

Advocate's Guide to Housing in Delaware



DELAWARE
DVTTF

Housing Subcommittee

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Delaware’s Domestic Violence Task Force’s (DVTF) Housing Subcommittee has created this housing resource guide as part of the subcommittee’s priorities to increase advocate’s knowledge of housing resources in our community and improve survivor’s access to housing.

Access to safe and affordable housing is consistently raised as a concern in community needs assessments and is well documented as a substantial obstacle to survivors’ ability to leave and not return to abusive relationships. Delaware’s housing system is complex and fragmented, often creating confusion. As there is a shortage of units available, and a complicated array of resources and ways to apply, this resource guide is intended to provide concrete, clear, and conscience information for advocates and survivors as they seek safe options.

Local resources change frequently. Please send updated information to mrezac@dcadv.org and DCADV will update this document as needed.

Domestic Violence Shelters

Delaware has five DV shelters throughout the state provided by CHILD Inc. (New Castle County) and People's Place (Kent & Sussex). One of People's Place shelters, Abriendo Puertas, is a culturally-specific shelter for Hispanic & Latina women and their children fleeing DV.

Eligibility: DV shelters provide a safe-haven for women and their children who are fleeing domestic violence. Priority may be given based on risk of remaining in the community. Comparable services are available for men fleeing domestic violence, through hotel placement and community services.

- Lengths of stay vary
- Secure and confidential locations
- Safety planning, advocacy, case management, and supportive services
- Equipped with bedrooms, bathrooms, kitchens, eating areas, and playrooms.

Emergency hotel placements may be an option, based on funding available and safety needs.

NCC - Child Inc. currently offers hotel stays to men experiencing intimate partner violence. Additionally, funding may be available in future, call to inquire.

K/S - People's Place offers short-term hotel stays to victims experiencing family violence & intimate partner violence

COVID Update: Shelters are all still all open and following public health guidance, including social distancing and mask compliance. Shelters are operating at reduced capacity to help residents spread out and reside safely. Additional hotel funding is also available to support alternative placements for safe shelter.

To access emergency shelter and hotel placements

- **NCC:** Call 24/7 DV Hotline 302-762-6110 (bilingual Spanish/English)
- **K/S:** Call the 24/7 DV Hotline 302- 422-8058
- **K/S:** Spanish speakers - call Abriendo Puertas 302-745-9874

Safe shelter may also be available for pets. Inquire with the DV Hotlines.

Housing Alliance Delaware

Centralized Intake/Emergency Shelter

Centralized Intake provides a coordinated entry system to most emergency shelters in Delaware. Shelters receiving HUD funding are required to coordinate entry. Shelters who do not receive HUD funding have their own process to accept new residents and need to be contacted directly.

Eligibility: Callers must be literally homeless and in need of emergency shelter.

How to Access Services: Call or text 1-833-FIND-BED (1-833-346-3233) -or- e-mail intake@housingalliance.de.org to be placed on a waitlist for emergency shelter. Centralized Intake operates Monday - Friday from 8am-5pm; it is best to call as early as possible.

- No guarantee individual will be offered a shelter bed when they call. Centralized Intake staff are alerted throughout the day as beds open and will call the individual should a spot open up for them.
- If an individual is not placed one day, he/she/they must call every day (if emergency shelter is still needed) until placed in an emergency shelter program.
- Brief intake completed over the phone with Centralized Intake staff.

Further Info: <https://www.housingalliance.de.org/centralized-intake>

Homeless Prevention

Prevention Programs: There are several organizations in Delaware that help with homeless prevention funding. These services range from rental assistance to financial crises solutions and aim to keep people in safe, stable housing.

Eligibility: Each organization has different requirements for their prevention funding, but all applicants must be low-income. For more information, access their websites or call to speak to their staff.

