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**Homeownership Opportunities for Residents of Public Housing**

HUD supports various programs and resources that assist Public Housing Authorities (PHAs) in offering homeownership opportunities to residents of public housing. PHAs can learn more about these various programs and find helpful information about each on this site.

**HUD offers the following resources that enable homeownership opportunities for residents of public housing.**

*See overview of each option further below or click any program to be taken directly information on that program.*

Each of these programs offers unique opportunities to convert existing public housing units, develop new units, acquire units to be sold, provide technical assistance and counseling to residents, and help provide direct financial assistance to potential homeowners. A combination of options listed above may also be an option for PHAs in certain instances. Please reach out to the Special Applications Center for additional information.

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| Classroom with solid fill  **Learn about the various options available to PHAs** | **Folder Search with solid fill**  **Program Resources** |
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| **Overview Webinar**  On February 9, 2022, HUD held a webinar explaining how Public Housing Agencies (PHAs) can further affordable homeownership in their communities through federal housing programs and assistance. [See the video and presentation materials here.](https://www.hudexchange.info/trainings/courses/public-housing-repositioning-wednesday-webinar-series-homeownership-programs/4513/)  **Homeownership Programs Guide**  See the [HUD Public Housing Homeownership Guide](https://www.hud.gov/sites/documents/HO_GUIDE.PDF) which covers Section 32, Mixed-Finance Homeownership options (Middle-Income Program and Section 24/9), and the Housing Choice Voucher Homeownership Program (Section 8y) | |
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| **Information for Residents of Public Housing**  If you are a resident of a public housing development interested in homeownership, please note that not all public housing authorities have a homeownership program for public housing residents. Contact your [local public housing agency](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts) for additional details.  Also, please see the SAC’s Information for Residents page if your public housing authority has informed you that your unit will be undergoing Section 32 repositioning or any other repositioning program with HUD and you’d like more information.  [HUD buying a home website for purchasers](https://www.hud.gov/buying)  [Fannie Mae](https://www.homepath.com/)  [Lenders who can help with FHA mortgages](https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist)  **Section 32 Homeownership**  Under Section 32 A Public Housing Authority (PHA) may sell public housing units to their residents and other eligible low-income families in their communities for purposes of homeownership. Section 32 can also be implemented in conjunction with the Housing Choice Voucher Homeownership Program (HCVHP).   * See the Section 32 Homeownership website for guidance * See the [Section 32 Brochure](https://www.hud.gov/sites/documents/DOC_8101.pdf)   **Housing Choice Voucher Homeownership Program**  A PHA may combine a Public Housing homeownership plan under Section 32 with the [HCV homeownership assistance program](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership) if it meets the requirements of both programs.  **Mixed-Finance Public Housing and Capital Fund Use Options**  A PHA can use Capital Funds for eligible homeownership activities, including providing financial assistance such as closing cost, down-payment assistance and subordinate mortgage loans to public housing residents. See [24 CFR 905.612(b)(12)](https://www.hud.gov/sites/documents/CAPFUNDFINALRULE2013-23230.PDF) and the [Capital Fund Guidebook](https://www.hud.gov/sites/documents/CAPITALFUNDGUIDEBOOKFINAL.PDF). If a PHA wants to use Capital Funds to develop new units to sell to public housing residents for homeownership, see [Mixed Finance Public Housing](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph). For additional information, you can contact your local [public housing field office](https://www.hud.gov/program_offices/public_indian_housing/about/field_office).  **Choice Neighborhoods Implementation Grants**  With Choice Neighborhood funds, a PHA can develop homeownership units for families up to 120% of Area Median Income with a 20-year use restriction. The PHA remains responsible for all Choice Neighborhood replacement rental units. For more information, speak with your local [public housing field office](https://www.hud.gov/program_offices/public_indian_housing/about/field_office) or the [Choice Neighborhoods Office](https://www.hud.gov/cn).  **HUD Office of Housing Counseling**  The HUD Office of Housing Counseling has many resources to help PHAs make information available to potential owners [here](https://www.hudexchange.info/programs/housing-counseling/). PHAs can find a housing counseling provider [here](https://hudgov-answers.force.com/housingcounseling/s/).  **RAD**  A PHA may be able to utilize RAD to further homeownership opportunities with a conversion of existing public housing units to RAD, then utilizing a Transfer of Assistance to move RAD/PBV assistance to offsite units, and finally seeking approval to sell the remaining units as affordable homeownership units under Section 32. For additional information please see the [RAD website](https://www.hud.gov/rad) and contact the [SAC](https://www.hud.gov/sac) at [SACTA@hud.gov](mailto:SACTA@hud.gov) for guidance. | |

**Additional Information**



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| **FAQs for SAC Repositioning Options**  [Learn More](https://hudgov.sharepoint.com/:w:/r/sites/OGrp-SACTeam-JamesIsaacs/_layouts/15/Doc.aspx?sourcedoc=%7B0A796F35-706D-4E48-A47B-CECC432D538D%7D&file=3c.%20Web%20SUGGESTED%20CHANGES-FAQs%202022%20.docx&action=default&mobileredirect=true) > | **Additional How to and Training Videos**  [Learn More](https://hudgov.sharepoint.com/:w:/r/sites/OGrp-SACTeam-JamesIsaacs/_layouts/15/Doc.aspx?sourcedoc=%7BD993A2D6-E762-4A3F-9899-B80CB9B1AD9A%7D&file=3b.%20Web%20SUGGESTED%20CHANGES-Training%20Videos%202022.docx&action=default&mobileredirect=true) > |