#### What is subsidized housing?

The government pays for part of a family's rent when they live in subsidized housing. The most common types of subsidized housing are Section 8 and Public Housing.

# What is the difference between Public Housing and Section 8?

Public Housing is owned and operated by the government. It is usually apartment complexes.

There are two common kinds of Section 8. The first is tenant-based Section 8. Tenant-based Section 8 gives you a "voucher" which can be used for any kind of housing (house, apartment or condominium) and with any landlord that is willing to accept it.

Project-based Section 8 is a privately owned apartment complex where some or all of the units are for Section 8 tenants. If you don't know which kind of Section 8 you receive, contact the agency that approved you for Section 8.

### How much rent will I have to pay?

If you live in public housing or receive Section 8, your rent is generally 30% of your income. Certain expenses are deducted from your income. You may be charged a minimum rent set by the housing program even if you have little or no income. The minimum rent can be up to \$50.

## What deductions can be taken from my income to reduce my rent?

There are three kinds of earnings that can be deducted from your income:

- earnings received as part of a training program,
- earnings received as part of subsidized employment, and
- earnings used to pay for childcare.

There are also deductions for children, elderly or disabled people in the household, and for some medical expenses. These things should be deducted from your family's gross income *before* calculating your rent.

### What if I can't afford minimum rent?

You may not have to pay minimum rent if you have one or more of these hardships:

- ◆ You just lost your job or your public benefits (like TANF or SSI),
- ♦ You applied for public assistance, but you are not yet receiving it, or
- ♦ You are being evicted or are at risk of

being evicted for not paying the minimum rent.

If any of these conditions apply to you, your rent is reduced to "\$0." However, if the hardship is temporary, you will stop paying minimum rent only for a while and you will have to repay the minimum rent at a later time.

#### Will my rent go down if I lose my welfare benefits?

If you live in public housing, or you live in tenant-based Section 8, your rent will not go down *if* you lose your welfare benefits for failure to do welfare work requirements or a self-sufficiency program. However, your rent can go down if you lose your welfare benefits because your time limit has passed.

If you live in project-based Section 8, your rent will go down if your income goes down, no matter what the reason.

## What if I don't agree with the amount of rent I am being charged?

You can appeal to the agency if you disagree with your rent. You can also contact a private attorney or Indiana Legal Services for help.

What are my responsibilities if I live in subsidized housing?

Pay your part of the rent on time and report all changes in income, source of income, family size, and resources as soon as possible. You also must follow the other terms of your lease.

What can I do if the Public Housing Authority tries to evict me?

You can ask for an informal hearing. You should also contact a private attorney or Indiana Legal Services for help. Your housing will continue through the informal hearing process.

What can I do if my Section 8 or private landlord wants to evict me?

You should contact a private attorney or Indiana Legal Services for help. You should try to avoid an eviction, because it can make it hard to get subsidized housing, or to find a private landlord willing to rent to you.

Where do I go to apply for subsidized housing?

Contact your local Public Housing Authority or Community Action Program (CAP) Office. To Submit an Application for Legal Assistance, Call ILS INTAKE:

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Anderson:	Bloomington:
1-877-323-6260	I-877-323-6260
Evansville:	Fort Wayne:
1-877-323-6260	1-877-323-6260
Gary:	Hammond:
(219) 886-3161	(219) 853-2360
Indianapolis:	Lafayette:
(317) 631-9410 or	(765) 423-5327 or
1-800-869-0212	1-800-382-7581
New Albany:	South Bend:
(812) 945-4123 or	(574) 234-8121 or
1-800-892-2776	1-800-288-8121

If you are not sure which office serves your area, dial 1-877-323-6260

#### **Subsidized Housing**

Prepared by:

Indiana Legal Services, Inc.

This is for information only. It is <u>NOT</u> legal advice. For legal advice, contact an attorney or a Legal Services office.

The production of this pamphlet is made possible by a grant from the Indiana Bar Foundation.

On the web at: http://www.indianajustice.org

Last Revised 05/2002 Special Code: 061

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