



Senior Apartments Checklist

Finding affordable senior housing takes time so break up your task into manageable steps to help you navigate the process. This is a good time to ask family, friends, and community groups for help if you need it. For instance, you might ask them for assistance organizing paperwork or contacting and visiting housing agencies and prospective apartments.

1. Organize personal documentation

The first step to finding senior housing is getting organized. Collect information you'll need to provide housing agencies or apartment managers to establish eligibility such as a birth certificate, tax returns, bank statements, rental history, and estimated annual income.

2. Check income limits for your area

Before you start your search for housing, it's a good idea to find out HUD income limits for your area, which are used by local housing agencies to determine rental assistance eligibility.

3. Understand the types of HUD-subsidized housing for seniors

HUD subsidizes three major types of housing for low-income seniors, disabled individuals, and families. Housing options vary from apartment buildings to townhouses to single-family homes. Age requirements range depending on the program.

- The Housing Choice Vouchers program (Section 8) is the largest of the three programs and gives you the flexibility to choose any privately owned apartment provided it meets program requirements.
- Another housing type is low-rent apartments or multifamily housing, which are privately owned. Choose a qualifying property and apply directly with the apartment management company.

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- A third option is public housing (government owned). If you're interested in a housing voucher or public housing, you'll need to apply through your local housing agency.

4. Get housing advice

If you're not sure where to start don't worry. There are free resources available to assist you. Contact your local Public Housing Agency (PHA) for guidance.

Alternatively, contact a HUD-sponsored housing counseling agency for advice on housing options. Examples of topics to discuss include:

- Age and income requirements
- How the application process works
- Types of housing that allow family members to live with you
- Senior housing that offers assistance with the activities of daily living (ADLs)
- Supportive services needs such as transportation and meals
- Housing with assistive features such as hand rails and ramps

5. Start your search and apply for senior apartments

Once you've identified where you'd like to live, begin searching for low-rent apartments and apply to eligible locations. You can also contact your local housing agency to apply for public housing or a housing voucher or for questions about eligibility and income limits. You can also read reviews of senior apartments near you on SeniorAdvisor.com.