

# PBRA

## More than Affordable Housing

Project-Based Rental Assistance (PBRA) is a crucial program that provides assistance to working families, elderly, and disabled. All areas of life are improved with access to decent and stable housing.

### Assisting over 2 million individuals and families



Affordable housing is in scarce supply. Rent continues to rise faster than income making it even more difficult to secure housing.

PBRA helps families to afford modest housing and avoid homelessness and other kinds of economic instability.

### Improving all areas of life



Federally assisted affordable housing has widespread and significant benefits in communities across the country. Steady housing increases work and school participation. From employment and economic mobility to health and education, all areas of life are improved when individuals and families have decent and stable housing.

### Creating cost savings for governments and economic activity in communities



PBRA properties routinely provide important services to seniors and persons with disabilities to allow them to live independently, reduce hospitalization, avoid a premature move to a nursing home, and reduce astronomical costs to the federal and state governments through Medicaid.



PBRA creates additional economic activity in local communities beyond the initial housing subsidies. It directly raises owners' ability to spend on labor, materials, and other goods and services to maintain, operate, and manage rental units. PBRA directly raises resident disposable income which is then spent on other vital goods and services including food, clothes, and education.



PBRA

Project-Based Rental Assistance program (PBRA) provides rental assistance for over 2 million people in 1.3 million low-income, very low-income, and extremely low-income households to afford modest housing. In 2021, the annual household income of PBRA recipients averaged \$13,571 while more than 36% earned less than \$10,000 and nearly 82% of residents earned less than \$20,000. Two-thirds of PBRA heads of households are seniors and disabled adults. The amount of rental assistance equals the rent paid to the private owner minus the resident contribution. The resident contribution for rent and utilities must be the highest of 30% of their adjusted income, 10% of their gross income, or \$25 per month. When a resident moves, the assistance stays with the housing development.

# Montana

4.3K   
housing units

5.8K   
residents served

\$573 per unit  
avg HUD expenditure

## PBRA supports disadvantaged households

The average income of PBRA residents is significantly less than other households, making it extremely difficult to afford housing. PBRA provides important assistance to underserved groups including elderly and disabled individuals.



Average Annual Income

PBRA **\$13,050**

Avg. State Household Income **\$76,834**

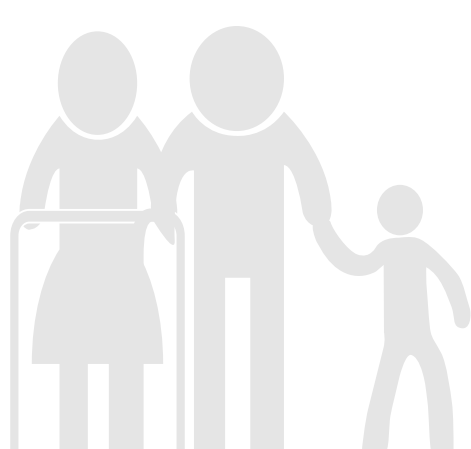
 **MYTH**

Most residents rely on welfare as their main source of income

 **FACT**

**2%**

of residents rely on welfare as their main source of income



**46%** PBRA residents over 62, compared to 23% of the overall population

**27%** PBRA residents living with a disability

## PBRA generates huge cost savings for governments

PBRA helps seniors and people with disabilities stay in their homes longer and avoid costly nursing homes.



Monthly Cost of Housing

PBRA **\$868**

Nursing Home (Semi-Private Room) **\$7,574**

Many PBRA properties provide valuable supportive services that help reduce taxpayer expenditures in Medicaid, Medicare, and healthcare services.

## PBRA generates increased economic activity

PBRA directly raises owner spending and resident disposable income. Residents spend additional income on vital goods and services such as food, clothes, and education.



**194**

Jobs



**\$7.5M**

Wages



**\$23.5M**

Output