

*Required Steps  
to Purchase a Home Through the  
Homeownership Program:*

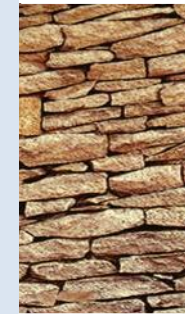
- Be currently assisted through the Section 8 Housing Choice Voucher Program
- Attend a HACD program briefing session
- Successfully complete homeownership counseling sessions
- Receive pre-approval from a mortgage lender
- Find a house in Dauphin County, outside the City of Harrisburg
- Sign an agreement of sale
- Bring the proposed purchase price and property description to HACD for review
- Have the home inspected by HACD and also by a professional inspector
- Go back to the bank to be issued a mortgage loan
- Have settlement on the property, and occupy your new home

**Housing Authority of the  
County of Dauphin**

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**HOUSING AUTHORITY  
OF THE  
COUNTY OF DAUPHIN**



*Section 8  
Homeownership  
Program*

*Go from renting to owning  
your own HOME.*



EQUAL HOUSING  
OPPORTUNITY





# Eligibility Requirements

- ✓ *Must be eligible for the Section 8 Housing Choice Voucher (HCV) Program and have been a participant in the HCV Program for a minimum of one year.*
- ✓ *Must qualify as a first-time homeowner or may be a co-operative member.*
- ✓ *Must meet the Federal minimum income requirement. Based on the income of adult family members who will own the home, the family must have a gross annual income of not less than the Federal minimum wage multiplied by 2000.*
- ✓ *Must meet the Federal minimum employment requirement. At least one adult family member who will own the home must be currently employed full time and must have been continuously employed for one year prior to homeownership assistance.*

*(The Federal minimum employment requirement does not apply to elderly or disabled families.)*

*In the case of a disabled family, the family must have a gross annual income of not less than the monthly SSI benefit for an individual living alone (or paying his/her share of food and housing costs) multiplied by twelve.*

*Unless the family is elderly or disabled, income from welfare assistance will not be counted toward this requirement.*

- ✓ *Any family member who has previously defaulted on a mortgage obtained through the homeownership option is barred from receiving future homeownership assistance*
- ✓ *Have had no family-caused violations of HUD's Housing Quality Standards within the past year.*
- ✓ *Does not owe money to the Housing Authority or any other Housing Authority.*
- ✓ *Have not committed any serious or repeated violations of a Housing Authority-assisted lease within the past year.*

## Frequently Asked Questions

**If I wish to purchase my first home but need help meeting the monthly mortgage and other homeownership expenses, is there a program that will help me?**

Yes, it is called the Section 8 Homeownership Program.

**How long can a family receive assistance under this program?**

There is no time limit for an elderly household or a disabled family. For all other families, there is a mandatory term limit of 15 years if the initial mortgage incurred to finance purchase of the home has a term that is 20 years or longer, and for all other cases the maximum term of homeownership assistance is 10 years.



**For more information, please contact the Housing Authority's Section 8 Homeownership Program Coordinator, Ms. Nicole Zenon, at 717-939-9301 extension 525.**