

TYPES OF RENTAL HOUSING AND ASSISTANCE AVAILABLE TO PEOPLE WITH DISABILITIES: A COMPARISON

Access to Independence Inc. 301 S. Livingston St. Ste. 200 Madison, WI 53703

(608) 242-8484 (V) (608) 242-8485 (TTY) 1-800-362-9877 (Toll Free) or visit us on the web at <http://acesstoind.org>

HOUSING TYPE	RENT RANGE	ADVANTAGES	DISADVANTAGES	WHERE TO FIND
Public Subsidized Housing (Sometimes called “low income” or “Section 8” housing.)	30% of adjusted gross income, must meet certain income limits.	Affordability. Cost of most accessibility modifications covered by the Housing Authority.	Long waiting lists. Segregates people with disabilities. “Project-based,” means tenant loses the assistance when they move out.	Local Public Housing Authorities (PHAs.) Ask for a list for the county where you want to live or visit one of the Web Sites listed below.
Public Rent Assistance (Section 8 Voucher Program)	Between 30% and 40% of adjusted gross income, must meet certain income limits.	Affordability. “Tenant-based,” means that rent subsidy can move with the tenant.	Long waiting lists, (sometimes closed.) Not all landlords accept. Limits on amount of rent covered.	Local PHAs. Ask for a list for the county where you want to live or visit one of the Web Sites listed below.
Privately Owned Subsidized Housing (Private owners contract with the Government.)	30% of adjusted gross income, must meet certain income limits.	Affordability. Cost of most accessibility modifications covered by the owner.	Same as Public Subsidized, but may have shorter waiting lists.	Ask for a list for the county where you want to live or visit one of the Web Sites listed below.
Affordable Housing Tax Credit Program (Section 42 – Private owners receive tax credits to keep rents lower.)	Rents are somewhat lower than regular market rents, tenants must fall within certain income limits.	Many newer properties with a high degree of accessibility. Somewhat lower rents. Must accept Section 8 Vouchers.	Income must fall within certain limits based on County Median. Rents not always low enough to be affordable to people on SSI-SSDI.	Ask for a list for the county where you want to live, or visit one of the Web Sites listed below.
Privately Owned, Market Rate Housing	Variable depends on size, location, age, condition, etc.	Flexibility, choice. Can be affordable with Section 8 Voucher.	High rents, minimum income requirements. (Many owners want income to be at least 3 times the rent.)	Newspapers, rental magazines, Tenant Resource Center (TRC) weekly list, yard signs, etc.

To find local lists of available accessible and/or affordable housing, you can also visit the following web sites:

The Tenant Resource Center, Housing Help Desk, at <http://www.tenantresourcecenter.org>

Wisconsin Front Door Housing at <http://www.wifrontdoorhousing.org/>

Don’t have access to a computer? Visit your local Public Library, or make an appointment to use a computer at Access to Independence.