The following are funded organizations in Delaware who have specific Prevention funding:

Catholic Charities: Basic Needs <https://www.ccwilm.org/>

Rehoboth Community Resource Center: Utilities, Rent
<http://www.rehobothcommunitycenter.org/>

Lutheran Community Services Rent, back mortgage, utilities, security deposits <http://www.lcsde.org/>

West End Neighborhood House Security Deposits
<http://www.westendnh.org/>

State Service Centers Various <https://dhss.delaware.gov/dhss/dssc/>

Diversion

Diversion Programs assists households in finding alternative housing solutions outside of the homelessness housing system. Diversion includes light-touch services and short-term financial assistance. Possible services include: mediation and support with landlord, family, friends, etc. regarding housing, referrals to other community resources, and short-term financial assistance.

Successful Shelter Diversion: The household does not sleep in shelter at all, but goes directly to a safe temporary or permanent housing alternative.

Successful System Diversion: The household exits shelter within seven days of entry to a safe temporary or permanent housing alternative.

Eligibility: Those who are currently seeking emergency shelter -or- will be seeking emergency shelter with- in seven days (eviction, etc.) Household income must fall below 50% (low-income or very-low-income).

How to access: Individuals can call Centralized Intake for shelter placement when literally homeless or for diversion assistance when imminently homeless (will be homeless within 7 days).

Households who are currently literally homeless:

1. Call Centralized Intake for emergency shelter referral.
2. Household may have a “diversion light” conversation with CI staff regarding their housing situation, etc.
3. Person/household may be referred to an open shelter bed as they become available.
4. Program staff at that shelter will attempt to divert the household to alternative options before they officially enter the shelter.
5. If the household cannot be diverted from shelter to a safe temporary or permanent alternative on the same day, they will be admitted to the shelter for a bed.
6. Should a household be given a shelter bed, the diversion program has seven days to successfully identify an alternative housing option to divert the family from the system.
7. If the diversion provider cannot successfully divert the household within 7 days, the household will complete a VI-SPDAT assessment for housing to begin the RRH or PSH process.

Households who will be literally homeless within seven days:

1. Household contacts Centralized Intake and states they will be homeless within seven days.
2. Household may have a “diversion light” conversation with CI staff regarding their housing situation, etc. to determine eligibility.
3. Households will be referred for diversion regardless of shelter bed availability--they will not be referred for a shelter bed, but to an agency that is going to try to help resolve their housing issues without a shelter stay.
4. If the household cannot be successfully diverted prior to becoming literally homeless, the program can send them back to CI for a referral to an open shelter bed. Should a shelter bed at their program open up at that point, the provider may be able to move the household into that open spot without CI referral.
5. If the household enters the shelter and cannot be diverted within seven days, staff will conduct a VI-SPDAT assessment to begin the RRH or PSH process.

To reach Centralized Intake, call or text 1-833-FIND-BED (1-833-346-3233)

-or- e-mail intake@housingalliance.org

CLASI Eviction Prevention & Fair Housing

Community Legal Aid Society, Inc. (CLASI) has received funds to provide Legal Aid for Eviction Defense in the state of Delaware.

CLASI is located in all three counties. Their mission is to help people stay in their homes and represent them if they are facing eviction.

To qualify: Clients must specifically be at or below the area median income to utilize CLASI services.

CLASI can also assist victims of housing discrimination through the Fair Housing Program. A person can call their Wilmington office and they will investigate a claim of housing discrimination. A complaint must be filed within one year of a discriminatory incident. If the facts support the claim, a person may be entitled to compensation.

New Castle County - 302-575-0660

Kent County - 302-674-8500

Sussex County - 302-856-0038

<http://www.declasi.org/>

State Service Centers

There are 15 State Service Centers in Delaware. Each State Service Center is specific to an area/ zip code; local offices can be found here: www.dhss.delaware.gov (click on "Service Centers").

The following are housing assistance programs offered at State Service Centers:

Emergency Assistance Services

Emergency Assistance funds for rent, utilities and emergency shelter are provided for eligible low-income persons in order to help to maintain self-sufficiency and prevent homelessness.

