



## Homeownership Housing Choice Voucher

Public housing agencies (PHA) may amend their administrative plans to permit Housing Choice Voucher (HCV) funds to be used for homeownership. The program applies to eligible participants in the HCV program who are first time homebuyers. HCV recipients must attend and satisfactorily complete the homeownership counseling program required by the PHA. Although minimum income requirements apply to non-disabled households, a separate national standard applies for disabled families. This minimum income standard will be equal to the monthly Supplemental Security Income (SSI) benefit for an individual living alone multiplied by twelve. Disabled families are also exempt from the employment requirements under the program.

The funds can be used in one of two ways:

- to make monthly homeownership assistance payments on behalf of an eligible family or
- a single payment toward the down payment required in connection with the purchase of a home (under certain circumstances funds may also be used for closing costs).

While most HCV recipients participating in the program may receive HCV assistance for 10 or 15 years depending on individual financing, disabled families have no maximum term of assistance. When making monthly payments, the PHA may make the payments to either the lender or directly to the HCV recipient.

**Finally Home** is a demonstration project of Values into Action funded by the Pennsylvania Developmental Disabilities Council (PADDC) to assist individuals with disabilities from rural communities in meeting their goals to access and maintain control of their own homes. Diana T. Myers and Associates, Inc. (DMA) and Values Into Action created the **Finally Home Housing Toolkit** as a user-friendly resource providing housing information and tools for advocates, Housing Service Providers, Supports Coordinators, Supports Brokers, family members and other interested parties to support people with disabilities in securing the housing of their choice.

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