

Housing Happenings

HOUSING ASSISTANCE IN GREATER MINNESOTA

Finding affordable housing in Greater Minnesota can be difficult, especially if you have a low income. In addition to rising rent and energy costs, there are expenses such as long-distance telephone calls and transportation. Where can you get information and resources? Where do you go to find housing assistance? This depends on where you live, and where you are looking for housing. Be creative about finding resources. If you are working with a service provider, ask about housing assistance programs in your area. Or, look in the phone book for local resources.

If you have access to a computer, information is available online. Many public libraries have computers that you can use for free to visit the Web sites listed here. Or, ask a friend who has a computer to help you. Print out information that will be helpful.

First Call for Help has a toll-free telephone number that will direct your call to its nearest regional office. Call them at 800-543-7709 to find out what housing programs (and other resources) are available in your area. In the metro area, call 651-291-0211.

Search for resources on Minnesota's First Call for Help Web site at www.firstcall-mn.org (type in "housing," select the county you want information for and click "go")
For resources in the metro area, visit www.firstcallnet.org

HOME OWNERSHIP

Home Buyer Education Workshops – With the shortage of rental property in many smaller communities and rural areas, individuals and families may want to consider purchasing a home or trailer house. To learn more about the process of buying a home, you can take a free Home Buyer Workshop. Call the Home Ownership Center at 651-659-9336 for information on classes in your region. The instructors are knowledgeable about different programs in your region, provide housing counseling and can help you decide on the best options.

Get information online at: <http://www.mhfa.state.mn.us/homespages/qhtpmetro.htm>

Home Ownership Programs – There are affordable housing programs specially designed to help lower income households buy or fix up homes. These types of programs often have special requirements such as income limits, purchase price limits and first-time homebuyer requirements. However, they also offer lower interest rates, smaller down payments and special underwriting requirements that may make it easier to qualify for home loans. The Minnesota Affordable Housing Directory is available online, or you can check with your local lender or homebuyer workshop instructor for affordable home ownership programs in your region.

Check this Web site for information on affordable housing, homebuyer education, financial counseling and housing rehabilitation programs: <http://www.mhfa.state.mn.us/agencyinfo/request.asp>

TYPES OF RENTAL HOUSING ASSISTANCE

Public Housing – low cost multi-family or scattered-site housing that is available in some areas to low-income families, including the elderly and disabled, typically requiring tenants to pay no more than 30 percent of their monthly income for rent.

Section 8 Housing Choice Vouchers – allow very low-income families (including the elderly and disabled) to choose where they want to live, subject to HUD standards, by providing rental vouchers that limit tenants' rent to 30-40 percent of their adjusted monthly income.

City, county or regional offices run these federally funded programs. Look in the government section of your local phone book. Check under both city and county listings for Housing and Redevelopment Authority (HRA), Public Housing Agency (PHA) and housing department. Call to find out how to apply. Many HRAs keep a waiting list, and many give preference to people with disabilities. You can put your name on more than one list. (You do not have to live in the area when you apply, but you may be required to move there when you get the voucher.)

A list of Housing Authorities is available at:
<http://pic.hud.gov/pic/haprofiles/haprofilelist.asp> (select Minnesota)

Subsidized Apartments – There are subsidized apartment buildings throughout Minnesota. These buildings are privately owned or managed by non-profit organizations. You must apply at each individual building. If you are accepted into a project-based subsidized apartment, you usually will pay about 30 percent of your income toward rent. For a list of subsidized apartments in your area, call HUD at 612-370-3000, ext. 3500, and leave your name and address to have the HUD subsidized list for Greater Minnesota mailed to you.

Visit HUD's Web site for a list of subsidized apartments at
<http://www.hud.gov/sec8/sec8.cfm>
(Select "Minnesota," select the city name and click "search").

Community-Based Organizations – Many communities have non-profit organizations that run emergency, transitional or permanent housing programs. Community Action Programs, Catholic Charities and Lutheran Social Services are a few.