U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

PHA Plans

5 Year Plan for Fiscal Years 2000 - 2004
Annual Plan for Fiscal Year 2000

NOTE: THIS PHA PLANS TEMPLATE (HUD 50075) IS TO BE COMPLETED IN ACCORDANCE WITH INSTRUCTIONS LOCATED IN APPLICABLE PIH NOTICES

HUD 50075
OMB Approval No: 2577-0226
Expires: 03/31/2002

PHA Plan
Agency Identification

PHA Name: The Housing Authority of the City of New Albany, Indiana

PHA Number: IN0012

PHA Fiscal Year Beginning: 04-2000

Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting: (select all that apply)

☒ Main administrative office of the PHA
☐ PHA development management offices
☒ PHA local offices: Beechwood Court; Crystal/Vance Court; Parkview-Broadmeade Terrace (Central Office); Parkview Towers; Riverview Towers; Riverside Terrace; Mark Elrod Towers.

Display Locations For PHA Plans and Supporting Documents

The PHA Plans (including attachments) are available for public inspection at: (select all that apply)

☒ Main administrative office of the PHA
☐ PHA development management offices
☒ PHA local offices: Beechwood Court; Crystal/Vance Court; Parkview-Broadmeade Terrace (Central Office); Parkview Towers; Riverview Towers; Riverside Terrace; Mark Elrod Towers.
☒ Main administrative office of the local government, see below
☐ Main administrative office of the County government
☐ Main administrative office of the State government
☒ Public library
☐ PHA website
☒ Other (list below)
New Albany City County Building, Planning Commission Office

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

☒ Main business office of the PHA
☒ PHA development management offices
☒ Other (list below)

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Beechwood Court; Crystal/Vance Court; Parkview-Broadmeade Terrace (Central Office); Parkview Towers; Riverview Towers; Riverside Terrace; Mark Elrod Towers.

5-YEAR PLAN
PHA FISCAL YEARS 2000 - 2004

[24 CFR Part 903.5]

A. Mission

State the PHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction. (select one of the choices below)

☐ The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

☒ *The PHA's mission is: (state mission here)*
Promoting and sustaining our community's vitality through safe, affordable housing and creative economic development.

B. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAS ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS**. (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

☒ PHA Goal: Expand the supply of assisted housing
Objectives:

- ☒ Apply for additional rental vouchers: Gain 150 more vouchers by 3/31/03. See goal 3F in Strategic Plan.
- ☒ Reduce public housing vacancies: No more than 5% average monthly vacancy rate. See Objective 8G in Strategic Plan.
- ☒ Leverage private or other public funds to create additional housing opportunities: Establish a CDG by 6/30/00. See Objectives 2A, 3A-3D in Strategic Plan. Create 1 new residential community using a mixed financing approach by 3/31/05.
- ☒ Acquire or build units or developments. Some acquistions may involve rehabilitation/renovation. See Objective 3B & 3C in Strategic Plan. Renovate or build 40 new affordable rental units by 3/31/05. Acquire and renovate/build 50 new homes by 3/31/05.
- ☒ Other (list below)

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See attached 5 Year Plan.

☒ PHA Goal: Improve the quality of assisted housing

Objectives:

- ☒ Improve public housing management: (PHAS score) N/A. Maintain status as a High Performer.
- ☒ Improve voucher management: (SEMAP score) N/A See Objective 8D in Strategic Plan. Maintain status as a High Performer.
- ☒ Increase customer satisfaction: See Objective 2F in Strategic Plan.
- ☒ Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections) See Goals 8, 9 and all related items in Strategic Plan.
- ☒ Renovate or modernize public housing units: At least 100 units by 3/31/05. See Objective 3A in Strategic Plan.
- ☒ Demolish or dispose of obsolete public housing: Note: obsolete is defined as outdated, highly segregated, not cost-efficient to renovate, etc..
- ☒ Provide replacement public housing:
- ☐ Provide replacement vouchers:
- ☒ Other: (list below)
  See Five-Year Plan.

☒ PHA Goal: Increase assisted housing choices

Objectives:

- ☒ Provide voucher mobility counseling: NAHA has begun to develop this service cooperatively with fellow Housing Authorities in its MSA.
- ☒ Conduct outreach efforts to potential voucher landlords
- ☒ Increase voucher payment standards
- ☒ Implement voucher homeownership program: Up to 5 units by 3/31/05
- ☒ Implement public housing or other homeownership programs:
- ☐ Implement public housing site-based waiting lists:
- ☐ Convert public housing to vouchers:
- ☒ Other: (list below) See Five-Year Plan

HUD Strategic Goal: Improve community quality of life and economic vitality

☒ PHA Goal: Provide an improved living environment

Objectives:

- ☒ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments: See Objective 3A-D; 9D in Strategic Plan.
- ☒ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments: See ACOP.
- ☒ Implement public housing security improvements: See Goal 5 in Strategic Plan.

- ☒ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- ☒ Other: (list below) See Five-Year Plan

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

☒ PHA Goal: Promote self-sufficiency and asset development of assisted households
Objectives:

- ☒ Increase the number and percentage of employed persons in assisted families: ACOP; also see Objectives 2B & 2G in Strategic Plan. A full FSS Program; a minimum of 30 Individual Development Accounts locally administered by 3/31/01.
- ☒ Provide or attract supportive services to improve assistance recipients' employability: EDSS Grant recently awarded; See Objectives 2D and 2H in Strategic Plan; FSS Program; increase use of community resources by 20% by 9/30/01.
- ☒ Provide or attract supportive services to increase independence for the elderly or families with disabilities. See 2D and 2H in Strategic Plan.
- ☒ Other: (list below)
  See Five-Year Plan.

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing
Objectives:

- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
- ☒ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
- ☒ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
- ☒ Other: (list below)

Other PHA Goals and Objectives: (list below)

See Five Year Strategic Plan attached Tab 13

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Annual PHA Plan
PHA Fiscal Year 2000

[24 CFR Part 903.7]

i. Annual Plan Type:

Select which type of Annual Plan the PHA will submit.

☐ **Standard Plan**

Streamlined Plan:

☒ **High Performing PHA**
☐ **Small Agency (<250 Public Housing Units)**
☐ **Administering Section 8 Only**

☐ **Troubled Agency Plan**

ii. Executive Summary of the Annual PHA Plan

[24 CFR Part 903.7 9 (r)]

Provide a brief overview of the information in the Annual Plan, including highlights of major initiatives and discretionary policies the PHA has included in the Annual Plan.

iii. Annual Plan Table of Contents

[24 CFR Part 903.7 9 (r)]

Provide a table of contents for the Annual Plan, including attachments, and a list of supporting documents available for public inspection.

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Attachments

Indicate which attachments are provided by selecting all that apply. Provide the attachment's name (A, B, etc.) in the space to the left of the name of the attachment. Note: If the attachment is provided as a **SEPARATE** file submission from the PHA Plans file, provide the file name in parentheses in the space to the right of the title.

Required Attachments:

☒ Admissions Policy for Deconcentration Tab 5 (IN012a01)
☒ FY 2000 Capital Fund Program Annual Statement Tab 8(IN012u01)
☐ N/A Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY)

Optional Attachments:

☒ PHA Management Organizational Chart Tab 7
☐ FY 2000 Capital Fund Program 5 Year Action Plan
☐ Public Housing Drug Elimination Program (PHDEP) Plan
☒ Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text) Tab 12 (IN012n01)
☐ Other (List below, providing each attachment name)

ACOP	IN012a01
Annual Plan-consolidated plan interface	IN012b01
Community Stakeholders meeting	IN012c01
Focus Group Questions	IN012d01
Inputs from public	IN012e01
Legal Notice property site posting	IN012f01
Legal Notice hearing	IN012g01
Letter to staff re draft plan	IN012h01
NAHAsummary	IN012i01
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Note to managers	IN012k01
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Staff Input	IN012t01
Budget	IN012u01

Supporting Documents Available for Review

Indicate which documents are available for public review by placing a mark in the "Applicable & On Display" column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
✓ Tab 1	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
✓ Tab 2	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
✓ Tab 3	Consolidated Plan for the jurisdiction/s in which the PHA is located (which includes the Analysis of Impediments to Fair Housing Choice (AI))) and any additional backup data to support statement of housing needs in the jurisdiction	Annual Plan: Housing Needs
✓ Tab 4	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
✓ Tab 5	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP] (IN012a01)	Annual Plan: Eligibility, Selection, and Admissions Policies
✓ Tab 6	Section 8 Administrative Plan (IN012o01)	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public Housing Deconcentration and Income Mixing Documentation: 1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/*99 Quality Housing and Work Responsibility Act Initial Guidance; Notice* and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
✓ Tab 5	Public housing rent determination policies, including the methodology for setting public housing flat rents ☒ check here if included in the public housing	Annual Plan: Rent Determination

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List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
	A & O Policy	
✓ Tab 5	Schedule of flat rents offered at each public housing development ☒ check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
✓ Tab 6	Section 8 rent determination (payment standard) policies ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Rent Determination
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation)	Annual Plan: Operations and Maintenance
	Public housing grievance procedures ☐ check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures ☐ check here if included in Section 8 Administrative Plan	Annual Plan: Grievance Procedures
✓ Tab 8	The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year (IN012u01)	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act	Annual Plan: Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
	Policies governing any Section 8 Homeownership program ☐ check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
✓ Tab 9	Any cooperative agreement between the PHA and the TANF agency See ROSS/EDSS grant packages, TAB 9	Annual Plan: Community Service & Self-Sufficiency
✓	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community

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List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
Tab 9		Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
	The most recent Public Housing Drug Elimination Program (PHEDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
✓ Tab 10	The most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U. S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
✓ Tab 14 Tab 13	Other supporting documents (optional) PHA Activities consistent with Consolidated Plan (IN012b01) PHA Strategic Plan (IN012r01)	(specify as needed)
✓ Tab 9	ROSS and EDSS grants awarded to NAHA	Annual Plan: Self Sufficiency

1. Statement of Housing Needs

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the "Overall" Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being "no impact" and 5 being "severe impact." Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	1829	5	3	4	3	5	4
Income >30% but <=50% of AMI	1107	4	3	4	4	4	4
Income >50% but <80% of AMI	513	3	3	3	3	4	4
Elderly	872	5	3	4	4	2	4
Families with Disabilities *	1187	5	5	4	4	3	4
Race/Ethnicity (1)	306	4	3	3	3	4	4
Race/Ethnicity (2)	10	4	3	3	3	4	4
Race/Ethnicity (3)	13	4	3	3	3	4	4
Race/Ethnicity (4)	0						

*Estimate (Pop=36322/2.6 PPH=13970 HH/8.5% RD=1, 187)

1 African American
2 Hispanic, All Races
3 Asian-Pacific Islander.
4 Native American-Eskimo-Aleut

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

☐ Consolidated Plan of the Jurisdiction/s
Indicate year: 1995

☒ U.S. Census data: the Comprehensive Housing Affordability Strategy ("CHAS") dataset

☐ American Housing Survey data
Indicate year:

☐ Other housing market study

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Indicate year:

☐ Other sources: (list and indicate year of information)

B. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s**. Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one) ☐ Section 8 tenant-based assistance ☐ Public Housing ☒ Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	688		245
Extremely low income <=30% AMI	473	69	
Very low income (>30% but <=50% AMI)	158	23	
Low income (>50% but <80% AMI)	57	.09	
Families with children	418	61	
Elderly families	89	13	
Families with Disabilities	109	16	
Race/ethnicity White	541	79	
Race/ethnicity Black	146	22	
Race/ethnicity Hispanic	1	.01	

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Housing Needs of Families on the Waiting List			
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	219	32	
2 BR	289	43	
3 BR	149	22	
4 BR	31	.05	
5 BR	0		
5+ BR	0		

Is the waiting list closed (select one)? ☒ No ☐ Yes

If yes:

How long has it been closed (# of months)?

Does the PHA expect to reopen the list in the PHA Plan year? ☐ No ☐ Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? ☐ No ☐ Yes

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

☒ Employ effective maintenance and management policies to minimize the number of public housing units off-line

☒ Reduce turnover time for vacated public housing units

☐ Reduce time to renovate public housing units

☐ Seek replacement of public housing units lost to the inventory through mixed finance development

☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources

☒ Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction

☒ Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required

☐ Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration

☒ Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

☒ Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

☒ Other (list below) Formally establish collaborative services capacity: information and referral, etc. Participate in NA-FC CHDO goals and activities, capacity building.

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

☒ Apply for additional section 8 units should they become available

☒ Leverage affordable housing resources in the community through the creation of mixed - finance housing

☒ Pursue housing resources other than public housing or Section 8 tenant-based assistance.

☐ Other: (list below) Establish a non-profit community development corporation dedicated to increasing the quantity and quality of affordable housing. Research, analysis, and evaluation of existing properties as the initial phase of a long term strategy focused on increased affordable housing with a mix of rental and homeownership, mixed income design.

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing

☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance

☒ Employ admissions preferences aimed at families with economic hardships

☒ Adopt rent policies to support and encourage work

☒ Other: (list below) Formally establish collaborative services capacity: information and referral, etc. Participate in NA-FC CHDO goals and activities, capacity building.

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI
Select all that apply

☒ Employ admissions preferences aimed at families who are working
☒ Adopt rent policies to support and encourage work
☒ Other: (list below) Formally establish collaborative services capacity: information and referral, etc. Participate in NA-FC CHDO goals and activities, capacity building.

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:
Select all that apply

☒ Seek designation of public housing for the elderly
☒ Apply for special-purpose vouchers targeted to the elderly, should they become available
☐ Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:
Select all that apply

☒ Seek designation of public housing for families with disabilities
☒ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
☒ Apply for special-purpose vouchers targeted to families with disabilities, should they become available
☒ Affirmatively market to local non-profit agencies that assist families with disabilities
☒ Other: (list below) Formally establish collaborative services capacity: information and referral, etc. Participate in NA-FC CHDO goals and activities, capacity building.

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

☒ Affirmatively market to races/ethnicities shown to have disproportionate housing needs

☐ Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

☒ Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units

☒ Market the section 8 program to owners outside of areas of poverty /minority concentrations

☐ Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

☒ Funding constraints

☒ Staffing constraints

☒ Limited availability of sites for assisted housing

☒ Extent to which particular housing needs are met by other organizations in the community

☒ Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA

☒ Influence of the housing market on PHA programs

☒ Community priorities regarding housing assistance

☒ Results of consultation with local or state government

☒ Results of consultation with residents and the Resident Advisory Board

☒ Results of consultation with advocacy groups

☒ Other: (list below) Needs assessment and GAP analysis as part of a NA-FC comprehensive, affordable housing plan strategy process.

2. Statement of Financial Resources

[24 CFR Part 903.7 9 (b)]

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

Financial Resources: Planned Sources and Uses		
Sources	**Planned $**	**Planned Uses**
1. **Federal Grants (FY 2000 grants)**		
a) Public Housing Operating Fund	1.5 Million	
b) Public Housing Capital Fund	1.8 Million	
c) HOPE VI Revitalization	Not applicable	
d) HOPE VI Demolition	Not applicable	
e) Annual Contributions for Section 8 Tenant-Based Assistance	.5 Million	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)	Not applicable	
g) Resident Opportunity and Self-Sufficiency Grants	Pending award	
h) Community Development Block Grant	Not applicable	
i) HOME	Not applicable	
Other Federal Grants (list below)		
EDSS	136,000	Supportive Services
2. Prior Year Federal Grants (unobligated funds only) (list below)	Not applicable	
3. Public Housing Dwelling Rental Income	2 Million	Public Housing Operations
4. Other income (list below)	Not applicable	
4. Non-federal sources (list below)	Not applicable	
Total resources	5.936 Million	Overall Operations of Public Housing

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Financial Resources: Planned Sources and Uses		
Sources	**Planned $**	**Planned Uses**

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

(1) Eligibility

a. When does the PHA verify eligibility for admission to public housing? (select all that apply)

☐ When families are within a certain number of being offered a unit: (state number)
☐ When families are within a certain time of being offered a unit: (state time)
☒ Other: (describe)
At full application.

b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing (select all that apply)?

☒ Criminal or Drug-related activity
☒ Rental history
☐ Housekeeping
☒ Other (describe): Credit History

c. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

d. ☐ Yes ☒ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

e. ☒ Yes ☐ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

(2)Waiting List Organization

a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)

☒ Community-wide list
☐ Sub-jurisdictional lists

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☒ Site-based waiting lists
☐ Other (describe)

b. Where may interested persons apply for admission to public housing?
☒ PHA main administrative office
☒ PHA development site management office
☐ Other (list below)

c. If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection **(3) Assignment**

1. How many site-based waiting lists will the PHA operate in the coming year?
Currently assessing how to implement site-based waiting list in the forthcoming year.
Do not have currently.

2. ☒ Yes ☐ No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?
If yes, how many lists? 9

3. ☒ Yes ☐ No: May families be on more than one list simultaneously
If yes, how many lists? 6

4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
☐ PHA main administrative office
☐ All PHA development management offices
☐ Management offices at developments with site-based waiting lists
☐ At the development to which they would like to apply
☒ Other (list below)
Central Office located at 169 Woodland Drive.

(3) Assignment

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)
☐ One
☐ Two
☒ Three or More

b. ☒ Yes ☐ No: Is this policy consistent across all waiting list types?

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c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

(4) Admissions Preferences

a. Income targeting:

☒ Yes ☐ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:

In what circumstances will transfers take precedence over new admissions? (list below)

☒ Emergencies
☐ Overhoused
☐ Underhoused
☒ Medical justification
☒ Administrative reasons determined by the PHA (e.g., to permit modernization work)
☐ Resident choice: (state circumstances below)
☐ Other: (list below)

c. Preferences

1. ☒ Yes ☐ No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If "no" is selected, skip to subsection **(5) Occupancy**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

☒ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☒ Victims of domestic violence
☒ Substandard housing
☒ Homelessness
☒ High rent burden (rent is > 50 percent of income)

Other preferences: (select below)

- ☒ Working families and those unable to work because of age or disability
- ☒ Veterans and veterans' families
- ☒ Residents who live and/or work in the jurisdiction
- ☒ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☒ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☒ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

Date and Time

Former Federal preferences:

1 Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
1 Victims of domestic violence
2 Substandard housing
2 Homelessness
3 High rent burden

Other preferences (select all that apply)

- ☒ Working families and those unable to work because of age or disability
- ☒ Veterans and veterans' families
- ☒ Residents who live and/or work in the jurisdiction
- ☒ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☒ Households that contribute to meeting income requirements (targeting)
- ☐ Those previously enrolled in educational, training, or upward mobility programs
- ☒ Victims of reprisals or hate crimes
- ☒ Other preference(s) (list below)

  Established rental records.

4. Relationship of preferences to income targeting requirements:

- ☒ The PHA applies preferences within income tiers

☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Occupancy

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)

☒ The PHA-resident lease
☒ The PHA's Admissions and (Continued) Occupancy policy
☒ PHA briefing seminars or written materials
☒ Other source (list)
Newsletter

b. How often must residents notify the PHA of changes in family composition? (select all that apply)

☒ At an annual reexamination and lease renewal
☒ Any time family composition changes
☒ At family request for revision
☐ Other (list)

(6) Deconcentration and Income Mixing ***As a high-performing PHA submitting a streamlined plan not applicable per PIH Notice 99-51.***

a. ☐ Yes ☐ No: Did the PHA's analysis of its family (general occupancy) developments to determine concentrations of poverty indicate the need for measures to promote deconcentration of poverty or income mixing?

b. ☐ Yes ☐ No: Did the PHA adopt any changes to its **admissions policies** based on the results of the required analysis of the need to promote deconcentration of poverty or to assure income mixing?

c. If the answer to b was yes, what changes were adopted? (select all that apply)

☐ Adoption of site-based waiting lists
If selected, list targeted developments below:

☐ Employing waiting list "skipping" to achieve deconcentration of poverty or income mixing goals at targeted developments
If selected, list targeted developments below:

☐ Employing new admission preferences at targeted developments
If selected, list targeted developments below:

☐ Other (list policies and developments targeted below)

d. ☐ Yes ☐ No: Did the PHA adopt any changes to **other** policies based on the results of the required analysis of the need for deconcentration of poverty and income mixing?

e. If the answer to d was yes, how would you describe these changes? (select all that apply)

☐ Additional affirmative marketing
☐ Actions to improve the marketability of certain developments
☐ Adoption or adjustment of ceiling rents for certain developments
☐ Adoption of rent incentives to encourage deconcentration of poverty and income-mixing
☐ Other (list below)

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (select all that apply)
☐ Not applicable: results of analysis did not indicate a need for such efforts
☐ List (any applicable) developments below:

g. Based on the results of the required analysis, in which developments will the PHA make special efforts to assure access for lower-income families? (select all that apply)
☐ Not applicable: results of analysis did not indicate a need for such efforts
☐ List (any applicable) developments below:

B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.
Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)

☒ Criminal or drug-related activity only to the extent required by law or regulation

☐ Criminal and drug-related activity, more extensively than required by law or regulation

☐ More general screening than criminal and drug-related activity (list factors below)

☒ Other (list below)

Credit History

b. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. ☐ Yes ☒ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d. ☒ Yes ☐ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

☒ Criminal or drug-related activity

☒ Other (describe below)

Rental History Information

(2) Waiting List Organization

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

☒ None

☐ Federal public housing

☐ Federal moderate rehabilitation

☐ Federal project-based certificate program

☐ Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

☒ PHA main administrative office

☐ Other (list below)

(3) Search Time

a. ☒ Yes ☐ No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:
Medical and other emergencies.

(4) Admissions Preferences

a. Income targeting

☐ Yes ☒ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1. ☒ Yes ☐ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

☒ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☒ Victims of domestic violence
☒ Substandard housing
☒ Homelessness
☒ High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

☒ Working families and those unable to work because of age or disability
☒ Veterans and veterans' families
☒ Residents who live and/or work in your jurisdiction
☒ Those enrolled currently in educational, training, or upward mobility programs
☐ Households that contribute to meeting income goals (broad range of incomes)
☒ Households that contribute to meeting income requirements (targeting)

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☐ Those previously enrolled in educational, training, or upward mobility programs
☒ Victims of reprisals or hate crimes
☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

Date and Time

Former Federal preferences
1 Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
1 Victims of domestic violence
2 Substandard housing
2 Homelessness
3 High rent burden

Other preferences (select all that apply)
☒ Working families and those unable to work because of age or disability
☒ Veterans and veterans' families
☒ Residents who live and/or work in your jurisdiction
☒ Those enrolled currently in educational, training, or upward mobility programs
☐ Households that contribute to meeting income goals (broad range of incomes)
☒ Households that contribute to meeting income requirements (targeting)
☐ Those previously enrolled in educational, training, or upward mobility programs
☒ Victims of reprisals or hate crimes
☒ Other preference(s) (list below)
Established Rental Records

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)
☒ Date and time of application
☐ Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for "residents who live and/or work in the jurisdiction" (select one)

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☐ This preference has previously been reviewed and approved by HUD
☒ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)
☒ The PHA applies preferences within income tiers
☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Special Purpose Section 8 Assistance Programs

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)
☒ The Section 8 Administrative Plan
☒ Briefing sessions and written materials
☐ Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?
☒ Through published notices
☐ Other (list below)

4. PHA Rent Determination Policies

[24 CFR Part 903.7 9 (d)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

(1) Income Based Rent Policies

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one)

☐ The PHA will not employ any discretionary rent-setting policies for income based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))

---or---

☒ The PHA employs discretionary policies for determining income based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

☐ $0
☐ $1-$25
☒ $26-$50

2. ☒ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below**:**

c. Rents set at less than 30% than adjusted income

1. ☒ Yes ☐ No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?

2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

See attached ACOP.

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

☒ For the earned income of a previously unemployed household member
☒ For increases in earned income
☒ Fixed amount (other than general rent-setting policy)
If yes, state amount/s and circumstances below:
See attached ACOP

☒ Fixed percentage (other than general rent-setting policy)
If yes, state percentage/s and circumstances below:
See attached ACOP
☒ For household heads
☒ For other family members
☒ For transportation expenses
☒ For the non-reimbursed medical expenses of non-disabled or non-elderly families
☐ Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

☒ Yes for all developments
☐ Yes but only for some developments
☐ No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

☒ For all developments
☐ For all general occupancy developments (not elderly or disabled or elderly only)
☐ For specified general occupancy developments
☐ For certain parts of developments; e.g., the high-rise portion
☐ For certain size units; e.g., larger bedroom sizes
☐ Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

☐ Market comparability study
☒ Fair market rents (FMR)
☐ 95th percentile rents
☐ 75 percent of operating costs
☐ 100 percent of operating costs for general occupancy (family) developments
☐ Operating costs plus debt service
☐ The "rental value" of the unit
☐ Other (list below)

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f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

☐ Never
☐ At family option
☐ Any time the family experiences an income increase
☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)_____
☒ Other (list below)Within 5 days of the date the household income/composition changes.

g. ☐ Yes ☒ No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

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(2) Flat Rents

1. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)

☒ The section 8 rent reasonableness study of comparable housing
☒ Survey of rents listed in local newspaper
☒ Survey of similar unassisted units in the neighborhood
☐ Other (list/describe below)

B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

(1) Payment Standards

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

☐ At or above 90% but below100% of FMR
☒ 100% of FMR
☐ Above 100% but at or below 110% of FMR
☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

☐ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
☐ The PHA has chosen to serve additional families by lowering the payment standard
☐ Reflects market or submarket
☐ Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

☐ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
☐ Reflects market or submarket

☐ To increase housing options for families
☐ Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)
☒ Annually
☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)
☒ Success rates of assisted families
☐ Rent burdens of assisted families
☐ Other (list below)

(2) Minimum Rent

a. What amount best reflects the PHA's minimum rent? (select one)
☐ $0
☐ $1-$25
☒ $26-$50

b. ☐ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)
See Section 8 Aministrative Plan attached.

5. Operations and Management

[24 CFR Part 903.7 9 (e)]

Exemptions from Component 5: High performing and small PHAs are not required to complete this section. Section 8 only PHAs must complete parts A, B, and C(2)

As a high performing PHA submitting a streamlined plan, NAHA is not required to complete this section per PIH notice 99-51.

A. PHA Management Structure

Describe the PHA's management structure and organization.

(select one)
☐ An organization chart showing the PHA's management structure and organization is attached.
☐ A brief description of the management structure and organization of the PHA follows:

B. HUD Programs Under PHA Management

List Federal programs administered by the PHA, number of families served at the beginning of the upcoming fiscal year, and expected turnover in each. (Use "NA" to indicate that the PHA does not operate any of the programs listed below.)

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Public Housing		
Section 8 Vouchers		
Section 8 Certificates		
Section 8 Mod Rehab		
Special Purpose Section 8 Certificates/Vouchers (list individually)		
Public Housing Drug Elimination Program (PHDEP)		
Other Federal Programs(list individually)		

C. Management and Maintenance Policies

List the PHA's public housing management and maintenance policy documents, manuals and handbooks that contain the Agency's rules, standards, and policies that govern maintenance and management of public housing, including a description of any measures necessary for the prevention or eradication of pest infestation (which includes cockroach infestation) and the policies governing Section 8 management.

(1) Public Housing Maintenance and Management: (list below)

(2) Section 8 Management: (list below)

6. PHA Grievance Procedures

[24 CFR Part 903.7 9 (f)]

Exemptions from component 6: High performing PHAs are not required to complete component 6. Section 8-Only PHAs are exempt from sub-component 6A.

As a high performing PHA submitting a streamlined plan, NAHA is not required to complete this section per PIH Notice 99-51.

A. Public Housing

1. ☐ Yes ☐ No: Has the PHA established any written grievance procedures in addition to federal requirements found at 24 CFR Part 966, Subpart B, for residents of public housing?

If yes, list additions to federal requirements below:

2. Which PHA office should residents or applicants to public housing contact to initiate the PHA grievance process? (select all that apply)

☐ PHA main administrative office
☐ PHA development management offices
☐ Other (list below)

B. Section 8 Tenant-Based Assistance

1. ☐ Yes ☐ No: Has the PHA established informal review procedures for applicants to the Section 8 tenant-based assistance program and informal hearing procedures for families assisted by the Section 8 tenant-based assistance program in addition to federal requirements found at 24 CFR 982?

If yes, list additions to federal requirements below:

2. Which PHA office should applicants or assisted families contact to initiate the informal review and informal hearing processes? (select all that apply)

☐ PHA main administrative office
☐ Other (list below)

7. Capital Improvement Needs

[24 CFR Part 903.7 9 (g)]

Exemptions from Component 7: Section 8 only PHAs are not required to complete this component and may skip to Component 8.

A. Capital Fund Activities

Exemptions from sub-component 7A: PHAs that will not participate in the Capital Fund Program may skip to component 7B. All other PHAs must complete 7A as instructed.

(1) Capital Fund Program Annual Statement

Using parts I, II, and III of the Annual Statement for the Capital Fund Program (CFP), identify capital activities the PHA is proposing for the upcoming year to ensure long-term physical and social viability of its public housing developments. This statement can be completed by using the CFP Annual Statement tables provided in the table library at the end of the PHA Plan template **OR**, at the PHA's option, by completing and attaching a properly updated HUD-52837.

Select one:

☒ The Capital Fund Program Annual Statement is provided as an attachment to the PHA Plan at Attachment (state name) See attached 52837

-or-

☐ The Capital Fund Program Annual Statement is provided below: (if selected, copy the CFP Annual Statement from the Table Library and insert here)

(2) Optional 5-Year Action Plan

Agencies are encouraged to include a 5-Year Action Plan covering capital work items. This statement can be completed by using the 5 Year Action Plan table provided in the table library at the end of the PHA Plan template **OR** by completing and attaching a properly updated HUD-52834.

a. ☐ Yes ☒ No: Is the PHA providing an optional 5-Year Action Plan for the Capital Fund? (if no, skip to sub-component 7B)

b. If yes to question a, select one:

☐ The Capital Fund Program 5-Year Action Plan is provided as an attachment to the PHA Plan at Attachment (state name

-or-

☐ The Capital Fund Program 5-Year Action Plan is provided below: (if selected, copy the CFP optional 5 Year Action Plan from the Table Library and insert here)

B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)

Applicability of sub-component 7B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

☐ Yes ☒ No: a) Has the PHA received a HOPE VI revitalization grant? (if no, skip to question c; if yes, provide responses to question b for each grant, copying and completing as many times as necessary)

b) Status of HOPE VI revitalization grant (complete one set of questions for each grant)

1. Development name:
2. Development (project) number:
3. Status of grant: (select the statement that best describes the current status)
   - ☐ Revitalization Plan under development
   - ☐ Revitalization Plan submitted, pending approval
   - ☐ Revitalization Plan approved
   - ☐ Activities pursuant to an approved Revitalization Plan underway

☐ Yes ☒ No: c) Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year?
If yes, list development name/s below:

☒ Yes ☐ No: d) Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year?
If yes, list developments or activities below:

The Authority is undertaking a period of evaluation of all properties of the Housing Authority for the purposes of possible engagement in rental/ownership/mixed financing/mixed income strategies.

☒ Yes ☐ No: e) Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement?
If yes, list developments or activities below:

The Authority is engaging in the procurement of an Energy Performance Contractor to evaluate all properties. Based on information obtained from the comprehensive evaluation we will be better able to evaluate the development and/or replacement activities base on cost efficiencies and funding availability. We are engaging in an in-depth evaluation of all property to make long term site-based decisions in the next 2 years. This statement is not meant to be vague, but simply recognizes a current paucity of information.

8. Demolition and Disposition

[24 CFR Part 903.7 9 (h)]

Applicability of component 8: Section 8 only PHAs are not required to complete this section.

1. ☐ Yes ☒ No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 of the U.S. Housing Act of 1937 (42 U.S.C. 1437p)) in the plan Fiscal Year? (If "No", skip to component 9; if "yes", complete one activity description for each development.)

2. Activity Description

☐ Yes ☐ No: Has the PHA provided the activities description information in the **optional** Public Housing Asset Management Table? (If "yes", skip to component 9. If "No", complete the Activity Description table below.)

Demolition/Disposition Activity Description
1a. Development name: 1b. Development (project) number:
2. Activity type: Demolition ☐ Disposition ☐
3. Application status (select one) Approved ☐ Submitted, pending approval ☐ Planned application ☐
4. Date application approved, submitted, or planned for submission: (DD/MM/YY)
5. Number of units affected: 6. Coverage of action (select one) ☐ Part of the development ☐ Total development
7. Timeline for activity: a. Actual or projected start date of activity: b. Projected end date of activity:

9. Designation of Public Housing for Occupancy by Elderly Families or Families with Disabilities or Elderly Families and Families with Disabilities

[24 CFR Part 903.7 9 (i)]

Exemptions from Component 9; Section 8 only PHAs are not required to complete this section.

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time.

1. ☐ Yes ☐ No: Has the PHA designated or applied for approval to designate or does the PHA plan to apply to designate any public housing for occupancy only by the elderly families or only by families with disabilities, or by elderly families and families with disabilities or will apply for designation for occupancy by only elderly families or only families with disabilities, or by elderly families and families with disabilities as provided by section 7 of the U.S. Housing Act of 1937 (42 U.S.C. 1437e) in the upcoming fiscal year? (If "No", skip to component 10. If "yes", complete one activity description for each development, unless the PHA is eligible to complete a streamlined submission; PHAs completing streamlined submissions may skip to component 10.)

2. Activity Description

☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? If "yes", skip to component 10. If "No", complete the Activity Description table below.

Designation of Public Housing Activity Description
1a. Development name: 1b. Development (project) number:
2. Designation type: Occupancy by only the elderly ☐ Occupancy by families with disabilities ☐ Occupancy by only elderly families and families with disabilities ☐
3. Application status (select one) Approved; included in the PHA's Designation Plan ☐ Submitted, pending approval ☐ Planned application ☐
4. Date this designation approved, submitted, or planned for submission: (DD/MM/YY)
5. If approved, will this designation constitute a (select one) ☐ New Designation Plan ☐ Revision of a previously-approved Designation Plan?
6. Number of units affected: 7. Coverage of action (select one) ☐ Part of the development ☐ Total development

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10. Conversion of Public Housing to Tenant-Based Assistance

[24 CFR Part 903.7 9 (j)]

Exemptions from Component 10; Section 8 only PHAs are not required to complete this section.

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

A. Assessments of Reasonable Revitalization Pursuant to section 202 of the HUD FY 1996 HUD Appropriations Act

1. ☐ Yes ☐ No: Have any of the PHA's developments or portions of developments been identified by HUD or the PHA as covered under section 202 of the HUD FY 1996 HUD Appropriations Act? (If "No", skip to component 11; if "yes", complete one activity description for each identified development, unless eligible to complete a streamlined submission. PHAs completing streamlined submissions may skip to component 11.)

2. Activity Description

☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? If "yes", skip to component 11. If "No", complete the Activity Description table below.

Conversion of Public Housing Activity Description
1a. Development name: 1b. Development (project) number:
2. What is the status of the required assessment? ☐ Assessment underway ☐ Assessment results submitted to HUD ☐ Assessment results approved by HUD (if marked, proceed to next question) ☐ Other (explain below)
3. ☐ Yes ☐ No: Is a Conversion Plan required? (If yes, go to block 4; if no, go to block 5.)
4. Status of Conversion Plan (select the statement that best describes the current status) ☐ Conversion Plan in development ☐ Conversion Plan submitted to HUD on: (DD/MM/YYYY)

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☐ Conversion Plan approved by HUD on: (DD/MM/YYYY) ☐ Activities pursuant to HUD-approved Conversion Plan underway
5. Description of how requirements of Section 202 are being satisfied by means other than conversion (select one) ☐ Units addressed in a pending or approved demolition application (date submitted or approved: ☐ Units addressed in a pending or approved HOPE VI demolition application (date submitted or approved:) ☐ Units addressed in a pending or approved HOPE VI Revitalization Plan (date submitted or approved:) ☐ Requirements no longer applicable: vacancy rates are less than 10 percent ☐ Requirements no longer applicable: site now has less than 300 units ☐ Other: (describe below)

B. Reserved for Conversions pursuant to Section 22 of the U.S. Housing Act of 1937

C. Reserved for Conversions pursuant to Section 33 of the U.S. Housing Act of 1937

11. Homeownership Programs Administered by the PHA

[24 CFR Part 903.7 9 (k)]

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

A. Public Housing

Exemptions from Component 11A: Section 8 only PHAs are not required to complete 11A.

1. ☐ Yes ☐ No: Does the PHA administer any homeownership programs administered by the PHA under an approved section 5(h) homeownership program (42 U.S.C. 1437c(h)), or an approved HOPE I program (42 U.S.C. 1437aaa) or has the PHA applied or plan to apply to administer any homeownership programs under section 5(h), the HOPE I program, or section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). (If "No", skip to

component 11B; if "yes", complete one activity description for each applicable program/plan, unless eligible to complete a streamlined submission due to **small PHA** or **high performing PHA** status. PHAs completing streamlined submissions may skip to component 11B.)

2. Activity Description

☐ Yes ☐ No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? (If "yes", skip to component 12. If "No", complete the Activity Description table below.)

Public Housing Homeownership Activity Description (Complete one for each development affected)
1a. Development name: 1b. Development (project) number:
2. Federal Program authority: ☐ HOPE I ☐ 5(h) ☐ Turnkey III ☐ Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one) ☐ Approved; included in the PHA's Homeownership Plan/Program ☐ Submitted, pending approval ☐ Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: (DD/MM/YYYY)
5. Number of units affected: 6. Coverage of action: (select one) ☐ Part of the development ☐ Total development

B. Section 8 Tenant Based Assistance

1. ☐ Yes ☒ No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If "No", skip to component 12; if "yes", describe each program using the table below (copy and complete questions for each program identified), unless the PHA is

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eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 12.)

2. Program Description:

a. Size of Program

☐ Yes ☐ No: Will the PHA limit the number of families participating in the section 8 homeownership option?

If the answer to the question above was yes, which statement best describes the number of participants? (select one)

☐ 25 or fewer participants
☐ 26 - 50 participants
☐ 51 to 100 participants
☐ more than 100 participants

b. PHA-established eligibility criteria

☐ Yes ☐ No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria below:

12. PHA Community Service and Self-sufficiency Programs

[24 CFR Part 903.7 9 (l)]

Exemptions from Component 12: High performing and small PHAs are not required to complete this component. Section 8-Only PHAs are not required to complete sub-component C.