The purpose of Emergency Assistance is to avoid, eliminate or alleviate an emergency condition caused by an unforeseen circumstance resulting in a situation that calls for immediate action.

- **Eligibility:**
 - An individual or family must be able to maintain after the crisis is alleviated

- An individual or family must receive or be eligible for Cash Assistance (TANF, GA, SSI) or Certain Medicaid programs
- The emergency must have been the result of an unforeseen circumstance or a combination of circumstances that are beyond the recipient's control.

Questions regarding eligibility: DHSS_DSSC@delaware.gov

- **To Apply:** Apply in person at the assigned local State Service Center.

Hotel Vouchers

The recipient, if qualifies, may be provided with a yearly limit of \$1200 for an emergency motel stay (this may vary depending on the cost of the motel). Social Services will verify that there is no availability within the shelter system first.

- **Eligibility:** Must be enrolled in TANF, GA, SSI, or certain Medicaid programs
- **To apply:** Apply in person at the assigned local State Service Center. If not eligible for a hotel voucher, the SSC will refer to Centralized Intake at Housing Alliance or Code Purple

Low-Income Housing Tax Credit Properties (LIHTC)

Affordable housing developers receive a tax credit to build these rental properties. At least 5% of units are set aside for referrals from special populations (people with disabilities, veterans, **survivors of DV**, persons with HIV/AIDS, literally or imminently homeless, youth exiting foster care). Rent is capped to maintain affordability.

Eligibility: Must have a household income of 40% Area Median Income or less (specified by county). Units are set aside for DV survivors.

To apply: Must be referred by an approved case manager/service provider who has access to the PAIR online referral system hosted through Delaware Housing Search.org (<https://delawarehousingsearch.org/>).

Staff at the DV programs have access to the online referral system and can help with completing an application. Call the DV Hotlines at People's Place & Child Inc. to request to speak to the staff member with this access.

Rapid Rehousing (RRH)

RRH provides short-term rental assistance and case management services. It can be accessed through Centralized Intake, Delaware's coordinated entry system. The goals are to assist people in obtaining housing, increase self-sufficiency, and stay in stable housing. Assistance may include finding a landlord and an available rental unit; specific services vary by provider organization. Providers are available in all three counties in Delaware.

Eligibility: People experiencing literal homelessness. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety).

To apply: Complete a VI-SPDAT assessment and send it to Centralized Intake at Housing Alliance Delaware. Assessments can be faxed to 302-351-7258 or call for email address.

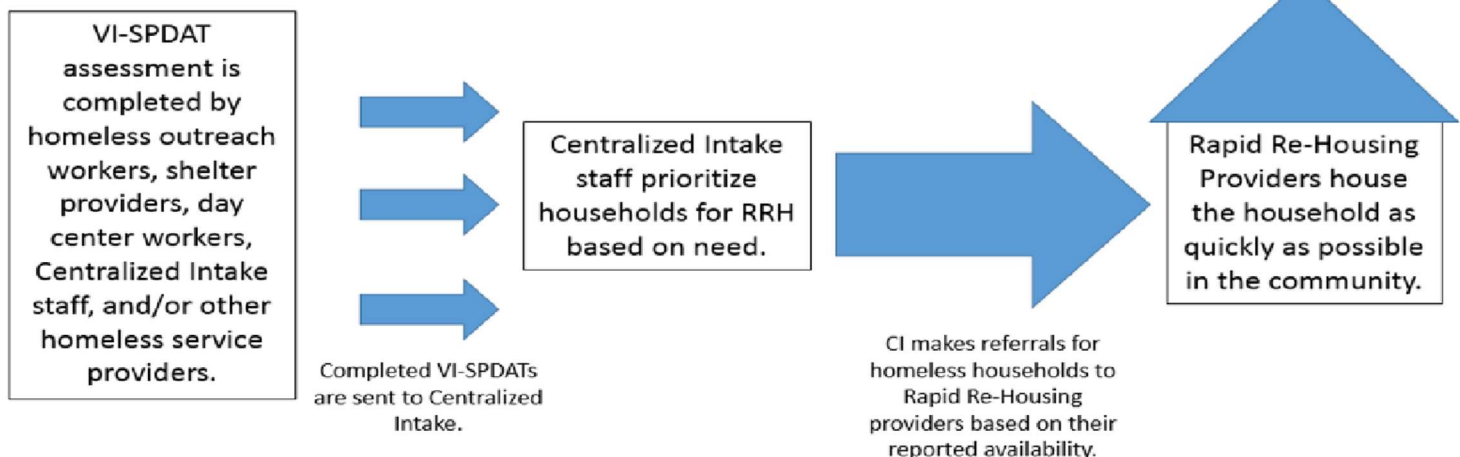
To complete a VI-SPDAT, staff at DV Shelters and DV community advocates can assist OR:
NCC- Brandywine Counseling Day Center M-F, St. Pat's Day Center Fridays 9am-12pm, Connections, and most shelters can complete assessments.

