"I thought I could live on my social security income of \$850 a month. But the rent at the affordable / tax credit apartment was \$870 a month. I juggled loans and when that did not work, stayed with friends." - Willie, 69 years old

Willie worked in property management for 25 years. At age 62, Willie was given a severance package. He found an apartment and diligently looked for work, but was unsuccessful. Willie now lives in HUD Section 202 senior housing that guarantees that his rent will be one-third of his income.

