

# Housing - HUD

*For people with disabilities*

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## **Agency Involved: *Housing & Urban Development***

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The U.S. Department of Housing and Urban Development (HUD) works to ensure quality, affordable homes for low income families and create strong, sustainable, inclusive communities.

More details available at:

<http://hud.gov>

## **Summary**

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HUD has field offices in each state, which report to 10 regional offices across the country. The field offices administer various HUD grant programs to local Public Housing Authority (PHA) agencies or organizations in local communities. The PHAs work with local landlords and developers to maintain low cost housing units in the community.

Missouri is split between a field office in St. Louis (eastern MO) and another in Kansas City (western MO), both of which report to the regional office in Kansas City.

HUD provides a wide array of grants and services to promote affordable housing, but nearly all of them support state agencies, community organizations, or businesses and landlords. The best way for a person to access these services is to contact a local Public Housing Authority or HUD field office for a referral to services in their community or state. HUD field offices also have websites with a lot of useful information.

The programs listed below may be of particular use to people with disabilities.

Services of possible interest include:

- Help paying rent through Housing Choice Vouchers
- Help locating low-cost rental housing
- Low-cost rental housing specifically reserved for people with significant disabilities
- Rental help specifically for people with disabilities who are homeless
- Help locating other disability services in the community

There are also some loans and loan guarantee programs available to help people purchase homes.

More details available at:

[HUD national listing of field offices](#)

[HUD's Missouri Field Offices](#)

[HUD Low-Rent Housing Locator Tool](#)

## **Specific Benefits**

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HUD has hundreds of different grant programs but most are relatively invisible to the general public. They are invisible because, instead of supporting people directly, they support the agencies and organizations, which then support people. Local Public Housing Authorities are the best source of

information about the services in each community. The programs listed below are more visible to the public and worth discussing in this short overview.

- **Housing Choice Voucher Program** (formerly called **Section 8 Housing**) – This is the most widely known of the HUD programs. Individuals or families with very low income receive vouchers to cover much of their housing costs, which they can use toward any housing unit which they feel best meets their needs and is approved by the local Housing Authority. There are certain minimum safety standards and the landlord must be willing to accept the vouchers. The local Public Housing Authority determines the amount of the voucher based on a calculated average rent for that area and on the family's adjusted gross income. Usually, the family or person will pay around 30% of their income and the voucher will cover the rest up to the average rental cost. The person can take the voucher with them if they move to another place later on. HUD's office of Public and Indian Housing administers the program.
- **Low-rent (subsidized) apartment location services** – Many HUD programs give funds directly to apartment owners, who lower the rents they charge low-income tenants. An online search tool lists local low-rent apartments for senior citizens and people with disabilities, as well as for low-income families and individuals.
- **Section 811 rentals** – Some HUD-subsidized projects have a few low-rental units specifically for people with significant disabilities who are living in institutions, are homeless, or are at risk of becoming homeless. There may also be rental assistance (money to pay rent) for very low income families with disabilities in these facilities. (This program is called Supportive Housing for Persons with Disabilities, administered by HUD's office of Multifamily Housing Programs).
- **Multifamily Housing Service Coordinators** – If a person is elderly or has a significant disability *AND* is living in certain HUD-funded multi-family housing facilities, there are trained service coordinators to help them find support services through local community agencies. (Part of the HUD office of Multifamily Housing Programs).
- **Continuum of Care** – This is a set of grant programs which promote community-based, long-range projects to combat homelessness. The "continuum" in the name refers to the goal of helping people move from emergency shelters to transitional housing and then to permanent housing. HUD only gives the grants to community agencies, not individuals, but those agencies provide services and resources directly to the community, often under the name Continuum of Care. Shelter Plus Care projects are the most widely known of these. (Continuum of Care is also called Competitively Awarded Homeless Programs and is administered through HUD's office of Community Planning and Development)
  - **Shelter Plus Care (S+C)** (Part of Continuum of Care) – This program provides rental assistance for homeless people with disabilities (including significant mental illness, substance abuse, AIDS, and other significant disabilities). It is similar to the Housing Choice Voucher program, but specifically for people with disabilities, with an emphasis on those at risk of becoming homeless. A Public Housing Authority, community mental health agency, or rental company usually administers the supports and services.

