

What Is the Public Housing Agency and How Can It Help You?

Fox News, Published September 13, 2016, Realtor.com

What is the Public Housing Agency? It's a place where people struggling to afford a roof over their heads can get some relief. This government agency is charged with providing "decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities," according to the U.S. Department of Housing and Urban Development.

Established by the federal government in the 1930s at the height of the Great Depression, the Public Housing Agency provides homes of all shapes and sizes -- from single-family houses to high-rise apartments -- to those who qualify.

Currently approximately 1.2 million individuals and families live in public housing units, paying rent that's way below market rates or, in certain circumstances, living for free.

What can the Public Housing Agency do for me?

The Public Housing Agency is actually a network of 3,300 local authorities, all of which offer services such as the following:

Rent assistance: Programs like Section 8, where the government issues vouchers to pay a portion of an eligible person's rent, are administered through your local Public Housing Agency.

Info on availability of subsidized housing: Since your local Public Housing Agency is deeply involved in providing technical and professional assistance in planning, building, and managing subsidized housing developments, it will likely have the most up-to-the minute info on where affordable, subsidized housing can be found, and how long the waiting list is to get in.

Do you qualify for public housing? How to find out

Your eligibility is based on annual gross income (typically individuals earning less than 80% of the median for that area qualify for some kind of assistance) and whether you qualify as elderly or a person with a disability. The agency will also check your references to make sure you have a track record as a good tenant. Any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment (such as illegal drug use) will be denied admission.

Once you apply, don't pack your bags just yet. Instead, prepare for what could be a long wait before you move in. Because here's the reality: There simply aren't enough funding and resources to help everyone who applies.

"You could be on a waiting list to receive these benefits for *years*," says **Alan Greenlee**, executive director of the Southern California Association of Non-Profit Housing.

That said, the wait varies dramatically by area and could be much shorter, so check into the local backlog. And even if a house isn't available immediately, your local Public Housing Agency has plenty of other info and tools that can come in handy for anyone who's willing to help themselves. To find a Public Housing Agency in your area or more information, go to HUD.gov.