

Transition Truths: Housing

The housing system works to provide shelter or living spaces for the American people.

How this System Works

This system consists of the people, places, policies, and programs that work together to provide affordable housing for those whose income does not allow them to find shelter through renting or owning a home, apartment, or other private residence. They also make available emergency housing for people who are without shelter, or accessible housing for individuals with disabilities who need accommodations built in to the physical structure of their home.

People and Places

The people in this system include landlords, tenants, bankers who help people buy homes, construction and real estate workers, and policymakers. Policymakers set rules about where homes can be built, how much money can be charged, and how the homes are constructed. At the federal level, the [U.S. Department of Housing and Urban Development](#) is in charge of these activities. The places in this system include shelters, private homes or apartment buildings, publicly-funded housing units, hospitals, and prisons.

Policies and Programs

The [Housing and Urban Development Act of 1965](#) expands funds for federal housing programs and adds rent subsidies for older Americans and people with disabilities. The [Housing and Community Development Act of 1974](#) makes housing funds more flexible, and changes the rules to consider poverty and the age of available housing when deciding which communities are most in need.

The [Fair Housing Act](#) is part of the Civil Rights Act of 1968 and makes it illegal to refuse to sell or rent a dwelling to any person because of their race, color, religion, sex, or national origin. Disability was added to this list in 1988.

The [McKinney-Vento Homeless Assistance Act of 1987](#) provides for emergency shelter by assisting with operational costs. Through the Emergency Shelter Grant Program, homeless persons can access basic shelter and essential supports.

The [National Affordable Housing Act of 1990](#) helps families save for housing down payments and provides rental assistance to low-income families. The [Multifamily Assisted Housing Reform and Affordability Act of 1997](#) authorizes the Mark-to-Market program to preserve low-income rental

housing affordability and reduce the long-term costs of federal rental assistance.

The United States Supreme Court's landmark [Olmstead](#) decision in 1999 ruled that unjustified segregation of people with disabilities in institutions violates the [Americans with Disabilities Act of 1990 \(ADA\)](#). The Court ruled that public entities must provide community-based services when they are desired, appropriate, and can be reasonably accommodated.

Eligibility

Public housing is housing that is owned by the government and used to provide shelter for families and individuals with low incomes. Eligibility is based on:

1. Annual gross income;
2. Whether you qualify as elderly, a person with a disability, or as a family; and
3. U.S. citizenship status.

Individuals may not be eligible for public housing for other reasons, such as having a criminal record or having been removed from public housing in the past.

In addition to providing public housing, the housing system also provides Section 8 vouchers to low-income families, which help them to live in homes in the private market. Eligibility for a housing voucher is determined by a local public housing authority and is based on total annual gross income, family size, and citizenship status.