

## Louisiana Housing Program Overview

	<b>Permanent Supportive Housing (PSH) / Section 811</b>		<b>Public Housing</b>	<b>Housing Choice Voucher (Section 8)</b>
<b>Program Overview</b>	<ul style="list-style-type: none"> <li>Programs available through Office of Aging and Adult Services (OAAS)</li> <li>Offers permanent subsidized rental housing and support services for people with long-term disabilities who are at risk of homelessness or institutionalization without supports.</li> <li>Participants pay 30% of their monthly income on rent.</li> <li>Tenancy support services are included at no additional cost.</li> <li>Services depend on the needs of the residents.</li> <li>Waiting lists prioritized by level of need</li> <li><a href="#">PSH Fact Sheet</a></li> </ul>		<ul style="list-style-type: none"> <li>Housing offered through your local Public Housing Authority (PHA)</li> <li>Housing units owned and maintained by the local PHA and have locations to accommodate those with disabilities</li> <li>Number of units reserved for those with disabilities determined by PHA and varies</li> <li>Waiting lists for assistance vary by location</li> <li>PHA has authority to prioritize wait list</li> <li><a href="#">HUD's Public Housing Program</a></li> </ul>	<ul style="list-style-type: none"> <li>Program to assist very low-income families, the elderly, and people with disabilities afford decent, safe, and sanitary housing in the private market</li> <li>Vouchers administered by the local Public Housing Authority (PHA)</li> <li>Tenant responsible for locating qualifying housing</li> <li>Tenant pays approximately 30% of their monthly adjusted gross income for rent and utilities. Remainder paid to landlord by PHA</li> <li>Waiting lists for assistance vary by location</li> <li>PHA has authority to prioritize wait list</li> <li><a href="#">Housing Choice Vouchers Fact Sheet</a></li> </ul>
<b>What is Provided</b>	<ul style="list-style-type: none"> <li>Assistance developing life skills such as money, medication management, self-care, and transportation</li> <li>Social support and individual counseling</li> <li>24-hour crisis intervention and emergency services</li> </ul>		<ul style="list-style-type: none"> <li>Rental assistance to low-income and moderate-income families and individuals</li> </ul>	<ul style="list-style-type: none"> <li>Rental assistance for very low-income families and individuals in the private sector</li> </ul>
<b>Who Qualifies</b>	<p style="text-align: center;"><b>PSH</b></p> <ul style="list-style-type: none"> <li>An adult member of the household who has significant, long-term disability</li> <li>Receiving certain Medicaid Services</li> <li>Needs support services</li> <li>Meet low-income requirements</li> <li>Individuals must live in the GO ZONE (Regions 1-5 &amp; 9-10 or areas affected by Hurricanes Katrina &amp; Rita)</li> </ul>	<p style="text-align: center;"><b>Section 811</b></p> <ul style="list-style-type: none"> <li>An adult member of the household, between the ages 18 – 61, who has significant, long-term disability</li> <li>Receiving certain Medicaid Services</li> <li>Needs support services</li> <li>Meet low-income requirements</li> <li>Primarily offered in North Louisiana (Regions 6-8) but not limited to these regions.</li> </ul>	<ul style="list-style-type: none"> <li>Households that fall in the low income limit (80%) and very low income limit (50%) of median income for the parish or area where they choose to live (set federally by HUD). Income limits vary by area.</li> <li>U.S. Citizenship or be a Non-Citizen with eligible immigration status.</li> <li>Children under 17 years of age must attend school according to state law</li> <li>Satisfactory past rental history</li> <li>Other eligibility requirements may be set by the local PHA</li> </ul>	<ul style="list-style-type: none"> <li>Annual gross income should not exceed 50% of the median income for the area in which the family chooses to live.</li> <li>U.S. Citizenship or be a Non-Citizen with eligible immigration status.</li> <li>Other eligibility requirements may be set by the local PHA</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>844-698-9075</li> <li><a href="mailto:pshapplications@la.gov">pshapplications@la.gov</a></li> <li>Application found <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>844-756-1562</li> <li><a href="mailto:811.PRA@la.gov">811.PRA@la.gov</a></li> <li>Application found <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>Call the Public and Indian Housing Information Resource Center at 800-955-2232 or click <a href="#">here</a> to find the PHA nearest you.</li> </ul>	<ul style="list-style-type: none"> <li>Call the Public and Indian Housing Information Resource Center at 800-955-2232 or click <a href="#">here</a> to find the PHA nearest you.</li> </ul>