- **Missouri's Shelter Plus Care** program is part of the Missouri Department of Mental Health. <http://dmh.mo.gov/housing/ShelterPlusCare.htm>
- **Homeless Management Information System (HMIS)** – HUD requires that states and communities getting Continuum of Care funds implement a database system to coordinate and track local and regional homeless resources. Generally, only staff of registered homeless aid organizations can directly use the information in these Homeless Management Information Systems (HMIS). However, most of them have web pages listing participating agencies and official HUD Continuum of Care networks, which can be useful for individuals and referring agencies. There is no national list of HMIS websites, but you should be able to do an online search to locate one near you.
  - Agencies and organizations participating in HMIS networks will have a number of HUD-funded services to help people facing homelessness.
  - Missouri's HMIS is the [Homeless Missourians Information System](#)

More details available at:

[HUD national listing of field offices](#)

[HUD's Missouri Field Offices](#)

[HUD Low-Rent Housing Locator Tool](#)

[Overview of 811 Supportive Housing](#)

[HUD national list of Continuum of Care Programs](#)

[List of Missouri's Continuum of Care programs](#)

## ***Populations Served (eligibility)***

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Eligibility for most HUD-subsidized low-cost housing rental is based on income categories discussed below (low income, very low income, extremely low income), as well as on availability.

Other HUD programs may have different eligibility requirements, depending on their purpose (rural stability, housing for people with HIV/AIDS, etc.). But many eligibility requirements use the categories below. Many of the programs with different income requirements interlink, providing a continuum of supports as a family's income level increases.

### Income Categories

Each year, HUD calculates Median Family Income estimates for each county and metropolitan area in the country, including values for different family sizes. Based on this, HUD defines three levels of low income families or individuals:

- Low Income – income below 80% of the Median Family Income for the area
- Very Low Income – income below 50% of the Median Family Income
- Extremely Low Income – income below 30% of the Median Family Income

Eligibility for HUD programs is based on applying these categories to a person's calculated net income. Specific eligibility requirements vary from program to program, but in general a person or family must qualify as at least Low Income to qualify. In some cases, having a significant disability

will also qualify a person, although specific benefits (such as rental assistance) might still be based on net calculated income.

HUD also calculates Fair Market Rates for housing rental in each area and for the different family sizes. For Housing Vouchers and other rental assistance, program staff will usually calculate benefit amounts based on the Fair Market Rate minus 30% of the person's calculated net income.

More details available at:  
[HUD-User site on Income Limits](#)

## ***Definition of Disability***

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In general, a person with a disability is not excluded from any HUD program and some programs are only for people with disabilities and low income. In some other programs, having a disability qualifies a person for housing independent of their income status.

HUD does require that applicants document their disability status, but does not have a formal process for evaluating disability claims. In practice, documentation of a disability is usually based on disability status with other agencies (like Social Security) or a physician's statement.

More details available at:  
[HUD page on disability housing](#)

## ***Criminal History***

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HUD regulations exclude two specific categories of offenders from residing in any public housing program:

- People who are sex offenders and have lifetime requirements to register on state sex offender lists
- People convicted of manufacturing methamphetamine on the premises of assisted housing programs

Other than those two exceptions, HUD has no regulations denying low cost rentals, rental assistance, or other supports to a person with a criminal history. However, local Housing Authorities, agencies, and individual landlords under HUD programs are free to implement their own restrictions, so this may vary widely. Fortunately, because these restrictions (if any) will be organizational, individuals and service agencies can probably appeal to the owners for exceptions for specific individuals.

All rental programs will have a rental application form / lease which applicants must submit. If a facility has its own restriction on people with a criminal history, a question about it will probably be on this form. People interested in applying should be able to get a copy of this form in advance and can ask for clarification.

Missouri's Shelter Plus Care program specifically includes people with felony criminal records, including registered sex offenders, as eligible – as long as they meet the other requirements (homelessness, having a disability, etc.).

## ***Substance Abuse***

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HUD-supported rental properties must use a lease agreement modeled on a HUD template. This template requires that applicants agree not to possess, use, etc. any illegal drugs while living on the property (or commit any violent criminal acts). The landlord or program administration can evict anyone who violates this clause. There is no exclusion based on a history of illegal drug use or a drug-related conviction.

