

# PBRA: A secure and affordable long-term housing solution

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

## Assisting over 2 million individuals and families



Rent is increasing faster than income, making it harder for families to secure a place to call home. PBRA provides families with the support they need to afford stable, modest housing and to prevent homelessness and financial hardship.

## Enhancing every life aspect for families and the community



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.

## Generating cost savings and boosting inclusive domestic economic activity



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 2023, the annual household income of PBRA recipients averaged \$15,455 while more than 18% earned less than \$10,000 and nearly 76% 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.

# Indiana

30.4K   
housing units

44.5K   
residents served

\$639 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 \$13,002

Avg. State Household Income \$92,643

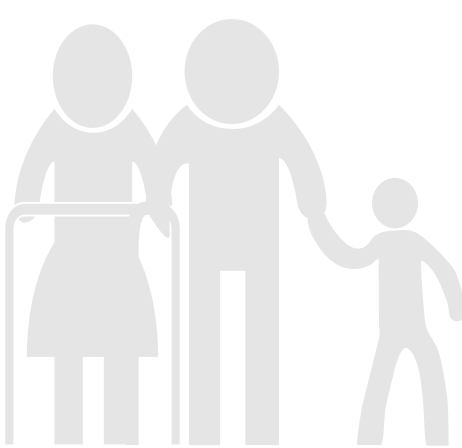
⊗ MYTH

Most residents rely on welfare as their main source of income

✓ FACT

1%

of residents rely on welfare as their main source of income



45% PBRA residents over 62, compared to 20% of the overall population

23% 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 \$946

Nursing Home (Semi-Private Room) \$7,878

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.



1,541  
Jobs



\$72.9M  
Wages



\$254.7M  
Output