

## Arc Guide to Subsidized Housing

The federal government provides subsidized housing. This is often with help from states and counties. Subsidized housing helps people afford a place to live.

Subsidized housing is money to help pay your rent.

- This will pay 60% to 70% of the total monthly cost of your rent. You will pay 30% to 40% of your monthly income to pay for your rent.

There may be a waiting list to receive subsidized housing.

### Qualifications

- Low-income
- Low-income is defined by the government authority that provides the subsidy.
- Varies depending on where you live in the state and what kind of subsidized housing you want

### Subsidized Housing Programs

#### Project-based Section 8

- Helps you pay your rent.
- Pays 70% of the total monthly cost of your rent.
- You will pay 30% of your monthly income towards the monthly cost of your rent.
- Is only for the building where you are renting.
- You will not continue to receive this money if you move out of your building.

#### Section 8 Housing Vouchers

- Helps you pay your rent in a market rate unit.
- The federal government must agree the rent meets the standard for fair market rent.
- The landlord must agree to accept the federal government subsidy. The landlord must follow the government rules for the apartment you want to rent.
- Pays 60% to 70% of the total monthly cost of your rent.
- You will pay 30% to 40% of your monthly income towards the total monthly cost of your rent.
- The voucher money from the federal government is assigned to you.

- You will continue to receive this voucher money from the government to help you pay rent even if you move. You must move to an apartment that accepts this voucher.

### **Public Housing**

- Run by local public housing authorities or local [housing and redevelopment authorities](#).
- Helps you pay your rent.
- Pays 70% of the total monthly cost of your rent.
- You will pay 30% of your monthly income towards the total monthly cost of your rent.
- The money from the federal government is attached to the building where you are renting.
- If you move out of your building, you will not continue to receive this money from the government to help you pay rent.

### **Section 42 Housing**

- Uses tax credits to assist the owner in building the housing.
- The landlord is required to set rent a little lower than market-rate housing.
- You will have to meet the Section 42 income guidelines to rent in a Section 42 building.
- The building will have information about the income guidelines.
- Section 42 buildings will accept the Section 8 voucher.

### **Market-Rate Housing**

- Market-rate housing is not subsidized, unless you have a voucher.
- You will not receive money to help you pay your rent.
- You will be responsible for the entire monthly rent.

### **Resources**

[Housing Link](#): information and assistance for finding subsidized housing  
[Housing Benefits 101](#)

**For more information or advocacy services, contact The Arc Minnesota at 833.450.1494 or visit [www.arcminnesota.org](http://www.arcminnesota.org). (Please note: *This document is not legal advice. No information should replace the advice of an attorney.*)**

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