

Pinellas County Housing Authority

11479 Ulmerton Road

Largo, Florida 33778

(727) 443-7684

TDD: (800) 955-8770

TTY: (800) 955-8771



Interested in
Participating?



READY TO APPLY?

If you meet the eligibility requirements listed inside this brochure and you would like to complete a preliminary application for the Housing Choice Voucher Homeownership program, you can pick one up from the PCHA receptionist, go to our website www.pin-cha.org to print one out or email twalko@pinellashousing.com to have one mailed or emailed back to you. Once your preliminary application is received, you will receive a written response within 10 business days.



PCHA *Today*
AN EXCITING NEW DIRECTION...

H.C.V. Homeownership

*Building on the Foundation
of Homeownership*

**PINELLAS COUNTY
HOUSING
AUTHORITY**



Program Overview

The Homeownership program will allow first time homeowners to use their voucher assistance to help meet monthly homeowner expense, such as the mortgage. Residents interested in joining the program will be required to meet certain criteria.

(Refer to eligibility Requirements Section)



Once the HCV participant is deemed preliminary eligible they will be required to participate in homeownership orientation and counseling session to learn more about home buying and financing.

Counseling Topics

- ◆ Home Maintenance
- ◆ Budgeting and Money Management
- ◆ Credit Counseling
- ◆ Negotiating the Purchase Price of your Home
- ◆ Obtaining a Loan



Eligibility Requirements

1. First Time Homebuyer.
2. Minimum Income Requirement: Currently Employed Full Time at least 1 year, Full Time = 30 hrs/week at \$14,500 annually *(Disabled/Elderly are exempt from the employment requirement).*
3. Disabled/Elderly SSA benefits of \$8,796 annually.
4. On Housing Choice Voucher (Section 8) Program for a minimum of 1 year.

Downpayment

Once determined eligible, participants will be required to have 3 % of the purchase price of the home as downpayment.

At least 1 % of the downpayment must come from the participants own funds (i.e. Savings Account, Escrows)

Example: A 3 % Downpayment for a \$100,000 home is \$3,000.



Family Self-Sufficiency Program

NOT WORKING FULL-TIME? The Family Self-Sufficiency Program (FSS) is a voluntary program to assist families in becoming economically self-sufficient with the ultimate goal of homeownership. For more information on the FSS Program, please call Marlaina Satcher at (727) 443-7684, ext. 3022.



Need Credit Repair?

We have partnered with Tampa Bay Community Development Corporation to provide one-on-one assistance.

Phone #: (727) 442-7075



Pinellas County Housing Authority

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ELISA GALVAN
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