

CHAPTER 10 HOUSING ASSISTANCE RESOURCES

"Far and away the best prize that life offers is the chance to work hard at work worth doing." ~ Theodore Roosevelt

Housing information may be obtained from the local Department of Housing for the community returning to upon release. For those individuals who do not have access to local information, contact any of the agencies listed below for assistance identifying appropriate housing options.

IMMEDIATE & SHORT TERM HOUSING

COMMUNITY ACTION PARTNERSHIP

<http://www.communityactionpartnership.org>

Community Action Agencies provide services to reduce the effects of poverty in many communities. Many provide energy assistance, winterization, housing, and emergency shelter services.

National Contact:

Community Action Partnership
1140 Connecticut Avenue, NW, Suite 1210
Washington, DC 20036
P: 202.265.7546

GOODWILL INDUSTRIES

<http://www.goodwill.org>

Goodwill Industries is a nonprofit organization with hundreds of locations nationwide that provide job training, housing assistance and shelter services to people who are trying to overcome physical, emotional and developmental disabilities, poverty and other challenges.

National Contact:

Goodwill Industries – National Headquarters
15810 Indianola Drive
Rockville, MD 20855
P: 800.644.3945

HOMELESS SHELTER DIRECTORY

<http://www.homelessshelterdirectory.org>

Homeless shelters are a form of temporary housing for homeless individuals and families. Homeless shelters sometimes provide other services, such as soup kitchens, and job skills training. The Homeless Shelter Directory is a web-based application with access to referral information nationwide.

SOBER HOUSING

<http://www.soberhouses.com>

Soberhouses.com is a quick and reliable source of information for referrals into treatment programs, detoxification centers, halfway houses, sober houses. The mission of Soberhouses.com is to provide a user friendly, free access site for professionals and individuals to locate much needed resources.

National Contact:

Soberhouses.com, Inc.
297 Northeast 6th Avenue
Delray Beach, FL 33483
P: 561.265.1564



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THE SALVATION ARMY

<http://www.salvationarmyusa.org>

The Salvation Army through its many national locations provides shelter services and housing vouchers to individuals in need of assistance. They may also assist with meals and other needs. Adult Rehabilitation Centers, a service of the Salvation Army provide substance abuse treatment services within a structured therapeutic environment.

National Contact:

The Salvation Army - National Headquarters
615 Slaters Lane, P.O. Box 269
Alexandria, VA 22313
P: 800.728.7825

VOLUNTEERS OF AMERICA

<http://www.volunteersofamerica.org>

Volunteers of America is a nonprofit organization dedicated to helping those in need rebuild their lives and reach their full potential through providing emergency services and resources to ex-offenders and their families. Services include employment training, technical assistance, bus tokens, clothing, tools, food, and much more.

National Contact:

Volunteers of America
1660 Duke Street
Alexandria, VA 22314
P: 800.899.0089

PERMANENT & LONG TERM HOUSING**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

<http://www.hud.gov>

The U.S. Department of Housing and Urban Development's public housing program was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and shapes, from scattered single family houses to high-rise apartments for elderly families. There are currently approximately 2.3 million households living in public housing units, managed by some 3,300 Housing Authorities. The U.S. Department of Housing and Urban Development administers federal aid to local housing agencies who manage the housing for low-income residents at rents they can afford. The U.S. Department of Housing and Urban Development furnishes technical and professional assistance in planning, developing and managing these developments but does not provide direct housing services.

Public housing is limited to low-income families and individuals. A housing agency determines program eligibility 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 or immigration status. A criminal conviction does not automatically limit program eligibility.

HOUSING CHOICE VOUCHER PROGRAM

The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing Choice Vouchers are administered locally by public housing agencies. The public housing agencies receive federal funds from the U.S. Department of Housing and Urban Development to administer the voucher program.

A housing subsidy is paid to the landlord directly by the public housing agencies on behalf of the participant. The participant then pays the difference between the actual rent charged by the landlord and the

amount subsidized by the program. Under certain circumstances, if authorized by the public housing agencies, a participant may use its voucher to purchase a modest home.

The U.S. Department of Housing and Urban Development is an excellent source of housing information and should be used as a starting point for obtaining information on any type of housing. Whether you're looking for public housing options or are interested in purchasing your own home, the U.S. Department of Housing and Urban Development can help.

National Contact:

U.S. Department of Housing and Urban Development
415 7th Street, SW
Washington, DC 20410
P: 202.708.1112

State Contact:

Please refer to [Appendix 10-A: HUD Field & Regional Offices](#).

Additional Resources:

U.S. Department of Housing and Urban Development, *HUD Home Buying Guide*
<http://publications.usa.gov/USAPUBS.php?PubID=5459>

U.S. Department of Housing and Urban Development, *A Guide for Making Housing Decisions*
<http://publications.usa.gov/USAPUBS.php?PubID=781>

U.S. Department of Housing and Urban Development, *Buying a Home: Settlement Costs and Information*
<http://publications.usa.gov/USAPUBS.php?PubID=1096>

U.S. Department of Housing and Urban Development, *How to Buy a Home with a Low Down Payment*
<http://publications.usa.gov/USAPUBS.php?PubID=5399>

U.S. Department of Housing and Urban Development, *Shopping for Your Home Loan*
<http://publications.usa.gov/USAPUBS.php?PubID=286>

U.S. DEPARTMENT OF AGRICULTURE | RURAL HOUSING SERVICE

<http://www.rurdev.usda.gov>

There are more than 2.5 million substandard housing units in rural America. Rural Housing Service programs help address this challenge by financing new or improved housing for over 65,000 low-to-moderate income families annually. Over 2 million families now own their homes as a result of Rural Housing Service homeownership programs.

