



SECTION 8 HOUSING CHOICE VOUCHER HOMEOWNERSHIP PROGRAM

ACTIVITIES	Section 8 Housing Choice Vouchers may be used by current participants in the Westchester County Section 8 program to assist with mortgage payments on the purchase of a home. Eligible Section 8 buyers must also participate in the County's Family Self-Sufficiency (FSS) program. The home to be purchased must be existing or under construction, including condominiums and cooperative apartments. Homes purchased under a lease-purchase arrangement may also be eligible. Multi-family homes are not eligible. The home must pass a Housing Quality Standards inspection and be inspected by a professional home inspector.
AREAS	Assistance can be used in any homeownership opportunity in Westchester County.
RECIPIENTS	Homebuyers who already hold a Section 8 voucher from the Westchester County program, participate in the Family Self-Sufficiency program, <i>and</i> participate in homebuyer counseling are eligible. The head of household must be employed full-time continuously for at least one year prior to the purchase of the home, and meet minimum income requirements. Housing purchased and assisted with Section 8 subsidies must be the homebuyer's principal residence. The family must attend pre-purchase counseling and receive a Certificate of Completion that deems the family to be mortgage ready.
FUNDS	The Section 8 assistance help with payments towards a mortgage for a maximum of 15 years, if the initial mortgage is 20 years or longer. If the initial mortgage is less than 20 years, the maximum length of assistance is ten years. There is no time limit if the buyer is elderly or the disabled. The Section 8 mortgage assistance funds will be paid directly to the mortgage provider on the first of each month.
RESTRICTIONS	Households participating in the Section 8 program must abide by the program regulations and their family obligations. Households whose assistance has been terminated for cause are ineligible for any future assistance. Households may locate appropriate housing units anywhere in Westchester County, or having lived in the county for a minimum of a one-year period, anywhere in the country. Families are encouraged to find homes in "non-impacted areas," where the population less than 40% minority or low-income.
CONTACT INFORMATION	<p>Interested homebuyers must complete counseling by a HUD Certified Housing Counseling Agency. The following organizations will verify the applicant's eligibility requirements for Section 8 homeownership assistance:</p> <ul style="list-style-type: none"> • Housing Action Council 914-332-4144 • Westchester Residential Opportunities 914-428-4507 • Human Development Services of Westchester 914-835-8306 <p>Assistance to purchase a home and in the home buying process is also offered by :</p> <ul style="list-style-type: none"> • Community Housing Innovations 914-683-1010