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

A. PHA Coordination with the Welfare (TANF) Agency

1. Cooperative agreements:

☐ Yes ☐ No: Has the PHA has entered into a cooperative agreement with the TANF Agency, to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937)?

If yes, what was the date that agreement was signed? DD/MM/YY

2. Other coordination efforts between the PHA and TANF agency (select all that apply)

☐ Client referrals
☐ Information sharing regarding mutual clients (for rent determinations and otherwise)

☐ Coordinate the provision of specific social and self-sufficiency services and programs to eligible families
☐ Jointly administer programs
☐ Partner to administer a HUD Welfare-to-Work voucher program
☐ Joint administration of other demonstration program
☐ Other (describe)

B. Services and programs offered to residents and participants

(1) General

a. Self-Sufficiency Policies
Which, if any of the following discretionary policies will the PHA employ to enhance the economic and social self-sufficiency of assisted families in the following areas? (select all that apply)

☐ Public housing rent determination policies
☐ Public housing admissions policies
☐ Section 8 admissions policies
☐ Preference in admission to section 8 for certain public housing families
☐ Preferences for families working or engaging in training or education programs for non-housing programs operated or coordinated by the PHA
☐ Preference/eligibility for public housing homeownership option participation
☐ Preference/eligibility for section 8 homeownership option participation
☐ Other policies (list below)

b. Economic and Social self-sufficiency programs

☐ Yes ☐ No: Does the PHA coordinate, promote or provide any programs to enhance the economic and social self-sufficiency of residents? (If "yes", complete the following table; if "no" skip to sub-component 2, Family Self Sufficiency Programs. The position of the table may be altered to facilitate its use.)

Services and Programs				
Program Name & Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random	Access (development office / PHA main office / other provider name)	Eligibility (public housing or section 8 participants or

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		selection/specific criteria/other)		both)

(2) Family Self Sufficiency program/s

a. Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (start of FY 2000 Estimate)	Actual Number of Participants (As of: DD/MM/YY)
Public Housing		
Section 8		

b. ☐ Yes ☐ No: If the PHA is not maintaining the minimum program size required by HUD, does the most recent FSS Action Plan address the steps the PHA plans to take to achieve at least the minimum program size? If no, list steps the PHA will take below:

C. Welfare Benefit Reductions

1. The PHA is complying with the statutory requirements of section 12(d) of the U.S. Housing Act of 1937 (relating to the treatment of income changes resulting from welfare program requirements) by: (select all that apply)

☐ Adopting appropriate changes to the PHA's public housing rent determination policies and train staff to carry out those policies

☐ Informing residents of new policy on admission and reexamination

☐ Actively notifying residents of new policy at times in addition to admission and reexamination.

☐ Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services

☐ Establishing a protocol for exchange of information with all appropriate TANF agencies
☐ Other: (list below)

D. Reserved for Community Service Requirement pursuant to section 12(c) of the U.S. Housing Act of 1937

13. PHA Safety and Crime Prevention Measures

[24 CFR Part 903.7 9 (m)]

Exemptions from Component 13: High performing and small PHAs not participating in PHDEP and Section 8 Only PHAs may skip to component 15. High Performing and small PHAs that are participating in PHDEP and are submitting a PHDEP Plan with this PHA Plan may skip to sub-component D.

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

A. Need for measures to ensure the safety of public housing residents

1. Describe the need for measures to ensure the safety of public housing residents (select all that apply)

☒ High incidence of violent and/or drug-related crime in some or all of the PHA's developments
☐ High incidence of violent and/or drug-related crime in the areas surrounding or adjacent to the PHA's developments
☒ Residents fearful for their safety and/or the safety of their children
☒ Observed lower-level crime, vandalism and/or graffiti
☒ People on waiting list unwilling to move into one or more developments due to perceived and/or actual levels of violent and/or drug-related crime
☐ Other (describe below)

2. What information or data did the PHA used to determine the need for PHA actions to improve safety of residents (select all that apply).

☒ Safety and security survey of residents
☐ Analysis of crime statistics over time for crimes committed “in and around” public housing authority
☐ Analysis of cost trends over time for repair of vandalism and removal of graffiti
☒ Resident reports
☒ PHA employee reports
☒ Police reports

☐ Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
☐ Other (describe below)

3. Which developments are most affected? (list below)

B. Crime and Drug Prevention activities the PHA has undertaken or plans to undertake in the next PHA fiscal year

1. List the crime prevention activities the PHA has undertaken or plans to undertake: (select all that apply)

☒ Contracting with outside and/or resident organizations for the provision of crime- and/or drug-prevention activities
☒ Crime Prevention Through Environmental Design
☒ Activities targeted to at-risk youth, adults, or seniors
☐ Volunteer Resident Patrol/Block Watchers Program
☒ Other (describe below) (1) Implemented an after school tutoring program for at risk students (2) Sponsored 14 at risk resident you in a national football tournement. Sponsored a Basketball/Academic clinic for resdident youth

1. Which developments are most affected? (list below)
Vance/Crystal Courts; Riverside Terrace; Parkview/Broadmeade Terrace.

C. Coordination between PHA and the police

1. Describe the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities: (select all that apply)

☐ Police involvement in development, implementation, and/or ongoing evaluation of drug-elimination plan
☒ Police provide crime data to housing authority staff for analysis and action
☒ Police have established a physical presence on housing authority property (e.g., community policing office, officer in residence)
☐ Police regularly testify in and otherwise support eviction cases
☒ Police regularly meet with the PHA management and residents
☒ Agreement between PHA and local law enforcement agency for provision of above-baseline law enforcement services
☒ Other activities (list below) (1) Established daily walking police patrols (2) Established "Policing With Partners" to train residents to assist police while on patrol in

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public housing (3) Work in cooperation with local/state law enforcement narcotic units to facilitate drug investigations.

2. Which developments are most affected? (list below)
   Vance/Crystal Courts; Riverside Terrace; Parkview/Broadmeade Terrace.

D. Additional information as required by PHDEP/PHDEP Plan

PHAs eligible for FY 2000 PHDEP funds must provide a PHDEP Plan meeting specified requirements prior to receipt of PHDEP funds.

☐ Yes ☐ No: Is the PHA eligible to participate in the PHDEP in the fiscal year covered by this PHA Plan?

☐ Yes ☐ No: Has the PHA included the PHDEP Plan for FY 2000 in this PHA Plan?

☐ Yes ☐ No: This PHDEP Plan is an Attachment. (Attachment Filename: ___)

14. RESERVED FOR PET POLICY

[24 CFR Part 903.7 9 (n)]

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

15. Civil Rights Certifications

[24 CFR Part 903.7 9 (o)]

Civil rights certifications are included in the PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations.

16. Fiscal Audit

[24 CFR Part 903.7 9 (p)]

1. ☒ Yes ☐ No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U S.C. 1437c(h))? (If no, skip to component 17.)
2. ☒ Yes ☐ No: Was the most recent fiscal audit submitted to HUD?
3. ☐ Yes ☒ No: Were there any findings as the result of that audit?
4. ☐ Yes ☐ No: If there were any findings, do any remain unresolved? N/A
   If yes, how many unresolved findings remain?____
5. ☐ Yes ☐ No: Have responses to any unresolved findings been submitted to HUD? N/A
   If not, when are they due (state below)?

17. PHA Asset Management

[24 CFR Part 903.7 9 (q)]

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

Exemptions from component 17: Section 8 Only PHAs are not required to complete this component. High performing and small PHAs are not required to complete this component.

1. ☐ Yes ☐ No: Is the PHA engaging in any activities that will contribute to the long-term asset management of its public housing stock , including how the Agency will plan for long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs that have **not** been addressed elsewhere in this PHA Plan?

2. What types of asset management activities will the PHA undertake? (select all that apply)

☐ Not applicable
☐ Private management
☐ Development-based accounting
☐ Comprehensive stock assessment
☐ Other: (list below)

3. ☐ Yes ☐ No: Has the PHA included descriptions of asset management activities in the **optional** Public Housing Asset Management Table?

18. Other Information

[24 CFR Part 903.7 9 (r)]

A. Resident Advisory Board Recommendations

1. ☒ Yes ☐ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)

☒ Attached at Attachment (File name) Pending Receipt of Comments
☐ Provided below:

3. In what manner did the PHA address those comments? (select all that apply)

☐ Considered comments, but determined that no changes to the PHA Plan were necessary.
☐ The PHA changed portions of the PHA Plan in response to comments
List changes below:

☐ Other: (list below)

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B. Description of Election process for Residents on the PHA Board

1. ☐ Yes ☒ No: Does the PHA meet the exemption criteria provided section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.)

2. ☐ Yes ☒ No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.)

3. Description of Resident Election Process

a. Nomination of candidates for place on the ballot: (select all that apply)

☐ Candidates were nominated by resident and assisted family organizations
☐ Candidates could be nominated by any adult recipient of PHA assistance
☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot
☒ Other: Indiana State Code directs that all members of the Board of Commissioners be appointed by the executive office (mayor) of the jurisdiction in which the public housing resides. The Mayor of the City of New Albany appoints all members of the Board of Commissioners for this housing authority.

b. Eligible candidates: (select one)

☐ Any recipient of PHA assistance
☐ Any head of household receiving PHA assistance
☐ Any adult recipient of PHA assistance
☐ Any adult member of a resident or assisted family organization
☐ Other (list)

c. Eligible voters: (select all that apply)

☐ All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
☐ Representatives of all PHA resident and assisted family organizations
☐ Other (list)

C. Statement of Consistency with the Consolidated Plan

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

1. Consolidated Plan jurisdiction: The City of New Albany, Indiana.

2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)

☒ The PHA has based its statement of needs of families in the jurisdiction on the needs expressed in the Consolidated Plan/s.

☒ The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.

☒ The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.

☒ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan.
See Tab 14.

☐ Other: (list below)

4. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: pending review by New Albany city officials. Will be added on receipt..

D. Other Information Required by HUD

Use this section to provide any additional information requested by HUD.

Attachments

Use this section to provide any additional attachments referenced in the Plans.

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PHA Plan
Table Library

Not required due to submission of document 52837 as attached.

Component 7
Capital Fund Program Annual Statement
Parts I, II, and II

Annual Statement
Capital Fund Program (CFP) Part I: Summary

Capital Fund Grant Number FFY of Grant Approval: (MM/YYYY)

☐ Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	
2	1406 Operations	
3	1408 Management Improvements	
4	1410 Administration	
5	1411 Audit	
6	1415 Liquidated Damages	
7	1430 Fees and Costs	
8	1440 Site Acquisition	
9	1450 Site Improvement	
10	1460 Dwelling Structures	
11	1465.1 Dwelling Equipment-Nonexpendable	
12	1470 Nondwelling Structures	
13	1475 Nondwelling Equipment	
14	1485 Demolition	
15	1490 Replacement Reserve	
16	1492 Moving to Work Demonstration	
17	1495.1 Relocation Costs	
18	1498 Mod Used for Development	
19	1502 Contingency	
20	**Amount of Annual Grant (Sum of lines 2-19)**	
21	Amount of line 20 Related to LBP Activities	
22	Amount of line 20 Related to Section 504 Compliance	
23	Amount of line 20 Related to Security	
24	Amount of line 20 Related to Energy Conservation Measures	

Annual Statement
Capital Fund Program (CFP) Part II: Supporting Table

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost

Annual Statement
Capital Fund Program (CFP) Part III: Implementation Schedule

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)

Optional Table for 5-Year Action Plan for Capital Fund (Component 7)

Complete one table for each development in which work is planned in the next 5 PHA fiscal years. Complete a table for any PHA-wide physical or management improvements planned in the next 5 PHA fiscal year. Copy this table as many times as necessary. Note: PHAs need not include information from Year One of the 5-Year cycle, because this information is included in the Capital Fund Program Annual Statement.

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

Optional 5-Year Action Plan Tables			
Development Number	**Development Name (or indicate PHA wide)**	**Number Vacant Units**	**% Vacancies in Development**

Description of Needed Physical Improvements or Management Improvements	Estimated Cost	Planned Start Date (HA Fiscal Year)
Total estimated cost over next 5 years		

Optional Public Housing Asset Management Table

Per PIH Notice 99-51 as a high performing PHA submitting a streamlined plan this section is not required at this time

See Technical Guidance for instructions on the use of this table, including information to be provided.

Public Housing Asset Management								
Development Identification		**Activity Description**						
Name, Number, and Location	Number and Type of units	Capital Fund Program Parts II and III *Component 7a*	Development Activities *Component 7b*	Demolition / Disposition *Component 8*	Designated housing *Component 9*	Conversion *Component 10*	Home-ownership *Component 11a*	Other (describe) *Component 17*

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ADMISSIONS AND CONTINUED OCCUPANCY POLICY

This Admissions and Continued Occupancy Policy defines the New Albany Housing Authority's policies for the operation for the Public Housing Program, incorporating Federal, State and local law. If there is any conflict between this policy and laws or regulations, the laws and regulations will prevail.

1.0 FAIR HOUSING

It is the policy of the New Albany Housing Authority to fully comply with all Federal, State and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.

No person shall, on the grounds of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the New Albany Housing Authority's programs.

To further its commitment to full compliance with applicable Civil Rights laws, the New Albany Housing Authority will provide Federal/State/local information to applicants/tenants of the Public Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made available at the New Albany Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The New Albany Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the appropriate housing discrimination forms. The New Albany Housing Authority will also assist them in completing the forms if requested, and will provide them with the address of the nearest HUD office of Fair Housing and Equal Opportunity.

2.0 REASONABLE ACCOMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of the New Albany Housing Authority housing programs and related services. When such accommodations are granted, they do not confer special treatment or advantage for the person with a disability; rather, they make the program accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines the New Albany Housing Authority will follow in

determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, the New Albany Housing Authority will ensure that all applicants/tenants are aware of the opportunity to request reasonable accommodations.

2.1 COMMUNICATION

Anyone requesting an application will also receive a Request for Reasonable Accommodation form.

Notifications of reexamination, inspection, appointment, or eviction will include information about requesting a reasonable accommodation. Any notification requesting action by the tenant will include information about requesting a reasonable accommodation.

All decisions granting or denying requests for reasonable accommodations will be in writing.

2.2 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

A. Is the requestor a person with disabilities? For this purpose the definition of person with disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

> A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the New Albany Housing Authority will obtain verification that the person is a person with a disability.

B. Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the New Albany Housing Authority will obtain documentation that the requested accommodation is needed due to the disability. The New Albany Housing Authority will not inquire as to the nature of the disability.

C. Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The New

Albany Housing Authority's business is housing. If the request would alter the fundamental business that the New Albany Housing Authority conducts, that would not be reasonable. For instance, the New Albany Housing Authority would deny a request to have the New Albany Housing Authority do grocery shopping for a person with disabilities.

2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the New Albany Housing Authority may request a meeting with the individual to investigate and consider equally effective alternatives.

D. Generally the individual knows best what it is they need; however, the New Albany Housing Authority retains the right to be shown how the requested accommodation enables the individual to access or use the New Albany Housing Authority's programs or services.

If more than one accommodation is equally effective in providing access to the New Albany Housing Authority's programs and services, the New Albany Housing Authority retains the right to select the most efficient or economic choice.

The cost necessary to carry out approved requests, including requests for physical modifications, will be borne by the New Albany Housing Authority if there is no one else willing to pay for the modifications. If another party pays for the modification, the New Albany Housing Authority will seek to have the same entity pay for any restoration costs.

If the tenant requests as a reasonable accommodation that they be permitted to make physical modifications at their own expense, the New Albany Housing Authority will generally approve such request if it does not violate codes or affect the structural integrity of the unit.

Any request for an accommodation that would enable a tenant to materially violate essential lease terms will not be approved, i.e. allowing nonpayment of rent, destruction of property, disturbing the peaceful enjoyment of others, etc.

3.0 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND RESIDENTS

The New Albany Housing Authority will endeavor to have bilingual staff or access to people who speak languages other than English in order to assist non-English speaking families. The following languages shall be covered:

Spanish

4.0 FAMILY OUTREACH

The New Albany Housing Authority will publicize the availability and nature of the Public Housing Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.

To reach people who cannot or do not read the newspapers, the New Albany Housing Authority will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The New Albany Housing Authority will also try to utilize public service announcements.

The New Albany Housing Authority will communicate the status of housing availability to other service providers in the community and inform them of housing eligibility factors and guidelines so they can make proper referrals for the Public Housing Program.

5.0 RIGHT TO PRIVACY

All adult members of both applicant and tenant households are required to sign HUD Form 9886, Authorization for Release of Information and Privacy Act Notice. The Authorization for Release of Information and Privacy Act Notice states how family information will be released and includes the Federal Privacy Act Statement.

Any request for applicant or tenant information will not be released unless there is a signed release of information request from the applicant or tenant.

6.0 REQUIRED POSTINGS

In each of its offices, the New Albany Housing Authority will post, in a conspicuous place and at a height easily read by all persons including persons with mobility disabilities, the following information:

A. Statement of Policies and Procedures governing Admission and Continued Occupancy

B. Notice of the status of the waiting list (opened or closed)

C. A listing of all the developments by name, address, number of units, units designed with special accommodations, address of all project offices, office hours, telephone numbers, TDD numbers, and Resident Facilities and operation hours

D. Income Limits for Admission

E. Excess Utility Charges

F. Utility Allowance Schedule

G. Current Schedule of Routine Maintenance Charges

H. Dwelling Lease

I. Grievance Procedure

J. Fair Housing Poster

K. Equal Opportunity in Employment Poster

L. Any current New Albany Housing Authority Notices

7.0 TAKING APPLICATIONS

Families wishing to apply for the Public Housing Program will be required to complete an application for housing assistance. Applications will be accepted during regular business hours at:

169 Woodland Drive, New Albany, Indiana 47150
Applications are taken to compile a waiting list. Due to the demand for housing in the New Albany Housing Authority jurisdiction, the New Albany Housing Authority may take applications on an open enrollment basis, depending on the length of the waiting list.

Completed applications will be accepted for all applicants and the New Albany Housing Authority will verify the information.

Applications may be made in person at the **Central Office, 169 Woodland Drive.** Applications will be mailed to interested families upon request.

The completed application will be dated and time stamped upon its return to the New Albany Housing Authority.

Persons with disabilities who require a reasonable accommodation in completing an application may call the New Albany Housing Authority to make special arrangements. A Telecommunication Device for the Deaf (TDD) is available for the deaf. The TDD telephone number is **812-948-4820.**

The application process will involve two phases. The first phase is the initial application for housing assistance or the pre-application. The pre-application requires the family to provide limited basic information establishing any preferences to which they may be entitled. This first phase results in the family's placement on the waiting list.

Upon receipt of the family's pre-application, the New Albany Housing Authority will make a preliminary determination of eligibility. The New Albany Housing Authority will notify the family in writing of the date and time of placement on the waiting list, and the approximate wait before housing may be offered. If the New Albany Housing Authority determines the family to be ineligible, the notice will state the reasons therefore and will offer the family the opportunity of an informal review of the determination.

The applicant may at any time report changes in their applicant status including changes in family composition, income, or preference factors. The New Albany Housing Authority will annotate the applicant's file and will update their place on the waiting list. Confirmation of the changes will be confirmed with the family in writing.

The second phase is the final determination of eligibility, referred to as the full application. The full application takes place when the family nears the top of the waiting list. The New Albany Housing Authority will ensure that verification of all preferences, eligibility, suitability and selection factors are current in order to determine the family's final eligibility for admission into the Public Housing Program.

8.0 ELIGIBILITY FOR ADMISSION

8.1 INTRODUCTION

There are five eligibility requirements for admission to public housing: qualifies as a family, has an income within the income limits, meets citizenship/eligible immigrant criteria, provides documentation of Social Security numbers, and signs consent authorization documents. In addition to the eligibility criteria, families must also meet the New Albany Housing Authority screening criteria in order to be admitted to public housing.

8.2 ELIGIBILITY CRITERIA

A. Family status.

1. A **family with or without children**. Such a family is defined as a group of people related by blood, marriage, adoption or affinity that live together in a stable family relationship.

   a. Children temporarily absent from the home due to placement in foster care are considered family members.

   b. Unborn children and children in the process of being adopted are considered family members for the purpose of determining bedroom size but are not considered family members for determining income limit.

2. An **elderly family**, which is:

   a. A family whose head, spouse, or sole member is a person who is at least 62 years of age;

   b. Two or more persons who are at least 62 years of age living together; or

   c. One or more persons who are at least 62 years of age living with one or more live-in aides.

3. A **near-elderly family**, which is:

   a. A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62;

   b. Two or more persons, who are at least 50 years of age but below the age of 62, living together; or

   c. One or more persons, who are at least 50 years of age but below the age of 62, living with one or more live-in aides.

4. A **disabled family**, which is:

   a. A family whose head, spouse, or sole member is a person with disabilities;

b. Two or more persons with disabilities living together; or

c. One or more persons with disabilities living with one or more live-in aides.

5. A **displaced family**, which is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

6. A **remaining member of a tenant family**.

7. A **single person** who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family.

B. Income eligibility

1. To be eligible for admission to developments or scattered-site units that were available for occupancy before 10/1/81, the family's annual income must be within the low-income limit set by HUD. This means the family income cannot exceed 80 percent of the median income for the area.

2. To be eligible for admission to developments or scattered-site units that became available on or after 10/1/81, the family's annual income must be within the very low-income limit set by HUD, unless HUD grants an exception. This means that without a HUD exception, the family income cannot exceed 50 percent of the median income for the area.

3. Income limits apply only at admission and are not applicable for continued occupancy.

4. A family may not be admitted to the public housing program from another assisted housing program (e.g., tenant-based Section 8) or from a public housing program operated by another housing authority without meeting the income requirements of the New Albany Housing Authority.

5. If the New Albany Housing Authority acquires a property for federal public housing purposes, the families living there must have incomes within the low-income limit in order to be eligible to remain as public housing tenants.

6. Income limit restrictions do not apply to families transferring within our Public Housing Program.

C. Citizenship/Eligibility Status

1. To be eligible each member of the family must be a citizen, national, or a noncitizen who has eligible immigration status under one of the categories set forth in Section 214 of the Housing and Community Development Act of 1980 (see 42 U.S.C. 1436a(a)).

2. Family eligibility for assistance.

a. A family shall not be eligible for assistance unless every member of the family residing in the unit is determined to have eligible status, with the exception noted below.

b. Despite the ineligibility of one or more family members, a mixed family may be eligible for one of three types of assistance. (See Section 13.6 for calculating rents under the noncitizen rule)

c. A family without any eligible members and receiving assistance on June 19, 1995 may be eligible for temporary deferral of termination of assistance.

D. Social Security Number Documentation

To be eligible, all family members 6 years of age and older must provide a Social Security number or certify that they do not have one.

E. Signing Consent Forms

3. In order to be eligible, each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.

2. The consent form must contain, at a minimum, the following:

a. A provision authorizing HUD or the New Albany Housing Authority to obtain from State Wage Information Collection Agencies (SWICAs) any information or materials necessary to complete or verify the application for participation or for eligibility for continued occupancy; and

b. A provision authorizing HUD or the New Albany Housing Authority to verify with previous or current employers income information pertinent to the family's eligibility for or level of assistance;

c. A provision authorizing HUD to request income information from the IRS and the SSA for the sole purpose of verifying income information pertinent to the family's eligibility or level of benefits; and

d. A statement that the authorization to release the information requested by the consent form expires 15 months after the date the consent form is signed.

8.3 SUITABILITY

A. Applicant families will be evaluated to determine whether, based on their recent behavior, such behavior could reasonably be expected to result in noncompliance with the public housing lease. The New Albany Housing Authority will look at past conduct as an indicator of future conduct. Emphasis will be placed on whether a family's admission could reasonably be expected to have a detrimental effect on the development environment, other tenants, New Albany Housing Authority employees, or other people residing in the immediate vicinity of the property. Otherwise eligible families with be denied admission if they fail to meet the suitability criteria.

B. The New Albany Housing Authority will consider objective and reasonable aspects of the family's background, including the following:

1. History of meeting financial obligations, especially rent;

2. Ability to maintain (or with assistance would have the ability to maintain) their housing in a decent and safe condition based on living or housekeeping habits and whether such habits could adversely affect the health, safety, or welfare of other tenants;

3. History of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff or cause damage to the property;

3. History of disturbing neighbors or destruction of property;

4. Having committed fraud in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to

their housing application or benefits derived there from; and

5. History of abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment by others.

C. The New Albany Housing Authority will ask applicants to provide information demonstrating their ability to comply with the essential elements of the lease. The New Albany Housing Authority will verify the information provided. Such verification may include but may not be limited to the following:

1. A credit check of the head, spouse and co-head;

2. A rental history check of all adult family members;

3. A criminal background check on all adult household members, including live-in aides. This check will be made through State or local law enforcement or court records in those cases where the household member has lived in the local jurisdiction for the last three years. Where the individual has lived outside the local area, the New Albany Housing Authority may contact law enforcement agencies where the individual had lived or request a check through the FBI's National Crime Information Center (NCIC);

4. A home visit. The home visit provides the opportunity for the family to demonstrate their ability to maintain their home in a safe and sanitary manner. This inspection considers cleanliness and care of rooms, appliances, and appurtenances. The inspection may also consider any evidence of criminal activity; and

5. A check of the State's lifetime sex offender registration program for each adult household member, including live-in aides. No individual registered with this program will be admitted to public housing.

8.4 GROUNDS FOR DENIAL

The New Albany Housing Authority is not required or obligated to assist applicants who:

A. Do not meet any one or more of the eligibility criteria;

B. Do not supply information or documentation required by the application process;

C. Have failed to respond to a written request for information or a request to declare their continued interest in the program;

D. Have a history of not meeting financial obligations, especially rent;

E. Do not have the ability to maintain (with assistance) their housing in a decent and safe condition where such habits could adversely affect the health, safety, or welfare of other tenants;

F. Have a history of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff or cause damage to the property;

G. Have a history of disturbing neighbors or destruction of property;

H. Currently owes rent or other amounts to any housing authority in connection with their public housing or Section 8 programs;

I. Have committed fraud, bribery or any other corruption in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from;

J. Were evicted from assisted housing within three years of the projected date of admission because of drug-related criminal activity involving the personal use or possession for personal use;

K. Were evicted from assisted housing within five years of the projected date of admission because of drug-related criminal activity involving the illegal manufacture, sale, distribution, or possession with the intent to manufacture, sell, distribute a controlled substance as defined in Section 102 of the Controlled Substances Act, 21 U.S.C. 802;

L. Are illegally using a controlled substance or are abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents. The New Albany Housing Authority may waive this requirement if:

1. The person demonstrates to the New Albany Housing Authority's satisfaction that the person is no longer engaging in drug-related criminal activity or abuse of alcohol;

2. Has successfully completed a supervised drug or alcohol rehabilitation program;

3. Has otherwise been rehabilitated successfully; or

4. Is participating in a supervised drug or alcohol rehabilitation program.

M. Have engaged in or threatened abusive or violent behavior towards any New Albany Housing Authority staff or residents;

N. Have a household member who has ever been evicted from public housing;

O. Have a family household member who has been terminated under the certificate or voucher program;

P. **Denied for Life:** If any family member has been convicted of manufacturing or producing methamphetamine (speed) in a public housing development or in a Section 8 assisted property;

Q. **Denied for Life:** Has a lifetime registration under a State sex offender registration program.

8.5 INFORMAL REVIEW

A. If the New Albany Housing Authority determines that an applicant does not meet the criteria for receiving public housing assistance, the New Albany Housing Authority will promptly provide the applicant with written notice of the determination. The notice must contain a brief statement of the reason(s) for the decision and state that the applicant may request an informal review of the decision within 10 business days of the denial. The New Albany Housing Authority will describe how to obtain the informal review.

The informal review may be conducted by any person designated by the New Albany Housing Authority, other than a person who made or approved the decision under review or subordinate of this person. The applicant must be given the opportunity to present written or oral objections to the New Albany Housing Authority's decision. The New Albany Housing Authority must notify the applicant of the final decision within 14 calendar days after the informal review, including a brief statement of the reasons for the final decision.

B. The participant family may request that the New Albany Housing Authority provide for an Informal Hearing after the family has notification of an INS decision on their citizenship status on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the Notice of Denial or Termination of Assistance, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the Notice of Denial or Termination of Assistance, or of the INS appeal decision.

9.0 MANAGING THE WAITING LIST

9.1 OPENING AND CLOSING THE WAITING LIST

Opening of the waiting list will be announced with a public notice stating that applications for public housing will again be accepted. The public notice will state where, when, and how to apply. The notice will be published in a local newspaper of general circulation and also by any available minority media. The public notice will state any limitations to who may apply.

The notice will state that applicants already on waiting lists for other housing programs must apply separately for this program and such applicants will not lose their place on other waiting lists when they apply for public housing. The notice will include the Fair Housing logo and slogan and will be in compliance with Fair Housing requirements.

Closing of the waiting list will also be announced with a public notice. The public notice will state the date the waiting list will be closed and for what bedroom sizes. The public notice will be published in a local newspaper of general circulation and also by any available minority media.

9.2 ORGANIZATION OF THE WAITING LIST

The waiting list will be maintained in accordance with the following guidelines:

A. The application will be a permanent file;

B. All applications will be maintained in order of bedroom size, preference, and then in order of date and time of application; and

C. Any contacts between the New Albany Housing Authority and the applicant will be documented in the applicant file.

9.3 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family appears to be near the time of being offered a unit, the family's verification process will be reviewed. It is at this point in time that the family's waiting list preference will be verified again. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The New Albany Housing Authority must

notify the family in writing of this determination and give the family the opportunity for an informal review.

9.4 PURGING THE WAITING LIST

The New Albany Housing Authority will update and purge its waiting list at least annually to ensure that the pool of applicants reasonably represents the interested families for whom the New Albany Housing Authority has current information, i.e. applicant's address, family composition, income category, and preferences.

9.5 REMOVAL OF APPLICANTS FROM THE WAITING LIST

The New Albany Housing Authority will not remove an applicant's name from the waiting list unless:

A. The applicant requests in writing that the name be removed;

B. The applicant fails to respond to a written request for information or a request to declare their continued interest in the program; or

C. The applicant does not meet either the eligibility or suitability criteria for the program.

9.7 NOTIFICATION OF NEGATIVE ACTIONS

Any applicant whose name is being removed from the waiting list will be notified by the New Albany Housing Authority, in writing, that they have ten (10) calendar days from the date of the written correspondence to present mitigating circumstances or request an informal review. The letter will also indicate that their name will be removed from the waiting list if they fail to respond within the timeframe specified. The New Albany Housing Authority system of removing applicant names from the waiting list will not violate the rights of persons with disabilities. If an applicant claims that their failure to respond to a request for information or updates was caused by a disability, the New Albany Housing Authority will verify that there is in fact a disability and the disability caused the failure to respond, and provide a reasonable accommodation. An example of a reasonable accommodation would be to reinstate the applicant on the waiting list based on the date and time of the original application.

10.0 TENANT SELECTION AND ASSIGNMENT PLAN

10.1 PREFERENCES

The New Albany Housing Authority will select families based on the following preferences within each bedroom size category:

A. **Elderly/Disabled/Involuntarily Displaced**

B. **Substandard Housing/Homeless**

C. **Indiana Resident**

D. **Working Families (including those in Education/Job Training Programs)**

E. **Families with Established Rental Record**

F. **Veterans**

The date and time of application will be noted and utilized to determine the sequence within the above prescribed preferences.

Not withstanding the above, families who are elderly, disabled, or displaced will be offered housing before other single persons.

Buildings Designed for the Elderly and Disabled: Preference will be given to elderly and disabled families. If there are no elderly or disabled families on the list, preference will then be given to near-elderly families. If there are no near-elderly families on the waiting list, units will be offered to families who qualify for the appropriate bedroom size using these priorities. All such families will be selected from the waiting list using the preferences as outlined above.

Buildings Designated as Elderly Only Housing: The **Parkview Tower, Riverview Tower, and Mark Elrod Tower have** been approved by HUD as being designated for elderly only. In filling vacancies in this development, first priority will be given to elderly families. If there are no elderly families on the list, next priority will be given to the near-elderly. If there are no near-elderly, units will be offered to families who qualify for the appropriate bedroom size. Using these priorities, families will be selected from the waiting list using the preferences as outlined above.

Buildings Designated for Disabled Only Housing: The **New Albany Housing Authority currently has no developments that** have been approved by HUD as being designated for persons with disabilities only. In filling vacancies in any development that may be so designated in the future, first priority will be given to disabled families. If there are no disabled families on

the list, next priority will be given to families who qualify for the appropriate bedroom size. Using these priorities, families will be selected from the waiting list using the preferences as outlined above.

Accessible Units: Accessible units will be first offered to families who may benefit from the accessible features. Applicants for these units will be selected utilizing the same preference system as outlined above. If there are no applicants who would benefit from the accessible features, the units will be offered to other applicants in the order that their names come to the top of the waiting list. Such applicants, however, must sign a release form stating they will accept a transfer (at their own expense) if, at a future time, a family requiring an accessible feature applies. Any family required to transfer will be given a 30-day notice.

10.2 ASSIGNMENT OF BEDROOM SIZES

The following guidelines will determine each family's unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

These standards are based on the assumption that each bedroom will accommodate no more than two (2) persons. Zero bedroom units will only be assigned to one-person families.

In determining bedroom size, the New Albany Housing Authority will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school, or children who are temporarily in foster-care.

In addition, the following considerations may be taken in determining bedroom size:

A. Children of the same sex **will** share a bedroom. Consideration will be given to age differences and/or verifiable medical needs.

B. Children of the opposite sex, both under the age of **five (5) may** share a bedroom.

C. Adults and children will not be required to share a bedroom.

D. Foster – adults and/or foster - children may but will not be required to share a bedroom with family members.

E. Live-in aides will get a separate bedroom.

Exceptions to normal bedroom size standards include the following:

A. Units smaller than assigned through the above guidelines – A family may request a smaller unit size than the guidelines allow. The New Albany Housing Authority will allow the smaller size unit so long as generally no more than two (2) people per bedroom are assigned. In such situations, the family will sign a certification stating they understand they will be ineligible for a larger size unit for **3 years** or until the family size changes, whichever may occur first.

B. Units larger than assigned through the above guidelines – A family may request a larger unit size than the guidelines allow. The New Albany Housing Authority will allow the larger size unit if the family provides a verified medical need that the family be housed in a larger unit.

C. If there are no families on the waiting list for a larger size, smaller families may be housed if they sign a release form stating they will transfer (at the family's own expense) to the appropriate size unit when an eligible family needing the larger unit applies. The family transferring will be given a 30-day notice before being required to move.

D. Larger units may be offered in order to improve the marketing of a development suffering a high vacancy rate.

10.3 SELECTION FROM THE WAITING LIST

The New Albany Housing Authority shall follow the statutory requirement that at least 40% of newly admitted families in any fiscal year be families whose annual income is at or below 30% of the area median income. To insure this requirement is met we shall quarterly monitor the incomes of newly admitted families and the incomes of the families on the waiting list. If it appears that the requirement to house extremely low-income families will not be met, we will skip higher income families on the waiting list to reach extremely low-income families.

If there are not enough extremely low-income families on the waiting list we will conduct outreach on a non-discriminatory basis to attract extremely low-income families to reach the statutory requirement.

10.4 DECONCENTRATION POLICY

It is New Albany Housing Authority's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward this end, we will skip families on the waiting list to reach other families with a lower or higher income. We will accomplish this in a uniform and non-discriminating manner.

The New Albany Housing Authority will affirmatively market our housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, we will analyze the income levels of families residing in each of our developments, the income levels of census tracts in which our developments are located, and the income levels of the families on the waiting list. Based on this analysis, we will determine the level of marketing strategies and deconcentration incentives to implement. The worksheet for the analysis can be found in **Appendix 1**.

10.5 DECONCENTRATION INCENTIVES

The New Albany Housing Authority may offer one or more incentives to encourage applicant families whose income classification would help to meet the deconcentration goals of a particular development.

Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

10.6 OFFER OF A UNIT

When the New Albany Housing Authority discovers that a unit will become available, we will contact the first family on the waiting list who has the highest priority for this type of unit or development and whose income category would help to meet the deconcentration goal and/or the income targeting goal.

The New Albany Housing Authority will contact the family first by telephone to make the unit offer. If the family cannot be reached by telephone, the family will be notified of a unit offer via first class mail. The family will be given five (5) business days from the date the letter was mailed to contact the New Albany Housing Authority regarding the offer.

The family will be offered the opportunity to view the unit. After the opportunity to view the unit, the family will have a minimum of 24 hours to accept or reject the unit. This verbal offer and the family's decision must be documented in the tenant file. If the family rejects the offer of the unit, the New Albany Housing Authority will send the family a letter documenting the offer and the rejection.

10.7 REJECTION OF UNIT

If in making the offer to the family the New Albany Housing Authority skipped over other families on the waiting list in order to meet their deconcentration goal or offered the family any other deconcentration incentive and the family rejects the unit, the family will not lose their place on the waiting list and will not be otherwise penalized.

If the New Albany Housing Authority did not skip over other families on the waiting list to reach this family, did not offer any other deconcentration incentive, and the family rejects the unit without good cause, the family will forfeit their application's date and time. The family will keep their preferences, but the date and time of application will be changed to the date and time the unit was rejected.

If the family rejects with good cause any unit offered, they will not lose their place on the waiting list. Good cause includes reasons related to health, proximity to work, school, and childcare (for those working or going to school). The family will be offered the right to an informal review of the decision to alter their application status.

10.8 ACCEPTANCE OF UNIT

The family will be required to sign a lease that will become effective no later than three (3) business days after the date of acceptance or the business day after the day the unit becomes available, whichever is later.

Prior to signing the lease all families (head of household) and other adult family members will be required to attend the Lease and Occupancy Orientation when they are initially accepted for occupancy. The family will not be housed if they have not attended the orientation. Applicants who provide prior notice of an inability to attend the orientation will be rescheduled. Failure of an applicant to attend the orientation, without good cause, may result in the cancellation of the occupancy process.

