



OUTREACH & NAVIGATION

Guide to Peninsula Housing Authority (PHA)

The Peninsula Housing Authority provides affordable housing opportunities for low-income disabled, low-income elderly, and general low-income households. This includes long-term rental housing, tenant-based rental subsidies, and a homeownership housing program in Clallam and Jefferson Counties. Current information about all PHA Programs can be found by visiting www.peninsulapha.org.

The PHA main office is located at 727 E. 8th Street in Port Angeles. The administrative office is open Monday to Thursday from 9:00 a.m. to 4:00 p.m. and on Fridays from 9:00 a.m. to Noon. The first Friday of each month, the PHA office is open until 4:00 p.m. The PHA Port Angeles Office can be reached at (360) 452-7631.

When applying for PHA programs, it is important to complete and submit the Pre-Application for Housing packet in addition to the applications for any other programs for which you may be eligible. The pre-application packet is available online at www.peninsulapha.org/wp-content/uploads/2018/07/Pre-application-Packet.pdf. Once a pre-application has been submitted, it is highly recommended that you follow up with PHA every two weeks to ensure there have been no issues with the pre-application process.

Section 8/Housing Choice Vouchers (HCV)

The Peninsula Housing Authority processes Section 8 applications separately through its Rent Café portal. Visit www.peninsulapha.org/section-8-housing for instructions. Due to high demand, PHA only opens the portal for limited time periods. To apply for Section 8, watch PHA's website or local news for announcements about when the portal will be open for new applications. Applicants are encouraged to pre-register at any time.

Mutual Self-Help Home Program

The Mutual Self-Help Home Program application is also handled separately from the Pre-Application for Housing packet. To apply, complete the Mutual Self-Help Home Program intake form at www.peninsulapha.org/mutual-self-help-homeownership. For more information, please contact Doni Thomason at (360) 452-7631 ext. 302 or dthomason@peninsulapha.org.

Basic summaries of various other PHA programs are as follows:



Peninsula Housing Authority

Serving Clallam and Jefferson Counties

2603 S. Francis Street, Port Angeles WA 98362

(360) 452-7631 • (360) 457-7001 Fax

Email: info@peninsulapha.org

HOUSING AUTHORITY PROGRAMS 101

A BASIC OVERVIEW

HOUSING CHOICE VOUCHERS (SECTION 8) –

The housing choice voucher program (Section 8) is a HUD rent subsidy administered by the PHA. This program pays property owners the difference between 30% of a tenant's income and the unit rent (or payment standard, whichever is lower). This program can be either project based (applied to a specific unit) or in the form of vouchers given to income qualified households – the majority of PHA's vouchers are 'tenant based'. Tenant based voucher holders are free to choose any housing that meets the requirements of the program. Under certain circumstances, a family may also use its voucher to purchase and/or build a home. In general, the tenant's income cannot exceed 50% of the area median income (AMI) adjusted for family size, with exceptions up to 80% AMI. In practice, most participants have incomes less than 30% AMI.

PUBLIC HOUSING –

Public housing is owned and operated by the PHA. Operating and Capital costs are subsidized. The rent charged to a resident is based on the same formula used for HUD Section 8 assistance – 30% of income minus a utility allowance. Public housing is targeted toward 'very-low' (less than 50% of AMI) and 'extremely-low' (less than 30% of AMI) income households. The Peninsula Housing Authority's Public Housing serves up to 80% of AMI, with waiting list preferences given to full time students or households working 30 plus hours per week.

USDA RURAL DEVELOPMENT RENTAL ASSISTANCE –

Formerly known as the Farmers Home Administration Section 515, Rural Development is regulated by the United States Department of Agriculture (USDA). A federal program that provides low interest loans to finance housing that serves low-income persons in rural areas who pay 30% of their adjusted income as rent. This program also includes property based rental assistance provided by USDA RD.

HUD MULTI-FAMILY RENTAL ASSISTANCE CONTRACT –

A HUD program providing property based rental assistance – participants must live in a specific unit to receive this subsidy and pay 30% of their adjusted income toward rent and utilities. The PHA receives a rent subsidy equal to the difference between an approved contract rent and the resident's portion of the rent.

HUD SECTION 811 –

HUD Section 811 is a federal program limited to non-profit organizations that provide affordable housing targeting disabled households (with incomes not exceeding 50% of AMI) that combine 100% financing and Section 8 rent subsidies. The PHA manages a HUD 811 owned by Serenity House which serves chronically mentally ill.

LOW INCOME HOUSING TAX CREDIT (LIHTC) PROGRAM -

This program was established in 1986 by Section 42 of the Internal Revenue Code. Under this program, tax credits are allocated to a project based on the number of qualified low-income units and the costs of development. Tax credits offset income tax liability of the investing limited partners. These credits are sold in the form of a limited partnership interest to private investors for a dollar-for-dollar credit against federal income tax. In return, the property owners agree to indirectly subsidize rents for low-income tenants by restricting rents to maximums (based on area median incomes) that are approved annually by HUD.

TENANT BASED RENTAL ASSISTANCE (TBRA) -

Administered under the same rules and regulations as the Section 8 program; this program targets homeless households with dependent children and chronically homeless disabled individuals and is transitional – not exceeding assistance for 24 months.

MUTUAL SELF-HELP PROGRAM -

Self-help is an opportunity for low (80% of AMI) and very low (50% of AMI) income families to own a home through their own sweat equity. Households work together, forming a building co-op with everyone working to build one another's homes as a group. USDA provides up to 100% financing for eligible applicants; terms range from 33 to 38 years and payments are subsidized according to income. Locations (land), house plans, materials, subcontractors and tools are included - participants receive step by step construction supervision and instruction.

VASH VOUCHERS – VETERANS AFFAIRS SUPPORTIVE HOUSING

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.

NED (NON-ELDERLY DISABLED) VOUCHERS -

NED vouchers enable non-elderly persons with disabilities currently residing in nursing homes or other healthcare institutions to transition into the community with a Housing Choice Voucher. The PHA partners with DSHS to receive eligible referrals and Roads to Community Living to provide assistance in obtaining housing.

FAMILY UNIFICATION PROGRAM (FUP) –

Housing Choice Vouchers are provided to families currently involved with a public child welfare agency and whose lack of adequate housing is a primary factor in either the imminent placement of a child in out of home care or the delay in the discharge of a child to the family from out of home care. A FUP voucher may also be used for a youth at least 18 years old and no older than 24 who have or will leave foster care and are homeless/at risk of homelessness.

PROJECT-BASED SECTION 8 VOUCHERS –

The project based voucher program allows a housing authority to set aside some of its Housing Choice Voucher assistance to specific housing units – the same Housing Choice Voucher guidelines apply to this program. Participants in this program are referred by the partnering agency and must live in a specific unit.