

# An Overview of The Fairmont-Morgantown Housing Authority



# Your Regional Housing Authority

- Serving Monongalia, Marion, Preston and Taylor Counties
- Homeownership Programs include Wetzel and Harrison
- 23 people on staff
- Annual budget of \$8.4 million
- Federal and non federal programs
- Headquarters and satellite offices



Our Mission:

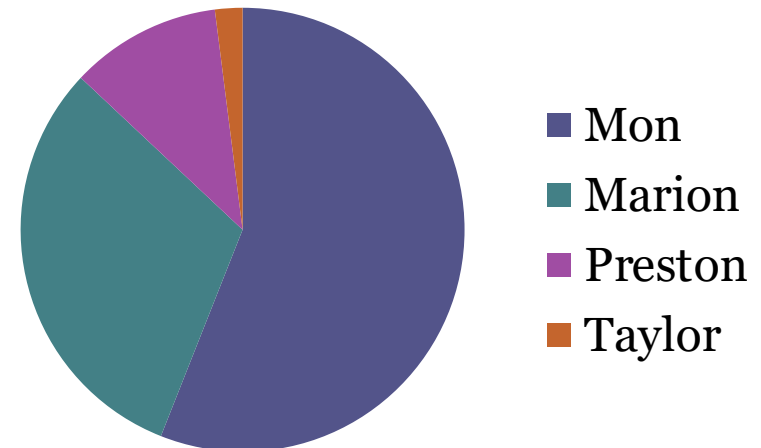
Transforming  
our communities  
and empowering people through  
housing opportunities



# Providing Housing Vouchers (S8)

- 1156 Housing Vouchers Allocated
  - Housing CHOICE Vouchers (private landlords)
    - 58.5% Mon County
    - 28.3% Marion County
    - 10.6% Preston County
    - 2.6% Taylor County

**NCWV Counties**



# Housing Vouchers

## Project Based Vouchers

- (Vouchers tied to the property)
- 64 project based vouchers
  - Miller School Apartments
  - Seneca Village
  - Gaston Avenue Apartments



# Housing Vouchers

Some vouchers are awarded for specific programs:

- Veterans
- Disabled
- Non-Elderly Disabled
- Homeownership
- Family Self-Sufficiency

New vouchers being given only for  
**SPECIAL OPPORTUNITIES**

Waitlist HCV = 374 families

Waitlist PBV = 300 families



# Housing Vouchers (Program Enhancements)

## Family Self Sufficiency Program

- Promoting self-sufficiency
- Providing cash incentive (Escrow for graduates)
- Providing guidance and advocacy

## Voucher-to-Homeownership

- Providing homeownership opportunity to voucher holders
- Providing ongoing counseling and education



# New Specialized Vouchers

## Foster Youth to Independence Initiative (FYI)

- Youth Ages 18-24 coming out of the foster care program or were previously in the foster care program
- Homeless or at risk of being homeless
- Working with WVDHHR, Bureau of Children and Families and Bureau for Juvenile Services
- Case Management by Coalition to End Homelessness



# Emergency Housing Vouchers (EHV)

- 105 New Vouchers
- Works with the Coordinated Entry Program (CoC)
- Three year life with ability to be ten years if leased up at end of term
- Allows for some flexibility in eligibility
- Supportive Services offered
- Landlord Incentives offered

# Public Housing

- 136 Public Housing units in City of Fairmont
- Over 7 scattered site locations



# Morgantown Homecoming

- Created in 2005
- Improving near campus neighborhoods
- Revitalizing in-town neighborhoods/stabilization
- Restoring the balance of homeownership
- Requires an owner-occupied deed restriction

## Neighborhoods

Wiles Hill

Greenmont

First Ward

Woodburn

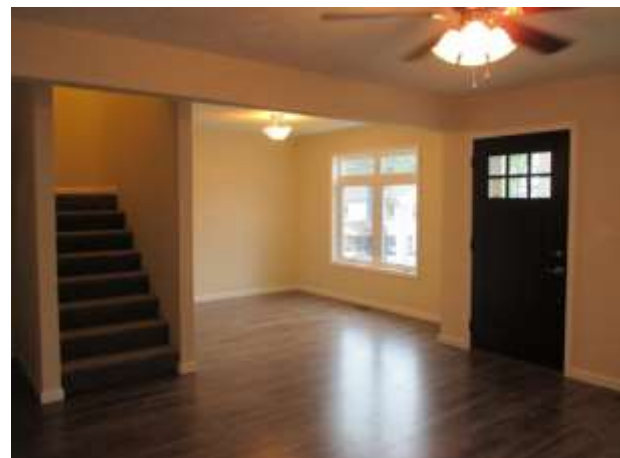


# Morgantown Homecoming



# Morgantown Homecoming

**Groves Street, Wiles Hill**



# Low Income Housing Tax Credits

- Trend for affordable housing development
- Supporting local developers
- Providing project based vouchers