The applicant will be provided a copy of the lease, the grievance procedure, utility allowances, utility charges, the current schedule of routine maintenance charges, and a request for reasonable accommodation form. These documents will be explained in detail. The applicant

will sign a certification that they have received these documents and that they have reviewed them with Housing Authority personnel. The certification will be filed in the tenant's file.

The signing of the lease and the review of financial information are to be privately handled. The head of household will be required to execute the lease prior to admission. Other adult family members will be required to execute the lease within 24 hours. One executed copy of the lease will be furnished to the head of household and the New Albany Housing Authority will retain the original executed lease in the tenant's file. A copy of the grievance procedure will be attached to the resident's copy of the lease.

The family will pay a security deposit at the time of lease signing. The security deposit will be equal to **the Total Tenant Payment or $100.00 whichever is greater.**

In exceptional situations, the New Albany Housing Authority reserves the right to allow a new resident to pay their security deposit in up to three (3) payments. One third shall be paid in advance, one third with their second rent payment, and one third with their third rent payment. This shall be at the sole discretion of the Housing Authority.

In the case of a move within public housing, the security deposit for the first unit will be transferred to the second unit. Additionally, if the security deposit for the second unit is greater than that for the first, the difference will be collected from the family. Conversely, if the security deposit is less, the difference will be refunded to the family.

In the event there are costs attributable to the family for bringing the first unit into condition for re-renting, the family shall be billed for these charges.

11.0 INCOME, EXCLUSIONS FROM INCOME, AND DEDUCTIONS FROM INCOME

To determine annual income, the New Albany Housing Authority counts the income of all family members, excluding the types and sources of income that are specifically excluded. Once the annual income is determined, the New Albany Housing Authority subtracts all allowable deductions (allowances) to determine the Total Tenant Payment.

11.1 INCOME

Annual income means all amounts, monetary or not, that:

A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or

B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

C. Are not specifically excluded from annual income.

Annual income includes, but is not limited to:

A. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.

B. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is a reimbursement of cash or assets invested in the operation by the family.

C. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of $5,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.

D. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount. (However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)

E. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay. (However, lump sum additions such as insurance payments from worker's compensation are excluded.)

F. Welfare assistance.

1. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:

   a. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

   b. The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this requirement is the amount resulting from one application of the percentage.

2. If the amount of welfare is reduced due to an act of fraud by a family member or because of any family member's failure to comply with requirements to participate in an economic self-sufficiency program or work activity, the amount of rent required to be paid by the family will not be decreased. In such cases, the amount of income attributable to the family will include what the family would have received had they complied with the welfare requirements and/or had not committed an act of fraud.

3. If the amount of welfare assistance is reduced as a result of a lifetime time limit, the reduced amount is the amount that shall be counted as income.

G. Periodic and determinable allowances, such as alimony, child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

H. All regular pay, special pay, and allowances of a member of the Armed Forces. (Special pay to a member exposed to hostile fire is excluded.)

11.2 ANNUAL INCOME

Annual income does not include the following:

A. Income from employment of children (including foster children) under the age of 18 years;

B. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

C. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses;

D. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

E. Income of a live-in aide;

F. The full amount of student financial assistance paid directly to the student or to the educational institution;

G. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

H. The amounts received from the following programs:

1. Amounts received under training programs funded by HUD;

2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

3. Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;

4. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed $200 per month) received by a resident for performing a service for the Housing Authority or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No resident may receive more than one such stipend during the same period of time;

5. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and

objectives and are excluded only for the period during which the family member participates in the employment training program;

6. Temporary, nonrecurring or sporadic income (including gifts);

7. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

8. Earnings in excess of $480 for each full-time student 18 years old or older (excluding the head of household and spouse);

9. Adoption assistance payments in excess of $480 per adopted child;

10. For family members who enrolled in certain training programs prior to 10/1/99, the earnings and benefits resulting from the participation if the program provides employment training and supportive services in accordance with the Family Support Act of 1988, Section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable Federal, State, or local law during the exclusion period. For purposes of this exclusion the following definitions apply:

    a. Comparable Federal, State or local law means a program providing employment training and supportive services that:

        i. Is authorized by a Federal, State or local law;
        ii. Is funded by the Federal, State or local government;
        iii. Is operated or administered by a public agency; and
        iv. Has as its objective to assist participants in acquiring employment skills.

    b. Exclusion period means the period during which the family member participates in a program described in this section, plus 18 months from the date the family member begins the first job acquired by the family member after completion of such program that is not funded by public housing assistance under the 1937 Act. If the family member is terminated from employment with good cause, the exclusion period shall end.

    c. Earnings and benefits means the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job.

11. The incremental earnings due to employment during the 12-month period following date of hire shall be excluded. This exclusion (paragraph 11) will not apply for any family who concurrently is eligible for exclusion #10. Additionally, this exclusion is only available to the following families:

    a. Families whose income increases as a result of employment of a family member who was previously unemployed for one or more years.

    b. Families whose income increases during the participation of a family member in any family self-sufficiency program.

    c. Families who are or were, within 6 months, assisted under a State TANF program.

    (While HUD regulations allow for the housing authority to offer an escrow account in lieu of having a portion of their income excluded under this paragraph, it is the policy of this housing authority to provide the exclusion in all cases.)

12. Deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts;

13. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

14. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

15. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits. These exclusions include:

    a. The value of the allotment of food stamps

    b. Payments to volunteers under the Domestic Volunteer Services Act of 1973

    c. Payments received under the Alaska Native Claims Settlement Act

d. Income from submarginal land of the U.S. that is held in trust for certain Indian tribes

e. Payments made under HHS's Low-Income Energy Assistance Program

f. Payments received under the Job Training Partnership Act

g. Income from the disposition of funds of the Grand River Band of Ottawa Indians

h. The first $2000 per capita received from judgment funds awarded for certain Indian claims

i. Amount of scholarships awarded under Title IV including Work Study

j. Payments received under the Older Americans Act of 1965

k. Payments from Agent Orange Settlement

l. Payments received under the Maine Indian Claims Act

m. The value of child care under the Child Care and Development Block Grant Act of 1990

n. Earned income tax credit refund payments

o. Payments for living expenses under the Americorps Program

p. Additional income exclusions provided by and funded by the New Albany Housing Authority

The New Albany Housing Authority will not provide exclusions from income in addition to those already provided for by HUD.

11.3 DEDUCTIONS FROM ANNUAL INCOME

The following deductions will be made from annual income:

A. $480 for each dependent;

B. $400 for any elderly family or disabled family;

C. For any family that is not an elderly or disabled family but has a member (other than the head or spouse) who is a person with a disability, disability assistance expenses in excess of 3% of annual income. This allowance may not exceed the employment income received by family members who are 18 years of age or older as a result of the assistance to the person with disabilities.

D. For any elderly or disabled family:

1. That has no disability assistance expenses, an allowance for medical expenses equal to the amount by which the medical expenses exceed 3% of annual income;

2. That has disability expenses greater than or equal to 3% of annual income, an allowance for disability assistance expenses computed in accordance with paragraph C, plus an allowance for medical expenses that equal the family's medical expenses;

3. That has disability assistance expenses that are less than 3% of annual income, an allowance for combined disability assistance expenses and medical expenses that is equal to the total of these expenses less 3% of annual income.

E. Child care expenses.

12.0 VERIFICATION

The New Albany Housing Authority will verify information related to waiting list preferences, eligibility, admission, and level of benefits prior to admission. Periodically during occupancy, items related to eligibility and rent determination shall also be reviewed and verified. Income, assets, and expenses will be verified, as well as disability status, need for a live-in aide and other reasonable accommodations; full time student status of family members 18 years of age and older; Social Security numbers; and citizenship/eligible noncitizen status. Age and relationship will only be verified in those instances where needed to make a determination of level of assistance.

12.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security numbers will generally be verified with documentation provided by the family. For citizenship, the family's certification will be accepted. (Or for citizenship documentation such as listed below will be required.) Verification of these items will include photocopies of the Social Security cards and other documents presented by the family, the INS SAVE approval code, and forms signed by the family.

Other information will be verified by third party verification. This type of verification includes written documentation with forms sent directly to and received directly by a source, not passed through the hands of the family. This verification may also be direct contact with the source, in person or by telephone. It may also be a report generated by a request from the New Albany Housing Authority or automatically by another government agency, i.e. the Social Security Administration. Verification forms and reports received will be contained in the applicant/tenant file. Oral third party documentation will include the same information as if the documentation had been written, i.e. name date of contact, amount received, etc.

When third party verification cannot be obtained, the New Albany Housing Authority will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if the New Albany Housing Authority has been unable to obtain third party verification in a 4-week period of time. Photocopies of the documents provided by the family will be maintained in the file.

When neither third party verification nor hand-carried verification can be obtained, the New Albany Housing Authority will accept a notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

12.2 TYPES OF VERIFICATION

The chart below outlines the factors that may be verified and gives common examples of the verification that will be sought. To obtain written third party verification, the New Albany Housing Authority will send a request form to the source along with a release form signed by the applicant/tenant via first class mail.

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
General Eligibility Items		
Social Security Number	Letter from Social Security, electronic reports	Social Security card
Citizenship	N/A	Signed certification, voter's registration card, birth certificate, etc.
Eligible immigration status	INS SAVE confirmation #	INS card

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
Disability	Letter from medical professional, SSI, etc.	Proof of SSI or Social Security disability payments
Full time student status (if >18)	Letter from school	For high school students, any document evidencing enrollment
Need for a live-in aide	Letter from doctor or other professional knowledgeable of condition	N/A
Child care costs	Letter from care provider	Bills and receipts
Disability assistance expenses	Letters from suppliers, care givers, etc.	Bills and records of payment
Medical expenses	Letters from providers, prescription record from pharmacy, medical professional's letter stating assistance or a companion animal is needed	Bills, receipts, records of payment, dates of trips, mileage log, receipts for fares and tolls
Value of and Income from Assets		
Savings, checking accounts	Letter from institution	Passbook, most current statements
CDS, bonds, etc	Letter from institution	Tax return, information brochure from institution, the CD, the bond
Stocks	Letter from broker or holding company	Stock or most current statement, price in newspaper or through Internet
Real property	Letter from tax office, assessment, etc.	Property tax statement (for current value), assessment, records or income and expenses, tax return
Personal property	Assessment, bluebook, etc	Receipt for purchase, other evidence of worth

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
Cash value of life insurance policies	Letter from insurance company	Current statement
Assets disposed of for less than fair market value	N/A	Original receipt and receipt at disposition, other evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs
Self-employed	N/A	Tax return from prior year, books of accounts
Regular gifts and contributions	Letter from source, letter from organization receiving gift (i.e., if grandmother pays day care provider, the day care provider could so state)	Bank deposits, other similar evidence
Alimony/child support	Court order, letter from source, letter from Human Services	Record of deposits, divorce decree
Periodic payments (i.e., social security, welfare, pensions, workers compensation, unemployment)	Letter or electronic reports from the source	Award letter, letter announcing change in amount of future payments
Training program participation	Letter from program provider indicating - whether enrolled or completed - whether training is HUD-funded - whether Federal, State, local govt., or local program - whether it is employment training - whether it has clearly defined goals and objectives - whether program has supportive services - whether payments are for out-of-pocket expenses incurred in order to	N/A

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
	participate in a program - date of first job after program completion	Evidence of job start

12.3 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/eligible noncitizen status of each family member regardless of age must be determined.

Prior to being admitted, or at the first reexamination, all citizens and nationals will be required to sign a declaration under penalty of perjury. They will be required to show proof of their status by such means as a Social Security card, birth certificate, military ID, or military DD 214 Form.

Prior to being admitted or at the first reexamination, all eligible noncitizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted or at the first reexamination, all eligible noncitizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. The New Albany Housing Authority will make a copy of the individual's INS documentation and place the copy in the file. The New Albany Housing Authority will also verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, the New Albany Housing Authority will mail information to the INS in order that a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals, or eligible noncitizens must be listed on a statement of noneligible members and the list must be signed by the head of the household.

Noncitizen students on student visas, though in the country legally, are not eligible to be admitted to public housing.

Any family member who does not choose to declare their status must be listed on the statement of noneligible members.

If no family member is determined to be eligible under this section, the family's eligibility will be denied.

The family's assistance will not be denied, delayed, reduced, or terminated because of a delay in

the process of determining eligible status under this section, except to the extent that the delay is caused by the family.

If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their public housing unit, the family will be evicted. Such family will not be eligible to be readmitted to public housing for a period of 24 months from the date of eviction or termination.

12.4 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security number and who is at least 6 years of age must provide verification of their Social Security number. New family members at least 6 years of age must provide this verification prior to being added to the lease. Children in assisted households must provide this verification at the first regular reexamination after turning six.

The best verification of the Social Security number is the original Social Security card. If the card is not available, the New Albany Housing Authority will accept letters from the Social Security Agency that establishes and states the number. Documentation from other governmental agencies will also be accepted that establishes and states the number. Driver's licenses, military IDs, passports, or other official documents that establish and state the number are also acceptable.

If an individual states that they do not have a Social Security number, they will be required to sign a statement to this effect. The New Albany Housing Authority will not require any individual who does not have a Social Security number to obtain a Social Security number.

If a member of an applicant family indicates they have a Social Security number, but cannot readily verify it, the family cannot be housed until verification is provided.

If a member of a tenant family indicates they have a Social Security number, but cannot readily verify it, they shall be asked to certify to this fact and shall have up to sixty (60) days to provide the verification. If the individual is at least 62 years of age, they will be given one hundred and twenty (120) days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be evicted.

12.5 TIMING OF VERIFICATION

Verification information must be dated within ninety (90) days of certification or reexamination. If the verification is older than this, the source will be contacted and asked to provide information regarding any changes.

When an interim reexamination is conducted, the Housing Authority will verify and update all information related to family circumstances and level of assistance. (Or, the Housing Authority will only verify and update those elements reported to have changed.)

12.6 FREQUENCY OF OBTAINING VERIFICATION

For each family member, citizenship/eligible noncitizen status will be verified only once. This verification will be obtained prior to admission. If the status of any family member was not determined prior to admission, verification of their status will be obtained at the next regular reexamination. Prior to a new member joining the family, their citizenship/eligible noncitizen status will be verified.

For each family member age 6 and above, verification of Social Security number will be obtained only once. This verification will be accomplished prior to admission. When a family member who did not have a Social Security number at admission receives a Social Security number, that number will be verified at the next regular reexamination. Likewise, when a child turns six, their verification will be obtained at the next regular reexamination.

13.0 DETERMINATION OF TOTAL TENANT PAYMENT AND TENANT RENT

13.1 FAMILY CHOICE

At admission and each year in preparation for their annual reexamination, each family is given the choice of having their rent determined under the formula method or having their rent set at the flat rent amount.

A. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they would otherwise undergo.

B. Families who opt for the flat rent may request to have a reexamination and return to the formula based method at any time for any of the following reasons:

1. The family's income has decreased.

2. The family's circumstances have changed increasing their expenses for childcare, medical care, etc.

3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.

13.2 THE FORMULA METHOD

The total tenant payment is equal to the highest of:

A. 10% of monthly income;

B. 30% of adjusted monthly income; or

C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of $**40.00**, but never more than the ceiling rent.

In the case of a family who has qualified for the income exclusion at Section 11.2(H)(11), upon the expiration of the 12-month period described in that section, an additional rent benefit accrues to the family. If the family member's employment continues, then for the 12-month period following the 12-month period of disallowance, the resulting rent increase will be capped at 50 percent of the rent increase the family would have otherwise received.

13.3 MINIMUM RENT

The New Albany Housing Authority has set the minimum rent at $**40.00**. However if the family requests a hardship exemption, the New Albany Housing Authority will immediately suspend the minimum rent for the family until the Housing Authority can determine whether the hardship exists and whether the hardship is of a temporary or long-term nature.

A. A hardship exists in the following circumstances:

1. When the family has lost eligibility for or is waiting an eligibility determination for a Federal, State, or local assistance program;

2. When the family would be evicted as a result of the imposition of the minimum rent requirement;

3. When the income of the family has decreased because of changed circumstances, including loss of employment;

4. When the family has an increase in expenses because of changed circumstances, for medical costs, childcare, transportation, education, or similar items;

5. When a death has occurred in the family.

B. No hardship. If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent for the time of suspension.

C. Temporary hardship. If the Housing Authority reasonably determines that there is a qualifying hardship but that it is of a temporary nature, the minimum rent will be not be imposed for a period of 90 days from the date of the family's request. At the end of the 90-day period, the minimum rent will be imposed retroactively to the time of suspension. The Housing Authority will offer a repayment agreement in accordance with the Section 19 of this policy for any rent not paid during the period of suspension. During the suspension period the Housing Authority will not evict the family for nonpayment of the amount of tenant rent owed for the suspension period.

D. Long-term hardship. If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.

E. Appeals. The family may use the grievance procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the grievance procedure.

13.4 THE FLAT RENT

The New Albany Housing Authority has set a flat rent for each public housing unit. In doing so, it considered the size and type of the unit, as well as its condition, amenities, services, and neighborhood. The New Albany Housing Authority determined the market value of the unit and set the rent at the market value. The amount of the flat rent will be reevaluated annually and adjustments applied. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family (for more information on flat rents, see Section 15.3).

The New Albany Housing Authority will post the flat rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners. They are currently:

One Bedroom	$242.00
Two Bedroom	$307.00
Three Bedroom	$444.00
Four Bedroom	$472.00

13.5 CEILING RENT

The New Albany Housing Authority has set a ceiling rent for each public housing unit. The amount of the ceiling rent will be reevaluated annually and the adjustments applied. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family.

The New Albany Housing Authority has posted the ceiling rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners:

One Bedroom	$292.00
Two Bedroom	$357.00
Three Bedroom	$494.00
Four Bedroom	$522.00

13.6 RENT FOR FAMILIES UNDER THE NONCITIZEN RULE

A mixed family will receive full continuation of assistance if all of the following conditions are met:

A. The family was receiving assistance on June 19, 1995;

B. The family was granted continuation of assistance before November 29, 1996;

C. The family's head or spouse has eligible immigration status; and

D. The family does not include any person who does not have eligible status other than the head of household, the spouse of the head of household, any parent of the head or spouse, or any child (under the age of 18) of the head or spouse.

If a mixed family qualifies for prorated assistance but decides not to accept it, or if the family has no eligible members, the family may be eligible for temporary deferral of termination of assistance to permit the family additional time for the orderly transition of some or all of its members to locate other affordable housing. Under this provision, the family receives full assistance. If assistance is granted under this provision prior to November 29, 1996, it may last no longer than three (3) years. If granted after that date, the maximum period of time for assistance under the provision is eighteen (18) months. The New Albany Housing Authority will grant each family a period of six (6) months to find suitable affordable housing. If the family cannot find suitable affordable housing, the New Albany Housing Authority will provide additional search periods up to the maximum time allowable.

Suitable housing means housing that is not substandard and is of appropriate size for the family. Affordable housing means that it can be rented for an amount not exceeding the amount the family pays for rent, plus utilities, plus 25%.

The family's assistance is prorated in the following manner:

A. Determine the 95th percentile of gross rents (tenant rent plus utility allowance) for the New Albany Housing Authority. The 95th percentile is called the maximum rent.

B. Subtract the family's total tenant payment from the maximum rent. The resulting number is called the maximum subsidy.

C. Divide the maximum subsidy by the number of family members and multiply the result times the number of eligible family members. This yields the prorated subsidy.

D. Subtract the prorated subsidy from the maximum rent to find the prorated total tenant payment. From this amount subtract the full utility allowance to obtain the prorated tenant rent.

13.7 UTILITY ALLOWANCE

The New Albany Housing Authority shall establish a utility allowance for all check-metered utilities and for all tenant-paid utilities. The allowance will be based on a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful environment. In setting the allowance, the New Albany Housing Authority will review the actual consumption of tenant families as well as changes made or anticipated due to modernization (weatherization efforts, installation of energy-efficient appliances, etc). Allowances will be evaluated at least annually as well as any time utility rate changes by 10% or more since the last revision to the allowances.

The utility allowance will be subtracted from the family's formula or flat rent to determine the amount of the Tenant Rent. The Tenant Rent is the amount the family owes each month to the New Albany Housing Authority. The amount of the utility allowance is then still available to the family to pay the cost of their utilities. Any utility cost above the allowance is the responsibility of the tenant. Any savings resulting from utility costs below the amount of the allowance belongs to the tenant.

For New Albany Housing Authority paid utilities, the New Albany Housing Authority will monitor the utility consumption of each household. Any consumption in excess of the allowance established by the New Albany Housing Authority will be billed to the tenant monthly.

Utility allowance revisions based on rate changes shall be effective retroactively to the first day of the month following the month in which the last rate change took place. Revisions based on changes in consumption or other reasons shall become effective at each family's next annual reexamination.

Families with high utility costs are encouraged to contact the New Albany Housing Authority for an energy analysis. The analysis may identify problems with the dwelling unit that once corrected will reduce energy costs. The analysis can also assist the family in identifying ways they can reduce their costs.

Requests for relief from surcharges for excess consumption of New Albany Housing Authority purchased utilities or from payment of utility supplier billings in excess of the utility allowance for tenant-paid utility costs may be granted by the New Albany Housing Authority on reasonable grounds. Requests shall be granted to families that include an elderly member or a member with disabilities. Requests by the family shall be submitted under the Reasonable Accommodation Policy. Families shall be advised of their right to individual relief at admission to public housing and at time of utility allowance changes.

13.8 PAYING RENT

Rent and other charges are due and payable on the first day of the month. All rents should be paid at **the site office unless otherwise noted.** Reasonable accommodations for this requirement will be made for persons with disabilities. As a safety measure, no cash shall be accepted as a rent payment

If the rent is not paid by the fifth of the month, a Notice to Vacate will be issued to the tenant. In addition, a $10 late charge or $1 a day, whichever is greater, will be assessed to the tenant. If rent is paid by a personal check and the check is returned for insufficient funds, this shall be considered a non-payment of rent and will incur the late charge plus an additional charge of $10 for processing costs.

14.0 CONTINUED OCCUPANCY AND COMMUNITY SERVICE

14.1 GENERAL

In order to be eligible for continued occupancy, each adult family member must either (1) contribute eight hours per month of community service (not including political activities) within the community in which the public housing development is located, or (2) participate in an economic self-sufficiency program unless they are exempt from this requirement

14.2 EXEMPTIONS

The following adult family members of tenant families are exempt from this requirement.

A. Family members who are 62 or older

B. Family members who are blind or disabled

C. Family members who are the primary care giver for someone who is blind or disabled

D. Family members engaged in work activity

E. Family members who are exempt from work activity under part A title IV of the Social Security Act or under any other State welfare program, including the welfare-to-work program

F. Family members receiving assistance under a State program funded under part A title IV of the Social Security Act or under any other State welfare program, including welfare-to-work and who are in compliance with that program

14.3 NOTIFICATION OF THE REQUIREMENT

The New Albany Housing Authority shall identify all adult family members who are apparently not exempt from the community service requirement.

The New Albany Housing Authority shall notify all such family members of the community service requirement and of the categories of individuals who are exempt from the requirement. The notification will provide the opportunity for family members to claim and explain an exempt status. The New Albany Housing Authority shall verify such claims.

The notification will advise families that their community service obligation will begin upon the effective date of their first annual reexamination on or after 03/01/00. For family's paying a flat rent, the obligation begins on the date their annual reexamination would have been effective had an annual reexamination taken place. It will also advise them that failure to comply with the community service requirement will result in ineligibility for continued occupancy at the time of any subsequent annual reexamination.

14.4 VOLUNTEER OPPORTUNITIES

Community service includes performing work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, and/or increase the self-responsibility of the resident within the community.

An economic self sufficiency program is one that is designed to encourage, assist, train or facilitate the economic independence of participants and their families or to provide work for participants. These programs may include programs for job training, work placement, basic skills training, education, English proficiency, work fare, financial or household management, apprenticeship, and any program necessary to ready a participant to work (such as substance abuse or mental health treatment).

The New Albany Housing Authority will coordinate with social service agencies, local schools, and the Human Resources Office in identifying a list of volunteer community service positions.

Together with the resident advisory councils, the New Albany Housing Authority may create volunteer positions such as hall monitoring, litter patrols, and supervising and record keeping for volunteers.

14.5 THE PROCESS

At the first annual reexamination on or after March 1, 2000 and each annual reexamination thereafter, the New Albany Housing Authority will do the following:

A. Provide a list of volunteer opportunities to the family members.

B. Provide information about obtaining suitable volunteer positions.

C. Provide a volunteer time sheet to the family member. Instructions for the time sheet require the individual to complete the form and have a supervisor date and sign for each period of work.

D. Assign family members to a volunteer coordinator who will assist the family members in identifying appropriate volunteer positions and in meeting their responsibilities. The volunteer coordinator will track the family member's progress monthly and will meet with the family member as needed to best encourage compliance.

E. Thirty (30) days before the family's next lease anniversary date, the volunteer coordinator will advise the New Albany Housing Authority whether each applicable adult family member is in compliance with the community service requirement.

14.6 NOTIFICATION OF NON-COMPLIANCE WITH COMMUNITY SERVICE REQUIREMENT

The New Albany Housing Authority will notify any family found to be in noncompliance of the following:

A. The family member(s) has been determined to be in noncompliance;

B. That the determination is subject to the grievance procedure; and

C. That, unless the family member(s) enter into an agreement to comply, the lease will not be renewed or will be terminated;

14.7 OPPORTUNITY FOR CURE

The New Albany Housing Authority will offer the family member(s) the opportunity to enter into an agreement prior to the anniversary of the lease. The agreement shall state that the family member(s) agrees to enter into an economic self-sufficiency program or agrees to contribute to community service for as many hours as needed to comply with the requirement over the past 12-month period. The cure shall occur over the 12-month period beginning with the date of the agreement and the resident shall at the same time stay current with that year's community service requirement. The first hours a resident earns goes toward the current commitment until the current year's commitment is made.

The volunteer coordinator will assist the family member in identifying volunteer opportunities and will track compliance on a monthly basis.

If any applicable family member does not accept the terms of the agreement, does not fulfill their obligation to participate in an economic self-sufficiency program, or falls behind in their obligation under the agreement to perform community service by more than three (3) hours after three (3) months, the New Albany Housing Authority shall take action to terminate the lease.

15.0 RECERTIFICATIONS

At least annually, the New Albany Housing Authority will conduct a reexamination of family income and circumstances. The results of the reexamination determine (1) the rent the family will pay, and (2) whether the family is housed in the correct unit size.

15.1 GENERAL

The New Albany Housing Authority will send a notification letter to the family letting them know that it is time for their annual reexamination, giving them the option of selecting either the flat rent or formula method, and scheduling an appointment if they are currently paying a formula rent. If the family thinks they may want to switch from a flat rent to a formula rent, they should request an appointment. At the appointment, the family can make their final decision regarding which rent method they will choose. The letter also includes, for those families paying the formula

method, forms for the family to complete in preparation for the interview. The letter includes instructions permitting the family to reschedule the interview if necessary. The letter tells families who may need to make alternate arrangements due to a disability that they may contact staff to request an accommodation of their needs.

During the appointment, the New Albany Housing Authority will determine whether family composition may require a transfer to a different bedroom size unit, and if so, the family's name will placed on the transfer list.

15.2 MISSED APPOINTMENTS

If the family fails to respond to the letter and fails to attend the interview, a second letter will be mailed. The second letter will advise of a new time and date for the interview, allowing for the same considerations for rescheduling and accommodation as above. The letter will also advise that failure by the family to attend the second scheduled interview will result in the New Albany Housing Authority assessing a penalty rental amount of $50.00 more than the current maximum rent and/or taking eviction actions against the family.

15.3 FLAT RENTS

The annual letter to flat rent payers regarding the reexamination process will state the following:

A. Each year at the time of the annual reexamination, the family has the option of selecting a flat rent amount in lieu of completing the reexamination process and having their rent based on the formula amount.

B. The amount of the flat rent

C. A fact sheet about formula rents that explains the types of income counted, the most common types of income excluded, and the categories allowances that can be deducted from income.

D. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they otherwise would undergo.

E. Families who opt for the flat rent may request to have a reexamination and return to the formula-based method at any time for any of the following reasons:

1. The family's income has decreased.

2. The family's circumstances have changed increasing their expenses for childcare,

medical care, etc.

3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.

F. The dates upon which the New Albany Housing Authority expects to review the amount of the flat rent, the approximate rent increase the family could expect, and the approximate date upon which a future rent increase could become effective.

G. The name and phone number of an individual to call to get additional information or counseling concerning flat rents.

H. A certification for the family to sign accepting or declining the flat rent.

Each year prior to their anniversary date, New Albany Housing Authority will send a reexamination letter to the family offering the choice between a flat or a formula rent. The opportunity to select the flat rent is available only at this time. At the appointment, the New Albany Housing Authority may assist the family in identifying the rent method that would be most advantageous for the family. If the family wishes to select the flat rent method without meeting with the New Albany Housing Authority representative, they may make the selection on the form and return the form to the New Albany Housing Authority. In such case, the New Albany Housing Authority will cancel the appointment.

15.4 THE FORMULA METHOD

During the interview, the family will provide all information regarding income, assets, expenses, and other information necessary to determine the family's share of rent. The family will sign the HUD consent form and other consent forms that later will be mailed to the sources that will verify the family circumstances.

Upon receipt of verification, the New Albany Housing Authority will determine the family's annual income and will calculate their rent as follows.

The total tenant payment is equal to the highest of:

A. 10% of monthly income;

B. 30% of adjusted monthly income; or

C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of $40.00, but

never more than the ceiling rent.

15.5 EFFECTIVE DATE OF RENT CHANGES FOR ANNUAL REEXAMINATIONS

The new rent will generally be effective upon the anniversary date with thirty (30) days notice of any rent increase to the family.

If the rent determination is delayed due to a reason beyond the control of the family, then any rent increase will be effective the first of the month after the month in which the family receives a 30-day notice of the amount. If the new rent is a reduction and the delay is beyond the control of the family, the reduction will be effective as scheduled on the anniversary date.

If the family caused the delay, then any increase will be effective on the anniversary date. Any reduction will be effective the first of the month after the rent amount is determined.

15.6 INTERIM REEXAMINATIONS

During an interim reexamination, only the information affected by the changes being reported will be reviewed and verified.

Families are required to report the following changes to the New Albany Housing Authority between regular reexaminations. If the family's rent is being determined under the formula method, these changes will trigger an interim reexamination. The family shall report these changes within five (5) days of their occurrence.

A. A member has been added to the family through birth or adoption or court-awarded custody.

B. A household member is leaving or has left the family unit.

In order to add a household member other than through birth or adoption (including a live-in aide), the family must request that the new member be added to the lease. Before adding the new member to the lease, the individual must complete an application form stating their income, assets, and all other information required of an applicant. The individual must provide their Social Security number if they have one and must verify their citizenship/eligible immigrant status. (Their housing will not be delayed due to delays in verifying eligible immigrant status other than delays caused by the family.) The new family member will go through the screening process similar to the process for applicants. The New Albany Housing Authority will determine the eligibility of the individual before adding them to the lease. If the individual is found to be ineligible or does not pass the screening criteria, they will be advised in writing and given the opportunity for an informal review. If they are found to be eligible and do pass the screening criteria, their name will be added to the lease. At the same time, if the family’s rent is being

determined under the formula method, the family's annual income will be recalculated taking into account the circumstances of the new family member. The effective date of the new rent will be in accordance with paragraph below 15.8.

Families are not required to, but may at any time, request an interim reexamination based on a decrease in income, an increase in allowable expenses, or other changes in family circumstances. Upon such request, the New Albany Housing Authority will take timely action to process the interim reexamination and recalculate the tenant's rent.

15.7 SPECIAL REEXAMINATIONS

If a family's income is too unstable to project for twelve (12) months, including families that temporarily have no income (0 renters) or have a temporary decrease in income, the New Albany Housing Authority may schedule special reexaminations every sixty (60) days until the income stabilizes and an annual income can be determined.

15.8 EFFECTIVE DATE OF RENT CHANGES DUE TO INTERIM OR SPECIAL REEXAMINATIONS

Unless there is a delay in reexamination processing caused by the family, any rent increase will be effective the first of the second month after the month in which the family receives notice of the new rent amount. If the family causes a delay, then the rent increase will be effective on the date it would have been effective had the process not been delayed (even if this means a retroactive increase).

If the new rent is a reduction and any delay is beyond the control of the family, the reduction will be effective the first of the month after the interim reexamination should have been completed.

If the new rent is a reduction and the family caused the delay or did not report the change in a timely manner, the change will be effective the first of the month after the rent amount is determined.

16.0 UNIT TRANSFERS

16.1 OBJECTIVES OF THE TRANSFER POLICY

The objectives of the Transfer Policy include the following:

A. To address emergency situations.

B. To fully utilize available housing resources while avoiding overcrowding by insuring that

each family occupies the appropriate size unit.

C. To facilitate a relocation when required for modernization or other management purposes.

D. To facilitate relocation of families with inadequate housing accommodations.

E. To provide an incentive for families to assist in meeting the New Albany Housing Authority's deconcentration goal.

F. To eliminate vacancy loss and other expense due to unnecessary transfers.

16.2 CATEGORIES OF TRANSFERS

Category 1: Emergency transfers. These transfers are necessary when conditions pose an immediate threat to the life, health, or safety of a family or one of its members. Such situations may involve defects of the unit or the building in which it is located, the health condition of a family member, a hate crime, the safety of witnesses to a crime, or a law enforcement matter particular to the neighborhood.

Category 2: Immediate administrative transfers. These transfers are necessary in order to permit a family needing accessible features to move to a unit with such a feature or to enable modernization work to proceed.

Category 3: Regular administrative transfers. These transfers are made to offer incentives to families willing to help meet certain New Albany Housing Authority occupancy goals, to correct occupancy standards where the unit size is inappropriate for the size and composition of the family, to allow for non-emergency but medically advisable transfers, and other transfers approved by the New Albany Housing Authority on a case-by-case basis when a transfer is the only or best way of solving a serious problem.

16.3 DOCUMENTATION

When the transfer is at the request of the family, the family may be required to provide third party verification of the need for the transfer.

16.4 INCENTIVE TRANSFERS

Transfer requests will be encouraged and approved for families who live in a development where their income category (below or above 30% of area median) predominates and wish to move to a development where their income category does not predominate.

Families living in multifamily developments have the opportunity to transfer to scattered-site housing if available. Families approved for such transfers will meet the following eligibility criteria:

A. Have been a tenant for three years;

B. For a minimum of one year, at least one adult family member is enrolled in an economic self-sufficiency program or is working at least thirty-five (35) hours per week, the adult family members are 62 years of age or older or are disabled or are the primary care givers to others with disabilities;

C. Adult members who are required to perform community service have been current in these responsibilities since the inception of the requirement or for one year which ever is less;

D. The family is current in the payment of all charges owed the New Albany Housing Authority and has not paid late rent for at least one year;

E. The family passes a current housekeeping inspection and does not have any record of housekeeping problems during the last year;

F. The family has not materially violated the lease over the past two years by disturbing the peaceful enjoyment of their neighbors, by engaging in criminal or drug-related activity, or by threatening the health or safety of tenants or Housing Authority staff.

G. Participates in a series of classes conducted by the New Albany Housing Authority on basic home and yard care.

16.5 PROCESSING TRANSFERS

Transfers on the waiting list will be sorted by the above categories and within each category by date and time.

Transfers in category A and B will be housed ahead of any other families, including those on the applicant waiting list. Transfers in category A will be housed ahead of transfers in category B.

Transfers in category C will be housed along with applicants for admission at a ratio of one transfer for every seven admissions.

Upon offer and acceptance of a unit, the family will execute all lease up documents and pay any rent and/or security deposit within two (2) days of being informed the unit is ready to rent. The

family will be allowed seven (7) days to complete a transfer. The family will be responsible for paying rent at the old unit as well as the new unit for any period of time they have possession of both. The prorated rent and other charges (key deposit and any additional security deposit owing) must be paid at the time of lease execution.

The following is the policy for the rejection of an offer to transfer:

A. If the family rejects with good cause any unit offered, they will not lose their place on the transfer waiting list.

B. If the transfer is being made at the request of the New Albany Housing Authority and the family rejects two offers without good cause, the New Albany Housing Authority will take action to terminate their tenancy. If the reason for the transfer is that the current unit is too small to meet the New Albany Housing Authority's optimum occupancy standards, the family may request in writing to stay in the unit without being transferred so long as their occupancy will not exceed two people per living/sleeping room.

C. If the transfer is being made at the family's request and the rejected offer provides deconcentration incentives, the family will maintain their place on the transfer list and will not otherwise be penalized.

D. If the transfer is being made at the family's request, the family may, without good cause and without penalty, turn down one offer that does not include deconcentration incentives. After turning down a second such offer without good cause, the family's name will be removed from the transfer list.

16.6 COST OF THE FAMILY'S MOVE

The cost of the transfer generally will be borne by the family in the following circumstances:

A. When the transfer is made at the request of the family or by others on behalf of the family (i.e. by the police);

B. When the transfer is needed to move the family to an appropriately sized unit, either larger or smaller;

C. When the transfer is necessitated because a family with disabilities needs the accessible unit into which the transferring family moved (The family without disabilities signed a statement to this effect prior to accepting the accessible unit); or

D. When the transfer is needed because action or inaction by the family caused the unit to be unsafe or uninhabitable.

The cost of the transfer will be borne by the New Albany Housing Authority in the following circumstances:

A. When the transfer is needed in order to carry out rehabilitation activities; or

B. When action or inaction by the New Albany Housing Authority has caused the unit to be unsafe or inhabitable.

The responsibility for moving costs in other circumstances will be determined on a case by case basis.

16.7 TENANTS IN GOOD STANDING

When the transfer is at the request of the family, it will not be approved unless the family is in good standing with the New Albany Housing Authority. This means the family must be in compliance with their lease, current in all payments to the Housing Authority, and must pass a housekeeping inspection.

16.8 TRANSFER REQUESTS

A tenant may request a transfer at any time by completing a transfer request form. In considering the request, the New Albany Housing Authority may request a meeting with the tenant to better understand the need for transfer and to explore possible alternatives. The New Albany Housing Authority will review the request in a timely manner and if a meeting is desired, it shall contact the tenant within ten (10) business days of receipt of the request to schedule a meeting.

