



Section 8 Rental Assistance Program

Program Information Guide

**Housing Authority of Mingo County
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Communication

How to Reach Us

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Introduction

This Information Guide is provided to assist you in your participation in the Housing Authority of Mingo County's Section 8 Housing Choice Voucher program. Its purpose is not only to inform you of program rules and requirements, but also to assist you in getting the most from your rental assistance.

The Housing Authority of Mingo County is committed to delivering quality housing assistance to each family through excellent customer service. However, for you to receive the most benefit from your assistance it is important that you participate. You can assist by carefully reading the information in this book and referring back to it when needed. Keep it close so you will know where to write to report a change or call when you have a question.

General Information About Section 8 Assistance

The Section 8 Rental Assistance Program is a federal program funded through the U.S. Department of Housing and Urban Development (HUD) and administered by the Housing Authority of Mingo County. The Housing Choice Voucher is a tenant-based assistance program, which means the assistance travels with a family.

The program is an equal opportunity housing program designed to provide decent, safe and sanitary housing to low income families regardless of race, age, religion, color, sex, national origin, familial status and disability.

Requests For Accommodation

Persons with disabilities may request a reasonable accommodation to fully use all housing programs and any related services. The Housing Authority of Mingo County will make all reasonable efforts to be flexible in assisting persons with disabilities to participate in the program. Requests for accommodation must be submitted in writing and will be verified to ensure the accommodation is reasonable.

Privacy Rights

Applicants and participants, including all adults in their households, are required to sign the form HUD 9886 Authorization for Release of Information. This document incorporates the Federal Privacy Act Statement and describes the conditions under which HUD will release family information. HAMC's policy regarding release of information complies with State and local laws.

The HAMC's practices and procedures are designed to safeguard the privacy of applicants and program participants. All applicant and participant files will be stored in a secure location, which is only accessible by authorized staff.

HAMC staff will not discuss family information contained in files unless there is a business reason to do so.

When you contacted the Housing Authority of Mingo County about rental assistance, you completed a pre-application form. With this pre-application your name was placed on our waiting list, but it did not guarantee you assistance. In order to receive rental assistance all applicants must complete the full application and attend the orientation. What follows is a summary of the process used to determine an applicant's final eligibility for assistance.

I. Applicant Orientation

The purpose for Applicant Orientation is to obtain information from families selected from our waiting list to determine if they are eligible for assistance and to provide families with information about program rules and requirements. This is accomplished by reviewing the full application with each family and the family sitting through a briefing. Each applicant must complete both steps prior to receiving assistance.

The Application

It is very important that all information on the application be current and correct. Anything not listed can delay the processing of your file and the issuing of your voucher. Completion of the following information is very important:

1. Name, relationship, age & SS# of all household members.
2. Current Address, telephone number and telephone numbers of at least two people who can contact you.
3. Name, address, telephone number and fax number of your employer, bank, child care provider, pharmacy, and anyone else we will need to contact concerning your income or expenses.
4. Release of Information, Form HUD 9886 and the Housing Authority's Authorization for Release of Information.

Reporting Changes to Housing Authority of Mingo County

You are required to report any changes in income and family composition that occur after orientation, in writing, within ten days of the change. If you call to report a change, you will be asked to report it in writing. Make sure the head of household is listed on all documents and send to the attention of your caseworker.

Orientation Briefing

The Orientation Briefing is required by federal regulation and the Housing Authority of Mingo County's administrative plan. During the orientation, the Information Guide is discussed with applicants to ensure program requirements are understood and applicants are provided an opportunity to ask questions.

II. Eligibility Requirements

It is important to note that attending an orientation does not guarantee a family will receive a voucher. The determination of eligibility is based on the following:

1. The family's gross annual income (before taxes) cannot be more than the income limits set forth by HUD for Housing Authority of Mingo County's jurisdiction;

If a family is initially income eligible, but their income increases to exceed the income limits prior to the Housing Authority of Mingo County entering into a contract with a landlord, the family will no longer be eligible. If this occurs, the family will be notified in writing.