<b>USDA Rural Housing Service</b>			
	<b>Single-Family Housing Direct Loans</b>	<b>Single-Family Housing Loan Guarantee</b>	<b>Single-Family Housing Repair Loans &amp; Grants</b>
<b>Program Overview</b>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development</li> <li>Assists low and very low income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance</li> <li>This is a type of subsidy that reduces the mortgage payment for a short time</li> <li>Amount of assistance determined by adjusted family income</li> <li><a href="#">Fact Sheet</a></li> </ul>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development</li> <li>Assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas</li> <li>Applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area</li> <li>The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers</li> <li><a href="#">Fact Sheet</a></li> </ul>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development.</li> <li>Provides loans to very-low-income homeowners to repair, improve, or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards</li> <li><a href="#">Fact Sheet</a></li> </ul>
<b>Who Qualifies</b>	<ul style="list-style-type: none"> <li>Adjusted income at or below the applicable low-income limit for the area where they wish to buy.</li> <li>Willingness and ability to repay debt</li> <li>Be without decent, safe, sanitary housing</li> <li>Unable to obtain a loan from other resources</li> <li>Agree to occupy property as permanent residence</li> <li>Legal capacity to incur a loan obligation</li> <li>Be a citizen or meet noncitizen requirements</li> <li>Not suspended or debarred from participation in federal programs</li> </ul> <p><u>Property</u></p> <ul style="list-style-type: none"> <li>1800 square feet or less</li> <li>Not have market value in excess of the applicable area loan limit</li> <li>Not have in-ground swimming pools</li> <li>Not designed for income producing activities</li> </ul>	<ul style="list-style-type: none"> <li>Meet income eligibility</li> <li>Agree to occupy property as permanent residence</li> <li>Be a U.S. citizen, U.S. non-citizen national, or qualified alien</li> <li>Have the legal capacity to incur the loan obligation</li> <li>Have not been suspended or debarred from participation in federal programs</li> <li>Demonstrate the willingness to meet credit obligations in a timely manner</li> <li>Purchase a property that meets all program criteria</li> </ul>	<ul style="list-style-type: none"> <li>Be the homeowner and occupy the house</li> <li>Be unable to obtain affordable credit elsewhere</li> <li>Have a family income below 50% of the area median income</li> <li>For grants, must be 62 years of age or older and not able to repay a repair loan</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>318-473-7630 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>318-473-7630 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>318-473-7630 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>

<b>USDA Rural Housing Service</b>			
	<b>Multi-Family Housing Rental Assistance</b>	<b>Multi-Family Housing Direct Loans</b>	<b>Multi-Family Housing Loan Guarantees</b>
<b>Program Overview</b>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development</li> <li>Provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent</li> <li><a href="#">Fact Sheet</a></li> </ul>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development</li> <li>Provides loan assistance to those who cannot qualify for commercial credit for the sole purpose of constructing, improving, and purchasing multi-family rental housing for low-income, elderly, or disabled individuals and families in rural areas</li> <li><a href="#">Fact Sheet</a></li> </ul>	<ul style="list-style-type: none"> <li>Offered through the U.S. Department of Agriculture (USDA) - Rural Development</li> <li>Works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns</li> <li><a href="#">Fact Sheet</a></li> </ul>
<b>Who Qualifies</b>	<ul style="list-style-type: none"> <li>Project owners as part of their Rural Renting Housing or Farm labor Housing new construction financing applications</li> <li>Projects must be established on a nonprofit or limited profit basis</li> <li>Rental Assistance can only be provided for apartments in new or existing Rural Rental Housing and Farm Labor Housing financed properties</li> <li>Properties with very low-income tenants receive first priority</li> </ul> <p><u>Eligible Residents</u></p> <ul style="list-style-type: none"> <li>Low-income tenants (50-80% of area median income)</li> <li>Very low-income tenants (50% of area median income)</li> </ul>	<p><u>To Qualify for Financing</u></p> <ul style="list-style-type: none"> <li>Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations, consumer cooperatives</li> <li>Most state and local governmental entities</li> <li>Federally recognized tribes</li> </ul> <p><u>Eligible Residents</u></p> <ul style="list-style-type: none"> <li>Very-low income to moderate-income families or individuals</li> <li>Elderly people aged 62 or older</li> <li>Individuals with disabilities</li> </ul>	<p><u>To Qualify for Loan</u></p> <ul style="list-style-type: none"> <li>Most state and local governmental entities</li> <li>Nonprofit organizations</li> <li>For-profit organizations</li> <li>Federally recognized tribes</li> <li>Rent for unit capped at 30% of 115% area median income.</li> <li>Average rent for an entire project (including tenant paid utilities) cannot exceed 30% of 100% of area medium income, adjusted for family size.</li> <li>Complexes must consist of at least five units.</li> <li>Complexes may contain units that are detached, semi-detached, row houses or multi-family structures.</li> </ul> <p><u>Eligible Residents</u></p> <ul style="list-style-type: none"> <li>Low to moderate income families of individuals</li> </ul>
<b>How to Apply</b>	<ul style="list-style-type: none"> <li>318-473-7962 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>318-473-7962 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>318-473-7962 (State Office)</li> <li>Find your local office <a href="#">here</a>.</li> <li>For more information, click <a href="#">here</a>.</li> </ul>