The New Albany Housing Authority will grant or deny the transfer request in writing within ten (10) business days of receiving the request or holding the meeting, whichever is later.

If the transfer is approved, the family's name will be added to the transfer waiting list.

If the transfer is denied, the denial letter will advise the family of their right to utilize the grievance procedure.

16.9 RIGHT OF THE NEW ALBANY HOUSING AUTHORITY IN TRANSFER POLICY

The provisions listed above are to be used as a guide to insure fair and impartial means of assigning units for transfers. It is not intended that this policy will create a property right or any other type of right for a tenant to transfer or refuse to transfer.

17.0 INSPECTIONS

An authorized representative of the New Albany Housing Authority and an adult family member will inspect the premises prior to commencement of occupancy. A written statement of the condition of the premises will be made, all equipment will be provided, and the statement will be signed by both parties with a copy retained in the New Albany Housing Authority file and a copy given to the family member. An authorized New Albany Housing Authority representative will inspect the premises at the time the resident vacates and will furnish a statement of any charges to be made provided the resident turns in the proper notice under State law. The resident's security deposit can be used to offset against any New Albany Housing Authority damages to the unit.

17.1 MOVE-IN INSPECTIONS

The New Albany Housing Authority and an adult member of the family will inspect the unit prior to signing the lease. Both parties will sign a written statement of the condition of the unit. A copy of the signed inspection will be given to the family and the original will be placed in the tenant file.

17.2 ANNUAL INSPECTIONS

The New Albany Housing Authority will inspect each public housing unit annually to ensure that each unit meets the New Albany Housing Authority's housing standards. Work orders will be submitted and completed to correct any deficiencies.

17.3 PREVENTATIVE MAINTENANCE INSPECTIONS

This inspection is intended to keep items in good repair. It checks weatherization; checks the condition of the smoke detectors, water heaters, furnaces, automatic thermostats and water temperatures; checks for leaks; and provides an opportunity to change furnace filters and provide other minor servicing that extends the life of the unit and its equipment.

17.4 SPECIAL INSPECTIONS

A special inspection may be scheduled to enable HUD or others to inspect a sample of the housing stock maintained by the New Albany Housing Authority.

17.5 HOUSEKEEPING INSPECTIONS

Generally, at the time of annual reexamination, or at other times as necessary, the New Albany Housing Authority will conduct a housekeeping inspection to ensure the family is maintaining the unit in a safe and sanitary condition.

17.6 NOTICE OF INSPECTION

For inspections defined as annual inspections, preventative maintenance inspections, special inspections, and housekeeping inspections the New Albany Housing Authority will give the tenant at least two (2) days written notice.

17.7 EMERGENCY INSPECTIONS

If any employee and/or agent of the New Albany Housing Authority has reason to believe that an emergency exists within the housing unit, the unit can be entered without notice. The person(s) that enters the unit will leave a written notice to the resident that indicates the date and time the unit was entered and the reason why it was necessary to enter the unit.

17.8 PRE-MOVE-OUT INSPECTIONS

When a tenant gives notice that they intend to move, the New Albany Housing Authority will offer to schedule a pre-move-out inspection with the family. The inspection allows the New Albany Housing Authority to help the family identify any problems which, if left uncorrected, could lead to vacate charges. This inspection is a courtesy to the family and has been found to be helpful both in reducing costs to the family and in enabling the New Albany Housing Authority to ready units more quickly for the future occupants.

17.9 MOVE-OUT INSPECTIONS

The New Albany Housing Authority conducts the move-out inspection after the tenant vacates to assess the condition of the unit and determine responsibility for any needed repairs. When possible, the tenant is notified of the inspection and is encouraged to be present. This inspection becomes the basis for any claims that may be assessed against the security deposit.

18.0 PET POLICY – NOT REQUIRED AT THIS TIMEXXIII. PET POLICY

19.0 REPAYMENT AGREEMENTS

When a resident owes the New Albany Housing Authority back charges and is unable to pay the balance by the due date, the resident may request that the New Albany Housing Authority allow them to enter into a Repayment Agreement. The New Albany Housing Authority has the

sole discretion of whether to accept such an agreement. All Repayment Agreements must assure that the full payment is made within a period not to exceed twelve (12) months. All Repayment Agreements must be in writing and signed by both parties. Failure to comply with the Repayment Agreement terms may subject the Resident to eviction procedures.

Note: If the housing authority has a minimum rent greater than $0, they must allow for repayment agreements for those tenants whose rental amount is the minimum rent and who have had their rent abated for a temporary period.

20.0 TERMINATION

20.1 TERMINATION BY TENANT

The tenant may terminate the lease at any time upon submitting a 15-day written notice. If the tenant vacates prior to the end of the fifteen (15) days, they will be responsible for rent through the end of the notice period or until the unit is re-rented, whichever occurs first.

20.2 TERMINATION BY THE HOUSING AUTHORITY

The New Albany Housing Authority after 10/1/2000 will not renew the lease of any family that is not in compliance with the community service requirement or an approved Agreement to Cure. If they do not voluntarily leave the property, eviction proceedings will begin.

The New Albany Housing Authority will terminate the lease for serious or repeated violations of material lease terms. Such violations include but are not limited to the following:

A. Nonpayment of rent or other charges;

B. A history of late rental payments;

C. Failure to provide timely and accurate information regarding family composition, income circumstances, or other information related to eligibility or rent;

D. Failure to allow inspection of the unit;

E. Failure to maintain the unit in a safe and sanitary manner;

F. Assignment or subletting of the premises;

G. Use of the premises for purposes other than as a dwelling unit (other than for housing authority approved resident businesses);

H. Destruction of property;

I. Acts of destruction, defacement, or removal of any part of the premises or failure to cause guests to refrain from such acts;

J. Any criminal activity on the property or drug-related criminal activity on or off the premises. This includes but is not limited to the manufacture of methamphetamine on the premises of the New Albany Housing Authority;

K. Non-compliance with Non-Citizen Rule requirements;

L. Permitting persons not on the lease to reside in the unit more than fourteen (14) days each year without the prior written approval of the Housing Authority; and

M. Other good cause.

The New Albany Housing Authority will take immediate action to evict any household that includes an individual who is subject to a lifetime registration requirement under a State sex offender registration program.

20.3 ABANDONMENT

The New Albany Housing Authority will consider a unit to be abandoned when a resident has both fallen behind in rent **AND** has clearly indicated by words or actions an intention not to continue living in the unit.

When a unit has been abandoned, a New Albany Housing Authority representative may enter the unit and remove any abandoned property. It will be stored in a reasonably secure place. A notice will be mailed to the resident stating where the property is being stored and when it will be disposed of. If the New Albany Housing Authority does not have a new address for the resident, the notice will be mailed to the unit address so it can be forwarded by the post office. The property will be stored for ninety (90) days according to current state law.

Within **45** days of learning of an abandonment, the New Albany Housing Authority will either return the deposit or provide a statement of why the deposit is being kept.

20.4 RETURN OF SECURITY DEPOSIT

After a family moves out, the New Albany Housing Authority will return the security deposit within **45** or give the family a written statement of why all or part of the security deposit is being

kept. The rental unit must be restored to the same conditions as when the family moved in, except for normal wear and tear. Deposits will not be used to cover normal wear and tear or damage that existed when the family moved in.

If State law requires the payment of interest on security deposits, it shall be complied with.

The New Albany Housing Authority will be considered in compliance with the above if the required payment, statement, or both, are deposited in the U.S. mail with first class postage paid within **45** days.

GLOSSARY

50058 Form: The HUD form that housing authorities are required to complete for each assisted household in public housing to record information used in the certification and re-certification process and, at the option of the housing authority, for interim reexaminations.

1937 Housing Act: The United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) (24 CFR 5.100)

Adjusted Annual Income: The amount of household income, after deductions for specified allowances, on which tenant rent is based. (24 CFR 5.611)

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program. (24 CFR 5.403)

Annual Income: All amounts, monetary or not, that:

A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or

B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

C. Are not specifically excluded from annual income.

Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access. (1937 Housing Act; 24 CFR 5.609*)*

Applicant (applicant family): A person or family that has applied for admission to a program but is not yet a participant in the program. (24 CFR 5.403)

As-Paid States: States where the welfare agency adjusts the shelter and utility component of the welfare grant in accordance with actual housing costs. Currently, the four as-paid States are New Hampshire, New York, Oregon, and Vermont.

Assets: The value of equity in savings, checking, IRA and Keogh accounts, real property, stocks, bonds, and other forms of capital investment. The value of necessary items of personal property such as furniture and automobiles are not counted as assets. (Also see "net family assets.")

Asset Income: Income received from assets held by family members. If assets total more than $5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income. (See "imputed asset income" below.)

Ceiling Rent: Maximum rent allowed for some units in public housing projects.

Certification: The examination of a household's income, expenses, and family composition to determine the family's eligibility for program participation and to calculate the family's share of rent.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age. (24 CFR 5.504(b))

Child Care Expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for childcare. In the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income. (24 CFR 5.603(d))

Citizen: A citizen or national of the United States. (24 CFR 5.504(b))

Consent Form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits. (24 CFR 5.214)

Decent, Safe, and Sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development. (24 CFR 5.100)

Dependent: A member of the family (except foster children and foster adults), other than the family head or spouse, who is under 18 years of age or is a person with a disability or is a full-time student. (24 CFR 5.603(d))

Dependent Allowance: An amount, equal to $480 multiplied by the number of dependents, that is deducted from the household's annual income in determining adjusted annual income.

Disability Assistance Expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source. (24 CFR 5.603(d))

Disability Assistance Expense Allowance: In determining adjusted annual income, the amount of disability assistance expenses deducted from annual income for families with a disabled household member.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities; two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides. (24 CFR 5.403(b)) (Also see "person with disabilities.")

Disabled Person: See "person with disabilities."

Displaced Family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. (24 CFR 5.403(b))

Displaced Person: A person displaced by governmental action or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. *[1937 Act]*

Drug-Related Criminal Activity: Drug trafficking or the illegal use, or possession for personal use, of a controlled substance as defined in Section 102 of the Controlled Substances Act (21 U.S.C. 802.

Elderly Family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides. (24 CFR 5.403)

Elderly Family Allowance: For elderly families, an allowance of $400 is deducted from the household's annual income in determining adjusted annual income.

Elderly Person: A person who is at least 62 years of age. (1937 Housing Act)

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.). (24 CFR 5.100)

Family includes but is not limited to**:**

A. A family with or without children;

B. An elderly family;

C. A near-elderly family;

D. A disabled family;

E. A displaced family;

F. The remaining member of a tenant family; and

G. A single person who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family. (24 CFR 5.403)

Family Members: All members of the household other than live-in aides, foster children, and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the lease.

Family Self-Sufficiency Program (FSS Program): The program established by a housing authority to promote self-sufficiency among participating families, including the coordination of supportive services. (24 CFR 984.103(b))

Flat Rent: A rent amount the family may choose to pay in lieu of having their rent determined under the formula method. The flat rent is established by the housing authority set at the lesser of the market value for the unit or the cost to operate the unit. Families selecting the flat rent option have their income evaluated once every three years, rather than annually.

Formula Method: A means of calculating a family's rent based on 10% of their monthly income, 30% of their adjusted monthly income, the welfare rent, or the minimum rent. Under the formula method, rents may be capped by a ceiling rent. Under this method, the family's income is evaluated at least annually.

Full-Time Student: A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or certificate program, as well as an institution offering a college degree. (24 CFR 5.603(d))

Head of Household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent. (24 CFR 5.504(b))

Household Members: All members of the household including members of the family, live-in aides, foster children, and foster adults. All household members are listed on the lease, and no one other than household members are listed on the lease.

Housing Assistance Plan: A housing plan that is submitted by a unit of general local government and approved by HUD as being acceptable under the standards of 24 CFR 570.

Imputed Income: For households with net family assets of more than $5,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used as income from assets in determining annual income.

In-Kind Payments: Contributions other than cash made to the family or to a family member in exchange for services provided or for the general support of the family (e.g., groceries provided on a weekly basis, baby sitting provided on a regular basis).

Interim (examination): A reexamination of a family income, expenses, and household composition conducted between the regular annual recertifications when a change in a household's circumstances warrants such a reexamination.

Live-In Aide: A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities and who:

A. Is determined to be essential to the care and well- being of the persons;

B. Is not obligated for the support of the persons; and

C. Would not be living in the unit except to provide the necessary supportive services. (24 CFR 5.403(b))

Low-Income Families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80% of the median for the area on the

basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. (1937Act)

Medical Expenses: Medical expenses (of all family members of an elderly or disabled family), including medical insurance premiums, that are anticipated during the period for which annual income is computed and that are not covered by insurance. (24 CFR 5.603(d)). These expenses include, but are not limited to, prescription and non-prescription drugs, costs for doctors, dentists, therapists, medical facilities, care for a service animals, transportation for medical purposes.

Mixed Family: A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. (24 CFR 5.504(b))

Monthly Adjusted Income: One twelfth of adjusted income. (24 CFR 5.603(d))

Monthly Income: One twelfth of annual income. (24 CFR 5.603(d))

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession. (24 CFR 5.504(b))

Near-Elderly Family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides. (24 CFR 5.403(b))

Net Family Assets:

A. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.

B. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.

C. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor. In the

case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms. (24 CFR 5.603(d))

Non-Citizen: A person who is neither a citizen nor national of the United States. (24 CFR 5.504(b))

Occupancy Standards: The standards that a housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Person with Disabilities: A person who:

A. Has a disability as defined in Section 223 of the Social Security Act, which states:

"Inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months, or

In the case of an individual who attained the age of 55 and is blind and unable by reason of such blindness to engage in substantial, gainful activity requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time."

B. Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental, or emotional impairment that:

1. Is expected to be of long-continued and indefinite duration;

2. Substantially impedes his or her ability to live independently; and

3. Is of such a nature that such ability could be improved by more suitable housing conditions, or

C. Has a developmental disability as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act, which states:

"Severe chronic disability that:

1. Is attributable to a mental or physical impairment or combination of mental and physical impairments;

2. Is manifested before the person attains age 22;

3. Is likely to continue indefinitely;

4. Results in substantial functional limitation in three or more of the following areas of major life activity: (1) self care, (2) receptive and responsive language, (3) learning, (4) mobility, (e) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and

5. Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated."

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome. (1937 Act)

No individual shall be considered to be a person with disabilities for purposes of eligibility solely based on any drug or alcohol dependence.

Proration of Assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance. (24 CFR5.520)

Public Housing Agency (PHA): Any State, county, municipality, or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing under the 1937 Housing Act. (24 CFR 5.100)

Recertification: The annual reexamination of a family's income, expenses, and composition to determine the family's rent.

Remaining Member of a Tenant Family: A member of the family listed on the lease who continues to live in the public housing dwelling after all other family members have left. (Handbook 7565.1 REV-2, 3-5b.)

Self-Declaration: A type of verification statement by the tenant as to the amount and source of income, expenses, or family composition. Self-declaration is acceptable verification only when third-party verification or documentation cannot be obtained.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single Person: Someone living alone or intending to live alone who does not qualify as an elderly family, a person with disabilities, a displaced person, or the remaining member of a tenant family. (Public Housing: Handbook 7465.1 REV-2, 3-5)

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information. (24 CFR 5.214)

Temporary Assistance to Needy Families (TANF): The program that replaced the Assistance to Families with Dependent Children (AFDC) that provides financial assistance to needy families who meet program eligibility criteria. Benefits are limited to a specified time period.

Tenant: The person or family renting or occupying an assisted dwelling unit. (24 CFR 5.504(b))

Tenant Rent: The amount payable monthly by the family as rent to the housing authority. Where all utilities (except telephone) and other essential housing services are supplied by the housing authority or owner, tenant rent equals total tenant payment. Where some or all utilities (except telephone) and other essential housing services are supplied by the housing authority and the cost thereof is not included in the amount paid as rent, tenant rent equals total tenant payment less the utility allowance. (24 CFR 5.603(d))

Third-Party (verification): Written or oral confirmation of a family's income, expenses, or household composition provided by a source outside the household.

Total Tenant Payment (TTP):

A. Total tenant payment for families whose initial lease is effective on or after August 1, 1982:

1. Total tenant payment is the amount calculated under Section 3(a)(1) of the 1937 Act which is the higher of :

a. 30% of the family’s monthly adjusted income;

b. 10% of the family’s monthly income; or

c. If the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family’s actual housing costs, is specifically designated by such agency to meet the family’s housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under section 3(a)(1) shall be the amount resulting from one application of the percentage.

2. Total tenant payment for families residing in public housing does not include charges for excess utility consumption or other miscellaneous charges.

B. Total tenant payment for families residing in public housing whose initial lease was effective before August 1, 1982: Paragraphs (b) and (c) of 24 CFR 913.107, as it existed immediately before November 18, 1996), will continue to govern the total tenant payment of families, under a public housing program, whose initial lease was effective before August 1, 1982.

Utility Allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made by a housing authority of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment. (24 CFR 5.603)

Utility Reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit. (24 CFR 5.603)

Very Low-Income Families: Low-income families whose incomes do not exceed 50% of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50% of the median for the areas on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in Section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. (1937 Act)

Welfare Assistance: Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. (24 CFR 5.603(d))

Welfare Rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CFR	Code of Federal Regulations
FSS	Family Self Sufficiency (program)
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PHA	Public Housing Agency
QHWR	Quality Housing and Work Responsibility Act of 1998
SSA	Social Security Administration
TTP	Total Tenant Payment

Appendix I

Income Limits and Deconcentration Worksheet

Development Name	Number of Units Under ACC	Number of Occupied Units	Number of Units Occupied by Very Poor Families	% Occupied by Very Poor Families

%Very Poor in

Census Tract

Target Number

Number Needed of below 30% of median area income

Number Needed above 30% of median area income

Waiting list number of families Appendix 2

Activities to be undertaken by the PHA **in the coming year** are consistent with the initiatives contained in the Consolidated Plan and, more specifically, New Albany's Community Development Plan: One Year Action Plan, Fiscal Year 1999, ending June 30, 1999. The City of New Albany is an Entitlement Community under HUD's Community Development Block Grant (CDBG) Program. Such PHA activities, which are driven by the New Albany Housing Authority's (NAHA) Five (5) Year Strategic Plan, are represented below as they relate to and fit with the City's Consolidated Plan.

Per the Consolidated Plan, the inner city of New Albany, i.e. the older and higher density area of the City, is characterized by a high concentration of low-income persons. Public Housing accounts for approximately 7% of the City's population and about 33% of the population of New Albany's newly designated Urban Enterprise Zone. In analyzing needs and discussing strategies and activities to overcome those needs, a breakdown of subject areas into housing, economic development, and community development was utilized.

The City's strategies for addressing and meeting these needs are listed first, **with related NAHA activity*** **in the coming year, listed thereafter, as referenced in the Strategic Plan,** ***in bold italicized print.***

I. Regarding housing needs and strategies, three (3) significant problems have been identified by the Consolidated Plan:

1) A wide degree of disinvestment and substandard housing within the inner city.
2) Many low-income renters and owners experience high cost burdens.
3) First-time homeowners experience barriers in obtaining the requisite downpayment and closing costs.

As well, the City has identified several special housing needs populations, such as the elderly and persons having orthopedic disabilities, who have special housing requirements the City should address.

Housing Strategies:

- Owner- and renter-occupied housing rehabilitation. ***Goal 3, Objectives 3A—3D; Goal 8, Objective 8H.***
- New Construction of owner- and renter-occupied affordable housing units. ***Goal 3, Objectives 3A—3D; Goal 9, Objective 9D (b).***
- Rental assistance, primarily through Section 8 funding. ***Goal 3, Objective 3F.***
- Affordable housing capacity-building, such as the establishing of a city-focused Community Development housing organization (CHDO***). Goal 2, Objective 2A; Goal 6, Objective 6B.***
- Homeownership counseling, home inspection assistance and downpayment assistance programs. ***Goal 2, Objectives C and G.***
- Work with the Regional Continuum of Care process, with potential for the direct provision of transitional housing. ***Goal 7, Objective 7B and 7C.***
- Development of an accessible housing database for use by persons with orthopedic disabilities; increasing accessibility to affordable housing units; and private development of accessible housing. ***Goal 3, Objective 3F; Goal 2, Objective 2E.***

II. Regarding economic development needs and strategies, the Consolidated Plan notes:

1) Economic diversification within the local economy in recent years.
2) The shift from manufacturing industries toward services.
3) The downtown has impediments to further development due to deficient infrastructure, substandard buildings and inexperienced owners.
4) Given the success of the City's four (4) industrial parks, the need had intensified for developing new industrial ground; as well, several problems with infrastructure serving the parks have been exacerbated.
5) Transportation is seen to be a critical economic development issue; many low-income inner-city residents do not have access to the jobs in the industrial parks.

6) Local entrepreneurship suffers due to the difficulties and barriers many smaller businesses face in obtaining startup and working capital financing.

Economic Development Strategies:

- Implementing various infrastructure improvements. ***Goal 6, Objective 6D.***
- Financing programs for small businesses and microenterprises, with focus on the retail-based small business incubator in the downtown area. ***Goal 6, Objective 6A and 6C.***
- Efforts to develop additional industrial park ground. ***Goal 6, Objective 6D.***
- Communications with the Transit Authority of River City (TARC) will be extended so that inner city residents may have access to public transportation strategies. ***Goal 4, Objective 4A.***

II. Regarding community development needs and strategies, the Consolidated Plan notes:

1) Based on a neighborhood-level analysis of social service needs across the City, many residents do not have access to those services; the problem of transportation is the main cause of this difficulty.
2) Youth unemployment.
3) A lack of after-school programs.
4) A limited capacity of existing recreational programs for the elderly.
5) The City's Sidewalks Improvement Plan, which identifies priorities for implementing sidewalk projects in the inner city and elsewhere.
6) Marginal park system operations due to inadequate funding (lowest per capita expenditure of all 1st and 2nd class cities in Indiana; inadequate accessibility of the parks to persons with disabilities.

Community Development Strategies:

- Development of co-location social service facilities so that residents have access to "one-stop shopping", such as Brown-Starks Neighborhood Place, located on the edge of NAHA's largest family development. ***Goal 2, Objectives 2D, 2F and 2H.***
- Working with TARC to provide inner city residents with access to necessary services. ***Goal 4, Objective 4A.***
- Provision of support services that allow for the employment of low-income persons***. Goal 2, Objective 2B, 2D and 2H; Goal 5, Objective 5B.***
- Repair and new construction of sidewalks. ***Goal 4C.***
- Eliminate drainage problems in the inner city. ***Goal 4C.***
- Initiating of comprehensive planning of public facilities and capital improvements.
- Agreements and projects between the Parks and the Schools Corporation to increase park and recreation opportunities (Ex.: S. Ellen Jones and Fairmont Elementary Schools and surrounding neighborhoods) ***Goal 4B.***
- Development of the Falls of the Ohio Greenway.

The City's Fair Housing Activities and its Analysis of Impediments fit well with NAHA's Goals as described in ***Goal 3 in general and in Goal 8, Objectives 8E and 8H.***

***"Activity" is defined as one or more phases of work that are directed toward accomplishing a Goal/Objective. It does not indicate completion of the objective in the coming year, unless that is already stated in a particular objective itself.**

To: Members of the Floyd County STEP AHEAD COUNCIL, the Floyd County Welfare Reform Local Planning Council, the New Albany-Floyd County CHDO, The workforce Transitions Committee (Chamber of Commerce), City of New Albany Government, Local Elected Officials, Churches and other Organizations…

The New Albany Housing Authority (NAHA)

Invites you to a *Special Meeting of Community Resource "Stakeholders"*

You are requested to give input, comment and opinion on:

NAHA's first Five Year Strategic Plan

In the past year, the New Albany Housing Authority has gained new leadership and management. It has crafted its first set of Core Values, a Vision and a Mission, and basic strategic goals. NAHA is also shaping its future operations in accord with guidelines and requirements set forth by HUD through major federal legislation, The Quality Housing and Work Responsibility Act of 1998. NAHA has already enacted a variety of operational changes and updates. We are committed to being an integral and productive force for the citizens of the New Albany community, with a primary focus on their well-being and a positive future.

We need your help! We want and need your input!
Your participation is needed and welcomed!

You are requested to participate and offer inputs since your organization and/or your role represents a community resource that serves individuals and families. You serve, directly or indirectly, residents of public housing and/or the Section 8 rental assistance program. Most of you have a Mission, a formal Plan, etc. **Inevitably, our plans and operations impact one another.**

NAHA is hopeful that the draft Plan, which we have fashioned, complements, supports and enhances the Plan(s) of your organization, your community role and/or the collaborative groups and partnerships in which you are engaged.

You are provided with a final draft of the Strategic Plan. We ask you to review the Plan and:

A) **Provide any written comments to NAHA** regarding what you would like to see us do and accomplish over the next five years. Please speak to:

1) **how we operate** and
2) **what we do and achieve** that you judge can be of real and lasting value to our community.

AND/OR

Attend this Special Meeting on *February 15th, 2000, from 3:00 p.m. to 5:00 p.m. at* the *Carnegie Museum of Art and History, 201 East Spring St. in New Albany.* The "forum" will be facilitated by Vern Eswine, president of the Marketing Company.

Please RSVP to the Marketing Co. (944-7728) by February 14th.

PLEASE ENTER THE MUSEUM AT THE NEW BANK STREET ENTRANCE. TAKE THE ELEVATOR OR STAIRS DOWN TO THE LOWER LEVEL MEEING ROOM. IF POSSIBLE, PARK ON THE STREET OR AT THE CITY GARAGE. THANKS!!

Focus group questions:

1) What do you like about where you live? Your unit, the grounds, the neighborhood…& NAHA staff?

2) What do you not like? (using the same descriptors as in ? #1).

3) What needs to be improved?

4) What would you like to see residences be like in 5 years? How would you like to see the HA operate in 5 years? (vague?), different than today or not?

5) How would you like to see your neighborhoods be in 5 years, or in 10 years…in the New Albany Community?

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC HEARING INPUTS & NAHA RESPONSES

February 17, 2000

NAHA responses are in bold print.

Inputs:

Jo Russell: This is a very ambitious plan but I feel the community and housing residents are confused about what is going on here.

Your point is well-taken. Yes, it probably is confusing. It's the 1st plan ever. And it's a big comprehensive plan. We are more than meeting our public review process; however, more is needed so that more residents do understand. We will have additional "focus" groups after the plan is approved. We will also create new, various and regular ways to communicate with residents in a customer-friendly way.

Main question is addressed to the Board of Commissioners: Do you understand this plan, have you gone through it and what is your responsibility for it?

This is for the Board of Commissioners to answer. Based on recent convrsations with several of the commissioners, it seems clear that they do understand it and grasp its scope, possibilities and consequences.

Anna Pate, Resident: There have been copies in the libraries for people to read, haven't there?

Yes, there has been a copy available at the library for any citizen to read and review.

Jeff Roudenbush: I have read the strategic plan, I notice you are missing the main point. More government funded housing is not needed. We need supported housing converted to the private sector.

The Strategic Plan does not indicate a need for or the intent to build more public or government funded housing. (The only exception, in the future, may be in the area o senior housing. Yet, in this plan, building further such

capacity in senior housing is not noted. It may be in the next plan though. We will conduct research on such need in our community.) The Plan does acknowledge a community need for affordable housing, which is quite different in design, creation and management from conventional public housing. NAHA simply aims to help meet that need through a variety of funding and development avenues, which attracts and sustains private-sector investment. Overall, we are probably more in agreement than might be realized at this point.

Put people in housing on their own budget, stand on their own. I understand people get in straits where they need public housing. I believe there is a need before Public Housing. People need to get their independence, get pride from ownership not with help. I believe your vision is get more people on government support while we need more people standing on their own.

No, that is clearly not our intention. We have devoted 1 goal area to empowerment of residents; another goal to self-sufficiency and a better means of meeting family and senior needs. These goals focus on employment in a full life context which considers one's transportation, child care, health care, etc.; they also aim for new resources such as IDAs, homeownership counseling, microloan and commuinty development lending capcity increases…all of which works to make the movement you describe and favor. By the same token, please keep in mind that many people have left welfare and public housing already. Currently, 74% of those we serve have an income which is at 30% or less of Average Median income (extremely poor); this poses a longer term challenge for self-sufficiency.

You say you went to your people for input, and I say this plan has got a problem. They are not going to say do away with my job. Asking them to say that is wrong.

Why would you assume this? It is critical to ask employees for their input. Most good companies do this regularly. There is no reason to say anything about doing away with one's job in our organizational situation. The plan speaks to upgrading and improving employee skills and satisfaction. I suggest you read (again) their various inputs; they are very constructive, relevant and substantial. Does your comment mean an employer should never seek employee involvement or input? Considering the success of so many Fortune 500 companies that seek and use such input, your opinion cannot be substantiated. It also poses a rather negative workplace point of view.

Residents are not going to say give up _____ for a house. They want one that is safer, they want cops on the street. So many people have been on Public Housing for so long they feel that this is their home and not a temporary place to live.

NAHA also wants safe neighborhoods. It is clearly stated in our Values, Vision, Mission and Plan. All neighborhoods want the protection and presence of the police, of efective law enforcement; we certainly do….and, yes, many persons have lived in public housing a long time. NAHA's plan seeks to make a variety of improvements in that situation, which has been inherited from our predecessor. Here is the 1st plan and it's ambitious, with much substance. Why was there no plan in years past? Why were concerns not voiced to the prior management regarding this situation. Given that we do in fact want to change it and that we are indicating in writing why and how we intend such change…that should foster support. Thanks for your interest, good questions and support.

You need to change your vision. Help target your community and move them out. Make private housing a reality.

Thanks for your input. Our vision is sound and heads in the direction you wish. Overall, we have more agreement with you than not.

Christine Davis Thank you for helping us have a home, thank God for the help.

Your quite welcome. We will work to make your home and neighborhood a better place also.

Jo Russell: What is the estimated or total cost for the things in the 5 year plan. I have spoken with people in Louisville. What happens to people who are displaced. What happens to people who wait for new housing to be done.

Good questions. Cost estimates are premature at this point. Estimates are not part of a Strategic Plan. They are part of the Action Plans for each year. They are also part of the design and work plan specific to each proposed development change. As research and plan proposals are created for each property, cost estimates will be made and then presented. Regarding displacement of people, we will enact measures, as part of each development's master plan, to insure all persons and families are relocated. Your concerns are justified.

Mr. Amburgey, Resident Would like to know if he could get a better place. There is not enough room to swing a cat in his place. Feels like a prison cell. There are other places he could get that are better than what he has. He is a senior and deserves a better place.

We will look at designing larger and nicer places in the future. The need for senior housing will only increase in the years to come.

Rosemary Titus, Resident: At the focus group I felt like the older folks who have been out at Beechwood for a long time thought it was okay to be there, but I want out. I am younger and want to do better.

We are aiming to build support resources that help you to do better. We wish to assist you in an individualized and respectful way, with the help of existing community resources. Please check on our progress in the next 2-4 months. We wish to make positive change quickly.

Sam Davis, Resident You spoke about private homes, I do want a private home. I would like you to give me the ability to stand on my own 2 feet, you need to priortize self sufficiency.

Thank you. We are and we will. We hope to have opportunities for you to buy a home. Probably a good place to start for you now is to contact the city (948-5333; Sharon Becht) and see about their homeownership assistance. We also hope to have affordable homes available for sale in the future.

Rosemary Titus: By the way, I do work.

Thanks, Rosemary. That is to be respected very much.

Susan Johnson: I notice some of your forms are out of date. If this plan is mandated by HUD, you need more public input and approval.

NAHA has created means and opportunities for public input. We will continue to seek input from our residents, service organizations, city government, businesses, etc. regarding this plan and its unfolding over time.

Letter from Mayor Overton is not signed. Has the letter been returned? I understand she did not submit this. We need some answers to questions.

To date , the letter remains unsigned. The letter has not yet been returned. The letter simply indicates that NAHA's Strategic plan is consistent with the

intention, goals and activities of the city's Consolidated Plan. An analysis has been conducted. Across the main categories of the Consolidated Plan: 1) Housing, 2) Economic Development and 3) Community Development (plus Fair Housing activities), eighteen (18) instances of consistency between the two plans have been identified with ease. The cross references and interfacing between the overall content of both plans is frequent and plentiful.

I see in the organizational chart she is the board's boss.

If you mean the position and role of the Mayor, the Mayor makes Board Commissioner appointments, as such appointments are needed. The Board and the organization then operate independently. It is in the best interests of our community if the Mayor, city government and the housing authority work together in a productive and progressive WIN/WIN partnership for the benefit of our community and its citizens. Housing Authorities who have been able to make a more positive difference in their community have done so through such good partnership.

In your section on EDSS, if people are in public housing and working, there is a problem. It is not the PHA problem to solve it.

Thanks for your comment. What is the problem, though. Is it societal, that one can work fulltime and not be able to afford market-rate, decent and adequate housing? Who can help? How? Could we not somehow assist?

I noticed PSSM takes up a lot of room in your booklet. If Providence withdraws your book will go down. Take some of the administration out of these plans and give to the programs.

The space taken by Providence is simply the full example of a grant, the EDSS grant. Why would Providence withdraw? Whose administration are you speaking of? If you look at the grant, the EDSS and/or ROSS grants, you will see that there is one (1) program coordinator. All else is direct service designed to assist people directly. Administrative expense is simply a percentage thereof; this is routine in any grant. In HUD's case, HUD allows up to 20% for this.

Put services on a disk, make the comments and services available on disk.

Good idea! Services information will be available on disk and through the internet through a new service called Infolink; contact Lifespan Resources in

New Albany regarding this. Public comments will be available in writing and can be made available on request to our staff (see Ron McKulick).

My requests are ignored by the city council. There is a very dangerous threat out there with the sewers not working. Some of the lateral lines in the older housing are blocked and causes infiltration, pollution, ecological problems. Problems with gravity sewers. Most of the redevelopment dollars are targeted to that. Some people who live in public housing are glad they do not live in other parts of the city.

Your concerns regarding the sewers are appreciated.

Downtown redevelopment plan- I saw Louisville, and am concerned about people hanging out the windows because they did not have a/c. Maybe just owners should live downtown, or use money owners could get from other sources.

All units to be built, whether by NAHA, the NA-FC Community Housing Development Organization and others, will include air conditioning. The stereotyping you are expressing regarding people who have a modest income is a bit offensive. I hope, in the future, you can help make the stereotypes fade. Many other communities have built and maintained public housing and affordable housing respectively in a manner that is equivalent to the private-sector. I can show you examples. If others can, why can't we?

In the interviews, I do not believe they were asked about the whole city, they were just asked about their building. My mother lives in MET and she was at the meeting. She said you just asked about her building.

Actually, at all the focus groups, we asked the participants about housing in general in our community, not just about one's own residence or building. We asked them how they would like to see it be in 5, 10 or more years. Please review the 17 pages of input that is in the binders on display (at the library, etc.)

How many unnecessary jobs have been created. There are overlapping services.

Regarding the housing authority, what unnecessary jobs are you judging there to be? What overlapping services? Please identify the services, the overlaps and relate it to community need.

Census is just coming up but you do not know about those figures, and they may just change the figures (money) your are dealing with. The census data is just a guestimate.

The 1990 census is just 1 source of data that was presented. In some cases, it is the only available data. It is of real value to be able to at least access data from 1995, 96 and 97 as the housing study has done, as presented at the meeting earlier this evening. We can always use better data. Overall, the data avaialble underestimates the extent of affordable housing need.

You need more public input. You have a number of seniors. My mom has a job because she cannot afford to live at MET.

We will continue to seek public input. It happens every month at board meetings. We will also create other means for input to be given. Your mother also can provide input through her tenant organization. The senior organizations are better established.

Rosemary Tyus How many people who live in public housing have seen the plan? How many are going to read it?

The plan is available to any citizen. The strategic plan is about 15 (now 20) pages. It's not 100's of pages. We will continue to make the plan available and to have additional communications about the plan with residents at all properties. One of the difficulties at this point for residents is that the plan focuses on the future. It asks people to think about the future. This may be a bit of a different perspective for some residents. In part, it may be that way because they were never asked about the future before, that we know of.

Yvonne Kersey_____ Yes, like the city's comprehensive plan, why is that in there under tab 9.

HUD requires that plan as part of our packet.

Rosemary Tyus Read some of that in the newspaper and it went right over my head.

We'll continue to strive to make it more understandable. It is a lot to understand. Thanks for your comment.

Rosa Russell My daughter lives in public housing. The people this is going to affect need more time. They should not have it shoved down their throats.

We are striving to share this with many people. We will continue to seek input and understanding. Parts of the plan will also take some time also. Changing housing, the actual units, could take 3, 4 or more years. There will be many other opportunities for further comment. We do need to submit the plan to HUD.

Seen other activities in this city. When the money came down, the officials said the money is all used up.

Hopefully, more money will be available for positive change that really helps families and improves their lives. Your cautiousness is quite understandable. We'll do better.

Rosmary Tyus: Who elects you all (board of commissioners)? [was advised they were mayoral appointees]

Rhoda Temple Martin: In my work with lower income people who live in public housing-- what seems to be the problem is they do not understand the problems. Not able to understand. The change has to start with people. Did not know this plan was going to happen until I heard through word of mouth.

We will work with people at the grassroots and neighborhood level, to help people understand. You may be able to help us do this. Please feel free to read the Strategic Plan. We will have further resident group and "focus" group discussion on it, as we did in the fall.

I thought the public housing was supposed to be temporary then you move on. The plan needs more work, especially for those who do not understand it, should be written at the 6th grade level.

Many people share that view, that the housing should be temporary…For some, it is; for others, it may be their home for awhile, until an alternative can be found, that makes other housing affordable and available…We will continue to make it more understandable.

Christine Davis: Something needs to be done about the people during the spring and summer breaking bottles all over the place and kids could get hurt on glass. It is just not right.

The Strategic Plan includes measures to improve these situations on a regualr basis, through bette property management. HUD encourages housing authorities in this direction.

Mrs Russell: What about the drainage system in Beechwood? Sanitation department says it is not their job to clean it up.

We will make improvements regarding the drainage problem in time. Your point is well taken.