However, individual landlords and programs are free to implement their own additional policies about substance abuse. Because these policies will be organizational, individuals and service agencies can probably appeal to the owners for exceptions for specific individuals.

## ***Application Process***

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A person seeking help through HUD programs should contact the local field office or HUD Public Housing Authority to discuss local resources, eligibility, and availability. Once they have located a possible housing option, they will apply directly at the housing facility – apartment complex, landlord office, etc.

The application process is approximately the same as applying for any apartment, although there is an additional step of documenting low income status.

The local field office or Public Housing Authority can help with applications for more specialized programs such as Housing Choice Vouchers or Shelter Plus Care.

## ***Insider Tips/Comments***

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- When applying, documentation is important. Contact the agency (or look online) for a detailed list of the documentation you need for your application. Most will require:
  - A photo ID, such as a driver's license or state identification card
  - Pay stubs (if you work) for the last two months, to document earned income
  - Documents for unearned income, including SSI, SSDI, Veterans benefits, child support, alimony, unemployment, retirement, etc.
- You will be asked to provide references on your application, and the housing authority will probably contact those references.
  - Contact your references to make sure they know you are listing them and that your contact information is correct.
- Contact your local housing agency to find out how long the wait list is. This will vary depending on demand and availability in your community.
- Once you have applied, been found eligible, you will probably be put on a wait list for available housing. Be sure to give the agency an accurate local address and/or phone number, and be sure to update it if there is any change. Once a unit becomes available, you do not want to take a chance of missing the notification.

- Periodically, agencies will "purge" or clean their wait lists of people who may have moved on. The agency will send notices asking each person to contact and confirm their continued interest, and will remove anyone who does not reply. This is another reason it is important to keep your address current with your local agency.

## ***Typical Timeline***

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The most significant part of the timeline is often the wait list for available housing after a person has applied and been found eligible. Housing authorities can usually determine a person's eligibility and subsidy amount within a week or two. Once that is done, application to specific housing units takes a week or so, much like any apartment application. Then the person may go on the wait list. The length of time on the wait list can vary tremendously from place to place. Typically the wait is around 60 days, but in some crowded metro areas, it may be as much as five years. It is worth contacting your housing authority to find out how long the average wait is.

## ***Contact Information***

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### Regional or National:

- [National listing of HUD-funded multifamily rentals for people with disabilities](#)

### State:

- [Missouri Affordable Housing Locator](#) – An online search tool provided by the Missouri Housing Development Commission (a state-run financing agency for developers of low-cost housing)
- [HUD web page of Missouri Public Housing Authorities](#)
- [HUD web page of Missouri homeless resources](#)

### Local:

- [Continuum of Care programs in Missouri](#) (Homeless Missourians Information System listing)

## ***Web links for Independent research***

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- [Homeless Veteran Resources](#) (National Resource Directory website)
- [Disability.gov housing resource search tool](#)
- **HUD Housing Aggregators** – there are some websites which act as central resources for locating low-cost housing options in specific states, cities, or counties. These are usually funded through contracts with state or county agencies and are free to the public. Two are listed below, but there may be others.
  - [SocialServe.com](#) - extensive national coverage, but not total. MO coverage is modest. NE & KS coverage is good. No IA coverage.
  - [GoSection8.com](#) – extensive national coverage, but not total.

- [Resource Center on 811 Disability Supportive Housing](#) – from TAC (Technical Assistance Collaborative), a national nonprofit policy technical assistance group focused on poverty, disabilities, and housing.
- [HUD page on Rental Assistance and finding HUD Housing in your area](#)
- [MO Disability.gov housing resources](#) – Missouri Governor's Council site
  - [Guide to Missouri Disability Housing](#) – Missouri Governor's Council on Disabilities, 2008, posted on MO DMH website
- [Missouri DMH Housing Resources Site](#)

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This publication was funded by the Missouri Department of Mental Health, Division of Behavioral Health contract #AOC13380075. Accuracy of the information contained in the document is the sole responsibility of the authors.

This publication was produced under the auspices of the Region 7 TACE Center at the University of Missouri, which is funded by a grant from the Department of Education. The contents do not necessarily represent the policies of the Department of Education, and users should not assume endorsement of the contents by the Federal Government.