside for people who are making 30% (or 40% or 50%...) of the median income. This means that if the normal income in an area is \$100,000 a year, you must be earning less than \$30,000 to apply. If you are homeless, you probably qualify, but it never hurts to ask. Most properties have a chart you can use. We have one here at the URS.

Clean & Sober Housing Many transitional or permanent properties are clean and sober, which means they have strict rules about drugs and alcohol. Some even have random drug tests. This type of housing can be great if you are in recovery and would like someone to hold you accountable, but it doesn't work for everyone.

Family Housing Connection If you are homeless with your family, you might be referred to the Family Housing Connection. This agency works with many different housing providers to get homeless families housing. The process can take a lot of time, but pays off for many families. Call 211 to schedule an appointment and get the process started.

Housing and Essential Needs (HEN) This program does not help you find an apartment, but will pay a certain amount towards your rent every month. You can NOT be receiving services from DSHS (like SSI, SSDI, or ABD). If you find an affordable unit, HEN might be able to cover the entire cost of rent! Go to DSHS to see if you qualify.

HUD Subsidized Unit HUD (Housing and Urban Development) is a program from the federal government that helps cities provide apartments for people with low incomes. If an apartment is HUD subsidized, it means you only pay 30% of your income to live there. Most housing providers have a few HUD subsidized units.

Income Requirements Low income housing often will have minimum or maximum income requirements. Often this means having a monthly income 2.5 times the amount of rent. For example, if a studio apartment costs \$500, your monthly income must be \$1,250.

Low Income Housing Providers These are organizations that offer apartments to people who are making less than a certain amount of money. Examples in Seattle include LIHI, Compass Housing Alliance, Capitol Hill Housing, Bellwether Housing, and Catholic Housing Services. Every agency is different. You can get a description of these organizations at the URS.

Permanent vs Transitional Housing While you can live in permanent housing as long as you like, transitional housing has a limit, usually two years. That said, there are a lot of plus sides to transitional housing. If you have a bad rental history, a criminal record, or other problems that

have made it hard to get housing, a transitional property will often work with you despite those things. They will often provide you with a case manager that will help you set goals and apply for permanent housing, so that by the time your two years are up, you have an apartment all your own. That said, these properties often have lots of rules, or are clean and sober. Permanent housing has fewer rules, and sometimes can cost 30% of your income as well. That said, permanent housing has more requirements and doesn't always provide case management.

Referral from Shelter/Case Manager/211/Provider A referral is when a social service professional connects you to a resource in the community. Some properties require that you be referred by a certain agency. They might say "referral from shelter required" or "referral from case manager required." This might mean that someone will have to make a phone call or write a letter on your behalf. If an application asks for a referral from a provider, ask a URS staff member to get one for you!

Rental Housing This means that an apartment has a set rent amount every month, as opposed to an apartment that is 30% of your income. Rental housing is almost always permanent, and might be affordable for you if you have a steady monthly income. These apartments are also more available and often don't have waiting lists, but they charge more and have strict income requirements.

Section 8 Voucher This is sometimes called the golden ticket into housing! If you have a section 8 voucher, most of your rent will be paid for. You usually only have to pay 30-40%. In Seattle, the Seattle Housing Authority and King County Housing Authority give out the vouchers, but both of their lists have been closed for a while.

SHA The Seattle Housing Authority manages a great deal of 30% of your income properties in Seattle. They have a quick, easy application that is available to everyone. However, the waiting lists for their apartments are long (usually 5+ years), and you can only apply for two properties. You also have to call in every month to secure your place on the waiting list. They also have a section 8 voucher program, but the waiting list has been closed for some time.

Supportive Housing Transitional housing is often (but not always) supportive housing. Unlike independent housing where people need to take care of themselves, supportive housing often gives tenants case managers and other help. They help people set goals and meet them. If you are in recovery, struggle with mental illness, have a criminal background, or have been homeless for a long time, supportive housing can be a life saver.

SRO An SRO is a "single residence occupancy" apartment. In other words, it's small! Only one person can live in it. It usually does not have its own bathroom or kitchen, so you have to share one with the other people on your floor. Many apartments that charge 30% of your income are SROs.

Waiting List Many low income housing properties have waiting lists. This means that every application they receive, they hold on to. When an apartment becomes available, they take the next person on the list. There are pros and cons to this. The good news is that you can apply for the apartment any time. The bad news is that most waiting lists are very, very long, and some properties will kick you off the waiting list if you don't save your spot by calling in at regular intervals. **When you apply to a property with a waiting list, always ask how long the wait is and if there is anything you need to do to keep your spot!**