The sewer people say it is not their problem, water just backs up.

When it is snowy, cars cannot come and go, nobody knows whose responsibility it is.

NAHA has a snow removal plan. Improvements have occurred. We aim to do better. Part of your concern may be from a time 2 or more years ago?

Susan Johnson: How are we doing the job now? These are not city streets. Snow should be in the plan. Instead of other jobs, snow removal. Do you check your employees for drug problems? Do a background check. People have been telling me they are worried about their safety.

Thanks for your comments. Yes, we do check employees, more so due to our new personnel policies.

Anna Page: If nobody understands the plan, then what is the advantage of having a plan.

We need a plan. This a good plan. People will understand it in time. We have taken many of their inputs to make this plan and respond to their concerns……

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC REVIEW PROCESS

FIVE-YEAR STRATEGIC PLAN and ANNUAL PLAN

The Housing Authority of the City of New Albany, Indiana (NAHA) announces:

That its five- (5) year **Strategic Plan and its Annual Plan are available for public review**. The Plans can be reviewed **beginning January 24, 2000.**

The Plans will be available at each property in the property manager's office.

They are also available at the following locations:

Riverview Towers
New Albany Housing Authority
Administrative Offices
16th Floor
500 Scribner Drive
New Albany, Indiana 47150

New Albany-Floyd County Public Library
180 West Spring Street
New Albany, Indiana 47150

City of New Albany
Redevelopment Dept.
City-County Building
3rd Floor
New Albany, Indiana
47150

Citizens are invited to make written comment regarding the Plan and submit their input.

The Plan on display will include a section in which comments can be handwritten at any of the sites listed above. Written comment can also be submitted later and mailed to NAHA at its administrative offices at the address above, c/o Director of Development. **Comments may be offered through Wednesday, February 23, 2000.**

NAHA will consider any comments or views of citizens received in writing in preparing the final Five-Year Strategic Plan and Annual Plan. **A summary of these comments and or views, with responses to each**, will be listed in chronological order and will be **submitted to** the Dept. of Housing and Urban Development **(HUD) as an attachment to the Plan.**

NAHA is posting this notice at all of its properties, at the City-County Building, the New Albany-Floyd County Public Library and at various neighborhood congregating places.

The Housing Authority of the City of New Albany, Indiana

Dated: January 21, 2000.

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC REVIEW PROCESS

FIVE-YEAR STRATEGIC PLAN and ANNUAL PLAN

PUBLIC HEARING

The Housing Authority of the City of New Albany, Indiana (NAHA) announces:

That a Public Hearing will be held on February 17, 2000, from 7:00 p.m.—9:00 p.m., at The Brown-Starks Neighborhood Place.

The Public Hearing will provide an opportunity for citizens, organizations, etc. to make verbal comment on NAHA's Strategic Plan and Annual Plan. All comments will be recorded. Comments will be considered in preparing the final Plans. **A listing/summary of comments from the Public Hearing, with responses by NAHA, will be submitted to HUD as an attachment to the Plans.**

Upon request, NAHA will make special arrangements so that persons, who are unable to speak English well or do not speak it at all, will be able to communicate their comments to NAHA and others, if any desire to participate in a public hearing.

Persons with disabilities who may require special assistance to attend the Public Hearing may make their request known by contacting the Director of Development at NAHA, at 948-2319, ext. 102 (non-TDD) (TDD/TTY: 1-800-743-3333 [Indiana Statewide Relay]).

NAHA will also post this notice at all of its properties, at the City-County Building, the New Albany-Floyd County Public Library and at various neighborhood congregating places.

The Housing Authority of the City of New Albany, Indiana
Dated: January 21, 2000.

January 6, 2000

To: Board of Commissioners

Linda Williams
Bill Allen
Robert Brooks
Robert Trinkle
Carl McCoy

Staff

Debbie H. /Executive Dir.
Cora H.
Sue B.
Betty M.
Mary W.
Gay D.
Karen B.
Debbie H.
Mark H.
Debbie P.
Joe E.
Ethel L.
Sherian W.

From: Ron M., staff

Re: 5 Year Strategic Plan

OK, folks, at long last, here are a full draft of the plan. It is comprehensive and ambitious, yet solid, inspiring and well reflective of NAHA's Values, Vision and Mission. It's shaping has been guided by:

- Values, Vision and Mission
- The SWOT inputs collectively provided by staff (directors, managers, etc.) in August and September and the prioritizing of those inputs by you in November
  (Please reference 1) the SWOT inputs and 2) prioritized inputs in the Excel format attached)
- The inputs of seven- (7) resident focus groups. There were over 800 inputs recorded via these groups. They were then categorized and viewed in terms of the number of times the same kind of comment was made in 1 group, across family focus groups, across high-rise focus groups and then across all groups. Certain comments came up time and again across groups and have been thus noted as a higher priority input into the Plan's content.
- Federal Legislation, esp. the new Quality Housing and Work Responsibility Act of 1998 (QHWRA)
- Local, regional and state trends and opportunities.

All of these inputs have been studied and incorporated into the Plan. In some instances, inputs were incorporated generally into the Plan; in other instances, they have been more specific, depending on the type of content and how emphatic the input was.

Consequently, we have a Plan with 10 Goals and 52 Objectives, representing the next 5 years. The Annual Plan is designed in part to act as the action plan for addressing and achieving certain objectives/goals for that given year. For instance, the allocation of resources, via our annual operating budget and other funding should generally follow from the content set forth in the Plan. Since some objectives will take several years to achieve, an Annual Plan will only represent the next appropriate steps or phase toward meeting such an objective. Others can be completed in one (1) year.

However, the degree to which an objective/goal can be achieved is due in part to having the needed resources. Since that is an uncertainty, and since HUD changes, as well as local, regional and state changes, occur, it may mean certain parts of the Plan are not able to be met, or can only be met partially and/or at a slower pace. It may also mean that certain parts are exceeded in their achievement …even ahead of schedule. Given all the above, the Plan is subject to change. Most Plans do, over time. However, a good Plan does provide consistent direction, despite the factor of change. That consistency does come from our agreed upon "origins"…those Values, and that Vision and Mission. And with a good Plan, we will get more done that improves our organization and our products and services than if we had a poor one or none at all. This is a good Plan.

This Plan will need to be finalized through a review process. We will set up a time to meet, as we did with the SWOT sessions. It will also be shared with the new Resident Advisory Board. It will be given to our Board of Commissioners at the January Board meeting for review, discussion, etc. such that the final formal document can be approved at the February meeting. The draft Plan will also be available for public review and comment over the next several weeks, with a hearing in February also. This is all part of the "public process" and will occur annually.

Please check it out…its fine reading.
As well, 1) a staff meeting as before to discuss this "product"
2) a public hearing will be scheduled for February.

The Plan is subject to "tweaking" in content, timelines, quantity, etc.

Thanks for your involvement. Your inputs have critical and good value!!

SUMMARY

In conducting this focus group, I felt that the input provided was very reasonable. Most of the concerns seemed to be focused on financial issues, local identity and partnership issues.

The following are what I consider to be key phrases that were identified as a result of the focus group.

VISION- What do you see assisted living/affordable housing to be like in five years?

1) **Affordable**
2) **Clean** neighborhoods
3) **Blended** into the community
4) **Safe** environment
5) Provide more **guidance**
6) Establish **value** in moving out
7) Provide extended **options**
8) Increase **partnerships**
9) Increase **opportunity to own or rent** without assistance
10) To provide **more room**

ACTION- What must NAHA so to meet that vision?

1) To be good coordinators – good planners
2) Develop more partnerships
3) Aggressively pursue public and private funding
4) Listen to residents and
5) Develop action
6) Enhance the supportive services side of the equation
7) Address transportation, child care issues
8) Develop better relations with government and local leaders
9) Educate employers on abilities and not circumstances

WHAT DOES THE NAHA PLAN NEED?

The biggest issue that seemed to be of concern centered around money and partnerships.

1) Partnerships
   a. Work to identify duplication of services.
   b. Be sensitive to the individual identities of those you partner with.
   c. Maintaining accountability to those partners.
   d. Develop volunteer organizations within the residence area.

2) Financial issues.
   a. Addressing the development of new housing while making sure that current housing is effectively being utilized.
   b. Development of CDC and its involvement with CHDO.
   c. Address issues such as HUD money, alternative funding sources.
   d. Operational issues- will this increase operations? Cost?

3) Develop a Marketing and PR plan that would effectively communicate this to community, public, partners and residents.

This report provides a summary of areas for NAHA to focus its attention as it relates to the final draft of the Strategic Plan. There are a few additional comments that should be included in drafting the final plan.

First, a Strategic Plan points the way, unveils the vision to those responsible as well as those in partnership. While including financials to address the effect the vision may have on various operational issues such as human resources, facilities management etc., it is extremely difficult to take the time to have all the answers and numbers about each individual effort within the strategic plan. This effort is usually part of the business or marketing plan where the actual task based budget and plans for action is developed.

Secondly, when discussing accountability issues and partnerships it should not be assumed that the accountability issues of these partnerships should be one-sided. Accountability should be an issue that both parties agree to as each brings a value to the other as it relates to seeing the vision become a reality.

In any organization that is going through change of any kind, partnerships will also need to adapt and change with it or the entire process will get mired down in ineffectiveness. This process may require many partnerships to change, adapt or separate themselves and should be expected, but not automatically accepted, without much effort.

Finally, it is extremely important that all entities that are involved in this process maintain their focus on who they are here to help and how this vision obtains and delivers that help.

While it is important to maintain the identities of the various organizations that are in partnership, it should never be at the very cost of the people we are trying to serve.

I encourage NAHA to use this information as a basis to strengthen its strategic plan and to maintain close communications with those that partner, those responsible for seeing the job is accomplished and those which the plan is designed to benefit.

Prepared by:
Vern Eswine
President
The Marketing Company/MC Graphics
1100 East Spring Street
New Albany IN 47150
Telephone: 812-944-7728
Telefax: 812-945-9535

Dear Ron;

Enclosed please find the typed copy of the information that was developed at the focus group at Carnegie as well as a written summary of that information.

I appreciate the opportunity to help in this process and hope that the information provided will provide an even tighter focus to make your strategic plan even stronger.

Please let me if you need any additional information or if I can be of any further assistance.

Sincerely,

Vern Eswine
President

NEW ALBANY HOUSING AUTHORITY DRAFTS STRATEGIC PLAN

The New Albany Housing Authority (NAHA) is completing its first five-year Strategic Plan. The plan describes what the Housing Authority intends to achieve by the year 2005. The plan's content also adheres to HUD guidelines and requirements resulting from significant federal legislation, the Quality Housing and Work Responsibility Act of 1998 (QHWRA). QHWRA. The strategic plan is the primary document and process designed to transform housing authority properties into the community's affordable housing of choice. The next five years represent a strong active beginning in this long-term transformation.

The plan is also driven by fundamental changes at HUD. QHWRA legislation, enacted as of October 1, 1999, presents several expectations. These include: 1) deregulating and decontrolling public housing agencies, 2) private sector development and property management practices, 3) responsiveness to local community needs, values and vision, 4) a more flexible use of federal assistance, which allows agencies to leverage and combine HUD funds with other sources of funding, 5) creating mixed income communities and decreasing concentrations of poverty in public housing, 6) creating incentives and economic opportunities for residents to work, become self-sufficient and transition out of assisted housing, 7) replacing or revitalizing severely distressed "projects" and 8) increasing agency accountability and rewarding effective management and housing outcomes.

Under the guidance of NAHA's Board of Commissioners and the Executive Director, Debbie Heazlitt, the planning process began by creating a set of core agency values, a Vision statement and a Mission statement. Several management meetings, employee discussion and focus groups with residents at each property followed. All inputs and comments were recorded and studied. The strategic plan has been drafted using all data collected. Four basic elements form the basis concepts of the plan: People, Home, Neighborhood and Community. From these elements, four strategic questions have emerged. The plan, which includes ten broad goals and 52 objectives, answers these four strategic questions.

The plan is in its final review phase, concluding on February 24, 2000. Copies of the plan are available for public review at the New Albany-Floyd County Public Library; the City-County Building, 3rd floor, Planning Commission, New Albany Housing Authority administrative offices, Riverview Towers, 16th floor and at all housing authority property manager offices. Citizens are welcome to provide written comment using the comment forms provided in the plan binders. All staff will have access to a copy of the plan and have the opportunity to give written or verbal input. The resident advisory board will meet and give comment on the plan in early February. A meeting with local non-profits, government, churches and other service organizations "stakeholders" will be held in mid-February. A public hearing will be held on February 17th, 7:00 p.m. at the Brown-Starks Neighborhood Place.

Submitted by: Ron McKulick, Director of Development, New Albany Housing Authority

To: Gay, Sue, Debbie, Ethel, Betty, Mary, Karen 1/27/00

ENCLOSED ARE A FEW THINGS…HERE IS WHAT YOU DO WITH THEM…

1) 2 NOTICES: PLEASE POST @ YOUR PROPERTY
2) RESIDENT FOCUS GROUP INPUTS…HERE IS A COPY FOR YOU
3) FRONT SHEET FOR THE PLAN DOCUMENT, WITH TABS 1—14: PUT 1 SHEET ON THE FRONT COVER OF EACH BINDER (SLIDE IT IN THE PLASTIC SLEEVE ON THE BINDER FRONT)
4) RESIDENT COMMENT FORMS: INSERT THESE IN THE VERY FRONT, INSIDE THE BINDER, AND PLACE THE YELLOW FILE DIVIDER BEHIND THE FORMS
5) MAKE A SHEET BY THE BINDERS INDICATING IT'S THE PLAN AVAILABLE FOR REVIEW; MAKE IT EASY TO SEE AND READ; POST AND DISPLAY THIS SHEET NEAR THE PLANS

Let other employees on your property know they can see or have a copy of strategic plan…that they can give written input & that this input is valued, will be reviewed, etc. & considered in the shaping of the final plan…

THANKS, Ron M.

To: All Staff Jan. 31, 2000

OVERVIEW OF STRATEGIC PLAN

It is the responsibility and obligation of an organization's Board, CEO/Executive Director and other directors to determine, set and guide the direction and future of the organization.

It is the responsibility and obligation of all employees to invest themselves in how that direction is implemented, how it becomes real and how it truly reflects improvement in the organization's work, its accomplishments, on behalf of those it serves (it's "customers") and the larger community. Often, employees have key input in how something can be best accomplished, in a manner that is in keeping with the organization's Values, Vision and Mission. Often, **employees work in a "high performance" mode**, individually and in teams. Such high performance permits more accomplishment. It makes the organization's direction and its Vision more real.

You are being given the Strategic Plan to review. You have opportunity to share your thoughts about it.

Overall, the Strategic Plan is aiming to ***transform our public housing and Section 8 program into the "Affordable Housing of Choice" in and for our community.***

This change will take years. It will impact every level of the New Albany Housing Authority, every **employee.** This strategic Plan anchors and directs **our course of actions, operation, performance and behavior** over the coming years. **It challenges us to make the most successful efforts we can** so that affordable housing is available and contains the same or better quality as other housing in our community, both in terms of rental and home ownership…in 10, 20 or 30+ years; **that affordable housing is good and reliable and available to our citizens past our own individual worklives…**

The Core and foundation of the Plan rests on a set of Values, a Vision for our work and our future, and a Mission (the engine that gets us there). **The Values, Vision and Mission are as important for you to know as an other part of your work, even more so**….these things **filter** in to each agency system, the "personnel" rules, your job description, your performance expectations, the work your department produces, the new capacity our organization builds for housing…

You have an obligation to read these statements, to determine if you can personally endorse these ideas. You have the responsibility, as an employee, to invest yourself, your work and performance in these ideas.

The Plan simply is the product of these statements, along with an analysis of community need, our present properties and local, state and national trends. As a consequence, **the Plan says what we will do and achieve, and how we will do it over the next 5 years.** The Plan is in its final review by staff, our board, residents, a variety of community resources and the public. Once approved, we will send it to HUD**. We will then select the most important objectives to work on and detail out that work, related timelines and who will do it.**

The Plan is the answer to 4 basic strategic questions we have asked ourselves. The answer reflects 4 basic areas of focus: **PEOPLE, HOME, NEIGHBORHOOD and COMMUNITY.** There are 10 Goals and 52 Objectives that relate to these 4 questions and these 4 areas of focus.

The ten- (10) main areas of the Plan include:

*Resident Empowerment
*Support Services to People and Family Self-Sufficiency
*Housing: New Construction and Renovation
*Community "Quality of Life" Improvements
*Neighborhood Safety and Security, with a positive and proactive approach
*Economic Development
*Positive Perception of NAHA, its work and affordable housing in general
*Organizational/Systems improvement
*Mission-driven financial stability/growth
*NAHA's "Work Culture"

Likely areas of the Plan that will impact you in your daily work, some sooner, some later follow. They all need your investment.

Obj. 1D: At least 30 site-based specific improvements across all properties, in accord with "neighborhood" plans

Obj. 2B: NAHA will have a full Family Self-Sufficiency Program. More residents will be employed; family incomes will increase.

Obj. 2D: Increased effective use of community resources by residents. NAHA staff does more in an outreach, information and referral mode.

Obj. 2E: A new Assisted Living operation, likely to be situated at Parkview Towers

Obj. 2F: Annual research with residents: needs, progress and life change, satisfaction, etc.

GOAL 3: New construction of rental units, of houses for home ownership; renovation also; @ least 40 units accommodate people with special needs (physical disability)

Obj. 4B: May build a new recreational complex

Obj. 4C: Improve and then maintain @ least 33% of property infrastructure: beautification, sidewalks, etc.

Obj. 4D Maintain or exceed stds. of property care and cleanliness

Obj. 7A: All employees are "marketers" of NAHA, informing people of our Values, vision, etc., our focus on People, Home, Neighborhood and Community, the things we are currently doing or developing; employee training in customer service, customer relations…

Obj. 8A: Upgrade all organizational and operational policies and systems: There could be a new maintenance system (Work order tracking and monitoring, etc.), new types of safety tr., new personnel policies, new accounting policies and systems, new expectations and procedures re interaction w and services to residents…

Obj. 8B: All employees will gain and use technology well; new equipment and its proper use to enhance your work and performance

Obj. 8C: Fully implement and enforce a new, complete vendor/subcontractor performance policy

Obj. 8D: Operate programs and services to keep a "high performer" status with HUD.

Obj. 8H: All our units will be in compliance with the new New Albany Housing Code

Obj. 9A: GAP Accounting

Obj. 9C: Improve management and resource efficiencies. Ex: Energy conservation changes and improvements

GOAL 10: NAHA Work Culture: Required and elective staff tr./development; regular use of customer relations/service skills and competencies; CQI approach to staff performance and daily operations; renovate office space & improve work area cleanliness

To: All Staff Jan. 31, 2000

OVERVIEW OF STRATEGIC PLAN

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The Plan simply is the product of these statements, along with an analysis of community need, our present properties and local, state and national trends. As a consequence, **the Plan says what we will do and achieve, and how we will do it over the next 5 years.** The Plan is in its final review by staff, our board, residents, a variety of community resources and the public. Once approved, we will send it to HUD**. We will then select the most important objectives to work on and detail out that work, related timelines and who will do it.**

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*Neighborhood Safety and Security, with a positive and proactive approach
*Economic Development
*Positive Perception of NAHA, its work and affordable housing in general
*Organizational/Systems improvement
*Mission-driven financial stability/growth
*NAHA's "Work Culture"

January 24, 2000

NEW ALBANY HOUSING AUTHORITY

FIVE YEAR STRATEGIC PLAN
FISCAL YEARS 2001 – 2005

& ANNUAL PLAN

CITIZEN WRITTEN COMMENT FORMS

FRONT PACKET: HUD "TEMPLATE" (GOOD OVERVIEW)

TAB 1: PHA PLAN CERTIFICATIONS OF COMPLIANCE

TAB 2: LOCAL GOVERNMENT CERTIFICATION OF CONSISTENCY WITH THE CITY OF NEW ALBANY'S CONSOLIDATED PLAN

TAB 3: NEW ALBANY CONSOLIDATED PLAN

TAB 4: MOST RECENT BOARD-APPROVED OPERATING BUDGET FOR THE NEW ALBANY HOUSING AUTHORITY

TAB 5: ADMISSIONS AND CONTINUED OCCUPANCY POLICY (ACOP)

TAB 6: SECTION 8 ADMINISTRATIVE PLAN

TAB 7: ORGANIZATIONAL CHART

TAB 8: HUD-APPROVED CAPITAL FUND/COMPREHENSIVE GRANT PROGRAM ANNUAL STATEMENT (HUD 52837) for the active grant year

TAB 9: COOPERATIVE AGREEMENT BETWEEN NEW ALBANY HOUSING AUTHORITY AND THE LOCAL TANF (WELFARE) AGENCY –- MEMORANDUM OF AGREEMENT, per the "ROSS" GRANT

"EDSS" (AWARDED) AND "ROSS" GRANTS (SUBMITTED TO HUD)

TAB 10: MOST RECENT FISCAL YEAR AUDIT

TAB 11: NEW ALBANY HOUSING AUTHORITY PERSONNEL POLICIES

TAB 12: RESIDENT ADVISORY BOARD COMMENTS on the PLAN DOCUMENT (TO BE SUBMITTED AFTER FEB., 1ST RESIDENT ADVISORY BOARD MEETING; ALL MEMBERS HAVE A COPY OF THE STRATEGIC PLAN FOR REVIEW)

TAB 13: ***FIVE YEAR STRATEGIC PLAN (IMPORTANT)***

TAB 14: PHA ACTIVITIES CONSISTENT WITH NEW ALBANY'S CONSOLIDATED PLAN

RESIDENT ADVISORY BOARD: SPECIAL MEETING

FEBRUARY 1, 2000
3:00 P.M.
BEECHWOOD TERRACE

INPUTS/COMMENTS ON DRAFT FIVE--YEAR STRATEGIC PLAN

OF

NEW ALBANY HOUSING AUTHORITY (NAHA)

Attending: Doris Byrne--Mark Elrod Towers
Charles Gaddie—Beechwood Terrace
Gerald Bline—Parkview Towers
Jerry Baxley—Beechwood Terrace
Ellie Bline—Parkview Towers

The following list represents comments and recommendations expressed by the "central" Resident Advisory Board (RAB), which is composed of representatives of each New Albany Housing Authority residential property. The comments and inputs are offered to NAHA, consequent to the RAB's review of NAHA's draft five-year Strategic Plan. NAHA responses follow each comment. **NAHA's responses were made on February 18, 2000 and will be presented to 1) the RAB at or before their next meeting and 2) the Board of Commissioners at the February, 2000 Board Meeting, as continued for February 23, 2000 at Beechwood Court.**

1. **Obj. 1A**: Each resident organization (RO) (per property), as well as the "central" RAB, needs to have a clearly defined working relationship with NAHA. Such "defining" focuses on how an RO and the RAB interface with NAHA. Given the basic purpose and goals of an RO or the RAB, how does their activity, procedures, requests, and advice connect with NAHA productively? ROs and the RAB need to use the same bylaws and procedures approach, format and content. It was suggested that the bylaws should relate in some ways to the "do's and don'ts" of the lease. These bylaws define the duties and powers of an RO and the RAB and structure lines of communication and areas of authority in conjunction with the Housing Authority.

   The group felt strongly that the RAB needs the involvement of all properties. Each neighborhood needs to represent its own interests. The group desires to see representation from Riverside Terrace, for instance.

NAHA Response: The RAB's inputs are well taken. The structuring of the ROs and the RAB and their interaction with NAHA do need to be clarified. NAHA will focus its efforts on supporting the establishing and strengthening of these resident groups, with the expectation that NAHA and these groups will work together in a productive and progressive manner. NAHA will assist with:

1) making RAB training opportunities available,
2) RAB planning and activities, and
3) building RO and RAB revenue bases which allow more grassroots neighborhood improvement possibilities, over the coming years. HUD is encouraging such groups to gain a non-profit status, etc.

2. **Obj. 1D**: The RAB group cited examples relating to this objective. These include having a pot luck dinner for/in one's own neighborhood (Ex.: chili supper)), having a (potluck) supper, as a friendly outreach activity for another neighborhood, and/or having a block party for all residents. The overriding theme discussed was the desire to get to know each other better and to increase neighborliness. " People need interaction with one another…they need socialness, relationships and friendships…"

NAHA response: NAHA supports these types of efforts very much; thus, its inclusion in the five-year Plan under Objective. 1D. The input meeting offered a good opportunity to have enthusiastic dialogue regarding resident grassroots efforts for outreach, neighborliness, getting to know each other, in an atmosphere of enjoyment, fellowship, learning and doing.

3. **Obj. 2B**: The "full" Family Self-Sufficiency (FSS) program approach, across all family properties, is seen as needed and positive. An FSS program, through NAHA, is hoped to be better in quality than what some residents have experienced with local IMPACT services.

NAHA response: NAHA will contribute regularly and directly, with accountability for its efforts and outcomes, <u>to insure a well-rounded, cohesive and high-quality Family Self-Sufficiency Program is available to residents at all family properties</u>. NAHA will work with PSSM in an evolving partnership, the county IMPACT provider, the DFC office and an array of other community resources, insuring a maximal, effective and efficient program for all residents who wish to voluntarily participate. Part of this growing effort will involve the new EDSS grant from HUD, with capacity being built for a tenant employment agency, new resident employment opportunities on NAHA properties and a new microloan fund.

4. **Objective 2G:** The group stated that residents need more information in a user-friendly manner regarding Individual Development Accounts. Most residents don't know about it.

NAHA response: The group is right. This will be a new service, opportunity and resource to residents. A good part of the effort at first will involve informing residents of the IDA program. NAHA is already seeking IDA-related resources and partnership locally.

5. **Obj. 3A**: The RAB group expressed interest in knowing about the "threshold criteria" which will be instrumental in determining which units and properties will be renovated. What are the specific "threshold criteria"?

NAHA response: Criteria are likely to include, for example, the physical condition (Ex: a detailed building inspection) of the building and its units, age of the units, unit design and accessibility, location of the building in a community context (Is it near community resources and institutions or is it distant from and/or cut off from them?), a cost—benefit analysis, and a variety of resident inputs (ROs, RAB, surveys, interviews, etc.). A formal criteria will be designed along with a procedure for its use.

6. **Obj. 3E**: Some residents, who have a disability, need a shower unit and/or other accommodations. They appreciated NAHA's willingness to make improvements to meet individualized resident need, given the nature of this objective.

NAHA response: This kind of effort and objective is long overdue. Often, accommodation efforts are not that expensive per unit. Given household composition data for January, 2000 indicates 12 "handicapped" residents and 250 residents who have a disability, NAHA should pursue this work at least to the degree stated in Objective 3E.

7. **NEW OBJECTIVE suggested under GOAL #3,** based on the RAB's discussion. The group talked about the value of units having ceiling fans, assigned parking ("to make sure you have your own spot…Others abuse parking and take too much…"), to have handicapped parking at all properties, etc. Some "amenities" may be better suited to being bought by the tenants (and installed by NAHA maintenance), with the understanding that any item thus attached remains on the premises if/when the tenant vacates. "If one buys it, they are more likely to take better care of it".

NAHA response: A new objective will be added to the plan with the expectation that units will gain in amenities in a manner that is more reflective of private-sector market-rate apartment units. Part of this change will be procedural in that NAHA may permit some amenities at resident expense. The types of amenities will be explored and determined. Those amenities to be provided by NAHA will then be installed via a comprehensive multi-phased work plan.

8. **Obj. 4F**: Riverside Terrace has no meeting or activity space available to its residents. Riverside residents need a place to meet.

NAHA response: NAHA agrees with the RAB. NAHA will identify ways to resolve this problem. Riverside residents need space for a variety of reasons, relating to meeting needs, support services, children's recreation areas, etc.

9. **Obj. 5A**: It was suggested that surveillance cameras in all family neighborhoods.

NAHA response: NAHA will explore this idea, keeping in mind both its direct legal consequences and also its implications for the neighborhood and its atmosphere.

10. **Obj. 8E:** The RAB group engaged in extensive discussion regarding the Lease Policy. Remarks include:

- Clear consequences should be indicated for minor and major lease violations.
- Lease violations should be enforced consistently.
- Regarding the clause specific to "company" and how long "company", a guest(s), etc. can stay at a residence annually:

  *Delete the restrictions the lease states about the amount of time a resident may have "company". Such specific restrictions are not in leases elsewhere. For example, if you live in a senior highrise and a son, daughter or other relative comes to visit at different times during the year, it seems unnaturally restrictive to tell your relative that he/she cannot stay with you because your annually allotted time is "up" or full.

  *Others indicated that the amount of time is not the issue. Instead, the concern should focus on behavior of the "company". If a guest is rude, loud, exhibiting nuisance behavior and/or engaging in illegal activity, he/she should leave within hours or a day. Consequences of such behavior by a guest should be clear and quick. The lease should consider the guest's behavior, not (just) the length of stay.

  *Others gave examples of the property manager's flexibility in helping a resident to meet his/her guest's need(s). This flexibility on the manager's part was much appreciated. It was deemed acceptable to customize the length of stay based on resident individual need/request, with the property manager involvement, using certain parameters or guidelines.

  *Some residents are vicious and malicious in their comments and gossip behavior. Is this a lease violation? Does this prohibit other residents from having "peaceful enjoyment" where they live?

NAHA response: NAHA will consider all of these inputs regarding the lease policy as it creates a new lease policy in the near future, in accord with Objective 8E. The draft policy, for instance, could be reviewed by the RAB. Opinions regarding the lease's enforcement are well taken and appreciated.

11. **Obj. 8H**: The group expressed concerns regarding the age and old design of some residential units. For example, some electrical wiring may not be up to code; some wiring is "cloth" wrapped. Some buildings and walls do not have adequate insulation; in this area of the country, insulation needs to be at least R-19. The group stated that NAHA could use a building inspector, someone who checks the condition of the unit structure regularly, with timely correction then being made. Examples of checks included: structural integrity, roofing, wiring, gas lines, plumbing, etc. "We, as residents, also need to understand that some changes will take time to improve."

NAHA response: Again, the RAB's points are well taken. NAHA will have to exercise some internal control and resource to insure its units are in compliance. This internal inspection effort also relates back to the "threshold criteria" noted in Objective 3A. Inspection effort upgrades can occur in conjunction with the maintenance department, for instance.

12. **Obj. 10B**: The new administration has been more responsive to resident needs and requests. The administration has been more resident-friendly compared to that of past years. The RAB group talked about a lot of the specific positive changes that have occurred under the new management. They spoke positively of the management.

NAHA response: The RAB's comments in this area are very much appreciated. NAHA will work to continue being responsive and being a good listener. We will bring further positive change to/for the families we serve <u>as much as possible.</u> Future changes will be based on support from the city and a good working relationship with the city. Good change will also be done best in partnership with others in the community; we will often use such an approach to make improvements. Thank you.

SELF AUDIT
ASSESSMENT OF OUR ORGANIZATION
ITS' STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS

List the major STRENGTHS and WEAKNESSES that relate to the following aspects of our organization. These should reflect areas that are **INTERNAL.** The planning process will then focus on how we can maximize our strengths and overcome/minimize our weaknesses.

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STRENGTHS and WEAKNESSES

PERSONNEL RESOURCES (Are our personnel able to maintain and improve current operations effectively? Are our personnel able to create a promising future?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

HOUSING and RELATED SERVICES and SYSTEMS (Is what we offer adequate, responsive, and/or empowering to the needs and values/preferences of the people we serve, to the community we serve? As a side note: How does the system behind our system effect our quality of services and housing?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

PUBLIC IMAGE/PUBLIC RELATIONS (How is our organization perceived by our different audiences, customers and publics? What impacts does this have on us now? On our future?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**

4.	**4.**
5.	**5.**

FINANCIAL RESOURCES (How stable is our funding base? What trends is our funding base demonstrating? …What is the size and stability of our financial assets?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

FACILITIES and PHYSICAL PLANT (Are they adequate? What shape are they in? Which are in good shape…which are not? Which have a more obselescent status? Consider size, sturdiness, location, landscaping, community context and immediate surroundings of our properties.)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

TECHNOLOGY (Electronic, computer, communications, transportation, etc.):

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

List the major OPPORTUNITIES and THREATS that relate to the following aspects of our organization. These should reflect major **EXTERNAL FORCES** (present and future) that will make a difference in whether the organization succeeds or fails. (By the way, what is a definition of success and failure?) During our planning process, we'' determine how to make the most of the opportunities and minimize the effects of the threats.

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OPPORTUNITIES AND THREATS

CHANGING DEMOGRAPHICS, SOCIETAL and CULTURAL TRENDS:

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

NEW LEGISLATION, CHANGES IN POLITICAL and COMMUNITY LEADERSHIP and/or SUPPORT:

OPPORTUNITIES	**THREATS**

1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

CHANGES IN FUNDING PATTERNS and ECONOMIC TRENDS:

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

NEW DEVELOPMENTS IN THE FIELD (The changing needs of the people we serve, competition from other organizations, possible alliances/partnerships with other organizations, different approaches to and types of housing, different community role(s)):

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

Sessions: 8/26/99 @ IUS
9/21/99@ Carnegie Museum

SWOT (Strengths, Weaknesses, Opportunities & Threats) ***ANALYSIS***
For

New Albany Housing Authority (NAHA) Five (5) Year Strategic Plan
April, 2000 through March, 2005

Conducted with NAHA property & maintenance management staff, & NAHA directors

INPUTS

STRENGTHS & WEAKNESSES

1) PERSONNEL RESOURCES

Strengths

-Staff is very committed to helping to gain new funding to:
1) Maintain & improve what we have
2) Change & develop new products

-Caring & committed staff
-Combined experience & expertise of staff
-Following instructions & policies
-Staff Descriptors: Helpful
Friendly/Positive Attitude
Subscribe to a value system
Responsible
Intelligent
Dedicated (100% & beyond)
Informative
Competent
Integrity
Versatile
Willingness
Trustworthy

Concerned "seeking improvement" perspective
Willing to gain skills
Handling changes, esp. into the future/HUD well

Weaknesses

-Organizationally: Lack of information sharing with personnel
Lack of input from personnel on budget, capital improvement, personnel policy, etc….(Could have quality control circles)
-Lack of staff training, knowledge sharing, or professional development
-No 2nd language ability (Ex: Spanish)
-Lack of expertise in certain areas
-Learned apathy, both staff & residents
-Previous administration: Promoted isolation over the years
Put downs of employees; being ignored
Ostracized
Rude & degrading treatment of staff
Minimal acknowledgment or appreciation of staff expressed

2) HOUSING RELATED SERVICES & SYSTEMS

Strengths

-Assist persons with emergency housing needs in our community
-Affordable Housing is available
-Setting new, higher expectations with contractors & vendors regarding quality & timeliness
-New (work) environs fosters learning, growing, changing & improving; this new environs is apt to have a direct, positive effect on services (Ex: Financing, fiscal monitoring & control…)
-Fostering new efficiencies
-Long record of adequate financial handling of assets & properties
-Ready to set new (& better) policy; ready to revise/update some policies; conscientious policy change breeds better use of organization's resources & better financial impacts
-Improvements in community policing; new resident policing (partners in policing) program

Weaknesses

-No guidance or services re homeownership for residents
-Public Housing becomes less affordable for those residents who have employment
-Inadequate marketing (We have not "adequately" kept rules we set with clients/residents; as a consequence, what is expected of them (setting expectations) decreases…this has a PR, resident & public perception impact)
-Highrise-specific & general senior activities are not communicated well (in advance, regularly, clearly…to senior residents)
-Helping tenants to understand the lease
-Building "expectations" with our customers in general…
-Our language reinforces "problems" we identify; negatively effects our mindset re solutions, progress etc.
-Social services support
-Inadequate activities @ highrises
-Inadequate communications about "activities" & resources (Ex: TARC) available to residents
-Inadequate access to immediate & larger community
-Inadequate resident voice
-Non-support of court system re NAHA (landlord) rules & eviction
-Personnel backup…@ any/all locations
-Financing abilities are not up-to-date
-Up until recently, there have been low expectations regarding contractor & vendor work
-Old "systems" have generally been oppressive & rigid; secret monitoring, etc.
-No strong, organized or productive resident input &/or council in general on family unit properties
-"Prospective tenant" screening policy has produced neighborhoods that are less safe to live in
-In the past, a lack of support from the police
-Inadequate policies & training regarding general resident personal safety
-In some areas & ways, there is inadequate ADA compliance
-Inadequate resident support services, i.e. case management
-Inadequate housing/home inspections in NAHA's Section 8 program
-No agency ethics code
-Inadequate communications through NAHA regarding changes in the "field"

3) PUBLIC IMAGE/PUBLIC RELATIONS

Strengths

-1st impression & daily impression in working/interacting w customers
-Some properties: aesthetically pleasing & not viewed as part of public housing
-We "care" for the elderly, for the poor
-Public sees the need for affordable housing…(in the vein of) people experience crisis (& need help)
-Good direct service, working relationships with other community organizations
-Recent "Clean-up" New Albany experience

Weaknesses

-Misinformed public image: We/NAHA is always supposed to help a person immediately
-NAHA is viewed as "the project(s)"…it is stigmatizing to both residents & to NAHA itself
-The public only hears about us when something "bad" occurs
-The public doesn't know much about us, what we have/own, what we do…
-We/NAHA looks foolish to our publics when rules are not enforced
-The public perceives our clientele as "those people"; they don't want to associate with "them"; They fear "those people" (Those people" are describes as poor, lazy, welfare moms, drugs, crime, partying, unkempt, lacking morals &/or character, having no ambition, system suckers…)
-Courts are not educated about real resident problems
-Clientele express dislike of having to be in public housing
-Little media attention that is positive; no publicity campaigns or marketing
-Public Housing operates as "permanent" housing; seen as a slumlord
-Our name (AUTHORITY): it's connected to our services & how we operate
-Vance Court = Black Court
-Housing Authority operates as an isolated & uncooperative "kingdom"
-NAHA has operated historically as an isolated, autocratic fiefdom in the New Albany community ; this style of operation has produced a negative perception of NAHA, its services & clientele, in our community
-NAHA has engendered and accepted 2nd class treatment from contractors: "It's the housing authority; they can be taken for granted; we, as contractors, can perform as we wish". Contractor perception of NAHA is shared with our other publics

4) FINANCIAL RESOURCES

Strengths
-Financially stable
-Property assets
-Open to exp loring new sources of funds ($$)
-Most building & property assets are unencumbered
-Due to amount & scope of resources & assets, able to financially facilitate community & economic development/reinvestment--revitalization
-Perceived by publics as a new, valued $$/development resource
-New investments/accounts upon which to further build reserves

Weaknesses

-Have not explored many/different funding pots
-Poor investment performance: internally with employees/pension plan
externally with the community in general (operated in isolation)

5) FACILITIES & PHYSICAL PLANT

Strengths

-Structural Soundness
-Safe, warm, dry place to live
-Minor infrastructural problems in units
-Some properties: attractive grounds & perceived as such by residents
-Some offices have improved designs

Weaknesses

-Efficiencies do not rent very often (might convert them to a larger unit)
-1 bedroom apt.(s) @ Vance Court do not have safe egress
-Need a front office @ Vance & Crystal Courts
-No community center/bldg. Activities space in the large Parkview/Broadmeade area
-@ 12-3, 12-5 & 12-8, the units are too close together; in effect, the design & spacing of some units & bldgs. are too close, too tight
-Parkview area: 1 &2 bedroom apts. have no washer/dryer space
-Inadequate laundromat facilities in general
-Some electrical box problems
-Some exhaust fan problems
-Some properties: grounds are adequate, at best, and seen as such by residents
-Some replacement of tubs & lighting
-Offices: messy, no custodial service, no client privacy (no private conference rooms), office space & design is not welcoming to people

6) TECHNOLOGY

Strengths

-Computer hardware
-E-mail
-Proactive evaluating of our software
-Increased competencies in HVAC; refrigeration repair

Weaknesses

-Phone system is antiquated
-VISTA comprehensive "public housing authority" software is not being implemented on schedule and is not Y2K, due to inadequate, unreliable contractor performance
-NAHA has no linkages to (electronic) community resource data
-Voice mail…We don't have it
-A few more computers are needed
-Old, limited copier
-No Internet access (yet)

-High-rise intercom systems…not adequate (don't exist?)
-Personnel transportation over a property, esp. maintenance (a "gator" vehicle could be of much use)
-No debit card or automatic withdrawal (of funds) capacity in resident rent transactions
-No tenant access to technology or computers (relates also to NAHA services on our properties)
-Inadequate property security & communications devices (no TV monitor information bulletin boards; no property cameras or intercoms, which are common in "mainstream" apts./condos complexes
-Inadequate communications equipment in maintenance; for example, could use digital pagers, etc. and use an alphanumeric code for calls
-Not enough phone/cable lines in units

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OPPORTUNITIES & THREATS

7) CHANGING DEMOGRAPHICS, SOCIETAL & CULTURAL TRENDS

Opportunities
-Title I offers "poverty district" schools added support of the children
-Meet one's needs quickly
-More people being able to live independently and with ease, esp. with the elderly as biggest population growth (Assisted Living)
-Information access: media, Internet, etc.; speed of communications
-Older workers as reliable and available/needed performers in the workforce; able to mentor others
-World is "smaller"
-Diversity in community is growing in appreciation of its value & functionality
-Mixed-income communities are emerging; some are flourishing
-Old town/downtown reinvestment (commercial, residential, etc.) is growing & gaining in popularity; it's quite community- friendly & uses existing infrastructure, etc.
-Welfare-to-Work services can help improve a tenant's life
-Holistic view; people, business, education, community, etc. are viewed "in context"
-To work with other citizens & organizations in our community; to partner in services, housing development, etc.
-Neighborhood-based & home-based services to/with families, via schools, community-based (Non-profit) organizations
-Local control
-Quality Housing & Work Responsibility Act of 1998 (QHWRA)

Threats
-Stigmatizes the school (Title I type); pervasive social & psychological pressure
-People want & feel that they should have needs &/or preferences met "right away"
- Social & cultural isolation
-Public housing policy penalizes tenants who do go to work
-NIMBY (not in my backyard) & classist issues
-Hate crimes & violence (guns, gangs, drug abuse, domestic, etc.)
-Negative behavioral influences via media, etc.
-There is not enough resources to keep pace with community/human need. For example, ongoing increases in "vulnerable" population demographics: elderly, people with disabilities, homeless; low-mod→low→very low socioeconomic levels, etc.

