

**LOW INCOME RENTAL HOUSING IN WESTMORELAND COUNTY.** The purpose of subsidized rent programs is to provide rental assistance to eligible low-income families.

**HOW TO APPLY.** Apply in person at our Greensburg Section 8 office. Request an application by mail simply by calling (724) 832-7258, 337-7444 or 684-7704, ext. 3054. Request an application by email at [janetg@wchaonline.com](mailto:janetg@wchaonline.com).

Return the application to the Greensburg office. Answer all questions to the best of your ability. We will return incomplete applications. Applications received are date and time stamped and reviewed for eligibility and entered into the computer. Allow 4 to 6 weeks for processing and acknowledgment.

Periodically, Section 8 updates the waiting list. Applicants must return the update to remain on the active waiting list. Correspondence returned by the Post Office returns as undeliverable will be removed from the waiting list. Please call and ask for an UPDATE when changes occur (i.e., moving to a new address, adding or deleting persons on your application, and changes in your income). No changes made by telephone. All changes must be in writing. Changes may affect the length of time you are on the waiting list. We will contact you by first class mail. Keep your address current.

**TENANT-BASED RENTAL ASSISTANCE PROGRAMS**

**Section 8 Housing Choice Vouchers and HOME Tenant-Based Rental Assistance Coupons.** The U. S. Department of Housing and Urban Development (HUD) determine the rules and regulations for these programs. There is a waiting list because the need for rental assistance is great. When a family is determined to be eligible for the program and funding is available, Section 8 issues the family a Voucher at a tenant briefing. The family decides where to live. The family must locate a housing unit that meets the program rules. That can be where they live right now or a totally different unit. The PHA can help in some ways, but the primary responsibility for finding a suitable unit to rent is the family's. At the time a family initially receives tenant-based assistance for occupancy of a dwelling unit, the family share is a percentage of their adjusted monthly income. Contract rents are based on HUD formulations.

**PROJECT-BASED RENTAL ASSISTANCE PROGRAMS**

**Section 8 Project-Based Voucher and Moderate Rehabilitation Units.** The U. S. Department of Housing and Urban Development (HUD) determine the rules and regulations for these programs. There is a waiting list because the need for rental assistance is great. As vacancies occur at specific sites, a family is pulled from that waiting list and determined eligible. The family must move into a specific unit in order to receive rental assistance. The owner must approve the family as a suitable tenant. At the time a family initially receives project-based assistance for occupancy of a dwelling unit, the family share is a percentage of their adjusted monthly income. See the enclosed list of project-based sites. Interested families may contact that site and set up an appointment to complete an application packet and go through the screening process.

**LOW INCOME HOUSING TAX CREDIT PROGRAM.** The Housing Authority also manages low-income housing tax credit units. Applicants must be income eligible and able to pay the full monthly rent. Tax credit units also accept Section 8 Vouchers and HOME Coupons.

**ELIGIBILITY QUALIFICATIONS**

Adults (age 18 or older) must pass a criminal history background screening. Adults with a criminal history must be fingerprinted and run through the FBI's files covering all 50 states. Applicants may be a single person or a group of persons who intend to share residency whose income and resources are available to meet the family's needs. Two or more elderly persons or persons with disabilities living together, or one or more elderly persons or persons with disabilities living with one or more live-in aides is a family.

**LOCAL PREFERENCES FOR RESIDENTS OF WESTMORELAND COUNTY.** Local preferences allow priority status to applicants who qualify and must submit documentation from social service agencies verifying their preference:

1. Homeless or will be homeless within 6 months and living in a supervised public or a resident at an institution or in a group home preparing the individual to become self-sufficient (letters from shelter or agency).
2. Participants in transitional housing programs (letter from agency).
3. Natural disaster (fire, flood, earthquake, tornado, etc.) causing the unit to be uninhabitable within past 6 months (letter from Red Cross or Salvation Army).
4. Code enforcement by Federal, State or local government action, public improvement or development within past 6 months (letter from local government agency).
5. Participants/current graduates in educational and training programs designed to prepare the individual for the job market (documents from school or instructor).
6. Victim of domestic violence within past 6 months (letter from domestic abuse shelter or copy of PFA).
7. Veteran's Preference for current or honorably discharged members of the U.S. Armed Forces (government documents).

**INCOME LIMITS.**

1. Each year 75% of new Section 8 admissions must fall below the 30% income guideline.
2. Each year 100% of tax credit admissions must fall below either 50% or 60% of the income guidelines depending on the sites.

**PERSONS PER HOUSEHOLD (effective 12/18/2013)**

Median Income	One	Two	Three	Four	Five	Six	Seven	Eight
30%	13800	15800	17750	19700	21300	22900	24450	26050
50%	23000	26250	29550	32800	35450	38050	40700	43300
60%	27360	31260	35160	39060	42240	45360	48480	51600
80%	36750	42000	47250	52500	56700	60900	65100	69300

## **TYPES OF INCOME & ASSETS**

Every member that will be living in your household during the next 12 months must report every source of income received, including but not limited to:

### **INCOME**

Employment	Unemployment	Social Security	SSI	Disability
Pensions	Workman's comp	Welfare (TANF)		
General Assistance		Child Support		
Net income from a business (self-employed)				

Income earned by temporarily absent adults who will be on the lease

Income of spouse or head of household if that person is temporarily absent, such as away at college or in the armed forces, even if that person is not on the lease.

Military pay (all regular pay, special pay and allowances)

Regular contributions and gifts from persons outside the household that help pay rent and utilities)

Other non-cash contributions provided on a regular basis.

### **ASSETS**

Current savings account balance and amount of interest earned

Average checking account balance for six months and any interest earned

Value of stocks, bonds, savings certificates, money market funds, and other investment accounts.

Equity in real property or other capital investments.

Cash value of trusts available to the household. (Do not include irrevocable trusts, but include as income funds received from the trust). IRA, Keogh and similar retirement savings accounts, deducting penalties for withdrawal.

Contributions to company retirement/pension funds that the family can withdraw without retiring or terminating employment.

Assets, which although owned by more than one person, allow unrestricted access by the applicant.

Lump sum receipts as inheritances, capital gains, lottery winnings, and cash from sale of assets, insurance settlements, Social Security and SSI lump sum payments and other claims.

Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.

Cash value of life insurance policies if available to the household.

Assets valued at more than \$1,000, that are disposed of for less than the fair market value during the past two years.

The actual income earned on net family assets below \$5,000.

Net family assets that exceed \$5,000, Section 8 will count the greater of the: (a) actual income earned from the assets, or (b) impute income by multiplying 2% (HUD's figure) times the total cash value of the assets.

### **ASSETS DO NOT INCLUDE**

Personal property, vehicles, interest in Indian Trust Lands, assets not accessible by the family, and assets that are part of an active business or farming operation.