

# STEPS TO FIND AFFORDABLE HOUSING



*“Affordable Housing gives you the opportunity to change your life”*

—Stacy O’Neil  
Resources for Community  
Development Resident

Finding a great, affordable place to live can be a challenge; the tips below can help. EBHO’s member organizations are dedicated to providing permanently affordable, high-quality housing. Call 2-1-1 or the organizations listed on pages 24 and 25 for more information.

## 1. Learn about different types of affordable housing

### Non-profit housing

Non-profit housing developments offer well-designed and well-managed homes like the properties on pages 27–31. Tenants are carefully screened. Some non-profits offer services on-site, such as youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 24 and visiting their websites.

### Section 8

#### (Housing Choice Voucher Program)

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local government agencies and housing authorities. A Section 8 voucher helps close the gap between rent and your income. Seek out landlords who accept vouchers; many of them find that the program allows competitive rents and prompt rental payments. Though it’s difficult to obtain a Section 8 voucher, it’s worth getting on the waiting list. Contact your local housing authority for more information (see page 25).

### Public housing

Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact your local housing authority on page 25 for information.

### Affordable homeownership

Renting is a great option for many families. If you are ready to think about buying a home, contact your city’s housing department and the organizations on page 25 about home-buyer assistance programs, or foreclosure counseling if you are struggling with your mortgage payments.

## 2. Get your finances and credit ready

### The credit check

Many landlords run credit checks and will not rent to applicants with credit issues. Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you’ve taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to



pay through proof of employment, a higher security deposit, or a co-signer.

If you need help with credit, contact a credit counseling agency (see page 25).

### The security deposit

If the security deposit is a challenge, there are programs that can help you pay move-in costs—see page 25. Some landlords are also willing to accept a deposit in installments.

### Savings and budgeting

Make sure that you can afford transportation, childcare, health care and other costs along with rent. The agencies on page 25 can help you with managing your finances and creating a savings plan.

## 3. Check to see if your income qualifies

Because affordable housing is reserved for people with lower incomes, your gross income must fall within a certain eligible range (see the income chart on page 4 for examples of ranges). All sources of income and assets are taken into consideration. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.

## 4. Identify your housing needs and preferences

Think about the location and amenities that are best for you, be flexible and consider several cities to increase your chances of finding the right place.

Non-profit housing is often targeted to certain populations:

- **Senior:** Generally, you or your spouse must be at least 62 years old to qualify. Children are usually not allowed.
- **Special needs:** You must have a condition such as a mental, physical, or developmental disability.
- **Family:** You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together but are not necessarily married.
- **Transitional or supportive:** Housing for people emerging from homelessness or in need of special services.

Identify how many bedrooms you need. Generally, two persons must share a

bedroom unless there is a medical reason requiring separate bedrooms. For example, a couple would apply for a one-bedroom apartment, while a family of five could apply for three bedrooms. If you are undocumented or if you have a criminal record, you may encounter challenges in qualifying for federally-funded housing. However, non-profit and community-based housing organizations can inform you about your options.

## 5. Contact non-profit developers and apply

- Check the websites of non-profit developers on page 24 often.
- Call them and ask for a list of properties, including those in development. If they have an interest list, have your name placed on the list for properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you have submitted your applications, let each property know if you move or change your phone number. In order to remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.

**Apply to as many affordable housing properties as you can. Be persistent, don't get discouraged, and advocate for more affordable housing in your community!**

For resources to help you find affordable housing, see page 25.

