

Public Housing

Quick Look: Public housing government programs allow individuals and families with low incomes to pay rent according to their income and family size. The housing must also meet certain standards to make sure the property is safe.

Who oversees public housing?

A **Public Housing Agency (PHA)** is a government entity that is authorized to oversee and address issues related to low-income housing. PHAs are administered locally and receive funds through the **U.S. Department of Housing and Urban Development (HUD)**.

To find a local agency in any state, see [PHA Contact Information](#).

For a list of local agencies in Indiana, see [Indiana PHA Contact Information](#).

What public housing program options are available?

The three main public housing program options are:

- (1) **Section 8 Housing Choice Voucher (HCV):** Participants select privately-owned housing that accepts HCVs. Participants pay about 30% of their monthly adjusted income for rent and utilities. The housing must meet certain health and safety standards. This voucher can transfer with the participant to another residence, including one in another state. See [HUD Housing Choice Vouchers Fact Sheet](#).
- (2) **Public Housing:** This is a government-owned property, such as an apartment building. It is designated for eligible low-income earners, the elderly, and persons with disabilities. Rent is based on income. If the individual/family moves, the rent amount does not transfer to the next property. Also, participants may qualify for public housing in one community and not in another due to the way the income limits have been determined for each area. See [HUD's Public Housing Program](#) for more information.
- (3) **Project-Based Section 8 Housing:** Certain units in privately-owned and operated housing projects are designated as Section 8 Housing. Subsidies make these units affordable. Participants pay about 30% about of their monthly adjusted income for rent and utilities. If the individual/family moves, the subsidy does not transfer – it stays with the unit.

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Obtaining Public Housing

Public housing applicants must be U.S. citizens or have eligible immigration status and have low income, with exact income amounts determined according to the program for which they are applying. In Indiana, participants apply to an open waitlist at the [Indiana Housing and Community Development Authority](#).

Once selected from the waitlist, an application needs to be completed. Contact the local PHA office. See [Indiana PHA Contact Information](#). Sometimes there may be preferences given to those on the waitlist such as those who are elderly, homeless, or living in substandard housing.

Your local agency will guide you step-by-step through the process in your county.

Other Possibilities

Some landlords may offer their properties at a reduced rate without being associated with a government program. You may want to check with your community's local government offices to see if this is an option where you are living. They may keep a list of low-income housing options or direct you to non-profit agencies with a list of resources or contacts.

At [IndianaHousingNow.org](#), individuals can look for a new home, find information about rental assistance programs, and find out other information on a host of housing-related topics. These topics are all accessed by clicking on the arrow at the end of each blue bar on the home page. To locate housing, use the green box titled "Find your new home," following the prompts.

Discrimination

The Fair Housing Act prohibits discrimination in housing and housing-related transactions for persons who have a disability. Section 504 of the Rehabilitation Act prohibits discrimination in any program or activity receiving federal financial assistance. Titles II and III of the Americans with Disabilities Act (ADA) prohibit disability discrimination related to state and local government services and public accommodations.

Examples of Reasonable Accommodations and Modifications

- Allowing [Assistance Animals](#) when there is a no pets policy
- Putting in grab bars for the shower
- Assigning a ground floor unit to a tenant

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- Adjusting a rent due date to coincide with an income assistance check

For a list of ideas provided by HUD, see [HUD Accommodation Examples](#).

HUD Resources

For advice on housing concerns, find a HUD-approved housing counseling agency at [Housing Counseling Services](#) to discuss your concerns or call (800) 569-4287.

For all current housing programs available through HUD, please see [Programs of HUD](#).

Other Resources

Indiana Township Trustees: These elected officials assist families in need by helping them connect with resources in their communities to get families' needs met. Applicants for assistance from a township trustee must demonstrate that they have put forth effort to meet these needs and have exhausted all other possibilities. Check with your local township for more information.

Important Links

- **PHA Contact Information**
www.hud.gov/program_offices/public_indian_housing/pha/contacts
- **Indiana PHA Contact Information**
www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IN.pdf
- **HUD Housing Choice Vouchers Fact Sheet**
www.hud.gov/topics/housing_choice_voucher_program_section_8
- **HUD's Public Housing Program**
www.hud.gov/topics/rental_assistance/phprog
- **Indiana Housing and Community Development Authority**
www.waitlistcheck.com/IN1806
- **IndianaHousingNow.org**
www.indianahousingnow.org/
- **Assistance Animals**
www.hud.gov/program_offices/fair_housing_equal_opp/assistance_animals

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- HUD Accommodation Examples
www.hud.gov/sites/dfiles/FHEO/documents/RA-RM_Website_Examples.pdf
- Housing Counseling Services
hud4.my.site.com/housingcounseling/s/?language=en_US
- Programs of HUD
<https://www.hud.gov/hudprograms>

Sources: www.hud.gov and www.indianahousingnow.org. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information Network**
812-855-6508 | www.iidc.indiana.edu/cclc

Indiana's Work Incentive Planning and Assistance Program
North/Central: 855-641-8382 | Southern: 502-548-4492