-Local government is not prepared for new/more responsibilities as the federal govt. legislates state & local control
-Resident illiteracy; lack of education; lack of marketable job skills
-There are not enough workers who have electronic/computer skills in the general workforce
-Growth in the # of citizens/families who do not make a "living wage" (even, at times when 2 in the household work; steady increases in the population of the "working poor"

8) NEW LEGISLATION, CHANGES IN POLITICAL and COMMUNITY LEADERSHIP and/or SUPPORT

Opportunities

-Community Collaborations: Metro Housing Coalition
Southern Indiana Housing Initiative
Southern Indiana Transit Advisory Group
Floyd County STEP AHEAD Council, & Youth Services Coalition
Floyd County Welfare Reform Local Planning Council
NA-FC Community Housing Development Organization (CHDO)…

-Broad strategic vision/plan for affordable housing in New Albany
-Partnership in services, products: new development
-Diversification of products
-Local control, involvement & ownership
-Privatization; adopting private sector practices
-City support
-Changing/improving our properties significantly
-Facilitate/partner in neighborhood &/or community/economic development

Threats

-More financial risks for NAHA itself due to/through legislative change & expectations
-NIMBY issues grow; increases in classist conflicts as a "community reaction" consequence to new legislation, etc.
-Some and/or more people with/in need will not be served

9) CHANGES IN FUNDING PATTERNS & ECONOMIC TRENDS

Opportunities

-Employment opportunities for the elderly
-New funding/grant sources: Indiana Housing Finance Authority, Dept. of Commerce, etc.
-Develop profit-oriented enterprises
-Most residents can be employed

Threats

-Personal income situations require a # of elderly persons to work
-Decreases in federal funding
-$6.00---$9.00/hour jobs largely available. These jobs do not relate well to a living wage, often for a single head of household with 1 or more children
-There is more/stiff competition for the $$$ available
-There are not (nearly) enough resources to meet the needs of people
-Increased financial risk to the organization

10) NEW DEVELOPMENTS IN THE FIELD

Opportunities

-Community Collaborations

-Partnerships (public—private—community-based organizations/non-profits)

-Ventures, consortia, diversification as a means to new & better products

-Private sector practices

-Mixed-income communities; deconcentration of poverty

-Neighborhood redesigning/creation

-Economic & community development dimension is growing

-Communications/ventures with other local public housing authorities

-Increased focus on a person's/ on a neighborhood's assets; clearer, higher expectations of people and also increased focus on individualized assistance to acknowledge & build on those assets, & to meet those expectations

Threats

-Funding cuts; funding cuts…

-Some persons will not focus on his/her assets; will not meet expectations…Results: Homelessness?, Violence?, etc.

-Increases in the "working poor"

-Increased financial risk to the organization

NEW ALBANY HOUSING AUTHORITY

FIVE (5) YEAR STRATEGIC PLAN

(Plan begins on pg. 7)

FISCAL YEARS 2001—2005

Core Values, Vision and Mission
of the
New Albany Housing Authority

The core **Values, Vision and Mission** make up the **core ideology** of an organization. Core ideology defines the organization with an enduring identity that goes beyond various social, cultural and market trends, competitive marketing and business strategy. The core ideology is **the guiding "soul" of the organization, articulating and driving through the several dimensions and dynamics of its daily operation.** The core ideology represents and sustains the guiding light in developing a powerful and vivid description of what the future looks like.

1999

THE CORE VALUES OF THE NEW ALBANY HOUSING AUTHORITY AND ITS EMPLOYEES:

To treat each Person with respect and dignity, in a valued manner

To acknowledge and appreciate the worth and potential of each Person

To provide and foster opportunities for individuals to exercise Choice responsibly

To participate and contribute to one's own Community

To recognize and build on the potential, and the diversity, interdependence and partnership dimensions of Community

That people deserve safe, affordable Homes

That "Neighborhood" is important to a person's Home

That quality service creates opportunities which truly build and enhance each Family's "Quality of Life"

That our Stewardship of all our resources benefits our Community

July, 1999

NEW ALBANY HOUSING AUTHORITY

VISION STATEMENT

EVERYONE CAN HAVE AFFORDABLE HOMES IN SAFE AND PROSPEROUS NEIGHBORHOODS

MISSION STATEMENT

PROMOTING AND SUSTAINING OUR COMMUNITY'S VITALITY THROUGH SAFE, AFFORDABLE HOUSING AND CREATIVE ECONOMIC DEVELOPMENT

July, 1999

"Five Year" Planning Process and Strategic Issues

Planning Process

The planning process has been guided by a fundamental belief that the lasting strength of effective organizations lies in their reliable ability to **identify, articulate and revisit a chosen core ideology.** Identification and articulation of NAHA's ideology, as well its strategic issues and competitive advantages, have emerged through:

- Senior management retreat, followed by staff discussion and dialogue with NAHA's Board of Commissioners
- A Strengths, Weakness, Opportunities and Threats (SWOT) analysis and
- An open, listening, stakeholder input process.

I. The senior management retreat in June, 1999 Acted to fashion **NAHA's <u>first</u> core agency and employee values, Vision statement and the "engine" of a Mission.** This "draft" was disseminated to all other management and supervisory staff for their review and inputs. Moreover, the "draft" was distributed to NAHA's Board of Commissioners for in depth review and discussion.

II. The **SWOT analysis** occurred across three (3) sessions and approximately eight (8) hours of review, visioning and prioritizing with all management staff (15 persons). **SWOT activities** described, interpreted and measured:

- the array of local, regional and national marketplace trends and change conditions,
- both competition from and collaboration with other vendors, entities and institutions,
- the identified needs and interests of the respective customer and funding groups, and
- an examination of the relationships within the existing organization.

SWOT inputs, which became prioritized out of 135 final staff inputs**,** originally crossed the following ten (10) areas:

- Personnel Resources
- Housing Related Services and Systems
- Public Image/Public Relations
- Financial Resources
- Facilities and Physical Plant
- Technology
- Changing Demographics, Societal and Cultural Trends
- New Legislation, Changes in Political and Community Leadership and/or Support
- Changes in Funding Patterns and Economic Trends
- New Developments in the Field

III. Nine (9) focus groups have occurred, incorporating over 800 inputs from residents at all seven (7) property sites, a community public and private sector services provider forum and a general citizen forum. These sessions introduced:

1) A <u>brief</u> history and status summary of NAHA,
2) The new federal legislation: the Quality Housing and Work Responsibility Act/QHWRA, and
3) Descriptions of the work of other "exemplary" Housing Authority work locally, regionally and nationally.

The sessions then typically received 1.5 hours each of collective input from residents.

. (Please refer to the attachments which provide a full record of all SWOT analysis and prioritizing inputs and all focus group inputs.)

IV. NAHA staff also attended national training with Joseph Schiff and Associates to assist in understanding the rationale, intent and content of QHWRA and one of its first requirements: an agency plan. As well, the consulting services of Dr. Cecilia Wooden (Wooden and Associates) and Mr. Vern Eswine (The Marketing Co.) have assisted in insuring a quality planning process.

V. Review of the Strategic Plan and Approval

Once drafted, the Strategic Plan will be reviewed, critiqued and refined based on final inputs from NAHA's various "publics". This review process includes:

A) Public review of the draft document: The Plan will be available for review by any citizen between January 24, 2000 and February 23, 2000. The Plan will be available at each NAHA property in the property manager's office and at the following sites:

- New Albany Housing Authority Administrative Offices
- New Albany-Floyd County Public Library
- City of New Albany, Redevelopment Department

Citizens may gain a copy of parts of the Plan, as specified, or the entire plan, at a reasonable cost. Written comment may be made on-site or they may be mailed to NAHA's Administrative Offices. All comments will be considered in preparing the Plan. They will be listed/summarized, with brief responses by NAHA, as an attachment to the final Plan submitted to the Department of Housing and Urban Development (HUD).

B) The draft Plan will be distributed to all members of the Resident Advisory Board (RAB), which includes representation of/by all NAHA developments and properties. RAB members will seek local input and resident opinion and represent those opinions as well as their own at a special RAB meeting to be held in late January, 2000. All inputs/comments will be recorded and considered in preparing the final Strategic Plan.

C) A draft Plan will be distributed to an array of community resources stakeholders, such as the City, non-profit organizations, civic groups, churches, business, etc. They are requested to review the Plan and provide written and/or verbal comment. Written comment may be returned directly to NAHA's Administrative offices. Verbal comments and discussion opportunity will occur at a special focus group/forum held during the second week of February. Vern Eswine (an objective 3rd party planning expert) will facilitate the forum. The forum is designed to maximize honest and open input regarding NAHA's future strategic direction with those it serves and the general community. All such comments will be summarized, with responses by NAHA, in an attachment to the Plan submitted to HUD.

D) The Board of Commissioners of NAHA has received the draft Plan as of January 10, 2000 at NAHA's January Board meeting. Members had received earlier drafts of NAHA's Core Values, Vision and Mission and Plan format and portions thereof, with presentation on the Plan, its perspective, process and content, at an earlier Board meetings, since July, 1999. The Board will review the Plan, with final discussion and anticipated approval at a special February NAHA Board meeting. Board members may contact the Executive Director or other Directors with questions, comments and/or discussion interest at any time in January and February, 2000. Their inputs will be considered in preparing the final Plan.

E) All NAHA Directors and Managers will convene for a special meeting at which their individual and collective Plan inputs can be expressed. Inputs will be discussed and clarified. This meeting represents the third set of inputs by staff regarding NAHA's future direction and operations. The SWOT analysis (see attached) represents earlier inputs. The meeting is scheduled for January 26, 2000 at the Carnegie Museum of Art and History in New Albany, Indiana. These inputs will be summarized and considered in preparing the final Plan.

(As well, all staff attended a day-long in-service training on November 18, 1999, at the Villages of Park-DuValle development in Louisville, Kentucky so that they could see firsthand new and different types of affordable and mixed-income housing, both rental and homeownership, and new neighborhood development approaches, crafted in a progressive, quality manner.)

All staff will have access to a copy of the draft Strategic Plan. A presentation regarding the draft plan will be made to all staff. Staff have the opportunity to offer input, to discuss the draft plan, and to make suggestions regarding its scope and content.

F) A Public Hearing will be held on February 17, 2000 at The Brown-Starks Neighborhood Place, located in the Parkview/Broadmeade property area. The meeting will be presided over by NAHA's Board of Commissioners. Any citizen may express his/her comments verbally regarding the Strategic Plan; organizations may also formally make comment on the draft Plan at this hearing. Special arrangements will be made, upon request, so that persons with disabilities can attend the hearing and make their comments known. As well, special arrangements will be made so that persons, who are unable to speak English well or not able to speak it at all, are able to communicate their comments to NAHA and its Board effectively. All comments will be listed and summarized, with responses by NAHA, as an attachment to the Plan submitted to HUD.

VI. Final Plan Product

Once all final inputs have been gained and considered, with final revisions made to the plan, the Plan will be formally approved by NAHA's Board of Commissioners. Then, the Five Year Strategic Plan will be detailed, per objective, with:

- action steps,
- estimated timelines for accomplishing phases of each objective,
- staff assigned to the objective, and
- procedures for a periodic reporting on progress/achievement.

Objectives will likely be prioritized annually to insure time and resources are allocated to those areas deemed most important each year. Details of action steps, etc. will follow from this prioritization; that is, those with more priority will have more detail, as necessary.

VII. Strategic Issues

Such organizations use the core ideology to guide the organization forward. In so doing, that guidance is translated dynamically, so that **stakeholders at every level genuinely identify with, commit to and act over time in accord with the core ideology.**

This Strategic Plan thus describes and incorporates the core Values, Vision and Mission of the New Albany Housing Authority. In light of this core or "foundation", both the planning process (described above), new federal legislation (The Quality Housing and Work Responsibility Act of 1998/QHWRA), the identified competitive advantages <u>and</u> the critical strategic issues can best be viewed.

Specifically, based on all stakeholder inputs, four (4) basic strategic issues have been identified as core to Values, Vision and Mission of the New Albany Housing Authority:

1) *How does the New Albany Housing Authority support its residents toward economic self-sufficiency, asset development, living affordably and an improved "quality of life"?*

2) *How does the New Albany Housing Authority meet the needs for decent, safe, affordable and valued housing?*

3) *How does the New Albany Housing Authority educate the public and create a positive valuing of affordable housing in and by the whole community?*

4) *How does the New Albany Housing Authority maximize its particular and joint stewardship of resources for the benefit of the citizens it directly serves and for our community?*

To firmly build its broad niche as a vital part of the quality affordable housing, neighborhood renewal and community/economic development capacities growing in New Albany-Floyd County, **NAHA and its diverse stakeholders must focus their energies, talents and resources to forward and accomplish the NAHA and community Visions.**

VIII. Sustainable Competitive Advantages

The New Albany Housing Authority (NAHA) has actively and thoughtfully crafted its five-year Strategic Plan through a structural analysis and a broad range of stakeholder involvement. A thorough Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis was conducted with many employees. The **analysis revealed that NAHA has several significant competitive advantages in the affordable housing and community building marketplace.** These competitive advantages spring from SWOT activities designed to define and contextually describe the industry/market in which NAHA operates and competes.

Based on the analysis, the senior management of NAHA identified the following sustainable competitive advantages:

- Assets of buildings and properties
- A positive affordable housing alternative for senior housing
- An asset-based focus toward people and neighborhoods
- The expertise, vision and commitment of staff
- A unique Mission in New Albany-Floyd County that complements and strengthens the community-oriented Missions of other local institutions and entities
- Networking with our community to synergize resources and thus maximize their benefit to our community
- Initiative and resources to assist in catalyzing needed, planned and valued community and economic development
- Viewed and utilized well as a growing leader in community building

New Albany Housing Authority (NAHA)

Five Year Strategic Plan

Fiscal Years 2001-2005

1) How will the New Albany Housing Authority support its residents toward economic self- sufficiency, living affordably, asset development and an improved "quality of life"?

OUTCOME: Residents

Residents, both as individuals, families and neighborhoods:
a) Improve or gain their real and lasting self-sufficiency and/or
b) Improve and/or keep a healthy, productive and "personally" meaningful,
asset-based "quality of life",
based on identified needs, interests, and "vision".

***GOAL 1*: To increase, sustain and nurture the empowerment of residents in their "owning" and accomplishing of personal and neighborhood improvements, both formally and informally.**

Objective 1A:
NAHA shall facilitate the establishing or maintaining of effective and fully functioning resident organizations in every public housing development, with a separate central resident advisory council, by March 31, 2001.

Objective 1B:
A resident organization shall gain a separate and independent 501c3 non-profit status, having the general purpose of improving their "quality of life", with NAHA's technical assistance, by December 1, 2000.

Objective 1C:
A resident-based non-profit organization shall gain regular resources, via grant or other funding, to meet resident-focused and/or neighborhood(s)-based needs identified in their mission-driven "plan", by December 31, 2002.

Objective 1D:
NAHA shall assist with or accomplish at least 30 specific site-based improvements across all properties cumulatively in accord with resident or neighborhood(s)-based "plans" by June 30, 2001. (Examples: neighborhood dinners/celebrations, block watch, beautification, after-school programs, etc.)

***GOAL 2*: To establish and grow diverse products/services capacity, based on identified resident, Neighborhood and/or community need and interest, with at least "near maximum"**

resident use and benefit.

Objective 2A:
NAHA shall create a non-profit Community Development Corporation by June 30, 2000, designed to more quickly and fully meet the continuum of resident, affordable housing and/or community development needs/interests identified by stakeholders, New Albany's Comprehensive Plan and Consolidated Plan, etc.

Objective 2B:
NAHA shall expand and enhance a full Family Self-Sufficiency (FSS) program for resident use and benefit, based on a "best practices" approach and maximizing available resources, by January 1, 2001.
Note: FSS services generally occur in conjunction with Welfare Reform W2W county-based services; an aim is each TANF-assisted resident leaving TANF in their alloted time without a penalty.)

Objective 2C:
NAHA shall establish or assist in creating a quality Homeownership services operation, designed to assist residents in all phases of homeownership, by March 31, 2001, with a specific expectation of assisting at least 20 NAHA residents to gain and keep homeownership by March 31, 2005.

Objective 2D:
NAHA shall increase 1) resident access to and 2) effective, individualized use of current and new community resources by 20% (given adequate baseline data) by Sept. 30, 2001. (Examples: IMPACT, health screenings/care, WIC, Healthy Families, personal counseling, GED/ABE, financial literacy, cooking & housekeeping, senior social and recreational opportunities, etc.)
Note: Action steps can include developing case management support at each site, as needed; securing new resources via grant efforts/awards; partnership with other community resources; outreach work, transit assistance, etc.

Objective 2E:
NAHA will operate an Assisted Living operation, serving at least 30 senior citizens and/or persons with a disability in a properly accredited manner, by March 31, 2004.

Objective 2F:
NAHA shall facilitate and/or conduct quality resident research at least annually to identify/ track change/progress in the types and degrees of resident need, life circumstances and satisfaction (for the purposes of well-directed resource seeking, resource-use monitoring, resident "quality of life" information, etc.), beginning by September 30, 2000.

Objective 2G:
NAHA shall access and/or establish and operate individual asset development resources serving at least 30 residents/families by September 30, 2001.
Note: Escrow accounts, IDAs, microloan access, etc.; resident may craft assets whether as an FSS program participant or otherwise.

Objective 2H:
NAHA shall ensure that support services are available directly (through NAHA) or via referral (with NAHA's assistance as needed) to every public housing resident by March 31, 2003.

2) How will the New Albany Housing Authority meet the needs for decent, safe, affordable and valued housing?

OUTCOME: Neighborhood and "Home"

Specific neighborhoods and the adjacent areas of the city are improved or revitalized in terms of housing, infrastructure, property management, neighborhood relations, safety and both resident and community "peaceful enjoyment":

a) according to measurable stakeholder-based criteria
b) in a sustainable manner that benefits the entire community.

***GOAL 3*: Improve and adapt NAHA's housing stock and program resources to meet, as fully as possible, the housing needs and markets identified:**

a) in our needs assessment,
b) New Albany's Comprehensive Plan and Consolidated Plan,
c) New Albany-Floyd County's Community-wide Affordable Housing Strategy, community-based and citizen forums/focus groups input and
d) by HUD's strategic goals and "best practices" in affordable housing and community building (Ex.: mixed income approaches; mixed use approaches; partnerships in developing and/or managing new developments, etc.)

Objective 3A:
NAHA shall substantially renovate or fully replace at least 100 family housing units (14%) by March 31, 2005, based on a "threshold criteria" analysis of each property.

Objective 3B:
NAHA shall acquire, renovate and/or build 40 new rental affordable housing units for the residents of our community by March 31, 2005.

Objective 3C:
NAHA shall: a) acquire and renovate older single family unit housing stock with quality or
b) build new single family houses
for various purposes, inclusive of public housing, Section 8 use, or (conversion to) homeownership (the latter being the preference), totaling at least 35, by March 31, 2005.

Objective 3D:
NAHA shall create or co-create 1 new residential community with a mixed financing approach (HUD/PH funding, tax credit financing, etc.) by March 31, 2005.

Objective3E:
NAHA shall renovate or develop at least 40 units of housing to accommodate people with special needs by March 31, 2003.

Objective 3F:
NAHA shall expand its tenant-based assistance program, inclusive of greater range and quality of housing choices available to participants, to total 200 vouchers, 15% more range (including more non low-income areas), and a regular good-to-excellent range of participant satisfaction, by March 31, 2003.
Note: Attract new landlords; increase inspection efficiencies/turnaround; regularly survey tenants, etc.

Objective 3G:
NAHA shall add one (1) or more "amenities" to at least 50% of its residential units by March 31, 2003, based on a) resident inputs and preference and b) a study of market-rate, private sector "amenities". (Examples: ceiling fans, computer ready apt., etc.)

GOAL 4: Establish and appropriately maintain new "quality of life" community assets (human & bricks & mortar infrastructures) across all NAHA developments.

Objective 4A:
Increase community transportation (TARC; brokered system, etc.) capacity by July 31, 2000 to meet significantly more transportation needs identified by NAHA residents and as estimated for the residents in adjacent neighborhoods.

Objective 4B:
Explore and determine the need, value and feasibility of a new Recreational complex, designed to meet a wide range of child, adolescent and adult needs and interests identified in the New Albany-Floyd County area, on or near NAHA property by March 31, 2001.

Objective 4C:
NAHA (in partnership with other local institutions, resident groups and/or community planning groups, as appropriate) will improve and then maintain at least 33% of its property infrastructure, inclusive of, for example, increased greenspace, a variety of beautification and curb appeal projects, sidewalks, street lighting, drainage, etc. by March 31, 2005.

Objective 4D:
NAHA shall maintain or exceed "private-sector"-oriented standards of property management care and cleanliness, shaped in part by a consensus of employees, tenant organizations, city government, and property management "experts", with monthly regularity (4 consecutive month minimum) by September 30, 2001.
Note: Action Examples – Lease upgrades and enforcement (see Obj. 8E), upgraded landscaping, grass regularly cut, litter-free properties, removing all graffiti within 24 hours, etc.

Objective 4E:
NAHA shall facilitate the establishing of 1 or more affordable, specialized or commercial alternatives of food and related goods near or on NAHA property by March 31, 2003.

Objective 4F:
NAHA shall create adequate resident meeting/group activity space on each of its family unit properties by September 30, 2002.

GOAL 5: **To provide a safe, secure neighborhood environment on all NAHA properties.**

Objective 5A:
NAHA shall reduce crime in its developments so that its crime rate is less than or no more than the rate of any other neighborhood/city area, in proactive, innovative and diverse partnership activity mode with local institutions, by March 31, 2004.
Note: Action examples -- Increased policing, "Policing with Partners", refine MOU with the local police regarding "edge" problem of crime, eviction procedures, police officers living in its developments, etc.

Objective 5B:
NAHA shall assist and/or lead in establishing 3 or more proactive, preventive measures with and for residents across the majority of developments, as appropriate, designed to reduce 1st time and/or repeated criminal activity, by March 31, 2001.
Note: Block watches, case management supports with 1st time offenders, a variety of positive after-school programs for children and adolescents, etc.

Objective 5C:
NAHA shall reduce its evictions due to violations of criminal laws by 50% by March 31, 2002.
Note: Action examples – aggressive screening procedures, case management supports, etc.

GOAL 6: **Achieve community and economic improvements, desired by particular neighborhoods and the City community in general, per New Albany's Comprehensive Plan, the city's Consolidated Plan, Urban Enterprise Zone Plan, etc.**

Objective 6A:
NAHA shall assist in identifying, designing, establishing and/or maintaining a variety of new community improvements and increased economic/employment opportunities, totaling at least 3 significant items, by March 31, 2005.
Note: Examples – Community Center; Van service, jobs access, affordable assisted living, downtown revitalization related projects, Community Development Financial Institution, etc.

Objective 6B:
NAHA shall explore and determine the feasibility of a project-based partnership with the New Albany-Floyd County Community Housing Development organization (CHDO) or other similar local or regional organization, by March 31, 2002.

Objective 6C:
NAHA shall co-lead, via a financial "match" partnership with the city of New Albany and other partnership with "Develop New Albany", in creating a Downtown Revitalization Plan, to be completed by June 30, 2001.

Objective 6D:
NAHA shall participate regularly in the formation, growth and business activities of New Albany's Urban Enterprise Zone Association, seeking to positively maximize its community reinvestment impacts in the "Zone" and adjacent areas, beginning by April 1, 2000 and growing significantly by March 31, 2005.

3) How will the New Albany Housing Authority educate the public and create a positive valuing of affordable housing in and by the whole community?

OUTCOME: Education/Public relations

The New Albany-Floyd County community has a measurably more positive, consistent and participatory understanding and observable valuing of the abiding need, role and value of affordable housing in its full community context.

***GOAL 7*: To develop and sustain a broad, effective, valid and persuasive "positive public perception" of the New Albany Housing Authority which engenders a variety of expressed community support for:**

a) its current and future work as "community assets"and

b) affordable housing, vital neighborhoods, and strong, healthy community in general.

Objective 7A:

NAHA shall develop and fully carry out a multi-faceted and effective long term marketing plan, which:

a) meaningfully communicates to several audiences on a regular basis (residents, employees and board members, community-based organizations, local institutions, and the general public)

b) is in full operation by July 31, 2001.

Note: Logo, brochure(s), newsletter(s), regular positive media attention (about NAHA, residents, partner contributions, etc.); speaking engagements; may seek a college intern to assist, employee training in customer service/relations, etc.

Objective 7B:

NAHA shall co-sponsor at least 4 local/regional training opportunities for a broad, diverse audience (PH, AH, Community Development/Redevelopment professionals, local govt., human services, etc.) annually over the next 2 calendar years, ending December 31, 2001.

Objective 7C:

NAHA shall participate regularly and responsibly in various local, state and national "councils"/organizations to both learn, network, educate, advocate and build resources, regarding any and all facets of affordable housing, (80% or less median income) citizen "needs", and community issues, challenges and/or improvements.

Note: NAHRO, PHADA, Metropolitan Housing Coalition, Southern Indiana Housing Initiative, Transit Advisory Group, Workforce Investment Board, Welfare Reform Planning Council, STEP AHEAD, etc.

4) How will the New Albany Housing Authority maximize its particular and joint stewardship of resources for the benefit of the citizens it directly serves and for our community?

OUTCOME: NAHA Performance

Organizationally, the New Albany Housing Authority performs "measurably" in all facets of its operation, per HUD/PHA standards (and other accreditation standards that may apply) and its own internal standards, as a "center of excellence" for its community.

***GOAL 8:* To upgrade, implement, monitor and refine all organizational systems (and performance), which generally serves to orient, structure and drive the daily operation, in a "best practices" manner.**

Objective 8A:

NAHA shall upgrade and/or create all organizational and operational policies, as identified at a minimum by the "Annual Agency Plan", per:

a) federal legislation (QHWRA/HUD, Fair Housing , ADA, OSHA, etc.)

b) sound business and human resources practice (Example: Performance expectations and periodic review and correction), and
c) our core ideology,

by June 30, 2000.

Note: Examples – Personnel, Maintenance (include "preventive"), Fiscal, ACOP, Safety, Homeownership, etc.

Objective 8B:

All NAHA employees will gain and use technology (computers, communications equipment, maintenance equipment, etc.) regularly and appropriately, in accord with their respective job descriptions, by March 31, 2001, with equipment, skills and support upgrades thereafter, as necessary.

Note: Objective assumes actions of equipment and support purchases.

Objective 8C:

NAHA shall develop and fully implement a complete vendor/subcontractor performance policy, emphasizing timeliness, quality and cost-efficiency, with development completed by May 31, 2000 and full, "routine" implementation established (based on adequate review process/correction data) by May 31, 2001.

Objective 8D:

NAHA shall manage its programs and services efficiently and effectively, thus maintaining its status as a "high performer" annually.

Objective 8E:

NAHA shall upgrade its rent/lease policy in a manner that is fair, equitable and in accord with the intent and requirements of QHWRA by March 31, 2000.

Note: Consider lease and regulation aspects that act to:

a) provide functional and motivational incentive(s) (Ex: no rent increase when a tenant gains employment) to tenants,
b) provide real consequences to tenants who have notable misconduct and/or endanger others.

Objective 8F:

NAHA shall increase the percentage of rents collected from 87% to 95% by March 31, 2002.

Objective 8G:

NAHA shall sustain an occupancy rate of 95% annually.

Objective 8H:

NAHA shall have all its units in compliance with the New Albany Housing Code, by March 31, 2004.

Note: A critical first task phase is the updating/revamping of the Housing Code itself, followed by creation of a local, regularly enforced Rental Inspection Ordinance, developed in conjunction with the City of New Albany.

***GOAL 9*: To maintain and improve NAHA's financial stability and strength thereby responsibly guiding:**

a) a variety of residential and neighborhood initiatives to be achieved and
b) the use and growth of its assets and reserves.

Objective 9A:

NAHA shall implement and maintain GAP accounting, beginning March 31, 2000.

Objective 9B:

NAHA shall implement its asset management plan by March 31, 2001.

Objective 9C:

NAHA shall improve management and resource efficiencies and/or create profitable products/services, gaining at least $50,000 in discretionary income annually.
Note: Energy conservation, service partnerships, leveraging of resources, in-kind strategies, consultation and training, college interns, etc.

Objective 9D:
NAHA shall explore and gain new sources of funding, permitting:
a) current programs and services to continue (fully or in part) and/or new or increased services, identified as needed
b) new affordable housing and community/economic development capacity
c) coverage of all non-HUD development-related fees and associated operating overhead
d) long term profit potential in appropriate instances and
e) Reduction of dependence on HUD
("c, d, and e" by March 31, 2005.)

Objective 9E:
NAHA shall operate so that income equals expenses annually.

Objective 9F:
NAHA shall at least maintain its operating reserves between now and March 31, 2005.

GOAL 10: **To create and sustain a "work culture" that fosters, expects, evaluates and appreciates the mix of employee skills, work environment and technology essential to succeed, on behalf of our community, in the 21st century PHA industry.**

Objective 10A:
NAHA shall provide required and elective staff training/development and tracking annually, with all staff.
Note: Certain tuition benefits are/may be available.

Objective 10B:
NAHA employees will enhance their customer relations skills, applying them daily with specific skills designated as appropriate to each employee's performance evaluation process, with specific and periodic trainings, beginning April 2000.

Objective 10C:
NAHA will implement a Continuous Quality Improvement (CQI) approach to staff performance and daily operations by September 30, 2001.
Note: CQI includes, for example, staff input and feedback mechanisms, peer review processes, performance-based staff evaluation based on job description, staff appreciation and celebration, high performance teamwork, enhancements in physical work setting/conditions, etc.

Objective 10D:
NAHA shall renovate office space and improve work area cleanliness to:
a) enhance work performance,
b) create a more positive and employee/person-friendly "welcoming" environment and
c) provide a healthier, safer work area on-site
beginning April, 2000 and completed in a prioritized manner by March 31, 2003.
Note: Improvement can include extensive renovation or a new office site.

Qualities of Plan Implementation

The following list of "approach" or "process" factors will act as important guides in how the Strategic Plan is implemented over the five years' timeline. These "principles" represent the ways in which many objectives will be executed and achieved.

- **Collaboration with a wide variety of community resources and institutions** in:
  a) research and study,
  b) need identification,
  c) program an services design and practices and
  d) a task-oriented commitment and follow—through
  to achieve the most effective outcomes possible with and for individuals, families and neighborhoods.

- **Partnerships**, via Memorandums of Understanding/Agreement, project sponsorships, grant applications and activities, financial or in-kind match and /or investment, etc.

Partnerships may focus on resident programs and services, neighborhood improvement(s), building affordable housing capacity or economic development. Partnerships may be made with city and/or county government, non-profit organizations and/or the private sector, for example.

- **Maximizing the <u>effective</u> use of "existing" community resources**. Whether viewing the need for a specific support service, a Resident Organization opportunity, an infrastructure improvement or building affordable housing capacity/improvements, for example, NAHA will seek to bring already existing quality resources into resident and/or organizational use in order to achieve or exceed a given plan objective. NAHA's priority is to better insure that any particular resource is, in fact, available and accessible to/by residents, and effective in its performance.

- **NAHA's efforts will be holistic in serving individuals and families.** NAHA will consider each family in their context, in their "home" and neighborhood, with their needs, issues, concerns, goals, hopes and dreams. This approach is in keeping with "best practices" in human, social, family or neighborhood services, especially in relation to Welfare Reform's Work First mandates and "quality of Life" themes and priorities for families and seniors. **As a consequence, NAHA's service efforts will incorporate individual and family needs and goals involving transportation, child care, employment services, health care, education and career development and financial "asset-building". The holistic approach serves to emphasize the value, relevance and benefits of:**
  a) collaboration,
  b) partnership,
  c) a coordinated and cohesive service effort and
  d) a good, efficient, synergizing use of community resources
  in achieving the aims of the Strategic Plan.

- **NAHA <u>may</u> provide direct services only in the event of:**
  a) the service or resource is not present in the community or
  b) existing services are clearly evidenced as not accessible, not affordable and/or of inadequate quality to residents in need.
  In effect, NAHA may invest itself in helping to meet a "GAP" need identified by NAHA staff, the Floyd County Welfare Reform Local Planning Council, Lifepan Resources, the Southern Indiana Housing Initiative, City Government and/or other organizations or institutions.

- **Ventures**, such as a Metro United Way Venture Grant opportunity designed to meet a "GAP" need, or a business venture with a private sector interest.

- **Consortiums**, such as working jointly in a project or partnership mode with a one (1) or more of the Public Housing Authorities in the metropolitan area. **HUD encourages such consortiums as an efficient and synergizing mechanism by which (senior, family, etc.) needs can be met and/or affordable housing capacity can be increased, for instance.**

- **Internal Performance Improvements** in NAHA's systems and procedures, our customer services, maintenance outcomes, vendor quality control, etc.

- **"Private Sector"** property management **practices and operations.**

- **Measurable performance,** procedural and outcomes "accountability" for **NAHA** and its staff and for **those entities with whom NAHA partners.**

<u>EXAMPLES</u> OF SOURCES OF FUNDING NECESSARY TO STRATEGIC PLAN PROGRESS AND ACCOMPLISHMENT

- Various types of HUD funding
- Indiana Housing Finance Authority
- Federal Home Loan Bank of Indianapolis
- Department of Commerce
- Family and social Services Administration
- Social Security
- United Way
- Private Foundations
- Financial Institutions

Highlights/Activities and action steps regarding the 1st (fiscal*) year implementation of the five-year Strategic Plan:

1) Facilitating and supporting the establishing of effective a) resident organizations in each property area/"neighborhood" and b) a central Resident Advisory Board with regular and active representatives from each and all properties (family areas and senior areas respectively).

2) Assisting in the identifying site-based improvements in accord with resident or neighborhood-based needs and plans; accomplishing the 1st several improvements.

3) Creating a non-profit Community Development Corporation (CDC).