- **KC-** Most shelters, Connections, Hopes and Dreams on Wednesdays 9:30-1pm.
- **SC-** Most shelters, Connections, Love Inc. on Fridays 9am-12pm.

Prioritization - Centralized Intake will prioritize applicants on the waitlist based on Delaware's RRH Standards. Applicants are prioritized by a variety of factors aimed at identifying those with the highest level of need.

Centralized intake offers an **anonymous waiting list for RRH applicants who are victims of domestic violence** and have safety concerns about their information being in a statewide.

Centralized Intake (CI) Rapid Re-Housing Process



DV – Rapid Rehousing

DV Rapid Re-Housing (RRH) provides short-term rental assistance and services specifically designed for DV victims and is accessed through local DV programs with the funding. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed. Assistance may include help in finding a landlord and available rental unit.

Eligibility: Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, sexual assault, or other life-threatening condition, such as human trafficking. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety).

To apply:

- **K/S** - Referrals can be made through a People's Place DV advocate or therapist who the survivor is currently working with or by calling the DV Hotline at 302-422-8058. Applicants will be prioritized based on the completion of an assessment that will be done with a staff member.
- **NCC** - Child Inc. will begin to offer this same service in 2020 and can be referred by contacting their DV Hotline 302-762-6110. Applicants will be prioritized based on the completion of an assessment that will be done with a staff member.

Permanent Supportive Housing (PSH)

The Permanent Supportive Housing (PSH) program provides eligible households a permanent housing subsidy plus intensive community supports. The rent is allocated at 30% of the household's income; there is no income requirement. Providers are available in all three counties in Delaware.

Eligibility: Must be chronically homeless as defined by HUD; must provide documentation verifying length of time homeless and disabling condition.

How to apply:

1. Complete a VI-SPDAT assessment & send it to Centralized Intake/Housing Alliance.
2. Assessments can be faxed to 302-351-7258 or call for an email address.
 - a. **To complete a VI-SPDAT**, staff at DV Shelters and DV community advocates can assist OR:
 - **NCC**- Brandywine Counseling Day Center M-F, St. Pat's Day Center
Fridays 9am-12pm, Connections, and most shelters can complete assessments.
 - **KC**- Most shelters, Connections, Hopes & Dreams on Wednesdays 9:30-1pm.
 - **SC**- Most shelters, Connections, Love Inc. on Fridays 9am-12pm.
3. Once Centralized Intake processes the assessment, the individual will be contacted about their eligibility and next steps.
4. If Centralized Intake confirms the applicant's eligibility, they will be asked to provide documentation verifying their status as chronically homeless (see HUD definitions). The documentation guide can be sent to the applicant or to providers at applicant's request via fax or email.

a. Documentation:

1. **Length of Time Verification Letter:** Done by a professional (counselor, advocate, case worker, etc.) and must verify at least 12 months of literal homelessness over the last three years. Can be done in timeline format and must be specific. Definitions and sample letters/timeline will be sent to providers from HAD.
2. **Disabling Condition Verification:** A disabling condition form filled out by a doctor verifying a mental health, physical health, or substance use disorder. If this cannot be obtained, individuals can submit proof of an SSI/SSDI award letter instead. The blank disabling condition form is included in the documentation guide sent to providers.

