Randolph County Housing Authority

West Virginia

The Randolph County Housing Authority (RCHA) is a non-traditional housing authority with a broad mission: to promote strong communities and a healthy quality of life in the rural six-county region it serves.

RCHA provides rental assistance to low-income households through the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) program. The agency also operates an HCV Homeownership program, in which eligible renters can utilize their voucher to pay a mortgage. The U.S. Department of Agriculture (USDA) Section 502 Direct Mortgage is the best product for families using the Section 8-to-Homeownership program.

RCHA has operated the HCV programs since 1985, and now helps renters across six counties from I-79 to the Virginia border. The programs helps nearly 1,000 households, as well as the local housing market each year through payment of \$2.5 million in housing assistance to 275 landlords. In 2015, the program helped 166 residents over the age of 62, 545 people with disabilities and 594 children under 18.

CONTACT:

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ORGANIZATION FACTS:

Web: www.rchawv.org Year Founded: 1979 Location: Elkins, WV Footprint: Regional

By the Numbers: (for 2015)

- 828 families assisted
- 39 clients served by community development projects
- \$300,000 in financing secured

Julie Leavitt

One of RCHA's focuses is assisting renters in purchasing safe and affordable homes through the HUD HCV program. In fact, since 2007, 17 HCV participants have become first-time homebuyers by putting a portion of their rental assistance toward a mortgage. For participants with jobs, the HCV assistance is a necessary stepping stone towards financial stability. For elderly and/or disabled residents on a fixed income, the housing stability that comes from ownership is very valuable to them, their families and the community.

RHCA also operates a Family Sufficiency (FSS) program for HCV participants. In 2014 to 2015, 25 participants worked to increase their income, move off assistance, and meet their employment goals. When they do, they can earn an incentive payment that equals what RCHA would have paid in rental assistance if their

income had not increased.



One of the participants of RHCA's HCV Homeownership program is Julie Leavitt. With the help of RHCA, Julie became a first-time homebuyer, and purchased a home in the Highland Meadows neighborhood. While Julie is employed, she is unable to drive, so it was important that she be able to live close to her place of work. Using a Section 502 Direct Loan, as well as HCV, Julie was able to purchase a home built by RHCA that is walking distance to her job at a local grocery store.