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What is Affordable Housing?

- **According to the federal government, housing is considered "affordable" if it consumes no more than 30 percent of a household's income.** Housing that is commonly referred to as "affordable housing" is developed using government assistance to ensure that housing costs do not exceed this level. Only households which meet certain income restrictions, qualify for subsidized affordable housing. They must have an income that equals or exceeds a lower limit and their income must not exceed an upper limit. It is important to remember that most residents of affordable housing are employed. *Source~ Non Profit Housing Association of Northern California (NPH)*
- At the Federal level, housing assistance programs are the responsibility of the Department of Housing and Urban Development (HUD). HUD places these housing assistance programs into four categories.
 1. Public housing is housing that is affordable to the lowest-income households. It is built by the federal government and operated by local housing authorities.
 2. Privately owned subsidized housing consists of privately owned buildings, subsidized directly by HUD, the rent charged to tenants is set by HUD. These buildings are often owned and operated by non-profits.
 3. Block grant: In this system federal money is distributed to individual states and local governments, who administer programs tailored to their own needs, but approved by HUD.
 4. Section 8: This is run by individual local housing authorities. A prospective tenant having qualified for Section 8 assistance is issued a certificate and other documents and sent to find a rental unit.
- In California, there are approximately 149,000 units of privately owned, federally-assisted multifamily rental housing plus additional tax credit* and mortgage revenue bond properties, many with project-based rental assistance. Elderly persons and families (also including low-income single adults, people with disabilities, farm workers and more with lower-incomes who cannot afford to pay market rate rents occupy these units.

Source~ www.hcd.ca.gov

- In addition to HUD funding for affordable housing, in February, 2006, the California Department of Housing and Community Development (HCD), awarded \$181.7 Million in Proposition 46 funding to create housing opportunities for thousands of Californians. The awards were distributed among 28 counties to provide housing opportunities for more than 3,100 of California's hardworking families and neediest residents. Proposition 46 is the \$2.1 billion housing bond approved by voters in November 2002.

Source~ Janet Huston, Director of Communications and Government Affairs, HCD.

- These Proposition 46 awards will assist over 2,000 Californians --seniors, disabled, homeless and those transitioning from homelessness--to realize the dream of an affordable rental home. \$145.3 million has been made available through the Multifamily Housing Program (MHP) to provide permanent low-interest loans for the construction of new affordable apartment homes and rehabilitation of existing affordable units.

Source~ Janet Huston, Director of Communications and Government Affairs, HCD.

Why Smoke-free Affordable Housing?

- **There is no constitutional right to smoke.** "The right to smoke or not to smoke is not a right that is protected under the Civil Rights Act of 1964 or any other HUD enforced civil rights authorities and because neither smokers or non-smokers are groups that receive special recognition under the Civil Rights Act of 1964, the restriction of smoking in privately owned apartment complexes does not violate the statute."

Exhibit 3