

**WHO IS ELIGIBLE?** Public housing is limited to low-income families and individuals. The Housing Authority determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the Housing Authority will check your references to make sure you and your family will be good tenants. We will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the development's environment.

The Housing Authority uses income limits developed by HUD. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at our Authority but not at another Authority.

### FY 2015 Income Limits Summary

FY 2015 Income Limit Area	Median Income Explanation	FY Income Limit Category	2015 Persons in Family							
			1	2	3	4	5	6	7	8
Marion County	\$43,200	Very Low (50%) Income Limits (\$) Explanation	17,000	19,400	21,850	<b>24,250</b>	26,200	28,150	30,100	32,050
		Extremely Low Income Limits (\$)* Explanation	11,770	15,930	20,090	<b>24,250</b>	26,200	28,150	30,100	32,050
		Low (80%) Income Limits (\$) Explanation	27,200	31,050	34,950	<b>38,800</b>	41,950	45,050	48,150	51,250

**HOW DO I APPLY?** If you are interested in applying for public housing, contact the Housing Authority in Guin, Hackleburg, Bear Creek & Winfield at the address or telephone number indicated on the Website. **Please click here for an application**

**HOW DOES THE APPLICATION PROCESS WORK?** The application must be written. Either you or the Authority's representative will fill it out. We will require the following information to determine you or your family's eligibility:

- (1) Names of all persons who would be living in the unit, their sex, date of birth, and relationship to the family head;
- (2) Your present address and telephone number;
- (3) Names and addresses of your current and previous landlords for information about your family's suitability as a tenant;
- (4) An estimate of your family's anticipated income for the next twelve months and the sources of that income;
- (5) The names and addresses of employers, banks, and any other information requested to verify your income and deductions, and to verify the family composition. After obtaining this information, a Housing Authority representative will describe the public housing program and its requirements, and answer any questions you might have.

**WILL I NEED TO PRODUCE ANY DOCUMENTATION?** Yes, the Housing Authority's representative will request whatever documentation is needed (e.g., birth certificates, social security, tax returns) to verify the information given on your application. The Housing Authority will also rely on direct verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the Housing Authority.

**WHEN WILL I BE NOTIFIED?** If the Housing Authority determines that you are eligible, we will notify you. Your name will be placed on our waiting list, unless the PHA has vacant units available. Once your name is reached on the waiting list, we will contact you. If it is determined that you are ineligible, you will receive a letter explaining the reason for denial. If you wish, you can request an informal meeting in writing.

**WILL I HAVE TO SIGN A LEASE?** If you are offered a house or apartment and accept it, you will have to sign a lease with us, and you will be required to pay the Housing Authority a security deposit. You and the HA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the Housing Authority's responsibilities as a landlord.

**HOW IS RENT DETERMINED?** Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income less deductions, if any. The first step in computing rent is to determine each family's Total Tenant Payment (TTP). Then, if the family is occupying a unit that has resident paid utilities, the Utility Allowance is subtracted from the TTP. The result of this computation, if a positive number, is the tenant rent. If the TTP less the utility allowance is a negative number, the result is the utility reimbursement, which may be paid to the resident or, directly to the utility company by the HA.

HUD regulations allow us to exclude from annual income the following allowances: \$480 for each dependent; \$400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities. Based on your application, our representative will determine if any of the allowable deductions should be subtracted from your annual income. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 19 years of age or older (18 years of age if married). The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

(1) 30 percent of the monthly adjusted income. (Monthly Adjusted Income is annual income less deductions allowed by the regulations);

(2) 10 percent of monthly income;

(3) a minimum rent of \$50 set by the Housing Authority

(4) Flat rent/ceiling rent, if chosen by the family.

**RENT CHOICE:** At initial certification and at each subsequent annual reexamination the resident shall be offered a choice of paying either the income based rent or the flat rent applicable to the unit they will be occupying.