2. The family must furnish copies of Social Security Cards for all household members;
3. The family must furnish copies of Birth Certificates/proof of birth and evidence of citizenship/eligible immigrant status.

In addition, a family may be denied assistance for any of the following reasons:

1. Any member of the family has been evicted from public housing;
2. Any member of the family currently owes rent or other amounts to HAMC or another housing agency with Section 8 or public housing.
3. Any member of the family has engaged in, threatened, or committed:
 - Violent or abusive behavior toward HAMC personnel;
 - Fraud, bribery or other corrupt act in a federal housing program;
 - Drug related activity;
 - Violent criminal activity/criminal abuse of physical force against a person or property.
4. Any member of the family is subject to a lifetime registration requirement under a state sex offender registration program.

If you are determined ineligible for assistance for any reason or as a result of any of the factors listed above you will be notified by mail and given the opportunity to request, in writing, an informal hearing to appeal the determination.

How long will it take to get your Voucher?

The process of verifying and issuing vouchers will be done as funding becomes available. The Housing Authority of Mingo County has no priority or emergency assistance.

III. Issuance of a Housing Choice Voucher

After an extensive review and verification of the information on the application, HAMC will issue eligible families a Housing Choice Voucher Packet. This packet will contain the following:

- ❑ The **Letter of Eligibility**, this letter is the family's proof of their eligibility for rental assistance.
- ❑ The **Housing Choice Voucher**. The Voucher states the issuance and expiration date, along with the number of bedrooms the family is qualified for. It also lists the Obligations of the Family. This document must be read, signed and returned.
- ❑ The **Request for Tenancy Approval** is the document the family is to provide to the landlord from whom they wish to rent. This form, along with additional forms, is to be completed by the landlord and returned to HAMC.

(Additional information will be included; see chapter 2)

Vouchers are issued for 60 days. The HAMC will grant an extension if a Request for Tenancy Approval has been submitted prior to the Voucher expiration.

Subsidy Standard and Exceptions

For Subsidy Standard purposes, an adult person is 18 years or older, an emancipated minor or a married person.

The Subsidy Standards set by HAMC are used to classify the size of voucher issued to applicants. HAMC assigns bedroom sizes within the following guidelines:

- Adults and children will not be required to share a bedroom.
- Two children of same gender per room.
- Foster Children will be included in determining unit size, only if they will be in the unit for more than six months.
- Live-in attendants will generally be provided a separate bedroom. No additional space will be provided for the attendant's family.

For both applicants and participants, HAMC will not issue a larger size voucher due to additions other than for birth, marriage, adoption, or court awarded custody.

HAMC may grant an exception to its established occupancy standards if a determination that the exception is justified by the health, disability, relationship of family members, or other individual circumstances is verified. Applicants must request an exception to the occupancy standards within ten (10) days from the date of voucher issuance.

The Section 8 Housing Choice Voucher program gives a family the freedom to decide where they want to live. You may choose to live anywhere in the jurisdiction of the Housing Authority of Mingo County; and, if eligible, you may move elsewhere in West Virginia or even to another state with assistance. This chapter explains your options as you look for suitable housing and how you receive assistance once you’ve found a place to live.

I. The Housing Authority of Mingo County’s Jurisdiction

The Housing Authority of Mingo County’s jurisdiction includes the counties of **Logan, McDowell, Mingo, Wayne, and Wyoming.**



II. Portability

Through portability a family may move and take their assistance outside the jurisdiction of the Housing Authority of Mingo County to anywhere within the United States. The restrictions to portability are as follows:

- ❖ The family must have lived within the HAMC’s jurisdiction at the time they applied for assistance. If not, they must lease a unit for at least one year before they can move through portability; and
- ❖ The receiving housing authority’s applicable payment standard must be equal to or less than the HAMC’s, if they plan to bill the HAMC; or the receiving housing agency must absorb the voucher

Before porting, you must submit written notification of your intent to move and the jurisdiction to which you wish to transfer your voucher. The HAMC will then determine if the above criteria has been met and will notify you, in writing, of your family’s eligibility to transfer your voucher.

