

AMI = Area Median Income

- Section 811 Supportive Housing for Persons with Disabilities Program (HUD)
 - Must be a person with a disability (physical, developmental, or chronic mental illness).
 - Household income must be below 50% of the area median income (AMI), with priority given to those below 30% AMI.
 - At least one member of the household must be disabled and under age 62 at move-in.
 - https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgh/4571.2
- Housing Choice Voucher Program (Section 8)
 - Household income typically below 50% of AMI.
 - U.S. citizenship or eligible immigration status.
 - Local Public Housing Authorities (PHAs) may have additional preferences for individuals with disabilities.
 - https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/guidebook
- Veteran's Affairs Supportive Housing (VASH): Combines HUD Housing Choice Vouchers with VA support services for homeless veterans with disabilities.
 - Must be a veteran eligible for VA health care services.
 - Must be homeless and have a disabling condition.
 - https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/vash/
- Public Housing: Government-owned rental housing managed by PHAs.
 - Low-income families, seniors, and individuals with disabilities.
 - Income typically below 80% of AMI, with priority to those below 30%.
 - Must meet citizenship/immigration requirements.
 - https://www.hud.gov/program_offices/public_indian_housing/programs/ph
- Sheltered Plus Care Program (S + C): A HUD program that provides rental assistance to homeless individuals with disabilities and their families, often as part of the Continuum of Care (CoC) program. The program combines housing with supportive services.
 - Individuals must be homeless and have a qualifying disability (e.g., mental illness, substance abuse, or physical disabilities).
 - Participants must meet the HUD definition of homelessness, typically being without a fixed, regular, and adequate nighttime residence.
 - Income is not a strict eligibility requirement; however, rental assistance is often based on household income.
 - https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/shelterpluscare
- Fannie Mae's Home Choice Program: A special mortgage program designed for individuals with disabilities and their families, offering a more accessible path to homeownership. It allows for flexible underwriting and lower down payment requirements.
 - The borrower must either have a documented disability or be a family member of a person with a disability who will reside in the home.
 - Must have stable and sufficient income to afford the mortgage payments.
 - Income sources can include SSI, SSDI, employment income, or other documented sources.
 - Some leniency is allowed for nontraditional income sources common among people with disabilities.
 - The home must be the borrower's primary residence.
 - The program applies to single-family homes, condos, or townhomes.
 - https://www.fanniemae.com/content/fact_sheet/homechoice.pdf

- National Housing Trust Fund (NTF): Provides funding for the development of affordable rental housing for extremely low-income households, including people with disabilities.
 - Tenants must generally earn less than 30% of AMI or be at or below the federal poverty line.
 - Programs are often managed at the state level with local eligibility guidelines.
 - <https://www.hcd.ca.gov/grants-and-funding/programs-active/national-housing-trust-fund-program>

Literature Review

- The outcomes of individualized housing for people with disability and complex needs: a scoping review
- Moving into new housing designed for people with disability: preliminary evaluation of outcomes