

Housing Resources

Everyone needs a place to call home, but for low-income older adults, finding safe, and affordable housing can be a challenge. The high cost of housing can drastically reduce the amount of money an older adult has for other necessities. Here are some resources that can help older adults make well-informed housing decisions.

Low-income housing options

The United States Department of Housing and Urban Development provides funding to local Public Housing Authorities to administer tenant-based and/or project-based housing rental assistance programs. Texas has over 400 local PHAs that accept applications, manage waiting lists, and administer rent and utility assistance. Because of the high need, most PHAs have lengthy waiting lists. To locate your PHA, visit hud.gov and search for "public housing authorities."

HUD determines the income eligibility for their programs which can vary by area with some prioritizing people with disabilities. In addition, PHAs can direct their limited resources to prioritized groups with greater needs, such as people who are homeless or people with disabilities. All federal housing programs require applicants to be a citizen or a noncitizen who has an eligible immigration status.

HUD defines "low income" as 80% or below of area median income and "very low income" as 50% or below AMI. HUD updates these amounts annually by city or county.

If an applicant meets the specific program eligibility criteria, their previous rental history, credit and criminal background will be checked to ensure they will be a suitable tenant. If accepted, an applicant might be required to complete paperwork with the PHA, sign a lease with the landlord, and pay rent based on their income.

Project-Based Rental Assistance

Access these resources by contacting each property.

- **Public Housing:** Some PHAs operate public housing programs that provide subsidized housing for eligible low-income families, the elderly, and people with disabilities. Typical public housing are multi-family apartment complexes. To locate your PHA go to hud.gov and search for "public housing authorities."
- **HUD 202:** These multi-family apartment complexes were built and managed by nonprofit organizations with HUD funds. Search for these properties and other "affordable housing" options at: hud.gov/states/texas/renting.
- **Low-Income Housing Tax Credit Developments:** These multi-family apartment complexes are developed with tax credits administered by the Texas Department of Housing and Community Affairs. Search TDHCA's Vacancy Clearinghouse for these properties and other affordable housing options at tdhca.state.tx.us/texans.htm.
- **USDA Rural Development Multi-Family Housing Rentals:** The U.S. Department of Agriculture has multi-family apartment complexes in rural areas of the state. To find multi-family apartment complexes in your area, visit usda.gov and search for "rural development rentals."

Project-based rental assistance is a housing subsidy tied to a specific apartment complex. This means an individual or household will receive the housing subsidy while they reside in specific units but will not be able to take the subsidy with them once they move out.

Tenant-Based Rental Assistance

Access these resources through your local PHA, TDHCA or United States Department of Veterans Affairs.

- **Housing Choice Voucher Program:** Some PHAs administer HCV, previously known as "Section 8." This housing voucher provides low-income families, older adults and people with disabilities access to housing in the private market. Vouchers can be used with any landlord who will accept them. Contact your local PHA for more details.
- **Project Access Program:** Administered by TDHCA, the Project Access Program uses HCVs to assist low-income people with disabilities transitioning from institutions into the community. To learn more and for eligibility requirements, visit tdhca.state.tx.us and search for "Project Access Program."
- **VA:** Some PHAs administer Veteran Assistance Supportive Housing vouchers. To learn more on VA assistance with housing, visit va.gov/homeless/housing.asp or call 844-698-2311.
- **HOME Tenant-Based Rental Assistance Program:** Administrators of TDHCA's HOME TBRA provide rental assistance for up to 24 months while the household engages in a self-sufficiency program. If available, additional funds can be designated to help beyond 24 months for households meeting certain program requirements. To find a local administrator, visit tdhca.state.tx.us/texans.htm and select "Long Term Rent Payment Help."

Tenant-based rental assistance is a housing subsidy that can be taken with an individual or household if they choose to move to a different apartment unit. These are often referred to as "housing vouchers."

Housing location assistance

Search for housing assistance by area using these search engines.

- **TDHCA Vacancy Clearinghouse** lists reduced rent apartment complexes that are funded by TDHCA. tdhca.state.tx.us/texans.htm.
- **Texas Housing Counselor** is a nonprofit search engine that helps find low cost housing. texashousingcounselor.org
- **Senior Housing Net** - Housing Search Engine provides all housing options (not only low-income) for older adults. seniorhousingnet.com
- **Low Income Housing Search** is a private search engine that lists low-income housing options by state. lowincomehousing.us
- **Medicare - Nursing Home Compare** lists Medicare and Medicaid certified nursing facilities by city/state or ZIP code. The search results include information on the quality of care given at each facility. Visit medicare.gov and search for "Nursing Home Compare."