The table below provides information for housing agencies that serve neighboring counties. You may also contact the HAMC about other counties in West Virginia and agencies in other states.

Housing Agencies in Neighboring Counties

County	HA to Contact	Telephone Number
Boone	Boone	369-3442
Cabell	Huntington	526-4400
Boyd, KY	Ashland, KY	606-327-5456
Raleigh	Beckley/Raleigh	256-1770/255-5164
Scioto, OH	Portsmouth/Ironton Metro	740-354-4547/532-8658

III. Locating Housing that Meets Your Needs

Housing Authority of Mingo County encourages all families to look for housing in areas of low poverty concentration (less than 20% of the population is below the poverty line).

Multi-family Properties Throughout HAMC's Operating Area

McDowell
SAFE/SHED

436-6367 or 585-7419

Mingo
Gilbert Terrace, Gilbert WV

664-8914

Wayne

Jamestown Apartments, Kenova
Fort Gay Apartments, Fort Gay
Spring Valley/Dunhill, Huntington
Upper Mill Creek Apartments, Fort Gay

453-6720
648-7324
429-6043
648-7376 or 272-5112

In selecting a rental property for your family there are a number of issues to consider:

- Are there employment opportunities located nearby?
- Is the property located near public transportation routes, medical and shopping centers?
- How close will you be to the schools your children will be attending?
- Is this a quality unit that will pass inspection? (See the brochure "A Good Place to Live")
- Does the unit meet your family's needs? (Size, amenities, etc)
- Will the landlord be responsive when repairs are needed?
- Does the owner's lease agreement clearly state the terms for returning the security deposit, or restrictions on visitors and pets?

These and other questions should be considered in searching for a place to live. Never give a landlord any money to hold a unit or as a security deposit until you're certain of your intent to rent the property. Remember, once you become a Section 8 program participant you must remain in the unit you select for one year before you can give notice of your intent to move. After your initial year the lease may be ended anytime after a 30-day written notice to the landlord and HAMC.

IV. Approving Your Rental Selection

Once a family finds a unit to rent, the landlord and the family must complete the following documents:

1. **Request for Tenancy Approval.** The owner needs to complete this form which will permit HAMC to determine the location of the unit, what the owner is requesting for rent, who is responsible for what utilities, the type of utilities (gas or electric), and who owns what appliances. (Form must be signed by owner and applicant)
2. **Directions to unit.** Completed by the owner for the benefit of helping the inspector to locate the unit. (Back of RFTA)
3. **Certification.** Must be completed by both the family and the owner, certifying that the head of household, nor any member of the family is a parent, child, grandparent, grandchild, sister or brother of the landlord.
4. **W-9.** Completed by owners not currently landlords through HAMC. HAMC will determine if needed and mail with HAP Contract.
5. **Lead Paint form.** Completed by family and owner for units built before 1978, with regard to Lead Based Paint. HAMC will determine if needed and mail with HAP contract.
6. **Owner's lease.** A copy of the owners lease must be attached and returned with the above forms. The lease must be approved by HAMC, before a contract will be executed.

Security Deposits

The amount and payment of the security deposit is between the owner and the family. The Housing Authority of Mingo County does not provide assistance in paying or recovering security deposits.

Once all forms are completed it is the family's responsibility to return them to HAMC so an inspection can be scheduled. Any forms not completed and signed could delay the inspection process.

Information HAMC will provide to Landlords

Upon request, Housing Authority of Mingo County will furnish prospective landlords with your current address, as shown on HAMC's records and, if known, HAMC will provide the names and addresses of your current and previous landlords.

Scheduling an Inspection

The initial inspection will be scheduled within 15 days of the RFTA being submitted by the family. If there are repairs to be made after the unit is inspected, both the owner and the family will receive a sheet listing the needed repairs and the number of days the landlord has to complete such repairs.

Required Conditions for Leasing a Rental Property.

1. The unit must pass inspection.
2. The unit must be determined to be Rent Reasonable.
3. If the cost of rent and utilities is over the Payment Standard, the total family contribution cannot exceed 40% of the family's income.

