# **Housing Assistance Guide for Idaho**

# **Basic Facts for Housing Consumers and Case Managers**

www.housingidaho.com / www.viviendaidaho.com

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**Please Note:** Programs, resources and contacts in this guide may change; refer to the online version for the most current information. This guide is not comprehensive and is provided only as a starting point and introduction to the most common types of housing and related assistance. Resources and services are often subject to federal eligibility requirements and/or funding availability.

Submit corrections or updates by email to <a href="mailto:hirc@ihfa.org">hirc@ihfa.org</a> or by fax to 208-331-4808.

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# Introduction

If you need more affordable and stable housing, you are not alone. Economic and employment factors have left many Idahoans without a secure place to call home. Some people are staying with friends or relatives, while others are using social service programs and local shelters for the first time until they find other options. There is not enough funding to meet the current demand. The most sensible advice for anyone is to:

**Seek help early.** Don't wait for eviction or foreclosure to explore your options and request applications.

**Be flexible.** These are difficult times; you may not find exactly what you want at first. Shelters can be a first step back to permanent housing and stability.

**Pay attention and take notes.** Make lists of important contacts. After you apply for help, ask when you can call back to learn more. Make sure housing providers know how to reach you when needed.

**Move forward with a plan.** Once you address immediate needs, make a long-term plan. Get on waiting lists for low-cost rental units and other assistance. Don't let waiting lists keep you from applying for help.

# **Topics**

## Housing needs and types

Emergency Shelter. Short-term shelter for individuals and families

Transitional Housing. Short-term 'bridge' to more stable housing

Subsidized or Sliding-scale. Rent is based on a percentage of total household income

Affordable. Fixed rent, but often less than market-rate housing

Market-rate. No financial assistance

Assisted Living. Common term describing housing and other supportive services for elderly and/or disabled tenants

# What to do if you are:

Homeless or being evicted

Visit <u>www.housingidaho.com</u> and click on the 'Shelter Information' link for local emergency housing options, or search the online Homeless Shelter Directory at <u>homelessshelterdirectory.org/idaho.html</u>.

Call the Idaho Care Line at 211.

Call the Idaho Housing Hotline toll-free at 1-877-438-4472 or housing idaho.com toll-free at 1-877-428-8844.

Call your local <u>Community Action Partner</u> (see map on p. 4).

Call Idaho Legal Aid Services toll-free at 1-866-345-0106.

Contact your local police department or city clerk's office to learn of other options.

Contact 911 **only** if you are in immediate physical danger.

Often behind on rent

Review your household budget and reduce waste or non-essential costs. Pay rent first to avoid eviction.

Look for help with food, utilities or other expenses.

Find lower-cost rental housing (see instructions).

Talk with your landlord.

Behind on this month's rent

Call nearest "Homelessness Prevention" provider (see map).

Talk with landlord and negotiate a payment schedule, then honor the agreement.

Experiencing domestic violence or sexual abuse

Call 911 if there is an immediate threat of physical danger.

Visit <u>www.idvsa.org</u> from a safe computer or call the Idaho Domestic Violence Hotline at 1-800-669-3176.

## **Housing Assistance Types**

#### **Section 8 Tenant Voucher**

Vouchers are issued to eligible tenants. Households pay 30% of income toward rent.

*Pros*: Rental voucher is portable and lets tenant select housing type and location. Assistance moves with tenant.

Cons: Current wait averages 2- 5 years in Idaho.

Best for: Fixed incomes (SSI, Disability) or households incomes at or below 30% of Area Median Income.

How to apply: Contact Section 8 provider listed on page 3.

# Sliding-Scale 'Project-Based' Assistance

Also called 'subsidized housing,' these apartment complexes reserve some units for very low-income households.

Pros: No voucher required.

Cons: Apartments only. Assistance stays with apartment, not portable. Waiting lists vary by location.

Best for: Those on current Section 8 waiting lists; anyone meeting Section 8 guidelines.

*How to apply:* Contact apartment manager to determine vacancy and eligibility, submit application.

# Affordable Rental Housing/Section 42 or Low-Income Housing Tax Credit Apartments

Rents are fixed and affordable to households at 30%, 50%, or 60% of Area Median Income.

Pros: More available units and newer complexes. Will accept Section 8 Tenant Vouchers.

*Cons:* Apartments only; fixed rents not affordable to everyone.

Best suited for: Low- to moderate-income housholds.

*How to apply:* Contact apartment manager, make application.

## Find rental housing at www.housingidaho.com / 1-877-428-4472

- 1. Click on the 'Search Rentals' link.
- 2. Select a city or county for your search.
- 3. In the 'Housing Search Options' window, enter the number of bedrooms you need, the rent you can afford (and/or other options), and click 'Search'. (You may also link directly to properties with 'subsidized or sliding-scale rents'.)

A page will appear showing local rental listings. You can display these on a map and print this list if needed.