- When an individual is deemed eligible, he/she/they will be placed on the PSH wait list as inactive pending receipt of their documentation (explained above); once documentation is received, they will be changed to active and can then be referred to available spots based on Delaware's Permanent Supportive Housing Standards.
- Individuals will be contacted when Centralized Intake receives notice from participating providers that there is availability in their program.
- Length of wait time or "place on list" cannot be predicted.

Centralized intake offers an **anonymous waiting list for PSH applicants who are victims of domestic violence** and have safety concerns about their information being in a statewide database.

State Rental Assistance Program (S-RAP)

State Rental Assistance Program is a state funded voucher-based rental assistance program that is managed by Delaware State Housing Authority. It allows participants to rent a unit in the community with the voucher paying a portion of the rent.

Eligibility: Must have income that does not exceed 40% of the state median income and fit into one or more of the following categories:

- Individuals with disabilities (esp. those exiting long-term care facilities)
- Those exiting the Delaware Psychiatric Center
- Young people between 18-21 who exited foster care
- Families for whom the lack of adequate housing is a primary factor of placing children in out-of-home care
- Families identified by the case manager as at-risk of being admitted to an institution or long-term care facility
- Homeless families referred by designated school district representatives
- Homeless veterans who are referred by veteran service providers

To apply: DSHA does not accept self-referrals. Referrals must be made through approved service provider that has a partnership established with DSHA, including Delaware's Dept. of Health and Social Services (DHSS), and Delaware Dept. of Services for Children, Youth, and their Families (DSCYF), and select others.

Public Housing Authorities (PHA) - Public Housing Units -

Public Housing Authorities offer low income households either **public housing units** (apartments or “project-based”) that they operate and maintain or they distribute housing choice vouchers that households can use for rental assistance in the community.

Eligibility: Low income households, people with disabilities, and elderly persons whose incomes do not exceed 80% of local median income.

To apply: Each PHA has their own application, ways of prioritizing, and waitlist. The waitlists are often closed (meaning they are not accepting applications) and require applicants to apply only during “open” times. DSHA keeps their waiting list open year-round.

- It is essential that applicants keep a current mailing address & contact information updated with the PHA once they are on the waitlist. They may be contacted and will need to be able to respond.

Public Housing Units	Jurisdiction	Total # of units
Wilmington Housing Authority http://whadelaware.org (302) 429-6701	City of Wilmington	1,544 units
New Castle County Dept. of Community Services (302) 395-5600	NCC, excluding Wilmington and Newark	0 (housing choice vouchers only)
Newark Housing Authority http://newarkhousingauthority.net (302) 366-0826	City of Newark	104 units
Dover Housing Authority (302) 678-1965	City of Dover	289 units
DE State Housing Authority http://destatehousing.com (888) 363-8808	Kent & Sussex Counties, excluding Dover	500 units

Public Housing Authorities (PHA) - Housing Choice Vouchers -

Public Housing Authorities offer low income households either public housing units (apartments) that they operate and maintain or they distribute **housing choice vouchers** that households can use for rental assistance in the community.

Housing Choice Voucher Program (formerly called Section 8)

Eligibility: Low income household, people with disabilities, and elderly persons whose incomes do not exceed 80% of local median income.

To apply: Each PHA has their own application, ways of prioritizing, and waitlist. The waitlists are often closed (meaning they are not accepting applications) and require applicants to apply only during “open” times. DSHA keeps their waiting list open year-round.