It is our recommendation to both the family and the owner that the family not move into the unit until the inspection has been completed, that it has been determined that all three conditions above have been met, and that the family is eligible to lease the unit.

What Does Rent Reasonable Mean?

When your property is inspected, the HAMC must determine if the rent that the owner is requesting is reasonable in comparison to other similar non-assisted units. We compare properties based on these factors:

(done by the inspector)

1. Number of bedrooms
2. Location
3. Condition
4. Amenities
5. Age of Unit
6. Utilities
7. Type of unit (apartment vs. house)
8. Services the landlord provides in the rent

Once the property you have selected has been approved for assistance HAMC will calculate your family's contribution toward rent and utilities from your adjusted income. This chapter explains how your adjusted income is determined and the method used to calculate your share of the rental payment and the processing of the Housing Assistance Payment Contract.

I. Adjusted Income

A family's adjusted income is determined by taking their Annual Gross Income (before taxes) less any of the following deductions:

1. **\$480 for each dependent.** Dependents are household members, other than the head or spouse (co-head), under 18 years of age or persons 18 years and older who are either disabled or a full time student.
2. **\$400 for each household with an elderly or disabled head or spouse.**
3. **Medical Expenses.** Any expense in excess of 3% of annual income will be deducted from annual income for elderly and disabled households only.
4. **Child Care Expenses.** Reasonable expenses for the care of children age 12 years and younger may be deducted from annual income if:
 - a. The care is necessary to enable a family member to work or further their education.
 - b. The expense is not reimbursed by any agency or individual outside the household.
 - c. The expense incurred does not exceed the amount earned.

EXAMPLE

Let's say you are employed and make \$10,000 a year before taxes. You have one child and pay for childcare that totals \$1,300. HAMC would calculate your adjusted income to be:

$$\begin{array}{r}
 \$10,000 \text{ annual income before taxes} \\
 -\$1,300 \text{ out of pocket child care expense} \\
 \hline
 -\$480 \text{ dependent allowance} \\
 \hline
 \$8,220 \text{ Adjusted Income}
 \end{array}$$

To determine your total family share toward rent and utilities, HAMC will determine your monthly-adjusted income. **If you divide \$8,220 by 12 months, you arrive at \$685.** You must pay the greater of 30% of your monthly-adjusted income or 10% of your monthly unadjusted income. In this example, **30% would be the greatest and equals \$206** per month and that amount would have to be paid toward rent and utilities.

II. Housing Choice Voucher Rent Calculation

In determining how much rent a family will pay under the Housing Choice Voucher program we must first calculate the amount of assistance the family will receive from the Housing Authority of Mingo County. This is done by subtracting the family's 30% contribution from the smaller of the Applicable Payment Standard or the Gross Rent (the owner's requested rent plus the unit's approximate utility costs).

The Payment Standard is set according to HUD's published Fair Market Rent (FMR) for the HAMC's jurisdiction. The Payment Standard represents the maximum amount of assistance Housing Authority of Mingo County will pay. HAMC's Payment Standard is set at 100% of the current FMR. If a family chooses a unit smaller than what they are eligible for, the payment standard for the unit size will be used. If a family chooses a unit larger than what they are eligible for, the payment standard for their family size will be used.

For Payment Standards & Utility Costs for Logan, McDowell, Mingo, Wayne and Wyoming, see the utility chart in your information packet

Remember, a family will pay at least 30% toward rent and utilities. In addition, if the cost of rent and utilities exceeds the Payment Standard the entire amount above the Payment Standard will be paid by the family, but initially a family cannot pay more than 40% of their adjusted income toward the cost of renting a unit.

RENT CALCULATION EXAMPLE ONLY

Monthly Adjusted Income = \$685

30% contribution = \$206

40% contribution = \$274

Payment Standard = \$447

Owner's requested rent...\$400

+ Cost of Utilities.....\$140 (per utility chart)

Gross Rent.....\$540

Rent Formula: The smaller of Payment Standard or Gross Rent minus the family's 30% is maximum subsidy paid by Housing Authority of Mingo County.