4) Expanding Family Self-Sufficiency services to better serve all PH properties and neighborhoods, with emphasis on active partnershipping with a variety of community resources. NAHA sees its obligation to be actively engaged in this effort; historically, NAHA's involvement has been passive at best. Implement the HUD EDSS (Economic Development and Support Services) grant.

5) Building capacity in the area of Homeownership Counseling services in partnership with the city and the Homeownership Partners, Inc. (of Louisville): Marketing and "scholarship" efforts, etc. This service can be a component of an expanded Family Self-Sufficiency program.

6) Increasing support services only as relates to helping to meet community-identified "GAP" needs; the focus is apt to center on case management supports available to residents at all properties. As such, these supports will help to identify and address individual and family needs in a more timely and effective manner than has occurred to date. Such supports will also work in conjunction with the Brown-Starks Neighborhood Place, for example. **The emphasis is on improving "client" access and use, and quality of service.**

7) Do initial research and exploration regarding "affordable" assisted living operations, based on demographic data pointing to emerging, current and/or future community need.

8) Conduct resident-oriented research, possibly in conjunction with IUS's Applied Education and Research Center resources.

9) Facilitate, establish or operate Individual Development Accounts with/for 5-10 residents; will be partnership-based activity with a local non-profit organization and/or financial institution; accounts can be generated in conjunction with an expanded and cohesive Family Self-Sufficiency program.

10) Gain technical assistance funds that permit a "master planning" of 1 or more NAHA properties for upgrade, redesigning, renovation, and/or increased affordable housing capacity of rental and/or homeownership units.

11) Seek funding which allows the purchase and quality renovation of older housing stock and/or the construction of new single family houses principally for use as a Section 8 property or for use as an opportunity for "affordable" homeownership; can be sought either through NAHA directly or through the CDC, for example.

12) Identify at least 8 units in need of "accommodation" for individuals with disabilities; specify the accommodation(s) needed; complete that work.

13) Apply for additional Section 8 vouchers and seek a wider range of "range" of property

locations in New Albany for voucher use; gain vouchers.

14) Identify types of "amenities" which are desired, are able to be fit into/with unit design, and are affordable. Begin amenity installation.

15) Advocate for and secure improved public transportation access for most or all PH properties.

16) Seek funding to conduct a feasibility study, in partnership with the NA-FC Parks and Recreation Dept., for a Recreational Center in/for the City, near NAHA property.

17) Study and assess property infrastructure conditions; identify areas of need; craft a multi-phase work plan for improvements over at least 33% of NAHA properties (if that extent of improvement is indicated); begin 1st phase of work.

18) Study, create and adopt new property management procedures and practices, especially as relates to a) lease policies and enforcement and b) property care and cleanliness; initial implementation phase of new practices, inclusive of work force duties reorganization as needed and staff training.

19) Initial exploring of "affordable" commercial grocery near NAHA property.

20) Access properties to determine availability and need for community center space, per property. Based on needs identified, draft plans for building/space plans and design.

21) Determine the types and scopes of programs and services judged to be effective in
   a) reducing crime on (and near) NAHA properties and
   b) establishing and maintaining well-used, positive youth development supports and resources.

The approach is to be multi-faceted and may use both external measures of increased security and protection and internal organizational measures such as both upgraded screening and eviction procedures. Internal procedures will be first researched based on proven positive and effective measures used by other housing authorities. Youth development resources will be shaped in a community partnership mode (Ex: Step Ahead Council; Juvenile Justice Council; Youth Leadership; 4H Youth programs; 21st Century Scholars, etc.)

22) Assist in identifying, designing or establishing at least 1 community improvement. Examples include: improved TARC service, a 40-50 van "pooled" brokerage transit system, a true Community Development capacity in a financial institution locally, a community center, etc.

23) Continue to have a working relationship with the NA-FA Community Housing Development Organization. Participate on its committees and in its activities. Explore a

specific development partnership.

24) Seek and gain funding, in partnership with the city and Develop New Albany, to permit a downtown revitalization plan to be produced. Participate in all phases of the study and planning process.

25) Participate regularly and actively in the New Albany Urban Enterprise Zone Association goals and activities. Build zone activity and momentum for business investment and increased employment opportunities.

26) Design and implement a NAHA marketing and community relations/education plan.

27) Co-sponsor and co-design training events/opportunities for Community Development and Human Development practitioners and professionals in the Southern Indiana region.

28) Participate regularly, actively and meaningfully on a variety local, regional and state organizations that relate to or represent affordable housing. Examples include the Metropolitan Housing Coalition, Southern Indiana Housing Initiative, SITAG, CTAC, to Repair Affair, etc. An offshoot of this participation is the emergence of opportunities collaborate and work directly with other Public Housing Authorities in the metro area, such as the Jeffersonville Housing Authority, Louisville Housing Authority, the Housing. Authority of Jefferson County, etc.

29) Review, upgrade and/or create all needed organization al policies and procedures. This is a broad and diverse objective that will have outcomes associated with a wide array of positive changes and improvements. Areas to be influenced and affected as these policies are implemented, with the expectation of success, include, for example: Personnel policies, Maintenance and Property Management policies, GAP accounting systems, ACOP, Staff Development, etc…

30) Identify all technology-related needs throughout the organization. Prioritize needs. Purchase equipment through a prioritized purchasing and work plan. Provide staff training on equipment purchases made. Care for and maximize effective use of technology and related equipment.

31) Design, adopt and implement an effective subcontractor/vendor performance and quality control policy. Focus includes, for example, timeliness of work completion, quality of work performed (materials, workmanship, etc.), cost-efficiency, etc. Quality control in maintenance dept. work and activities will also be integrated into internally handled maintenance and property management work.

32) Upgrade and enforce the lease policy as a multi-faceted means of improving each neighborhood and providing meaningful tenant incentives.

33) Increase rent collection and occupancy rates via implementing various procedures (Ex: unit

turnaround and prepping, marketing units, etc.)

34) Working with the NA-FC Community Development Organization and the City to update, create and adopt a new housing code in general, incorporating a rental inspection ordinance component.

35) Complete NAHA asset management study and planning.

36) Craft a set of strategies, adopt measures and initially implement procedures that improve services and also provide new discretionary income which can be dedicated to further both housing capacity and quality and related services.

37) Design and implement an organization-wide staff/professional development program, which seeks to improve employee skills, competencies and satisfaction on a regular basis over time. A particular training target will be customer service skills.

38) Assess, redesign and upgrade at least 33% of NAHA office spaces to provide a healthier, safer and more welcoming work environment for both employees and "clients".

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ADMISSIONS AND CONTINUED OCCUPANCY POLICY

This Admissions and Continued Occupancy Policy defines the New Albany Housing Authority's policies for the operation for the Public Housing Program, incorporating Federal, State and local law. If there is any conflict between this policy and laws or regulations, the laws and regulations will prevail.

1.0 FAIR HOUSING

It is the policy of the New Albany Housing Authority to fully comply with all Federal, State and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.

No person shall, on the grounds of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the New Albany Housing Authority's programs.

To further its commitment to full compliance with applicable Civil Rights laws, the New Albany Housing Authority will provide Federal/State/local information to applicants/tenants of the Public Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made available at the New Albany Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The New Albany Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the appropriate housing discrimination forms. The New Albany Housing Authority will also assist them in completing the forms if requested, and will provide them with the address of the nearest HUD office of Fair Housing and Equal Opportunity.

2.0 REASONABLE ACCOMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of the New Albany Housing Authority housing programs and related services. When such accommodations are granted, they do not confer special treatment or advantage for the person with a disability; rather, they make the program accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines the New Albany Housing Authority will follow in

determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, the New Albany Housing Authority will ensure that all applicants/tenants are aware of the opportunity to request reasonable accommodations.

2.1 COMMUNICATION

Anyone requesting an application will also receive a Request for Reasonable Accommodation form.

Notifications of reexamination, inspection, appointment, or eviction will include information about requesting a reasonable accommodation. Any notification requesting action by the tenant will include information about requesting a reasonable accommodation.

All decisions granting or denying requests for reasonable accommodations will be in writing.

2.2 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

A. Is the requestor a person with disabilities? For this purpose the definition of person with disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

> A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the New Albany Housing Authority will obtain verification that the person is a person with a disability.

B. Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the New Albany Housing Authority will obtain documentation that the requested accommodation is needed due to the disability. The New Albany Housing Authority will not inquire as to the nature of the disability.

C. Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The New

Albany Housing Authority's business is housing. If the request would alter the fundamental business that the New Albany Housing Authority conducts, that would not be reasonable. For instance, the New Albany Housing Authority would deny a request to have the New Albany Housing Authority do grocery shopping for a person with disabilities.

2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the New Albany Housing Authority may request a meeting with the individual to investigate and consider equally effective alternatives.

D. Generally the individual knows best what it is they need; however, the New Albany Housing Authority retains the right to be shown how the requested accommodation enables the individual to access or use the New Albany Housing Authority's programs or services.

If more than one accommodation is equally effective in providing access to the New Albany Housing Authority's programs and services, the New Albany Housing Authority retains the right to select the most efficient or economic choice.

The cost necessary to carry out approved requests, including requests for physical modifications, will be borne by the New Albany Housing Authority if there is no one else willing to pay for the modifications. If another party pays for the modification, the New Albany Housing Authority will seek to have the same entity pay for any restoration costs.

If the tenant requests as a reasonable accommodation that they be permitted to make physical modifications at their own expense, the New Albany Housing Authority will generally approve such request if it does not violate codes or affect the structural integrity of the unit.

Any request for an accommodation that would enable a tenant to materially violate essential lease terms will not be approved, i.e. allowing nonpayment of rent, destruction of property, disturbing the peaceful enjoyment of others, etc.

3.0 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND RESIDENTS

The New Albany Housing Authority will endeavor to have bilingual staff or access to people who speak languages other than English in order to assist non-English speaking families. The following languages shall be covered:

Spanish

4.0 FAMILY OUTREACH

The New Albany Housing Authority will publicize the availability and nature of the Public Housing Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.

To reach people who cannot or do not read the newspapers, the New Albany Housing Authority will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The New Albany Housing Authority will also try to utilize public service announcements.

The New Albany Housing Authority will communicate the status of housing availability to other service providers in the community and inform them of housing eligibility factors and guidelines so they can make proper referrals for the Public Housing Program.

5.0 RIGHT TO PRIVACY

All adult members of both applicant and tenant households are required to sign HUD Form 9886, Authorization for Release of Information and Privacy Act Notice. The Authorization for Release of Information and Privacy Act Notice states how family information will be released and includes the Federal Privacy Act Statement.

Any request for applicant or tenant information will not be released unless there is a signed release of information request from the applicant or tenant.

6.0 REQUIRED POSTINGS

In each of its offices, the New Albany Housing Authority will post, in a conspicuous place and at a height easily read by all persons including persons with mobility disabilities, the following information:

A. Statement of Policies and Procedures governing Admission and Continued Occupancy

B. Notice of the status of the waiting list (opened or closed)

C. A listing of all the developments by name, address, number of units, units designed with special accommodations, address of all project offices, office hours, telephone numbers, TDD numbers, and Resident Facilities and operation hours

D. Income Limits for Admission

E. Excess Utility Charges

F. Utility Allowance Schedule

G. Current Schedule of Routine Maintenance Charges

H. Dwelling Lease

I. Grievance Procedure

J. Fair Housing Poster

K. Equal Opportunity in Employment Poster

L. Any current New Albany Housing Authority Notices

7.0 TAKING APPLICATIONS

Families wishing to apply for the Public Housing Program will be required to complete an application for housing assistance. Applications will be accepted during regular business hours at:

169 Woodland Drive, New Albany, Indiana 47150
Applications are taken to compile a waiting list. Due to the demand for housing in the New Albany Housing Authority jurisdiction, the New Albany Housing Authority may take applications on an open enrollment basis, depending on the length of the waiting list.

Completed applications will be accepted for all applicants and the New Albany Housing Authority will verify the information.

Applications may be made in person at the **Central Office, 169 Woodland Drive.** Applications will be mailed to interested families upon request.

The completed application will be dated and time stamped upon its return to the New Albany Housing Authority.

Persons with disabilities who require a reasonable accommodation in completing an application may call the New Albany Housing Authority to make special arrangements. A Telecommunication Device for the Deaf (TDD) is available for the deaf. The TDD telephone number is **812-948-4820.**

The application process will involve two phases. The first phase is the initial application for housing assistance or the pre-application. The pre-application requires the family to provide limited basic information establishing any preferences to which they may be entitled. This first phase results in the family's placement on the waiting list.

Upon receipt of the family's pre-application, the New Albany Housing Authority will make a preliminary determination of eligibility. The New Albany Housing Authority will notify the family in writing of the date and time of placement on the waiting list, and the approximate wait before housing may be offered. If the New Albany Housing Authority determines the family to be ineligible, the notice will state the reasons therefore and will offer the family the opportunity of an informal review of the determination.

The applicant may at any time report changes in their applicant status including changes in family composition, income, or preference factors. The New Albany Housing Authority will annotate the applicant's file and will update their place on the waiting list. Confirmation of the changes will be confirmed with the family in writing.

The second phase is the final determination of eligibility, referred to as the full application. The full application takes place when the family nears the top of the waiting list. The New Albany Housing Authority will ensure that verification of all preferences, eligibility, suitability and selection factors are current in order to determine the family's final eligibility for admission into the Public Housing Program.

8.0 ELIGIBILITY FOR ADMISSION

8.1 INTRODUCTION

There are five eligibility requirements for admission to public housing: qualifies as a family, has an income within the income limits, meets citizenship/eligible immigrant criteria, provides documentation of Social Security numbers, and signs consent authorization documents. In addition to the eligibility criteria, families must also meet the New Albany Housing Authority screening criteria in order to be admitted to public housing.

8.2 ELIGIBILITY CRITERIA

A. Family status.

1. A **family with or without children**. Such a family is defined as a group of people related by blood, marriage, adoption or affinity that live together in a stable family relationship.

   a. Children temporarily absent from the home due to placement in foster care are considered family members.

   b. Unborn children and children in the process of being adopted are considered family members for the purpose of determining bedroom size but are not considered family members for determining income limit.

2. An **elderly family**, which is:

   a. A family whose head, spouse, or sole member is a person who is at least 62 years of age;

   b. Two or more persons who are at least 62 years of age living together; or

   c. One or more persons who are at least 62 years of age living with one or more live-in aides.

3. A **near-elderly family**, which is:

   a. A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62;

   b. Two or more persons, who are at least 50 years of age but below the age of 62, living together; or

   c. One or more persons, who are at least 50 years of age but below the age of 62, living with one or more live-in aides.

4. A **disabled family**, which is:

   a. A family whose head, spouse, or sole member is a person with disabilities;

b. Two or more persons with disabilities living together; or

c. One or more persons with disabilities living with one or more live-in aides.

5. A **displaced family**, which is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

6. A **remaining member of a tenant family**.

7. A **single person** who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family.

B. Income eligibility

1. To be eligible for admission to developments or scattered-site units that were available for occupancy before 10/1/81, the family's annual income must be within the low-income limit set by HUD. This means the family income cannot exceed 80 percent of the median income for the area.

2. To be eligible for admission to developments or scattered-site units that became available on or after 10/1/81, the family's annual income must be within the very low-income limit set by HUD, unless HUD grants an exception. This means that without a HUD exception, the family income cannot exceed 50 percent of the median income for the area.

3. Income limits apply only at admission and are not applicable for continued occupancy.

4. A family may not be admitted to the public housing program from another assisted housing program (e.g., tenant-based Section 8) or from a public housing program operated by another housing authority without meeting the income requirements of the New Albany Housing Authority.

5. If the New Albany Housing Authority acquires a property for federal public housing purposes, the families living there must have incomes within the low-income limit in order to be eligible to remain as public housing tenants.

6. Income limit restrictions do not apply to families transferring within our Public Housing Program.

C. Citizenship/Eligibility Status

1. To be eligible each member of the family must be a citizen, national, or a noncitizen who has eligible immigration status under one of the categories set forth in Section 214 of the Housing and Community Development Act of 1980 (see 42 U.S.C. 1436a(a)).

2. Family eligibility for assistance.

a. A family shall not be eligible for assistance unless every member of the family residing in the unit is determined to have eligible status, with the exception noted below.

b. Despite the ineligibility of one or more family members, a mixed family may be eligible for one of three types of assistance. (See Section 13.6 for calculating rents under the noncitizen rule)

c. A family without any eligible members and receiving assistance on June 19, 1995 may be eligible for temporary deferral of termination of assistance.

D. Social Security Number Documentation

To be eligible, all family members 6 years of age and older must provide a Social Security number or certify that they do not have one.

E. Signing Consent Forms

3. In order to be eligible, each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.

2. The consent form must contain, at a minimum, the following:

a. A provision authorizing HUD or the New Albany Housing Authority to obtain from State Wage Information Collection Agencies (SWICAs) any information or materials necessary to complete or verify the application for participation or for eligibility for continued occupancy; and

b. A provision authorizing HUD or the New Albany Housing Authority to verify with previous or current employers income information pertinent to the family's eligibility for or level of assistance;

c. A provision authorizing HUD to request income information from the IRS and the SSA for the sole purpose of verifying income information pertinent to the family's eligibility or level of benefits; and

d. A statement that the authorization to release the information requested by the consent form expires 15 months after the date the consent form is signed.

8.3 SUITABILITY

A. Applicant families will be evaluated to determine whether, based on their recent behavior, such behavior could reasonably be expected to result in noncompliance with the public housing lease. The New Albany Housing Authority will look at past conduct as an indicator of future conduct. Emphasis will be placed on whether a family's admission could reasonably be expected to have a detrimental effect on the development environment, other tenants, New Albany Housing Authority employees, or other people residing in the immediate vicinity of the property. Otherwise eligible families with be denied admission if they fail to meet the suitability criteria.

B. The New Albany Housing Authority will consider objective and reasonable aspects of the family's background, including the following:

1. History of meeting financial obligations, especially rent;

2. Ability to maintain (or with assistance would have the ability to maintain) their housing in a decent and safe condition based on living or housekeeping habits and whether such habits could adversely affect the health, safety, or welfare of other tenants;

3. History of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff or cause damage to the property;

3. History of disturbing neighbors or destruction of property;

4. Having committed fraud in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to

their housing application or benefits derived there from; and

5. History of abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment by others.

C. The New Albany Housing Authority will ask applicants to provide information demonstrating their ability to comply with the essential elements of the lease. The New Albany Housing Authority will verify the information provided. Such verification may include but may not be limited to the following:

1. A credit check of the head, spouse and co-head;

2. A rental history check of all adult family members;

3. A criminal background check on all adult household members, including live-in aides. This check will be made through State or local law enforcement or court records in those cases where the household member has lived in the local jurisdiction for the last three years. Where the individual has lived outside the local area, the New Albany Housing Authority may contact law enforcement agencies where the individual had lived or request a check through the FBI's National Crime Information Center (NCIC);

4. A home visit. The home visit provides the opportunity for the family to demonstrate their ability to maintain their home in a safe and sanitary manner. This inspection considers cleanliness and care of rooms, appliances, and appurtenances. The inspection may also consider any evidence of criminal activity; and

5. A check of the State's lifetime sex offender registration program for each adult household member, including live-in aides. No individual registered with this program will be admitted to public housing.

8.4 GROUNDS FOR DENIAL

The New Albany Housing Authority is not required or obligated to assist applicants who:

A. Do not meet any one or more of the eligibility criteria;

B. Do not supply information or documentation required by the application process;

C. Have failed to respond to a written request for information or a request to declare their continued interest in the program;

D. Have a history of not meeting financial obligations, especially rent;

E. Do not have the ability to maintain (with assistance) their housing in a decent and safe condition where such habits could adversely affect the health, safety, or welfare of other tenants;

F. Have a history of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff or cause damage to the property;

G. Have a history of disturbing neighbors or destruction of property;

H. Currently owes rent or other amounts to any housing authority in connection with their public housing or Section 8 programs;

I. Have committed fraud, bribery or any other corruption in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from;

J. Were evicted from assisted housing within three years of the projected date of admission because of drug-related criminal activity involving the personal use or possession for personal use;

K. Were evicted from assisted housing within five years of the projected date of admission because of drug-related criminal activity involving the illegal manufacture, sale, distribution, or possession with the intent to manufacture, sell, distribute a controlled substance as defined in Section 102 of the Controlled Substances Act, 21 U.S.C. 802;

L. Are illegally using a controlled substance or are abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents. The New Albany Housing Authority may waive this requirement if:

1. The person demonstrates to the New Albany Housing Authority's satisfaction that the person is no longer engaging in drug-related criminal activity or abuse of alcohol;

2. Has successfully completed a supervised drug or alcohol rehabilitation program;

3. Has otherwise been rehabilitated successfully; or

4. Is participating in a supervised drug or alcohol rehabilitation program.

M. Have engaged in or threatened abusive or violent behavior towards any New Albany Housing Authority staff or residents;

N. Have a household member who has ever been evicted from public housing;

O. Have a family household member who has been terminated under the certificate or voucher program;

P. **Denied for Life:** If any family member has been convicted of manufacturing or producing methamphetamine (speed) in a public housing development or in a Section 8 assisted property;

Q. **Denied for Life:** Has a lifetime registration under a State sex offender registration program.

8.5 INFORMAL REVIEW

A. If the New Albany Housing Authority determines that an applicant does not meet the criteria for receiving public housing assistance, the New Albany Housing Authority will promptly provide the applicant with written notice of the determination. The notice must contain a brief statement of the reason(s) for the decision and state that the applicant may request an informal review of the decision within 10 business days of the denial. The New Albany Housing Authority will describe how to obtain the informal review.

The informal review may be conducted by any person designated by the New Albany Housing Authority, other than a person who made or approved the decision under review or subordinate of this person. The applicant must be given the opportunity to present written or oral objections to the New Albany Housing Authority's decision. The New Albany Housing Authority must notify the applicant of the final decision within 14 calendar days after the informal review, including a brief statement of the reasons for the final decision.

B. The participant family may request that the New Albany Housing Authority provide for an Informal Hearing after the family has notification of an INS decision on their citizenship status on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the Notice of Denial or Termination of Assistance, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the Notice of Denial or Termination of Assistance, or of the INS appeal decision.

9.0 MANAGING THE WAITING LIST

9.1 OPENING AND CLOSING THE WAITING LIST

Opening of the waiting list will be announced with a public notice stating that applications for public housing will again be accepted. The public notice will state where, when, and how to apply. The notice will be published in a local newspaper of general circulation and also by any available minority media. The public notice will state any limitations to who may apply.

The notice will state that applicants already on waiting lists for other housing programs must apply separately for this program and such applicants will not lose their place on other waiting lists when they apply for public housing. The notice will include the Fair Housing logo and slogan and will be in compliance with Fair Housing requirements.

Closing of the waiting list will also be announced with a public notice. The public notice will state the date the waiting list will be closed and for what bedroom sizes. The public notice will be published in a local newspaper of general circulation and also by any available minority media.

9.2 ORGANIZATION OF THE WAITING LIST

The waiting list will be maintained in accordance with the following guidelines:

A. The application will be a permanent file;

B. All applications will be maintained in order of bedroom size, preference, and then in order of date and time of application; and

C. Any contacts between the New Albany Housing Authority and the applicant will be documented in the applicant file.

9.3 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family appears to be near the time of being offered a unit, the family's verification process will be reviewed. It is at this point in time that the family's waiting list preference will be verified again. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The New Albany Housing Authority must

notify the family in writing of this determination and give the family the opportunity for an informal review.

9.4 PURGING THE WAITING LIST

The New Albany Housing Authority will update and purge its waiting list at least annually to ensure that the pool of applicants reasonably represents the interested families for whom the New Albany Housing Authority has current information, i.e. applicant's address, family composition, income category, and preferences.

9.5 REMOVAL OF APPLICANTS FROM THE WAITING LIST

The New Albany Housing Authority will not remove an applicant's name from the waiting list unless:

A. The applicant requests in writing that the name be removed;

B. The applicant fails to respond to a written request for information or a request to declare their continued interest in the program; or

C. The applicant does not meet either the eligibility or suitability criteria for the program.

9.7 NOTIFICATION OF NEGATIVE ACTIONS

Any applicant whose name is being removed from the waiting list will be notified by the New Albany Housing Authority, in writing, that they have ten (10) calendar days from the date of the written correspondence to present mitigating circumstances or request an informal review. The letter will also indicate that their name will be removed from the waiting list if they fail to respond within the timeframe specified. The New Albany Housing Authority system of removing applicant names from the waiting list will not violate the rights of persons with disabilities. If an applicant claims that their failure to respond to a request for information or updates was caused by a disability, the New Albany Housing Authority will verify that there is in fact a disability and the disability caused the failure to respond, and provide a reasonable accommodation. An example of a reasonable accommodation would be to reinstate the applicant on the waiting list based on the date and time of the original application.

10.0 TENANT SELECTION AND ASSIGNMENT PLAN

10.1 PREFERENCES

The New Albany Housing Authority will select families based on the following preferences within each bedroom size category:

A. **Elderly/Disabled/Involuntarily Displaced**

B. **Substandard Housing/Homeless**

C. **Indiana Resident**

D. **Working Families (including those in Education/Job Training Programs)**

E. **Families with Established Rental Record**

F. **Veterans**

The date and time of application will be noted and utilized to determine the sequence within the above prescribed preferences.

Not withstanding the above, families who are elderly, disabled, or displaced will be offered housing before other single persons.

Buildings Designed for the Elderly and Disabled: Preference will be given to elderly and disabled families. If there are no elderly or disabled families on the list, preference will then be given to near-elderly families. If there are no near-elderly families on the waiting list, units will be offered to families who qualify for the appropriate bedroom size using these priorities. All such families will be selected from the waiting list using the preferences as outlined above.

Buildings Designated as Elderly Only Housing: The **Parkview Tower, Riverview Tower, and Mark Elrod Tower have** been approved by HUD as being designated for elderly only. In filling vacancies in this development, first priority will be given to elderly families. If there are no elderly families on the list, next priority will be given to the near-elderly. If there are no near-elderly, units will be offered to families who qualify for the appropriate bedroom size. Using these priorities, families will be selected from the waiting list using the preferences as outlined above.

Buildings Designated for Disabled Only Housing: The **New Albany Housing Authority currently has no developments that** have been approved by HUD as being designated for persons with disabilities only. In filling vacancies in any development that may be so designated in the future, first priority will be given to disabled families. If there are no disabled families on

the list, next priority will be given to families who qualify for the appropriate bedroom size. Using these priorities, families will be selected from the waiting list using the preferences as outlined above.

Accessible Units: Accessible units will be first offered to families who may benefit from the accessible features. Applicants for these units will be selected utilizing the same preference system as outlined above. If there are no applicants who would benefit from the accessible features, the units will be offered to other applicants in the order that their names come to the top of the waiting list. Such applicants, however, must sign a release form stating they will accept a transfer (at their own expense) if, at a future time, a family requiring an accessible feature applies. Any family required to transfer will be given a 30-day notice.

10.2 ASSIGNMENT OF BEDROOM SIZES

The following guidelines will determine each family's unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

These standards are based on the assumption that each bedroom will accommodate no more than two (2) persons. Zero bedroom units will only be assigned to one-person families.

In determining bedroom size, the New Albany Housing Authority will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school, or children who are temporarily in foster-care.

In addition, the following considerations may be taken in determining bedroom size:

A. Children of the same sex **will** share a bedroom. Consideration will be given to age differences and/or verifiable medical needs.

B. Children of the opposite sex, both under the age of **five (5) may** share a bedroom.

C. Adults and children will not be required to share a bedroom.

D. Foster – adults and/or foster - children may but will not be required to share a bedroom with family members.

E. Live-in aides will get a separate bedroom.

Exceptions to normal bedroom size standards include the following:

A. Units smaller than assigned through the above guidelines – A family may request a smaller unit size than the guidelines allow. The New Albany Housing Authority will allow the smaller size unit so long as generally no more than two (2) people per bedroom are assigned. In such situations, the family will sign a certification stating they understand they will be ineligible for a larger size unit for **3 years** or until the family size changes, whichever may occur first.

B. Units larger than assigned through the above guidelines – A family may request a larger unit size than the guidelines allow. The New Albany Housing Authority will allow the larger size unit if the family provides a verified medical need that the family be housed in a larger unit.

C. If there are no families on the waiting list for a larger size, smaller families may be housed if they sign a release form stating they will transfer (at the family's own expense) to the appropriate size unit when an eligible family needing the larger unit applies. The family transferring will be given a 30-day notice before being required to move.

D. Larger units may be offered in order to improve the marketing of a development suffering a high vacancy rate.

10.3 SELECTION FROM THE WAITING LIST

The New Albany Housing Authority shall follow the statutory requirement that at least 40% of newly admitted families in any fiscal year be families whose annual income is at or below 30% of the area median income. To insure this requirement is met we shall quarterly monitor the incomes of newly admitted families and the incomes of the families on the waiting list. If it appears that the requirement to house extremely low-income families will not be met, we will skip higher income families on the waiting list to reach extremely low-income families.

If there are not enough extremely low-income families on the waiting list we will conduct outreach on a non-discriminatory basis to attract extremely low-income families to reach the statutory requirement.

10.4 DECONCENTRATION POLICY

It is New Albany Housing Authority's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward this end, we will skip families on the waiting list to reach other families with a lower or higher income. We will accomplish this in a uniform and non-discriminating manner.

The New Albany Housing Authority will affirmatively market our housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, we will analyze the income levels of families residing in each of our developments, the income levels of census tracts in which our developments are located, and the income levels of the families on the waiting list. Based on this analysis, we will determine the level of marketing strategies and deconcentration incentives to implement. The worksheet for the analysis can be found in **Appendix 1**.

10.5 DECONCENTRATION INCENTIVES

The New Albany Housing Authority may offer one or more incentives to encourage applicant families whose income classification would help to meet the deconcentration goals of a particular development.

Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

10.6 OFFER OF A UNIT

When the New Albany Housing Authority discovers that a unit will become available, we will contact the first family on the waiting list who has the highest priority for this type of unit or development and whose income category would help to meet the deconcentration goal and/or the income targeting goal.

The New Albany Housing Authority will contact the family first by telephone to make the unit offer. If the family cannot be reached by telephone, the family will be notified of a unit offer via first class mail. The family will be given five (5) business days from the date the letter was mailed to contact the New Albany Housing Authority regarding the offer.

The family will be offered the opportunity to view the unit. After the opportunity to view the unit, the family will have a minimum of 24 hours to accept or reject the unit. This verbal offer and the family's decision must be documented in the tenant file. If the family rejects the offer of the unit, the New Albany Housing Authority will send the family a letter documenting the offer and the rejection.

10.7 REJECTION OF UNIT

If in making the offer to the family the New Albany Housing Authority skipped over other families on the waiting list in order to meet their deconcentration goal or offered the family any other deconcentration incentive and the family rejects the unit, the family will not lose their place on the waiting list and will not be otherwise penalized.

If the New Albany Housing Authority did not skip over other families on the waiting list to reach this family, did not offer any other deconcentration incentive, and the family rejects the unit without good cause, the family will forfeit their application's date and time. The family will keep their preferences, but the date and time of application will be changed to the date and time the unit was rejected.

If the family rejects with good cause any unit offered, they will not lose their place on the waiting list. Good cause includes reasons related to health, proximity to work, school, and childcare (for those working or going to school). The family will be offered the right to an informal review of the decision to alter their application status.

10.8 ACCEPTANCE OF UNIT

The family will be required to sign a lease that will become effective no later than three (3) business days after the date of acceptance or the business day after the day the unit becomes available, whichever is later.

Prior to signing the lease all families (head of household) and other adult family members will be required to attend the Lease and Occupancy Orientation when they are initially accepted for occupancy. The family will not be housed if they have not attended the orientation. Applicants who provide prior notice of an inability to attend the orientation will be rescheduled. Failure of an applicant to attend the orientation, without good cause, may result in the cancellation of the occupancy process.

The applicant will be provided a copy of the lease, the grievance procedure, utility allowances, utility charges, the current schedule of routine maintenance charges, and a request for reasonable accommodation form. These documents will be explained in detail. The applicant

will sign a certification that they have received these documents and that they have reviewed them with Housing Authority personnel. The certification will be filed in the tenant's file.

The signing of the lease and the review of financial information are to be privately handled. The head of household will be required to execute the lease prior to admission. Other adult family members will be required to execute the lease within 24 hours. One executed copy of the lease will be furnished to the head of household and the New Albany Housing Authority will retain the original executed lease in the tenant's file. A copy of the grievance procedure will be attached to the resident's copy of the lease.

The family will pay a security deposit at the time of lease signing. The security deposit will be equal to **the Total Tenant Payment or $100.00 whichever is greater.**

In exceptional situations, the New Albany Housing Authority reserves the right to allow a new resident to pay their security deposit in up to three (3) payments. One third shall be paid in advance, one third with their second rent payment, and one third with their third rent payment. This shall be at the sole discretion of the Housing Authority.

In the case of a move within public housing, the security deposit for the first unit will be transferred to the second unit. Additionally, if the security deposit for the second unit is greater than that for the first, the difference will be collected from the family. Conversely, if the security deposit is less, the difference will be refunded to the family.

In the event there are costs attributable to the family for bringing the first unit into condition for re-renting, the family shall be billed for these charges.

11.0 INCOME, EXCLUSIONS FROM INCOME, AND DEDUCTIONS FROM INCOME

To determine annual income, the New Albany Housing Authority counts the income of all family members, excluding the types and sources of income that are specifically excluded. Once the annual income is determined, the New Albany Housing Authority subtracts all allowable deductions (allowances) to determine the Total Tenant Payment.

11.1 INCOME

Annual income means all amounts, monetary or not, that:

A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or

B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

C. Are not specifically excluded from annual income.

Annual income includes, but is not limited to:

A. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.

B. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is a reimbursement of cash or assets invested in the operation by the family.

C. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of $5,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.

D. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount. (However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)

E. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay. (However, lump sum additions such as insurance payments from worker's compensation are excluded.)

F. Welfare assistance.

1. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:

   a. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

   b. The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this requirement is the amount resulting from one application of the percentage.

2. If the amount of welfare is reduced due to an act of fraud by a family member or because of any family member's failure to comply with requirements to participate in an economic self-sufficiency program or work activity, the amount of rent required to be paid by the family will not be decreased. In such cases, the amount of income attributable to the family will include what the family would have received had they complied with the welfare requirements and/or had not committed an act of fraud.

3. If the amount of welfare assistance is reduced as a result of a lifetime time limit, the reduced amount is the amount that shall be counted as income.

G. Periodic and determinable allowances, such as alimony, child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

H. All regular pay, special pay, and allowances of a member of the Armed Forces. (Special pay to a member exposed to hostile fire is excluded.)

11.2 ANNUAL INCOME

Annual income does not include the following:

A. Income from employment of children (including foster children) under the age of 18 years;

B. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

C. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses;

D. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

E. Income of a live-in aide;

F. The full amount of student financial assistance paid directly to the student or to the educational institution;

G. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

H. The amounts received from the following programs:

1. Amounts received under training programs funded by HUD;

2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

3. Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;

4. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed $200 per month) received by a resident for performing a service for the Housing Authority or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No resident may receive more than one such stipend during the same period of time;

5. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and

objectives and are excluded only for the period during which the family member participates in the employment training program;

6. Temporary, nonrecurring or sporadic income (including gifts);

7. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

8. Earnings in excess of $480 for each full-time student 18 years old or older (excluding the head of household and spouse);

9. Adoption assistance payments in excess of $480 per adopted child;

10. For family members who enrolled in certain training programs prior to 10/1/99, the earnings and benefits resulting from the participation if the program provides employment training and supportive services in accordance with the Family Support Act of 1988, Section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable Federal, State, or local law during the exclusion period. For purposes of this exclusion the following definitions apply:

    a. Comparable Federal, State or local law means a program providing employment training and supportive services that:

        i. Is authorized by a Federal, State or local law;
        ii. Is funded by the Federal, State or local government;
        iii. Is operated or administered by a public agency; and
        iv. Has as its objective to assist participants in acquiring employment skills.

    b. Exclusion period means the period during which the family member participates in a program described in this section, plus 18 months from the date the family member begins the first job acquired by the family member after completion of such program that is not funded by public housing assistance under the 1937 Act. If the family member is terminated from employment with good cause, the exclusion period shall end.

    c. Earnings and benefits means the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job.

11. The incremental earnings due to employment during the 12-month period following date of hire shall be excluded. This exclusion (paragraph 11) will not apply for any family who concurrently is eligible for exclusion #10. Additionally, this exclusion is only available to the following families:

    a. Families whose income increases as a result of employment of a family member who was previously unemployed for one or more years.

    b. Families whose income increases during the participation of a family member in any family self-sufficiency program.

    c. Families who are or were, within 6 months, assisted under a State TANF program.

    (While HUD regulations allow for the housing authority to offer an escrow account in lieu of having a portion of their income excluded under this paragraph, it is the policy of this housing authority to provide the exclusion in all cases.)

12. Deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts;

13. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

14. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

15. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits. These exclusions include:

    a. The value of the allotment of food stamps

    b. Payments to volunteers under the Domestic Volunteer Services Act of 1973

    c. Payments received under the Alaska Native Claims Settlement Act

d. Income from submarginal land of the U.S. that is held in trust for certain Indian tribes

e. Payments made under HHS's Low-Income Energy Assistance Program

f. Payments received under the Job Training Partnership Act

g. Income from the disposition of funds of the Grand River Band of Ottawa Indians

h. The first $2000 per capita received from judgment funds awarded for certain Indian claims

i. Amount of scholarships awarded under Title IV including Work Study

j. Payments received under the Older Americans Act of 1965

k. Payments from Agent Orange Settlement

l. Payments received under the Maine Indian Claims Act

m. The value of child care under the Child Care and Development Block Grant Act of 1990

n. Earned income tax credit refund payments

o. Payments for living expenses under the Americorps Program

p. Additional income exclusions provided by and funded by the New Albany Housing Authority

The New Albany Housing Authority will not provide exclusions from income in addition to those already provided for by HUD.

