



FEDERAL HOUSING PROGRAMS IN BRIEF

FEDERAL PROGRAM	Owner-Landlord	Regulator	Income Eligibility for Admission	Tenant Rent Contribution	Eviction Protection
Public Housing	Public Housing Authority (PHA)	HUD	<80% Area Median Income (AMI) & targeting 40% of new admissions @ <30% AMI	Choice of 30% of Adj. Income or flat rent; sometimes other rent formulas, incl. minimum rent <\$50	Good cause required for any termination (mid- or end-of-term)
Tenant-based Section 8 Housing Choice Vouchers (HCV) and VASH	Private for-profit or non-profit	HUD and PHA	<80% AMI; but targeting 75% of vouchers issued annually @ <30% AMI; for VASH, income <50% of AMI	usually 30% of Adj. Income, plus excess of unit rent over payment std; 40% of income cap for initial occupancy; minimum rent < \$50	Good cause required during lease term only, absent contract term or state/local law
Project-based Vouchers (PBV)	Private for-profit, non-profit or PHA	HUD and PHA administrator, unless PHA-owned	<80% AMI; but targeting 75% of vouchers issued annually @ <30% AMI includes PBVs	30% of Adj. Income; sometimes other rent formulas, incl. minimum rent <\$50	Good cause required, unless O removes unit from program, T fails FSS or is no longer eligible
HUD-Subsidized Mortgage Only (Sections 236 or 221(d)(3)BMIR)	Private for-profit or non-profit	HUD (sometimes state agency lender)	<95% AMI for Sec. 221(d)(3) BMIR, <80% AMI for Sec. 236	usually flat “budget-based” rents regulated by HUD	Good cause required for any termination (mid- or end-of-term)
Project-based Section 8 (some or all units) (including Mod. Rehab)	Private for-profit or non-profit (rarely PHA)	HUD (except PHA for Mod Rehab) or contract administrator	generally <50% AMI; targeting 40% of new admissions @ <30% AMI	30% of Adj. Income for Section 8 units; sometimes other rent formulas, incl. minimum rent of \$25	Good cause required for any termination (mid- or end-of-term)
Project-based Section 8 with HUD-subsidized or Rural Dev/Rural Hsing Serv mortgage	Private for-profit or non-profit (rarely PHA)	HUD or contract administrator	for Section 8 units, generally <50% AMI; targeting 40% of new admissions @ <30% AMI	30% of Adj. Income for Section 8 units; sometimes other rent formulas, incl. minimum rent of \$25	Good cause required for any termination (mid- or end-of-term)
Section 202 or Section 811 with Project-based Section 8 or PAC/PRAC	Generally non-profit	HUD	<50% AMI; head of household elderly or people with disabilities	30% of Adj. Income for Section 8 or PAC/PRAC units; if Section 8, sometimes other rent formulas, incl. minimum rent of \$25	Good cause required for any termination (mid- or end-of-term)
Low-Income Housing Tax Credit (LIHTC) program	Private for-profit or non-profit (rarely PHA), usually limited partnership	Dept. of Treasury/ Internal Revenue Service (IRS) and State Agency	<50%-60% AMI for LIHTC units	Flat rents at 30% of 50% AMI or 30% of 60% AMI for LIHTC units; State Agency may impose lower restrictions	Good cause required for any termination (mid- or end-of-term), per IRS Rev. Rulings and case law
HOME program	Private for-profit or non-profit	HUD; State or local government	Varies, depending upon use of HOME funds	varies, depending on use of HOME funds & other subsidies	Good cause required for any termination (mid- or end-of-term)
Continuum of Care (CoC): incl. Permanent Supportive Housing (PSH), Shelter Plus Care (S+C) and Supportive Hsing Prog (SHP) <i>(see P-B Sec. 8 above re Mod. Rehab. SRO)</i>	State or local gov’t, PHAs or certain non-profits	HUD or subcontracting CoC grantee	No income eligibility; participant must be homeless; for CoC PSH and S+C, participant must also be disabled	usually 30% of adjusted income	PSH: good cause required; S+C: consider all extenuating circumstances before terminating <i>from program</i> for serious violations; SHP: may terminate <i>from program</i> for violations
Rural Development/ Rural Housing Service (RD/RHS)* Section 515 program (may also have RD Rental Assistance or Section 8)	Private for-profit or non-profit (rarely PHA)	Department of Agriculture, RD/ RHS	Varies, usually <80% AMI if no Section 8; if Section 8, <50% AMI & 40% of new admissions @ <30% AMI	Usually flat (cost) “budget-based” rents; 30% of Adj. Income for Section 8 or Rental Assistance units	Good Cause required for any termination, mid-term or end-of-term