



**East Bay Regional Case Manager's Meeting + PrEP Navigators Meeting  
Thursday, December 7th, 2023 |**

**Factors to Consider: Qualifying for Permanent Subsidized/Affordable Housing**

**Buildings where all units are federally subsidized and the rent is 30% of the tenant's income:**

- Developments that are subsidized by older HUD programs for seniors or persons with disabilities
- Developments that are exclusively HOPWA-funded
- Public Housing
- Permanent Supportive Housing

**Buildings developed and operated using Low Income Housing Tax Credits that contain a small number of units that are federally subsidized. Common sources of subsidies:**

- Project Based Voucher (PBV) Program
- HOPWA units with or without PBV funding
- MHSA (Mental Health Services Act) units with or without PBV funding
- HUD-VASH (serves homeless Veterans)

**Types of Affordable/Subsidized Housing:**

Senior Housing:

- Applicant must be at least 62 as of the date of application (some buildings also require that the co-tenant (spouse, partner) be at least 45 years old.
- Some senior buildings, often referred to as "near-senior" buildings, have an age limit of 55 years old as of the date of application. These properties often have units set aside for persons who have are experiencing homelessness, or are at imminent risk of losing their housing.
- Depending on the HUD program, people who are over 18 and living with a disability will often qualify for certain senior housing properties. Usually, the type of disability will be specified, e.g., the non-senior applicant must be living with a mobility impairment that necessitates design modifications to the apartment.

Housing for Persons with Disabilities:

- No age restriction, but applicant must have a medically documented disabling condition in accordance with federal law. Applications usually ask for contact information for the medical provider who could verify the disability.
- Units in these buildings will usually have design modifications to accommodate various disabilities.
- Some buildings will have a requirement that an applicant have a specific disability, e.g. hearing or vision impairment, a developmental disability, etc. These buildings will usually have on-site support staff to provide case management.

Family Housing:

- No age restrictions, other than that the applicant must be 18 years old or legally emancipated.
- The term "family," as used by HUD refers to families with minor and/or adult children, person(s) living with a disability, unrelated adults in a long-term relationship, and single adults.

**Household Size, Size of Unit and HUD Occupancy Standards:**

HUD Occupancy Standards link the number of people in the applicant/tenant's household to the size of the unit they are allowed to occupy. Unless there is an approved Request for Reasonable Accommodation in place, the following standards apply:

- A studio apartment may be occupied by 1 or 2 persons,
- A one-bedroom apartment may be occupied by 1, 2, or 3 persons,
- A two-bedroom apartment may be occupied by at least 2 persons but no more than 5 persons,
- A three-bedroom apartment may be occupied by at least 4 persons but no more than 7 persons, etc.



### **Income and Rent:**

In all affordable or subsidized housing, the amount of rent paid is based on the household's income. Eligibility is determined based on minimum and maximum income amounts that are tied to the Area Median Income for the metropolitan area (we are in the Oakland-Fremont Metro area).

### HUD-Subsidized Rent:

- For units that are subsidized with Project Based Vouchers, an applicant's annual income at admission cannot exceed 50% of the median income for the area (AMI), currently \$51,800 for a household of 1 person. At 50% of AMI, a household is considered to be "low income". (The median income for a 1-person household in Alameda County is about \$103,000 as of May 2023).
- Because of program regulations that are specific to HOPWA, applicants for HOPWA units must be "very low income" and cannot have an annual income at admission that exceeds 30% of the area median income, currently \$31,080 for a household of one person.
- HUD-subsidized units do not require a minimum income, but applicants/tenants without a documented income are charged a minimum flat rent of \$50 per month.
- All HUD-subsidized units use 30% of the household's adjusted monthly income as the starting point for calculating rent, with allowances for tenant-paid utilities and tenant-furnished appliances determining the final rent amount.
- Security deposits are generally equal to one month of the tenant's rent portion, but a growing number of buildings now require a flat-rate security deposit of at least \$500.
- If a tenant's rent increases after they move in, they will continue to be income-eligible until the subsidy amount eventually equals zero.

### Low Income Housing Tax Credit (LIHTC) Rent:

- Rent amounts in LIHTC units/buildings are based on the size of the unit (number of bedrooms), the number of people in the applicant's household, and corresponding percentages of AMI, which are calculated annually by HUD and the State of California. The dollar amounts on the AMI chart are maximum incomes at move-in.
- Units within an LIHTC building will have income requirements based on specific percentages of AMI. A typical building might have nine 2-bedroom units at 35% AMI, seven units 2-bedroom units at 40% AMI, five 3-bedroom units at 35% of AMI, etc. To qualify for an LIHTC unit, an applicant must have an annual income that falls between the minimum and maximum limit for the relevant percentage of AMI.
- Example: A household of 2 persons applying for a 2-bedroom unit at 50% AMI would need to have an annual household income between \$38,160 and \$59,200. Their rent would be \$1,590. A household of one person applying for a 1-bedroom unit at 50% AMI would need to have an annual income between \$22,152 and \$51,800 and their rent would range from \$932 to \$1,339.
- Security deposits are generally equivalent to one month's rent.

### Set-Asides and Preferences:

- Subsidized and affordable housing properties often contain units that are set aside for specific populations. Examples include people coming from homelessness, people at risk of homelessness, transitional age (TAY) youth, survivors of domestic violence, veterans, etc.
- Preferences are usually granted to applicants displaced by fire, natural disaster, or City actions such as building demolitions, and to people who live or work in the city where the property is located.
- Written verification of eligibility for set-asides and preferences must be provided at the time of the interview.