# Low Income Housing Tax Credits Projects

## Miller School Apartments, Fairmont

- Repurposed historical building
- LIHTC and historic tax credits
- 46 apartments at 100% occupancy
- Seniors age 55 and older
- \$8 million dollar investment
- 72,000 square foot building
- Energy efficient appliances
- Community room, library, exercise room, auditorium, etc.
- Local services for transportation, meals, health care, classes, etc.
- Wellness Program with Family Services



# Homeownership Center Housing Counseling Programs

- HUD Certified Housing Counselor
- 255+ Families Served with Counseling Services
- 238+ hours providing information and referral to families with COVID hardships
- Counseling Activities
  - Pre-Purchase
  - Post-Purchase
  - Rental
  - Foreclosure Prevention
  - Housing Stability





# Housing Counseling Programs

## Educational Programs:

Homebuyer Education

Post Purchase Education

eHome

\*\*\*NEW\*\*\*

Virtual Homebuyer  
Education



# Housing Counseling

## Community Outreach and Involvement



**NCWV Homeowners Fair**

Where: Saturday, March 13th  
Open to All  
Where: New IDFT Conference Center  
University Town Center  
Boulevard (right next to the Waffle House lot)

Stop by and visit the booths and stay for a seminar that interests you!

Booth Seminars:		Seminars Seminars:	
1:15pm - Credit and Budget Loan Help	2:15pm - Making your Home for Maximum Benefits		
Open - Life Insurance - Why & How Important?	Open - Steps on Selling Your Home		
2:45pm - The Homeownership Process	3:45pm - When Buying and Selling at the Same Time		

9:00 am - Breakfast and Coffee Provided  
What to Expect when You're Searching

**Remember not to overpay for your home!**  
Remember to check the reputation of the contractor or lender you are using. Read reviews, ask for references, and check the contractor's license. The contractor is the one who will be building your home, so it's important to make sure you are getting the best value for your money.

**Workshop 1**

**Workshop 2**

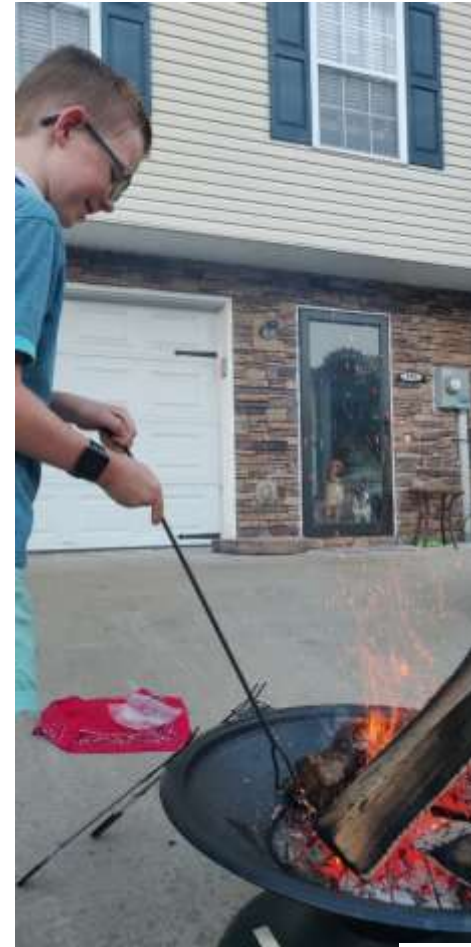
**Workshop 3**

**Workshop 4**



# Mortgage Programs

- Employee Down Payment Programs
  - City of Morgantown
  - WVU
- Mortgage Origination with WVHDF and Fahe
- USDA Loan Packaging



# MRAP (I and II)



- Partnering with WV Housing Development Program statewide to process applications
- AND distributing \$1 million dollars in assistance to local families for emergency assistance for rent for up to 15 months
- KIOSK set up in office for online applications
- Hired a HOUSING NAVIGATOR
- Providing housing stability services
- Developing landlord database

# Housing Construction

- In-House Construction
- Creating Work Force Housing



# Future Projects

- Upper Falling Run Development
- Turnberry Subdivision, Fairmont
- Darst/Milton Property, Morgantown
- Family Scholar House
- Wifi Initiatives in Public Housing and DIGITAL NAVIGATOR
- SRO/Efficiency Complex
- Homeowner Rescue Program



# Contact Information

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