The direct and indirect impact of housing development and rehabilitation reverberate through the nation. Residential construction and rehabilitation stimulate various manufacturing and trade industries and related professional services. Housing activities also benefit the larger economy as wages are earned and spent by those directly involved in housing development. Rural Housing Service has played a significant role in the National Partnership for Homeownership to help more women and minorities achieve their homeownership goals.

Rural Housing Service offers two types of homeownership loans – guaranteed and direct loans. The purpose is to provide financing – with no down payment and at favorable rates and terms – either through a direct loan with Rural Housing Service or with a loan from a private financial institution which is guaranteed by Rural Housing Service. These loans are for the purchase, construction, rehabilitation, or relocation of a dwelling and related facilities for low or moderate income rural persons.

SELF-HELP HOUSING

Self-Help Housing Loans help groups of 6 to 10 low-income families build their own homes by providing materials and the skilled labor they cannot furnish themselves. The families must agree to work together until all homes are furnished.

RURAL RENTAL HOUSING LOANS

Apartment living is often an alternative for people who cannot afford the purchase price and maintenance costs of their own individual house. Rural Rental Housing loans are made to finance building construction and site development of multi-family living quarters for people with low, very low and modest incomes. Some

units are reserved for people 62 years and older. Loans can be made in this program to construct housing that will be operated in cooperative form, but loan funds may not be used to finance individual units within a project.

HOME IMPROVEMENT LOANS & GRANT

Home Improvement and Repair Loans and Grants enable low-income rural homeowners to remove health and safety hazards from their homes and to make it accessible for people with disabilities. Grants are available for people 62 years and older who cannot afford to repay a loan.

The U.S. Department of Agriculture through its Rural Housing Service is one of the nation's leading funding sources for housing development in rural America.

National Contact:

U.S. Department of Agriculture
Rural Housing Service
1400 Independence Avenue, SW
Washington, DC 20250
P: 202.692.0090

State Contact:

Please refer to [Appendix 10-B: USDA Rural Housing Service Offices](#).

HABITAT FOR HUMANITY INTERNATIONAL

<http://www.habitat.org>

The goal of Habitat for Humanity International is to build decent, adequate, and affordable homes in partnership with people in need. Through volunteer labor, management expertise, and tax-deductible donations of money and materials, Habitat for Humanity International builds and rehabilitates homes with the help of potential homeowners. Houses are sold at no profit to partner families, and no-interest mortgages are issued over a fixed period. Small monthly mortgage payments, including taxes and insurance, are repaid over 7 to 20 years and deposited into a revolving "Fund for Humanity" which supports the construction of more homes.

Habitat for Humanity International is not a "free" housing program. Each potential homeowner family is required to invest 500 hours of "sweat equity" actually working alongside Habitat for Humanity International volunteers to build their home, or another family's home. This reduces the cost of the home, increases the pride of ownership among family members, and fosters the development of positive relationships with other community members.

Interested individuals and families are encouraged to inquire with Habitat for Humanity International for referral to their local office.

National Contact:

Habitat for Humanity International
121 Habitat Street
Americus, GA 31709
P: 800.334.3308

NATIONAL HOUSING ADVOCACY AND SUPPORT RESOURCES

CORPORATION FOR SUPPORTIVE HOUSING

<http://www.csh.org>

The Corporation for Supportive Housing helps communities create permanent housing with services to prevent and end homelessness by bringing together people, skills, and resources; providing high-quality advice and development expertise; making loans and grants to supportive housing sponsors; strengthening the supportive housing industry; and reforming public policy to make it easier to create and operate supportive housing.

National Contact:

Corporation for Supportive Housing
50 Broadway, 17th Floor
New York, NY 10004
P: 212.986.2966

NATIONAL ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS

<http://www.nahro.org>

The National Association of Housing and Redevelopment Officials is a professional membership organization comprised of 21,227 housing and community development agencies and officials throughout the US who administer a variety of affordable housing and community development programs at the local level. The National Association of Housing and Redevelopment Official's mission is to create affordable housing and safe, viable communities that enhance the quality of life for all Americans, especially those of low- and moderate-income, by ensuring that housing and community development professionals have the leadership skills, education, information and tools to serve communities in a rapidly changing environment; advocating for appropriate laws and policies which are sensitive to the needs of the people served, are financially and programmatically viable for the industry, are flexible, promote deregulation and local decision making; and fostering the highest standards of ethical behavior, service and accountability.

National Contact:

National Association of Housing and Redevelopment Officials
630 Eye Street, NW
Washington DC 20001
P: 202.289.3500

HOUSING DISCRIMINATION RESOURCES**OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY**

<http://www.hud.gov/offices/fheo>

The U.S. Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity enforces federal laws and establishes policies that ensure all Americans have equal access to the housing of their choice. Individuals who believe they have been the victim of housing discrimination are encouraged to file a complaint with this office.

National Contact:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, SW, Room 5204
Washington, DC 20410
P: 202.708.4252

State Contact:

Please refer to [Appendix 10-C: HUD Regional Offices of Fair Housing & Equal Housing Opportunity](#).