$\$447(\text{PS}) - \$206(\text{tenant pays}) = \241 HAMC pays.

Total Family Share = Gross Rent (\$540) minus Maximum Subsidy (\$241)= \$299

HAMC will compare the Total Family Share to the 40% amount and if it is smaller or equal to, then the family can rent the unit. In this example, the TFS is greater than 40% of their monthly adjusted income by \$25; therefore, the landlord would have to be willing to lower the rent to \$375. If so, the Housing Authority of Mingo County would pay the landlord \$241 rent. The family would pay \$134 directly to the landlord and pay all the utility costs (\$140).

For families with no income, the rent and utilities combined (gross rent) cannot exceed the applicable payment standard for which they are eligible.

III. Contract Processing

Once a family's rental property has been approved by HAMC the lease agreement between the owner and family may be signed. The Housing Assistance Contract will be prepared by staff and mailed to the landlord for signature. Each month, between the first and the fifth, the HAMC will deposit our portion to the owner's choice of accounts. The family is responsible for getting their portion to the owner in a timely manner.

If the family is eligible for a Utility Reimbursement, a BB&T Ready Access Card will be distributed to them for the utility allotment. The funds will be placed on the card also between the first and the fifth of each month.

After the contract is executed your family will be a program participant.

WARNING

A participant should never pay more rent to the owner than what the Housing Authority of Mingo County determines their portion to be. You must notify HAMC immediately, in writing, if an owner or property manager wants to charge additional rent or fees for services. Failure to do so could lead to the termination of assistance, as this is a violation of program rules.

Chapter 4

Participant Responsibilities

You become a participant of the Section 8 Program once the Housing Authority of Mingo County enters into a Housing Assistance Payment contract with a landlord on your behalf. As a program participant, you will have certain responsibilities in reporting information to HAMC in a timely manner. Failure to do so could lead to you owing money that you will be required to repay or result in you losing your assistance entirely.

I. Recertification

The Housing Authority of Mingo County is required to update participant information annually with regard to household income and family composition, in order to determine continued eligibility for assistance. Approximately 90 to 120 days prior to the assistance anniversary date, the family will be sent a recertification packet in the mail. The packet will contain a cover letter detailing information needed to complete the recertification process, along with an application and authorization forms. The cover letter will explain the penalties for failure to return the information within the time period specified.

II. Inspections

There are three types of inspections:

Annual inspections are required and will be conducted within twelve (12) months of the previous inspection.

Special inspections can be requested by either the tenant or landlord, based on problems that have occurred with the unit that have not been taken care of by the responsible party within a reasonable time frame.

Quality Control inspections are done on a certain number of units, selected at random on units that recently passed inspection. These inspections are done to ensure the work of the inspectors is the very best.

Once an inspection is conducted, both parties receive a summary of repairs to the unit and a time frame in which to complete those repairs. Upon completion of the repairs, the HAMC will accept a statement from the owner/family, receipt from a vendor, or a photo of the repair for verification of corrected deficiencies.

Failure to complete the repairs within the time frame specified will be cause for abatement of payment to the landlord. Abatement will begin on the first of the month following the violation and will resume once the certification form or other acceptable documentation is received. Should the repairs not be completed, and the failure is on the part of the landlord, the family will be issued a voucher and move packet to find another unit. If the failure is on the part of the family, assistance will be terminated, (if either party should complete the repairs and the acceptable documentation is submitted by the termination date, assistance may continue on that unit if both parties are in agreement to continue the occupancy).

Housing Quality Standards violations that result in the property failing inspection, for which the family is responsible are as follows:

1. Tenant paid utilities not being in service.
2. Tenant provided appliances not working.
3. Smoke detectors where the batteries have been removed.
4. Damage to the unit caused by a household member or guest beyond normal wear and tear. Poor housekeeping may lead to damage to the unit.

Failure to correct these items, in the time given, will result in the loss of housing assistance.