- Voucher holders locate their own rental unit (apartment, house, condo, townhouse, manufactured home).
- The voucher holder pays a portion of the rent each month, and the voucher pays the remaining portion.
- The five local Public Housing Authorities (PHA) administer these vouchers based on household income and family size.
- The amount of rental assistance paid is determined by several factors including the family’s income, the amount of rent the owner is requesting, the utilities the family is responsible for paying, and the voucher size the family is issued.
- Housing Choice Vouchers are “portable” or transferable to another rental unit, including to another Public Housing Authority jurisdiction and out of state. Inquire about specific details to the issuing PHA.
- It is essential that applicants keep a current mailing address and contact information updated with the PHA once they are on the waitlist. They may be contacted and will need to be able to respond.

Public Housing Units	Jurisdiction	Total # of Vouchers
Wilmington Housing Authority http://whadelaware.org (302) 429-6701	City of Wilmington	1,976
New Castle County Dept. of Community Services (302) 395-5600	NCC, excluding Wilmington and Newark	1,825
Newark Housing Authority http://newarkhousingauthority.net (302) 366-0826	City of Newark	209
Dover Housing Authority (302) 678-1965	City of Dover	220
DE State Housing Authority http://destatehousing.com (888) 363-8808	Kent & Sussex Counties, excluding Dover	950

Subsidized Housing

Subsidized housing sites (site-based Section 8, USDA Rural Development, Rental Assistance) are rental units (apartments) that offer rents based on household income in accordance with federal regulations. The tenant pays a portion of the rent each month, and the federal government pays the remaining portion.

Eligibility: Low-income families, people with disabilities, and elderly persons whose incomes do not exceed 50% of median income (in some cases, 80%). Criteria differ for each site. For more information, call the sites directly.

To apply: Contact the managers of individual sites or log onto the DSHA Website and click “Renters.” Information can also be found on DSHA’s Housing Locator web-tool: <http://delawarehousingsearch.org/>

- Most of these sites are privately owned and managed, although subsidized by the federal government.
- Unlike a Housing Choice Voucher, the tenant cannot take the subsidy with them when they move out of a site-based subsidized apartment.
- Normally, resident families pay 30% of their adjusted gross income to rent a unit at a site-based subsidized site. The federal government subsidizes the balance of the rent.

To apply: DSHA does not accept self-referrals. Referrals must be made through approved service provider that has a partnership established with DSHA, including Delaware’s Dept. of Health and Social Services (DHSS), and Delaware Dept. of Services for Children, Youth, and their Families (DSCYF), and select others.

Transitional Housing

Transitional Housing (TH) programs tend to have long timeframes (up to two years) and are service-intensive in order to increase households self-sufficiency and housing stabilization. Varying levels of rental assistance are provided.

This is not an all-inclusive list. There may be additional programs found throughout the state.

NEW CASTLE COUNTY:

Family Promise TH- <https://www.familypromisede.org/>

Eligibility: Households must be literally homeless.

To apply: Contact Centralized Intake at 1-833-FIND-BED (1-833-346-3233).

YMCA TH-Home Life Management Center I and II <https://www.ywcade.org/what-we-do/housing/>

Eligibility: Households must be literally homeless.

To apply: Contact Centralized Intake at 1-833-FIND-BED (1-833-346-3233).

Ministry of Caring TH- various homes available, see website. <https://www.ministryofcaring.org/>

Eligibility: Households must be literally homeless; specifics depend on the units.

To apply: Contact Centralized Intake at 1-833-FIND-BED (1-833-346-3233) or contact them directly, depending on the TH program.

Bayard House- through Catholic Charities/Diocese of Wilmington (3-9 months)

<https://www.ccwilm.org/bayard-house/> Eligibility: For pregnant teens/women age 13-35 in their first trimester.

To apply: Contact directly at 302-654-1184.

Martha's House STEHM-(Supportive Transitional and Emergency Housing Ministry) Wilmington

<http://www.stehm.org/> Eligibility: For women and their children

To apply: Call 302-652-8033

KENT & SUSSEX COUNTIES:

OVW Transitional Housing for DV Survivors at People's Place

Eligibility: Fleeing domestic violence and homeless;

To apply: Call the DV hotline at 302-422-8058.

