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LOW INCOME PUBLIC HOUSING

What is Public Housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all types, from single family houses to high-rise apartments for the elderly. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents with rent they can afford.

Who is eligible?

Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) your gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

HAs use income limits developed by HUD. Income limits vary from area to area, so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size.

How do I apply?

If you want to apply for public housing, contact your local HA. If you have trouble contacting the HA, contact the local HUD Field Office. West Tennessee is served by the Memphis Field Office, (901) 544-3367. You can find contact information for your local HUD Field Office at <https://www.hud.gov/>.

How does the application process work?

The HA will collect information about your income, assets, and family composition. The HA will verify this information with other agencies, your employer, and bank, and will use the information to determine if you are eligible and the amount of your housing assistance payment.

Will I need to produce any documentation to the Housing Authority?

Yes, the HA representative will request whatever documentation is needed (like birth certificates and tax returns) to verify the information on your application. The HA will also rely on information from your employer. You will be asked to sign a form to authorize release of information to the HA.

When will I be notified?

Acknowledgements & Disclaimer: This project is funded through a grant awarded by the Davidson County Chancery Court, Part III, from the Senior Trust/Elder Trust settlement (Case No. 11-1548-III) and through a contract administered by the Tennessee Commission on Aging and Disability. Fact Sheets are for information only and not intended to replace legal advice. If you need legal help, call WTLS at (800) 372-8346, or seek the help of a private attorney.

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HA must provide written notification. If the HA decides that you are eligible, your name will be put on a waiting list, unless the HA is able to help you immediately. Once your name is reached on the waiting list, the HA will contact you. If the HA decides you are not eligible, the HA must say why and, if you wish, you can ask for an informal hearing.

Will I have to sign a lease?

If you are offered a house or apartment and accept it, you will have to sign a lease with the HA. You may have to give the HA a security deposit. You and the HA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the HA's responsibilities as a landlord.

Are there any selection preferences?

Sometimes there are selection preferences. Giving preference to specific groups of families enables an HA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the resources available, long waiting periods are common. A HA may close its waiting list when there are more families on the list than can be helped in the near future.

Each HA has the discretion to set preferences to reflect needs in its own community. These preferences will be included in the HAs written policy manual. You should ask for their preferences, so you will know if you qualify for a preference.

How is rent determined?

Your rent, which is the Total Tenant Payment (TTP), is based on your family's gross annual income less deductions. HUD allows HAs to exclude from annual income the following: \$480 for each child; \$400 for any elderly family or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities.

The formula used in determining the TTP is the highest of the following:

- 30% of the monthly adjusted income (annual income less deductions);
- 10% of monthly income;
- Welfare rent, if applicable; or
- A \$25 minimum rent or higher amount (up to \$50) set by an HA.

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