III. Changes between Recertification

Participants are required to report all changes in income and family composition within ten days of the change. If you change employment, you must submit the name, address, and phone number of your new employer. **Changes must be sent, in writing, to the family's assigned caseworker. Do not call to report a change.** If you wish to add someone to your household other than through birth, adoption, or court awarded custody you must receive permission from your landlord, in writing. A copy of this statement must also be sent to Housing Authority of Mingo County.

IV. Moving with Assistance

Program participants may not move within the first year of an initial contract without a written release from the owner or if there is an un-repaired owner HQS violation that HAMC has requested to be done. Anytime after the first year, a written 30-day notice should be given to the landlord (with a copy to HAMC) stating when you intend to vacate the unit. Remember, since the lease agreement is between you and the owner, you should check the terms of the lease as to when you can move.

Example: You want to move by November 30th, you would submit written notification to the owner and HAMC prior to November 1st.

Upon receiving the thirty-day notice of intent to move the family will be sent a Voucher Packet that is good for 60 days. If the family HAS NOT been recertified within the last 120 days, an application will be included in the Voucher Packet that must be completed and returned.

Please be aware that during a move process the family will be under the same requirements as an applicant with regard to the total family share not exceeding 40% of the family's adjusted income. Also, the unit must also pass HQS inspection and be found to be rent reasonable before HAMC will approve the property for assistance.

After receiving the Request for Tenancy Approval back from the landlord, HAMC will schedule an inspection on the new rental unit. Once the unit has been approved a HAP contract will be prepared. Since a new contract is being entered the family will not be allowed to move again for another year unless the previously mentioned conditions are met.

V. Family Obligations

A violation of any of the obligations may lead to the termination of a family's assistance.

The family must:

1. Supply any information that the PHA or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled reexamination or interim reexamination of family income and composition.
2. Disclose and verify social security numbers and sign and submit consent form for obtaining information.
3. Supply any information requested by the PHA to verify that the family is living in the unit or information related to family absence from the unit.
4. Promptly notify the PHA in writing when the family is away from the unit for an extended period of time in accordance with PHA policies.
5. Allow the PHA to inspect the unit at reasonable times and after reasonable notice.
6. Notify the PHA and the owner in writing before moving out of the unit or terminating the lease.

7. Use the assisted unit for residence by the family. The unit must be the family's only residence.
8. Promptly notify the PHA in writing of the birth, adoption, or court-awarded custody of a child.
9. Request PHA written approval to add any other family member as an occupant of the unit.
10. Promptly notify the PHA in writing if any family member no longer lives in the unit.
11. Give the PHA a copy of any owner eviction notice.
12. Pay utility bills and provide and maintain any appliances that the owner is not required to provide under the lease.

Any information the family supplies must be true and complete.

The family (including each family member) must not:

1. Own or have any interest in the unit (other than in a cooperative, or the owner of a manufactured home leasing a manufactured home space).
2. Commit any serious or repeated violation of the lease.
3. Commit fraud, bribery or any other corrupt or criminal act in connection with the program.
4. Engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
5. Sublease or let the unit or assign the lease or transfer the unit.
6. Receive housing choice program housing assistance while receiving another subsidy, for the same unit or a different unit under any other Federal, State or local housing assistance program.
7. Damage the unit or premises (other than damage from ordinary wear and tear), or permit any guest to damage the unit or premises.
8. Receive housing choice voucher program housing assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the PHA has determined (and has notified the owner and the family of such determination) that approving rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities.
9. Engage in abuse of alcohol in a way that threatens the health, safety or right to peaceful enjoyment of the other residents and persons residing in the immediate vicinity of the premises.

VI. Informal Hearing

The Housing Authority of Mingo County will give a program participant written notification of a decision to terminate assistance. The notice will contain the reason(s) for the decision and will indicate if the participant may request an informal hearing. A person(s) designated by HAMC that was not directly involved in the decision to terminate assistance will conduct the hearing. During the hearing the family will be given the opportunity to present written or oral objections to HAMC's decision. The decision of the hearing officer is final.

Do you want to find suitable employment or better employment???

Are there obstacles keeping you from finding employment???

The Family Self-Sufficiency Program can point you in the right direction.