KENT COUNTY:

Vera Haven's Transitional Housing Program, at Whatcoat/People's Place, Dover

Eligibility: Households must commit to working and continuing their education. Contact Whatcoat directly for income and other eligibility requirements.

SUSSEX COUNTY:

Hope House, Laurel

Eligibility: Homelessness and employed full-time with family.

To apply: Pick up application at Laurel State

Service Center Rotary Transitional House, Seaford (90 days)

Transitional Housing, continued

Sussex County Crisis Community Services, “Crisis House”

Northport Transitional Apartments, Georgetown

Eligibility: 5-unit building which houses five single parent families with minor children. Head of household needs to be working at least part-time and enrolled in educational upgrade or training program. Maximum stay is 2 years. Requires a criminal background check, participation in all program activities, and maintain a drug and alcohol free household.

To apply: Contact the Crisis House at 302-856-2246 or info@scchsinc.org

Samuel J. Kauffman House, Georgetown

Eligibility: Single or two parent family programs.

Maximum stay is 2 years, teaching about homeownership. Steady work history. Must have verifiable rental history. Pass criminal background. Maintain a drug and alcohol free household.

To apply: contact the Crisis House at 302-856-2246 or info@scchsinc.org

STATEWIDE:

Apartment Angels

Eligibility: Program awards 6 months of rent/housing to individuals/families who have a history of being responsible renters but became victims of the economic recession through no fault of their own OR were dramatically or negatively impacted financially by a one-time, life altering event. Must be a DE resident for 24 months, no criminal convictions w/i 7 years, no more than one eviction in last five years; other restrictions will apply

To apply: Fill out application online <http://www.daaonline.org/apartment-angels.html>

SOBER LIVING/Transitional Housing

These websites provide the links for many sober living and transitional homes in Delaware
www.transitionalhousing.org www.transitionalhousing.com

Connections has been creating sober living housing specifically for women to be able to stay with their children. Call 833-886-2277 to inquire about current options.

References

Centralized Intake: Referrals to Rapid-Rehousing and Permanent Supportive Housing referrals are based on severity and highest need. These clients remain on a priority list until housing becomes available. Shelters notify Centralized Intake database of any openings, then Centralized Intake refers clients to openings.

- What Does Centralized Intake DO: Information and Referral to Homeless Resources by providing Access, Assessment, Prioritization & Referral
- What Does Centralized Intake NOT DO: Prevent homelessness, create more resources, get people on lists for Public Housing, provide direct client assistance (motel stays, financial assistance)

VI-SPDAT: Used throughout the U.S.; Is only to be used with people who are sleeping in shelters or places not meant for human habitation (cars, bus stops, tents, street, etc.) It is a brief Yes/No survey that should take 10 minutes on average to complete with a client. This tool is used by people who have been approved by HAD to do so: shelter staff, outreach workers, HAD staff, etc. IT IS A TRIAGE TOOL to determine who has the most severe and immediate needs, it is not a comprehensive assessment or case management tool.

Literally homeless:

- Living in an emergency shelter or transitional housing program
- Living in a place not meant for human habitation (car, park, abandoned building, etc.)
- Living in a motel paid for by the state or another charitable organization
- Fleeing or attempting to flee domestic violence.

Chronically homeless: An individual/family that meets the definition of literally homeless and has been literally homeless for at least 12 months over the last three years. Additionally, head of household must have a diagnosed disabling condition.

At risk of homelessness:

- At risk of losing accommodation due to a number of factors including but not limited to:
- Financial stress (loss of income, low income, change of family circumstance, inability to maintain employment)
- Facing eviction/foreclosure or housing crises
- Inadequate or unlivable dwelling conditions - unsafe, overcrowded, etc.
- Have an annual income below 30 percent of median family income for the area, as determined by HUD
- Do not have sufficient resources or support networks, immediately available to prevent them from moving to an emergency shelter or place not meant for habitation
- Experiencing domestic or family violence

Area Median Income (AMI): The Area Median Income (AMI) is the midpoint of a region's income distribution half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income—such as 50% of the area median income—identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households. (HUD definition)