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ALLIANCE FOR
INCLUSION & INNOVATION

Housing Navigator Training Course



HUD FMR, IL, and CoC

Because There's No Place Like Home..



History

- **Wagner-Steagall Housing Act 1937**
 - Established US Housing Authority (USHA)
 - Loans for low-cost housing projects
 - 90% of project costs
 - Low interest
 - Long terms
 - Over 500 projects in 3 years
- **Redlining**



I see one-third of a nation ill-housed, ill-clad, ill-nourished. . . . The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.

President FDR, Jan 1937

<https://www.fdrlibrary.org/housing>



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History

- **Housing and Urban Development (HUD) Act of 1965**
 - Federal money to states and local governments
 - Rent subsidies for elderly and disabled
 - Robert C. Weaver—First Secretary of HUD 1966
- **Housing and Community Development Act of 1974**
 - Amended Section 8 of the Housing Act of 1937
 - Funds individual vouchers and projects
 - Tenant pays 30% of their income in rent
 - Voucher pays the rest within defined limits
 - Modern Housing Choice Voucher (HCV) program created in 1998



Fair Market Rent (FMR)

- Estimates of rent plus utilities
- 40th percentile rent of standard quality rental housing units
 - <https://www.law.cornell.edu/cfr/text/24/888.113>
- Metropolitan areas or Nonmetropolitan counties

The FY 2026 Rochester, NY MSA FMRs for All Bedroom Sizes

Final FY 2026 & Final FY 2025 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2026 FMR	\$1,116	\$1,256	\$1,573	\$1,895	\$2,083
FY 2025 FMR	\$1,022	\$1,149	\$1,427	\$1,720	\$1,892

<https://www.huduser.gov/portal/datasets/fmr.html>



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Small Area FMRs

- Some metropolitan FMR areas
- Several selection criteria
 - Number of vouchers
 - Percentage of voucher holders living in concentrated low income areas
- Only apply to tenant-based assistance
- Aligns with Zip Codes
- New York State
 - Buffalo-Cheektowaga MSA (Erie & Niagara Counties)



Portability

- Transfer (“port”) rent voucher to new PHA jurisdiction
 - Initial PHA
 - Receiving PHA
- Must adhere to regulations of Receiving PHA
 - Voucher size
 - Payment standard



Technical Assistance Collaborative (TAC)

- Nonprofit organization supporting affordable housing systems
 - Voucher database
 - Priced Out report
- Section 8 Made Simple
 - Comprehensive guide
 - Step-by-step guidance on finding & securing housing
 - <https://www.tacinc.org/resources/section-8-made-simple/>



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Area Median Income (AMI)

Affordable housing may be Income based

- Low Income = 80% of AMI
- Very Low Income (VLI) = 50% of AMI
- Extremely Low Income (ELI) = 30% of AMI
- What is your AMI?



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Income Limits (IL)

- Determine eligibility for federal housing programs
 - Public Housing
 - Section 8 Project-Based vouchers
 - Section 8 HCV
 - Section 202 housing for elderly
 - Section 811 housing for people with disabilities
- <https://www.huduser.gov/portal/datasets/il.html>



Income Limits (IL)

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Rochester, NY MSA	\$103,900	Very Low (50%) Income Limits (\$) Click for More Detail	36,400	41,600	46,800	51,950	56,150	60,300	64,450	68,600
		Extremely Low Income Limits (\$)*) Click for More Detail	21,850	24,950	28,050	32,150	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	58,200	66,500	74,800	83,100	89,750	96,400	103,050	109,700



OPWDD Housing Subsidy

- NYS “O” agencies have rental subsidies
- Based on HUD HCV and FMRs
- OPWDD informally HUD based
 - Requires annual approval in budget
 - Delayed implementation
- ADM #2022-03
- Differs slightly from Section 8 HCV in implementation



Continuum of Care

- **McKinney-Vento Homeless Assistance Act of 1987**
 - First significant federal legislation for homelessness
 - Funding for homeless shelters
- **Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009**
 - Merged programs into Continuum of Care (CoC) program
 - Coordinated, community response to homelessness
 - Focus on efficient use of resources

<https://www.hudexchange.info/housing-and-homeless-assistance/homeless-help/>



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Questions?