The Family Self-Sufficiency Program is a voluntary program for Section 8 Participants who have a goal of seeking and maintaining employment or better employment. The role of this agency is to connect the family with the resources, activities and/or services to assist in reaching this goal.

Participation would be formal with a written contract between the family and HAMC. The FSS Contract of Participation is a five-year contract that can be shorter if goals are reached sooner, but can also be extended for two more years if good reason warrants an extension.

The contract will specify conditions, incentives, goals, resources, obligations, etc.

Two goals that must be met:

The family must be free of welfare assistance (TANF/WVWORKS payment) for twelve consecutive months prior to the contract expiration; and

The participant must maintain an average of 32 hours or more of employment by the last day of the contract.

Incentive:

Establishment of an escrow (savings) account for families receiving increases in earned income after the effective date of the FSS Contract of Participation.

\$\$\$ESCROW ACCOUNT\$\$\$

Example: Upon enrollment to the FSS program, 30% of a family's monthly adjusted income is \$100 and increases to \$175 due to an increase in earned income. The family's portion of rent would increase and HAMC's portion would decrease. The difference is then taken from the amount HAMC is no longer paying the landlord and deposited into the participant's escrow account.

Should the family complete their goals and obligations under the contract within or by the expiration date of the FSS Contract of Participation, the family would be entitled to monies in the escrow account, minus any amount that may be owed to HAMC.

Failure to complete any part of the FSS Contract of Participation will not affect the family's Section 8 assistance. However, should a family's Section 8 assistance be terminated, the FSS Contract of Participation automatically terminates and any escrow monies will be forfeited.

Motivation plays a key role in a family's success in the Family Self-Sufficiency Program.

If interested in signing up for this program, please contact:

Betty Workman at 304-475-4663

Are You Ready For Homeownership?**Now You Can Use Your Section 8 Voucher To Help Buy A Home Of Your Own.**

The Department of Housing and Urban Development has expanded the Section 8 Housing Choice Voucher program to include a homeownership option. Now, the same program that has helped families rent good, safe, affordable housing can help families buy a home of their own.

Who Is Eligible?

- ❖ Anyone who has been assisted under the Section 8 Housing Choice Voucher Program for one year or more;
- ❖ One or more adult member(s) of the family is employed full-time (working an average of 30 hours per week or more);
- ❖ The total household income, excluding welfare income, is at least \$10,300 annually (keep in mind this is a minimum amount and will probably have to be higher to qualify for a loan);
- ❖ No household member has owned a home within the last three years

There are exceptions to some of these requirements for elderly and disabled persons, and for single parents and displaced homemakers.

How Does It Work?

Families are responsible for finding an affordable home, qualifying for a loan, and coming up with a down payment.

All families are required to attend a credit counseling class. Families, whose credit score is not high enough to qualify for a loan, will be required to attend a class every thirty (30) days until their credit score is at a rate that qualifies them for a home loan.

Once a family qualifies and the home is purchased, the monthly subsidy from the Housing Authority is sent to the mortgage lender to pay on the family's monthly mortgage payment.

Does A Family Have To Give Up Their Rental Voucher To Apply For Homeownership?

No. The family would continue as a rental assistance participant until they have moved into their new home. A family will not lose their rental assistance, should they not complete the homeownership process.

How Do I Apply For Homeownership?

Call (304) 475-4663, and ask for a homeownership application or visit our website www.mingohousing.com.

Housing Authority of Mingo County is required to provide the following documents for applicants. Please review these forms and refer to them as needed.

HUD Booklet, “A Good Place to Live”

Form HUD 52517 Request For Tenancy Approval

Utility Allowance Schedule

HUD 52564 Lease Addendum

HUD Booklet, “Protect Your Family from Lead In Your Home”

HUD Booklet, “Equal Opportunity For All”

Form HUD 903 Housing Discrimination Complaint Form

Brochure – “What You Should Know Above EIV”

HUD 92006 Supplement to Application for Federally Assisted Housing

Brochure-“Violence Against Women in Federally Funded Rental Assistance Housing”

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