### What all renters should know

- Landlords or property managers appreciate tenants who respect the property and other tenants, and who pay rent on time. Credit checks and rental references help them understand your past performance in these areas.
- Be prepared to show you can meet the lease requirements and be a responsible tenant. Always be honest with your landlord to avoid problems later on.
- Don't be afraid to negotiate if you need a change to the lease. Make changes or agreements in writing, then honor those agreements.
- Know your rights and responsibilities and read all leases carefully before signing. You can request a copy of "Tenant's Rights" from your local Idaho Legal Aid Services branch office: *Boise/208-345-0106; Caldwell/454-2591; Coeur d'Alene/667-9559; Idaho Falls/524-3660; Lewiston/743-1556; Pocatello/233-0079; and Twin Falls/734-7024.*

# Fair housing laws protect you

• Fair housing law applies to housing sales, rental and financing. If you believe you are a victim of discrimination based on a protected class (race, color, ethnic origin, religion, gender, familial status or disability), contact any of the following for more information or to file a complaint: 211 (Idaho Care Line); HUD Fair Housing Line/1-800-877-0246; Idaho Commission on Human Rights/1-888-249-7025; Idaho Legal Aid Services/1-866-345-0106; or Intermountain Fair Housing Council/1-800-717-0695

• If you have a disability that substantially limits one or more major life activities, you may request a *reasonable modification or accommodation*. This may involve a structural *modification* (like a wheelchair ramp) or an *accommodation* (such as the ability to keep a support animal or use a designated parking space). For more information, visit <a href="https://www.hud.gov">www.hud.gov</a> or contact the organizations listed above.

### **Basic suggestions**

- *Location.* When possible, find housing close to your workplace, school or other important location. Transportation costs can greatly increase your overall cost of living.
- *Utilities.* If utilities are not included in the rent, ask to see average utility costs for summer and winter.
- Lease. Be sure you understand the lease and all costs before signing anything. If you have questions, ask someone you trust to help you review any documents. Request an interpreter or translator if needed.
- Waiting Lists. You can be on several waiting lists, but you may need to pay an application fee for each one.

# How to apply for rental housing

- Once you find available listings that fit your needs and budget, contact the property manager to request an application.
- *Market-rate housing:* Most private landlords require a credit check and a non-refundable application fee, so be prepared to pay \$15-\$30 for each adult in the household. You will need these documents:
  - Photo I.D. (State Identification Card or Driver's License)
  - Income verification
  - Rental references (case manager, former landlord, employer, etc.)
- *Subsized housing:* No application fee. You may need to bring the following documents or their equivalent:
  - o I-94 Card (copy of front and back) for each household member
  - Social Security Card for each household member, and Birth Certificates for children born in the U.S.
  - o EAD (Employment Authorization Document) or Permanent Resident Card
  - State Identification Card or Driver's License
  - Income verification
  - Rental references (case manager, former landlord, employer, etc.)
- After you apply. Look for letters from the property owners or managers and always respond quickly. Contact the manager at least every six months to check your status.

#### **Section 8 Tenant-Based Voucher Providers**

IHFA offers vouchers in 34 counties through four offices; other counties and Pocatello have local authorities.\*

**Panhandle** / IHFA's Coeur d'Alene Branch Office—667-3380 / toll-free 1-866-621-2994

North Central / IHFA's Lewiston Branch Office—743-0251 / toll-free 1-866-566-1727

**South Central** / IHFA's Twin Falls Branch Office—734-8531 / toll-free 1-866-234-3435

Northeast / IHFA's Idaho Falls Branch Office—522-6002 / toll-free 1-866-684-3756

\*Southwest (Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, and Washington counties) / Southwest Idaho Cooperative Housing Authority (SICHA)—585-9325

\*Ada County (Ada County) / Boise City/Ada County Housing Authority—345-4907

# \*Pocatello Housing Authority—233-6276

• Important! Look for letters from the housing authority and always respond quickly. Contact the housing authority at least every 4-6 months to check your status, or anytime your phone number or address changes.

#### **Homelessness Prevention**

*Please note.* Resources and programs are often subject to funding limitations and eligibility requirements.

#### **Panhandle**

Community Action Partnership — (CAP) Coeur d'Alene / 888-725-3663

St. Vincent de Paul - Coeur d'Alene / 664-3095

#### North Central

Community Action Partnership – (CAP) Lewiston / 800-326-4843

Sojourner's Alliance – Moscow / 883-3438

*New Bridges Community Church — Lewiston / 799-0858* 

#### Southwest

Western Idaho Community Action Partnership (WICAP) — Southwest Idaho counties / 800-870-2427

Project C.A.T.C.H. of Boise /384-4087

Project C.A.T.C.H. of Canyon County / 455-0444

El-Ada Community Action Partnership - Elmore and Ada Counties (El-Ada) / 345-2820

Jesse Tree - Boise / 383-9486

Boise City/Ada County Housing Authority/ 345-4907

#### South Central

South Central Community Action Partnership (SCCAP) - Twin Falls / 800-627-1733

#### Southeast

Southeastern Idaho Community Action Agency (SEICAA) — Pocatello / 232-1114

Aid for Friends / 232-0178

#### Northeast

CLUB, Inc. - Idaho Falls / 529-4673

## **Community Action Partners**

- **Regions 1 and 2** (Northern Panhandle and North Central Idaho) / CAP 800-326-4843
- Region 3 (Adams, Boise, Canyon, Gem, Payette, Owyhee, Valley, Washington) WICAP / 800-870-2427
- **Region 3** (Elmore, Ada) / El-Ada 208-345-2820
- Region 4 (South Central) / <u>SCCAP</u> 800-627-1733
- **Region 5** (Eastern ID) / EICAP 800-632-4813
- Region 6 (Southeastern ID) / SEICAA 208-232-1114

#### Other resources\*

- Local classified ads, church or civic groups, city or county clerk's office
- Idaho Care Line 211
- Housing Hotline 877-438-4472
- Legal Advice Line 866-345-0106

\*housing resources are scarce; seek help with your overall household budget.

- Please send corrections or questions related to this guide to hirc@ihfa.org
- For program information or eligibility requirements, please contact specific agencies listed above.