11.3 DEDUCTIONS FROM ANNUAL INCOME

The following deductions will be made from annual income:

A. $480 for each dependent;

B. $400 for any elderly family or disabled family;

C. For any family that is not an elderly or disabled family but has a member (other than the head or spouse) who is a person with a disability, disability assistance expenses in excess of 3% of annual income. This allowance may not exceed the employment income received by family members who are 18 years of age or older as a result of the assistance to the person with disabilities.

D. For any elderly or disabled family:

1. That has no disability assistance expenses, an allowance for medical expenses equal to the amount by which the medical expenses exceed 3% of annual income;

2. That has disability expenses greater than or equal to 3% of annual income, an allowance for disability assistance expenses computed in accordance with paragraph C, plus an allowance for medical expenses that equal the family's medical expenses;

3. That has disability assistance expenses that are less than 3% of annual income, an allowance for combined disability assistance expenses and medical expenses that is equal to the total of these expenses less 3% of annual income.

E. Child care expenses.

12.0 VERIFICATION

The New Albany Housing Authority will verify information related to waiting list preferences, eligibility, admission, and level of benefits prior to admission. Periodically during occupancy, items related to eligibility and rent determination shall also be reviewed and verified. Income, assets, and expenses will be verified, as well as disability status, need for a live-in aide and other reasonable accommodations; full time student status of family members 18 years of age and older; Social Security numbers; and citizenship/eligible noncitizen status. Age and relationship will only be verified in those instances where needed to make a determination of level of assistance.

12.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security numbers will generally be verified with documentation provided by the family. For citizenship, the family's certification will be accepted. (Or for citizenship documentation such as listed below will be required.) Verification of these items will include photocopies of the Social Security cards and other documents presented by the family, the INS SAVE approval code, and forms signed by the family.

Other information will be verified by third party verification. This type of verification includes written documentation with forms sent directly to and received directly by a source, not passed through the hands of the family. This verification may also be direct contact with the source, in person or by telephone. It may also be a report generated by a request from the New Albany Housing Authority or automatically by another government agency, i.e. the Social Security Administration. Verification forms and reports received will be contained in the applicant/tenant file. Oral third party documentation will include the same information as if the documentation had been written, i.e. name date of contact, amount received, etc.

When third party verification cannot be obtained, the New Albany Housing Authority will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if the New Albany Housing Authority has been unable to obtain third party verification in a 4-week period of time. Photocopies of the documents provided by the family will be maintained in the file.

When neither third party verification nor hand-carried verification can be obtained, the New Albany Housing Authority will accept a notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

12.2 TYPES OF VERIFICATION

The chart below outlines the factors that may be verified and gives common examples of the verification that will be sought. To obtain written third party verification, the New Albany Housing Authority will send a request form to the source along with a release form signed by the applicant/tenant via first class mail.

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
General Eligibility Items		
Social Security Number	Letter from Social Security, electronic reports	Social Security card
Citizenship	N/A	Signed certification, voter's registration card, birth certificate, etc.
Eligible immigration status	INS SAVE confirmation #	INS card

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
Disability	Letter from medical professional, SSI, etc.	Proof of SSI or Social Security disability payments
Full time student status (if >18)	Letter from school	For high school students, any document evidencing enrollment
Need for a live-in aide	Letter from doctor or other professional knowledgeable of condition	N/A
Child care costs	Letter from care provider	Bills and receipts
Disability assistance expenses	Letters from suppliers, care givers, etc.	Bills and records of payment
Medical expenses	Letters from providers, prescription record from pharmacy, medical professional's letter stating assistance or a companion animal is needed	Bills, receipts, records of payment, dates of trips, mileage log, receipts for fares and tolls
Value of and Income from Assets		
Savings, checking accounts	Letter from institution	Passbook, most current statements
CDS, bonds, etc	Letter from institution	Tax return, information brochure from institution, the CD, the bond
Stocks	Letter from broker or holding company	Stock or most current statement, price in newspaper or through Internet
Real property	Letter from tax office, assessment, etc.	Property tax statement (for current value), assessment, records or income and expenses, tax return
Personal property	Assessment, bluebook, etc	Receipt for purchase, other evidence of worth

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
Cash value of life insurance policies	Letter from insurance company	Current statement
Assets disposed of for less than fair market value	N/A	Original receipt and receipt at disposition, other evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs
Self-employed	N/A	Tax return from prior year, books of accounts
Regular gifts and contributions	Letter from source, letter from organization receiving gift (i.e., if grandmother pays day care provider, the day care provider could so state)	Bank deposits, other similar evidence
Alimony/child support	Court order, letter from source, letter from Human Services	Record of deposits, divorce decree
Periodic payments (i.e., social security, welfare, pensions, workers compensation, unemployment)	Letter or electronic reports from the source	Award letter, letter announcing change in amount of future payments
Training program participation	Letter from program provider indicating - whether enrolled or completed - whether training is HUD-funded - whether Federal, State, local govt., or local program - whether it is employment training - whether it has clearly defined goals and objectives - whether program has supportive services - whether payments are for out-of-pocket expenses incurred in order to	N/A

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
	participate in a program - date of first job after program completion	Evidence of job start

12.3 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/eligible noncitizen status of each family member regardless of age must be determined.

Prior to being admitted, or at the first reexamination, all citizens and nationals will be required to sign a declaration under penalty of perjury. They will be required to show proof of their status by such means as a Social Security card, birth certificate, military ID, or military DD 214 Form.

Prior to being admitted or at the first reexamination, all eligible noncitizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted or at the first reexamination, all eligible noncitizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. The New Albany Housing Authority will make a copy of the individual's INS documentation and place the copy in the file. The New Albany Housing Authority will also verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, the New Albany Housing Authority will mail information to the INS in order that a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals, or eligible noncitizens must be listed on a statement of noneligible members and the list must be signed by the head of the household.

Noncitizen students on student visas, though in the country legally, are not eligible to be admitted to public housing.

Any family member who does not choose to declare their status must be listed on the statement of noneligible members.

If no family member is determined to be eligible under this section, the family's eligibility will be denied.

The family's assistance will not be denied, delayed, reduced, or terminated because of a delay in

the process of determining eligible status under this section, except to the extent that the delay is caused by the family.

If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their public housing unit, the family will be evicted. Such family will not be eligible to be readmitted to public housing for a period of 24 months from the date of eviction or termination.

12.4 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security number and who is at least 6 years of age must provide verification of their Social Security number. New family members at least 6 years of age must provide this verification prior to being added to the lease. Children in assisted households must provide this verification at the first regular reexamination after turning six.

The best verification of the Social Security number is the original Social Security card. If the card is not available, the New Albany Housing Authority will accept letters from the Social Security Agency that establishes and states the number. Documentation from other governmental agencies will also be accepted that establishes and states the number. Driver's licenses, military IDs, passports, or other official documents that establish and state the number are also acceptable.

If an individual states that they do not have a Social Security number, they will be required to sign a statement to this effect. The New Albany Housing Authority will not require any individual who does not have a Social Security number to obtain a Social Security number.

If a member of an applicant family indicates they have a Social Security number, but cannot readily verify it, the family cannot be housed until verification is provided.

If a member of a tenant family indicates they have a Social Security number, but cannot readily verify it, they shall be asked to certify to this fact and shall have up to sixty (60) days to provide the verification. If the individual is at least 62 years of age, they will be given one hundred and twenty (120) days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be evicted.

12.5 TIMING OF VERIFICATION

Verification information must be dated within ninety (90) days of certification or reexamination. If the verification is older than this, the source will be contacted and asked to provide information regarding any changes.

When an interim reexamination is conducted, the Housing Authority will verify and update all information related to family circumstances and level of assistance. (Or, the Housing Authority will only verify and update those elements reported to have changed.)

12.6 FREQUENCY OF OBTAINING VERIFICATION

For each family member, citizenship/eligible noncitizen status will be verified only once. This verification will be obtained prior to admission. If the status of any family member was not determined prior to admission, verification of their status will be obtained at the next regular reexamination. Prior to a new member joining the family, their citizenship/eligible noncitizen status will be verified.

For each family member age 6 and above, verification of Social Security number will be obtained only once. This verification will be accomplished prior to admission. When a family member who did not have a Social Security number at admission receives a Social Security number, that number will be verified at the next regular reexamination. Likewise, when a child turns six, their verification will be obtained at the next regular reexamination.

13.0 DETERMINATION OF TOTAL TENANT PAYMENT AND TENANT RENT

13.1 FAMILY CHOICE

At admission and each year in preparation for their annual reexamination, each family is given the choice of having their rent determined under the formula method or having their rent set at the flat rent amount.

A. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they would otherwise undergo.

B. Families who opt for the flat rent may request to have a reexamination and return to the formula based method at any time for any of the following reasons:

1. The family's income has decreased.

2. The family's circumstances have changed increasing their expenses for childcare, medical care, etc.

3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.

13.2 THE FORMULA METHOD

The total tenant payment is equal to the highest of:

A. 10% of monthly income;

B. 30% of adjusted monthly income; or

C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of $**40.00**, but never more than the ceiling rent.

In the case of a family who has qualified for the income exclusion at Section 11.2(H)(11), upon the expiration of the 12-month period described in that section, an additional rent benefit accrues to the family. If the family member's employment continues, then for the 12-month period following the 12-month period of disallowance, the resulting rent increase will be capped at 50 percent of the rent increase the family would have otherwise received.

13.3 MINIMUM RENT

The New Albany Housing Authority has set the minimum rent at $**40.00**. However if the family requests a hardship exemption, the New Albany Housing Authority will immediately suspend the minimum rent for the family until the Housing Authority can determine whether the hardship exists and whether the hardship is of a temporary or long-term nature.

A. A hardship exists in the following circumstances:

1. When the family has lost eligibility for or is waiting an eligibility determination for a Federal, State, or local assistance program;

2. When the family would be evicted as a result of the imposition of the minimum rent requirement;

3. When the income of the family has decreased because of changed circumstances, including loss of employment;

4. When the family has an increase in expenses because of changed circumstances, for medical costs, childcare, transportation, education, or similar items;

5. When a death has occurred in the family.

B. No hardship. If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent for the time of suspension.

C. Temporary hardship. If the Housing Authority reasonably determines that there is a qualifying hardship but that it is of a temporary nature, the minimum rent will be not be imposed for a period of 90 days from the date of the family's request. At the end of the 90-day period, the minimum rent will be imposed retroactively to the time of suspension. The Housing Authority will offer a repayment agreement in accordance with the Section 19 of this policy for any rent not paid during the period of suspension. During the suspension period the Housing Authority will not evict the family for nonpayment of the amount of tenant rent owed for the suspension period.

D. Long-term hardship. If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.

E. Appeals. The family may use the grievance procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the grievance procedure.

13.4 THE FLAT RENT

The New Albany Housing Authority has set a flat rent for each public housing unit. In doing so, it considered the size and type of the unit, as well as its condition, amenities, services, and neighborhood. The New Albany Housing Authority determined the market value of the unit and set the rent at the market value. The amount of the flat rent will be reevaluated annually and adjustments applied. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family (for more information on flat rents, see Section 15.3).

The New Albany Housing Authority will post the flat rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners. They are currently:

One Bedroom	$242.00
Two Bedroom	$307.00
Three Bedroom	$444.00
Four Bedroom	$472.00

13.5 CEILING RENT

The New Albany Housing Authority has set a ceiling rent for each public housing unit. The amount of the ceiling rent will be reevaluated annually and the adjustments applied. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family.

The New Albany Housing Authority has posted the ceiling rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners:

One Bedroom	$292.00
Two Bedroom	$357.00
Three Bedroom	$494.00
Four Bedroom	$522.00

13.6 RENT FOR FAMILIES UNDER THE NONCITIZEN RULE

A mixed family will receive full continuation of assistance if all of the following conditions are met:

A. The family was receiving assistance on June 19, 1995;

B. The family was granted continuation of assistance before November 29, 1996;

C. The family's head or spouse has eligible immigration status; and

D. The family does not include any person who does not have eligible status other than the head of household, the spouse of the head of household, any parent of the head or spouse, or any child (under the age of 18) of the head or spouse.

If a mixed family qualifies for prorated assistance but decides not to accept it, or if the family has no eligible members, the family may be eligible for temporary deferral of termination of assistance to permit the family additional time for the orderly transition of some or all of its members to locate other affordable housing. Under this provision, the family receives full assistance. If assistance is granted under this provision prior to November 29, 1996, it may last no longer than three (3) years. If granted after that date, the maximum period of time for assistance under the provision is eighteen (18) months. The New Albany Housing Authority will grant each family a period of six (6) months to find suitable affordable housing. If the family cannot find suitable affordable housing, the New Albany Housing Authority will provide additional search periods up to the maximum time allowable.

Suitable housing means housing that is not substandard and is of appropriate size for the family. Affordable housing means that it can be rented for an amount not exceeding the amount the family pays for rent, plus utilities, plus 25%.

The family's assistance is prorated in the following manner:

A. Determine the 95th percentile of gross rents (tenant rent plus utility allowance) for the New Albany Housing Authority. The 95th percentile is called the maximum rent.

B. Subtract the family's total tenant payment from the maximum rent. The resulting number is called the maximum subsidy.

C. Divide the maximum subsidy by the number of family members and multiply the result times the number of eligible family members. This yields the prorated subsidy.

D. Subtract the prorated subsidy from the maximum rent to find the prorated total tenant payment. From this amount subtract the full utility allowance to obtain the prorated tenant rent.

13.7 UTILITY ALLOWANCE

The New Albany Housing Authority shall establish a utility allowance for all check-metered utilities and for all tenant-paid utilities. The allowance will be based on a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful environment. In setting the allowance, the New Albany Housing Authority will review the actual consumption of tenant families as well as changes made or anticipated due to modernization (weatherization efforts, installation of energy-efficient appliances, etc). Allowances will be evaluated at least annually as well as any time utility rate changes by 10% or more since the last revision to the allowances.

The utility allowance will be subtracted from the family's formula or flat rent to determine the amount of the Tenant Rent. The Tenant Rent is the amount the family owes each month to the New Albany Housing Authority. The amount of the utility allowance is then still available to the family to pay the cost of their utilities. Any utility cost above the allowance is the responsibility of the tenant. Any savings resulting from utility costs below the amount of the allowance belongs to the tenant.

For New Albany Housing Authority paid utilities, the New Albany Housing Authority will monitor the utility consumption of each household. Any consumption in excess of the allowance established by the New Albany Housing Authority will be billed to the tenant monthly.

Utility allowance revisions based on rate changes shall be effective retroactively to the first day of the month following the month in which the last rate change took place. Revisions based on changes in consumption or other reasons shall become effective at each family's next annual reexamination.

Families with high utility costs are encouraged to contact the New Albany Housing Authority for an energy analysis. The analysis may identify problems with the dwelling unit that once corrected will reduce energy costs. The analysis can also assist the family in identifying ways they can reduce their costs.

Requests for relief from surcharges for excess consumption of New Albany Housing Authority purchased utilities or from payment of utility supplier billings in excess of the utility allowance for tenant-paid utility costs may be granted by the New Albany Housing Authority on reasonable grounds. Requests shall be granted to families that include an elderly member or a member with disabilities. Requests by the family shall be submitted under the Reasonable Accommodation Policy. Families shall be advised of their right to individual relief at admission to public housing and at time of utility allowance changes.

13.8 PAYING RENT

Rent and other charges are due and payable on the first day of the month. All rents should be paid at **the site office unless otherwise noted.** Reasonable accommodations for this requirement will be made for persons with disabilities. As a safety measure, no cash shall be accepted as a rent payment

If the rent is not paid by the fifth of the month, a Notice to Vacate will be issued to the tenant. In addition, a $10 late charge or $1 a day, whichever is greater, will be assessed to the tenant. If rent is paid by a personal check and the check is returned for insufficient funds, this shall be considered a non-payment of rent and will incur the late charge plus an additional charge of $10 for processing costs.

14.0 CONTINUED OCCUPANCY AND COMMUNITY SERVICE

14.1 GENERAL

In order to be eligible for continued occupancy, each adult family member must either (1) contribute eight hours per month of community service (not including political activities) within the community in which the public housing development is located, or (2) participate in an economic self-sufficiency program unless they are exempt from this requirement

14.2 EXEMPTIONS

The following adult family members of tenant families are exempt from this requirement.

A. Family members who are 62 or older

B. Family members who are blind or disabled

C. Family members who are the primary care giver for someone who is blind or disabled

D. Family members engaged in work activity

E. Family members who are exempt from work activity under part A title IV of the Social Security Act or under any other State welfare program, including the welfare-to-work program

F. Family members receiving assistance under a State program funded under part A title IV of the Social Security Act or under any other State welfare program, including welfare-to-work and who are in compliance with that program

14.3 NOTIFICATION OF THE REQUIREMENT

The New Albany Housing Authority shall identify all adult family members who are apparently not exempt from the community service requirement.

The New Albany Housing Authority shall notify all such family members of the community service requirement and of the categories of individuals who are exempt from the requirement. The notification will provide the opportunity for family members to claim and explain an exempt status. The New Albany Housing Authority shall verify such claims.

The notification will advise families that their community service obligation will begin upon the effective date of their first annual reexamination on or after 03/01/00. For family's paying a flat rent, the obligation begins on the date their annual reexamination would have been effective had an annual reexamination taken place. It will also advise them that failure to comply with the community service requirement will result in ineligibility for continued occupancy at the time of any subsequent annual reexamination.

14.4 VOLUNTEER OPPORTUNITIES

Community service includes performing work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, and/or increase the self-responsibility of the resident within the community.

An economic self sufficiency program is one that is designed to encourage, assist, train or facilitate the economic independence of participants and their families or to provide work for participants. These programs may include programs for job training, work placement, basic skills training, education, English proficiency, work fare, financial or household management, apprenticeship, and any program necessary to ready a participant to work (such as substance abuse or mental health treatment).

The New Albany Housing Authority will coordinate with social service agencies, local schools, and the Human Resources Office in identifying a list of volunteer community service positions.

Together with the resident advisory councils, the New Albany Housing Authority may create volunteer positions such as hall monitoring, litter patrols, and supervising and record keeping for volunteers.

14.5 THE PROCESS

At the first annual reexamination on or after March 1, 2000 and each annual reexamination thereafter, the New Albany Housing Authority will do the following:

A. Provide a list of volunteer opportunities to the family members.

B. Provide information about obtaining suitable volunteer positions.

C. Provide a volunteer time sheet to the family member. Instructions for the time sheet require the individual to complete the form and have a supervisor date and sign for each period of work.

D. Assign family members to a volunteer coordinator who will assist the family members in identifying appropriate volunteer positions and in meeting their responsibilities. The volunteer coordinator will track the family member's progress monthly and will meet with the family member as needed to best encourage compliance.

E. Thirty (30) days before the family's next lease anniversary date, the volunteer coordinator will advise the New Albany Housing Authority whether each applicable adult family member is in compliance with the community service requirement.

14.6 NOTIFICATION OF NON-COMPLIANCE WITH COMMUNITY SERVICE REQUIREMENT

The New Albany Housing Authority will notify any family found to be in noncompliance of the following:

A. The family member(s) has been determined to be in noncompliance;

B. That the determination is subject to the grievance procedure; and

C. That, unless the family member(s) enter into an agreement to comply, the lease will not be renewed or will be terminated;

14.7 OPPORTUNITY FOR CURE

The New Albany Housing Authority will offer the family member(s) the opportunity to enter into an agreement prior to the anniversary of the lease. The agreement shall state that the family member(s) agrees to enter into an economic self-sufficiency program or agrees to contribute to community service for as many hours as needed to comply with the requirement over the past 12-month period. The cure shall occur over the 12-month period beginning with the date of the agreement and the resident shall at the same time stay current with that year's community service requirement. The first hours a resident earns goes toward the current commitment until the current year's commitment is made.

The volunteer coordinator will assist the family member in identifying volunteer opportunities and will track compliance on a monthly basis.

If any applicable family member does not accept the terms of the agreement, does not fulfill their obligation to participate in an economic self-sufficiency program, or falls behind in their obligation under the agreement to perform community service by more than three (3) hours after three (3) months, the New Albany Housing Authority shall take action to terminate the lease.

15.0 RECERTIFICATIONS

At least annually, the New Albany Housing Authority will conduct a reexamination of family income and circumstances. The results of the reexamination determine (1) the rent the family will pay, and (2) whether the family is housed in the correct unit size.

15.1 GENERAL

The New Albany Housing Authority will send a notification letter to the family letting them know that it is time for their annual reexamination, giving them the option of selecting either the flat rent or formula method, and scheduling an appointment if they are currently paying a formula rent. If the family thinks they may want to switch from a flat rent to a formula rent, they should request an appointment. At the appointment, the family can make their final decision regarding which rent method they will choose. The letter also includes, for those families paying the formula

method, forms for the family to complete in preparation for the interview. The letter includes instructions permitting the family to reschedule the interview if necessary. The letter tells families who may need to make alternate arrangements due to a disability that they may contact staff to request an accommodation of their needs.

During the appointment, the New Albany Housing Authority will determine whether family composition may require a transfer to a different bedroom size unit, and if so, the family's name will placed on the transfer list.

15.2 MISSED APPOINTMENTS

If the family fails to respond to the letter and fails to attend the interview, a second letter will be mailed. The second letter will advise of a new time and date for the interview, allowing for the same considerations for rescheduling and accommodation as above. The letter will also advise that failure by the family to attend the second scheduled interview will result in the New Albany Housing Authority assessing a penalty rental amount of $50.00 more than the current maximum rent and/or taking eviction actions against the family.

15.3 FLAT RENTS

The annual letter to flat rent payers regarding the reexamination process will state the following:

A. Each year at the time of the annual reexamination, the family has the option of selecting a flat rent amount in lieu of completing the reexamination process and having their rent based on the formula amount.

B. The amount of the flat rent

C. A fact sheet about formula rents that explains the types of income counted, the most common types of income excluded, and the categories allowances that can be deducted from income.

D. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they otherwise would undergo.

E. Families who opt for the flat rent may request to have a reexamination and return to the formula-based method at any time for any of the following reasons:

1. The family's income has decreased.

2. The family's circumstances have changed increasing their expenses for childcare,

medical care, etc.

3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.

F. The dates upon which the New Albany Housing Authority expects to review the amount of the flat rent, the approximate rent increase the family could expect, and the approximate date upon which a future rent increase could become effective.

G. The name and phone number of an individual to call to get additional information or counseling concerning flat rents.

H. A certification for the family to sign accepting or declining the flat rent.

Each year prior to their anniversary date, New Albany Housing Authority will send a reexamination letter to the family offering the choice between a flat or a formula rent. The opportunity to select the flat rent is available only at this time. At the appointment, the New Albany Housing Authority may assist the family in identifying the rent method that would be most advantageous for the family. If the family wishes to select the flat rent method without meeting with the New Albany Housing Authority representative, they may make the selection on the form and return the form to the New Albany Housing Authority. In such case, the New Albany Housing Authority will cancel the appointment.

15.4 THE FORMULA METHOD

During the interview, the family will provide all information regarding income, assets, expenses, and other information necessary to determine the family's share of rent. The family will sign the HUD consent form and other consent forms that later will be mailed to the sources that will verify the family circumstances.

Upon receipt of verification, the New Albany Housing Authority will determine the family's annual income and will calculate their rent as follows.

The total tenant payment is equal to the highest of:

A. 10% of monthly income;

B. 30% of adjusted monthly income; or

C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of $40.00, but

never more than the ceiling rent.

15.5 EFFECTIVE DATE OF RENT CHANGES FOR ANNUAL REEXAMINATIONS

The new rent will generally be effective upon the anniversary date with thirty (30) days notice of any rent increase to the family.

If the rent determination is delayed due to a reason beyond the control of the family, then any rent increase will be effective the first of the month after the month in which the family receives a 30-day notice of the amount. If the new rent is a reduction and the delay is beyond the control of the family, the reduction will be effective as scheduled on the anniversary date.

If the family caused the delay, then any increase will be effective on the anniversary date. Any reduction will be effective the first of the month after the rent amount is determined.

15.6 INTERIM REEXAMINATIONS

During an interim reexamination, only the information affected by the changes being reported will be reviewed and verified.

Families are required to report the following changes to the New Albany Housing Authority between regular reexaminations. If the family's rent is being determined under the formula method, these changes will trigger an interim reexamination. The family shall report these changes within five (5) days of their occurrence.

A. A member has been added to the family through birth or adoption or court-awarded custody.

B. A household member is leaving or has left the family unit.

In order to add a household member other than through birth or adoption (including a live-in aide), the family must request that the new member be added to the lease. Before adding the new member to the lease, the individual must complete an application form stating their income, assets, and all other information required of an applicant. The individual must provide their Social Security number if they have one and must verify their citizenship/eligible immigrant status. (Their housing will not be delayed due to delays in verifying eligible immigrant status other than delays caused by the family.) The new family member will go through the screening process similar to the process for applicants. The New Albany Housing Authority will determine the eligibility of the individual before adding them to the lease. If the individual is found to be ineligible or does not pass the screening criteria, they will be advised in writing and given the opportunity for an informal review. If they are found to be eligible and do pass the screening criteria, their name will be added to the lease. At the same time, if the family’s rent is being

determined under the formula method, the family's annual income will be recalculated taking into account the circumstances of the new family member. The effective date of the new rent will be in accordance with paragraph below 15.8.

Families are not required to, but may at any time, request an interim reexamination based on a decrease in income, an increase in allowable expenses, or other changes in family circumstances. Upon such request, the New Albany Housing Authority will take timely action to process the interim reexamination and recalculate the tenant's rent.

15.7 SPECIAL REEXAMINATIONS

If a family's income is too unstable to project for twelve (12) months, including families that temporarily have no income (0 renters) or have a temporary decrease in income, the New Albany Housing Authority may schedule special reexaminations every sixty (60) days until the income stabilizes and an annual income can be determined.

15.8 EFFECTIVE DATE OF RENT CHANGES DUE TO INTERIM OR SPECIAL REEXAMINATIONS

Unless there is a delay in reexamination processing caused by the family, any rent increase will be effective the first of the second month after the month in which the family receives notice of the new rent amount. If the family causes a delay, then the rent increase will be effective on the date it would have been effective had the process not been delayed (even if this means a retroactive increase).

If the new rent is a reduction and any delay is beyond the control of the family, the reduction will be effective the first of the month after the interim reexamination should have been completed.

If the new rent is a reduction and the family caused the delay or did not report the change in a timely manner, the change will be effective the first of the month after the rent amount is determined.

16.0 UNIT TRANSFERS

16.1 OBJECTIVES OF THE TRANSFER POLICY

The objectives of the Transfer Policy include the following:

A. To address emergency situations.

B. To fully utilize available housing resources while avoiding overcrowding by insuring that

each family occupies the appropriate size unit.

C. To facilitate a relocation when required for modernization or other management purposes.

D. To facilitate relocation of families with inadequate housing accommodations.

E. To provide an incentive for families to assist in meeting the New Albany Housing Authority's deconcentration goal.

F. To eliminate vacancy loss and other expense due to unnecessary transfers.

16.2 CATEGORIES OF TRANSFERS

Category 1: Emergency transfers. These transfers are necessary when conditions pose an immediate threat to the life, health, or safety of a family or one of its members. Such situations may involve defects of the unit or the building in which it is located, the health condition of a family member, a hate crime, the safety of witnesses to a crime, or a law enforcement matter particular to the neighborhood.

Category 2: Immediate administrative transfers. These transfers are necessary in order to permit a family needing accessible features to move to a unit with such a feature or to enable modernization work to proceed.

Category 3: Regular administrative transfers. These transfers are made to offer incentives to families willing to help meet certain New Albany Housing Authority occupancy goals, to correct occupancy standards where the unit size is inappropriate for the size and composition of the family, to allow for non-emergency but medically advisable transfers, and other transfers approved by the New Albany Housing Authority on a case-by-case basis when a transfer is the only or best way of solving a serious problem.

16.3 DOCUMENTATION

When the transfer is at the request of the family, the family may be required to provide third party verification of the need for the transfer.

16.4 INCENTIVE TRANSFERS

Transfer requests will be encouraged and approved for families who live in a development where their income category (below or above 30% of area median) predominates and wish to move to a development where their income category does not predominate.

Families living in multifamily developments have the opportunity to transfer to scattered-site housing if available. Families approved for such transfers will meet the following eligibility criteria:

A. Have been a tenant for three years;

B. For a minimum of one year, at least one adult family member is enrolled in an economic self-sufficiency program or is working at least thirty-five (35) hours per week, the adult family members are 62 years of age or older or are disabled or are the primary care givers to others with disabilities;

C. Adult members who are required to perform community service have been current in these responsibilities since the inception of the requirement or for one year which ever is less;

D. The family is current in the payment of all charges owed the New Albany Housing Authority and has not paid late rent for at least one year;

E. The family passes a current housekeeping inspection and does not have any record of housekeeping problems during the last year;

F. The family has not materially violated the lease over the past two years by disturbing the peaceful enjoyment of their neighbors, by engaging in criminal or drug-related activity, or by threatening the health or safety of tenants or Housing Authority staff.

G. Participates in a series of classes conducted by the New Albany Housing Authority on basic home and yard care.

16.5 PROCESSING TRANSFERS

Transfers on the waiting list will be sorted by the above categories and within each category by date and time.

Transfers in category A and B will be housed ahead of any other families, including those on the applicant waiting list. Transfers in category A will be housed ahead of transfers in category B.

Transfers in category C will be housed along with applicants for admission at a ratio of one transfer for every seven admissions.

Upon offer and acceptance of a unit, the family will execute all lease up documents and pay any rent and/or security deposit within two (2) days of being informed the unit is ready to rent. The

family will be allowed seven (7) days to complete a transfer. The family will be responsible for paying rent at the old unit as well as the new unit for any period of time they have possession of both. The prorated rent and other charges (key deposit and any additional security deposit owing) must be paid at the time of lease execution.

The following is the policy for the rejection of an offer to transfer:

A. If the family rejects with good cause any unit offered, they will not lose their place on the transfer waiting list.

B. If the transfer is being made at the request of the New Albany Housing Authority and the family rejects two offers without good cause, the New Albany Housing Authority will take action to terminate their tenancy. If the reason for the transfer is that the current unit is too small to meet the New Albany Housing Authority's optimum occupancy standards, the family may request in writing to stay in the unit without being transferred so long as their occupancy will not exceed two people per living/sleeping room.

C. If the transfer is being made at the family's request and the rejected offer provides deconcentration incentives, the family will maintain their place on the transfer list and will not otherwise be penalized.

D. If the transfer is being made at the family's request, the family may, without good cause and without penalty, turn down one offer that does not include deconcentration incentives. After turning down a second such offer without good cause, the family's name will be removed from the transfer list.

16.6 COST OF THE FAMILY'S MOVE

The cost of the transfer generally will be borne by the family in the following circumstances:

A. When the transfer is made at the request of the family or by others on behalf of the family (i.e. by the police);

B. When the transfer is needed to move the family to an appropriately sized unit, either larger or smaller;

C. When the transfer is necessitated because a family with disabilities needs the accessible unit into which the transferring family moved (The family without disabilities signed a statement to this effect prior to accepting the accessible unit); or

D. When the transfer is needed because action or inaction by the family caused the unit to be unsafe or uninhabitable.

The cost of the transfer will be borne by the New Albany Housing Authority in the following circumstances:

A. When the transfer is needed in order to carry out rehabilitation activities; or

B. When action or inaction by the New Albany Housing Authority has caused the unit to be unsafe or inhabitable.

The responsibility for moving costs in other circumstances will be determined on a case by case basis.

16.7 TENANTS IN GOOD STANDING

When the transfer is at the request of the family, it will not be approved unless the family is in good standing with the New Albany Housing Authority. This means the family must be in compliance with their lease, current in all payments to the Housing Authority, and must pass a housekeeping inspection.

16.8 TRANSFER REQUESTS

A tenant may request a transfer at any time by completing a transfer request form. In considering the request, the New Albany Housing Authority may request a meeting with the tenant to better understand the need for transfer and to explore possible alternatives. The New Albany Housing Authority will review the request in a timely manner and if a meeting is desired, it shall contact the tenant within ten (10) business days of receipt of the request to schedule a meeting.

The New Albany Housing Authority will grant or deny the transfer request in writing within ten (10) business days of receiving the request or holding the meeting, whichever is later.

If the transfer is approved, the family's name will be added to the transfer waiting list.

If the transfer is denied, the denial letter will advise the family of their right to utilize the grievance procedure.

16.9 RIGHT OF THE NEW ALBANY HOUSING AUTHORITY IN TRANSFER POLICY

The provisions listed above are to be used as a guide to insure fair and impartial means of assigning units for transfers. It is not intended that this policy will create a property right or any other type of right for a tenant to transfer or refuse to transfer.

17.0 INSPECTIONS

An authorized representative of the New Albany Housing Authority and an adult family member will inspect the premises prior to commencement of occupancy. A written statement of the condition of the premises will be made, all equipment will be provided, and the statement will be signed by both parties with a copy retained in the New Albany Housing Authority file and a copy given to the family member. An authorized New Albany Housing Authority representative will inspect the premises at the time the resident vacates and will furnish a statement of any charges to be made provided the resident turns in the proper notice under State law. The resident's security deposit can be used to offset against any New Albany Housing Authority damages to the unit.

17.1 MOVE-IN INSPECTIONS

The New Albany Housing Authority and an adult member of the family will inspect the unit prior to signing the lease. Both parties will sign a written statement of the condition of the unit. A copy of the signed inspection will be given to the family and the original will be placed in the tenant file.

17.2 ANNUAL INSPECTIONS

The New Albany Housing Authority will inspect each public housing unit annually to ensure that each unit meets the New Albany Housing Authority's housing standards. Work orders will be submitted and completed to correct any deficiencies.

17.3 PREVENTATIVE MAINTENANCE INSPECTIONS

This inspection is intended to keep items in good repair. It checks weatherization; checks the condition of the smoke detectors, water heaters, furnaces, automatic thermostats and water temperatures; checks for leaks; and provides an opportunity to change furnace filters and provide other minor servicing that extends the life of the unit and its equipment.

17.4 SPECIAL INSPECTIONS

A special inspection may be scheduled to enable HUD or others to inspect a sample of the housing stock maintained by the New Albany Housing Authority.

17.5 HOUSEKEEPING INSPECTIONS

Generally, at the time of annual reexamination, or at other times as necessary, the New Albany Housing Authority will conduct a housekeeping inspection to ensure the family is maintaining the unit in a safe and sanitary condition.

17.6 NOTICE OF INSPECTION

For inspections defined as annual inspections, preventative maintenance inspections, special inspections, and housekeeping inspections the New Albany Housing Authority will give the tenant at least two (2) days written notice.

17.7 EMERGENCY INSPECTIONS

If any employee and/or agent of the New Albany Housing Authority has reason to believe that an emergency exists within the housing unit, the unit can be entered without notice. The person(s) that enters the unit will leave a written notice to the resident that indicates the date and time the unit was entered and the reason why it was necessary to enter the unit.

17.8 PRE-MOVE-OUT INSPECTIONS

When a tenant gives notice that they intend to move, the New Albany Housing Authority will offer to schedule a pre-move-out inspection with the family. The inspection allows the New Albany Housing Authority to help the family identify any problems which, if left uncorrected, could lead to vacate charges. This inspection is a courtesy to the family and has been found to be helpful both in reducing costs to the family and in enabling the New Albany Housing Authority to ready units more quickly for the future occupants.

17.9 MOVE-OUT INSPECTIONS

The New Albany Housing Authority conducts the move-out inspection after the tenant vacates to assess the condition of the unit and determine responsibility for any needed repairs. When possible, the tenant is notified of the inspection and is encouraged to be present. This inspection becomes the basis for any claims that may be assessed against the security deposit.

18.0 PET POLICY – NOT REQUIRED AT THIS TIMEXXIII. PET POLICY

19.0 REPAYMENT AGREEMENTS

When a resident owes the New Albany Housing Authority back charges and is unable to pay the balance by the due date, the resident may request that the New Albany Housing Authority allow them to enter into a Repayment Agreement. The New Albany Housing Authority has the

sole discretion of whether to accept such an agreement. All Repayment Agreements must assure that the full payment is made within a period not to exceed twelve (12) months. All Repayment Agreements must be in writing and signed by both parties. Failure to comply with the Repayment Agreement terms may subject the Resident to eviction procedures.

Note: If the housing authority has a minimum rent greater than $0, they must allow for repayment agreements for those tenants whose rental amount is the minimum rent and who have had their rent abated for a temporary period.

20.0 TERMINATION

20.1 TERMINATION BY TENANT

The tenant may terminate the lease at any time upon submitting a 15-day written notice. If the tenant vacates prior to the end of the fifteen (15) days, they will be responsible for rent through the end of the notice period or until the unit is re-rented, whichever occurs first.

20.2 TERMINATION BY THE HOUSING AUTHORITY

The New Albany Housing Authority after 10/1/2000 will not renew the lease of any family that is not in compliance with the community service requirement or an approved Agreement to Cure. If they do not voluntarily leave the property, eviction proceedings will begin.

The New Albany Housing Authority will terminate the lease for serious or repeated violations of material lease terms. Such violations include but are not limited to the following:

A. Nonpayment of rent or other charges;

B. A history of late rental payments;

C. Failure to provide timely and accurate information regarding family composition, income circumstances, or other information related to eligibility or rent;

D. Failure to allow inspection of the unit;

E. Failure to maintain the unit in a safe and sanitary manner;

F. Assignment or subletting of the premises;

G. Use of the premises for purposes other than as a dwelling unit (other than for housing authority approved resident businesses);

H. Destruction of property;

I. Acts of destruction, defacement, or removal of any part of the premises or failure to cause guests to refrain from such acts;

J. Any criminal activity on the property or drug-related criminal activity on or off the premises. This includes but is not limited to the manufacture of methamphetamine on the premises of the New Albany Housing Authority;

K. Non-compliance with Non-Citizen Rule requirements;

L. Permitting persons not on the lease to reside in the unit more than fourteen (14) days each year without the prior written approval of the Housing Authority; and

M. Other good cause.

The New Albany Housing Authority will take immediate action to evict any household that includes an individual who is subject to a lifetime registration requirement under a State sex offender registration program.

20.3 ABANDONMENT

The New Albany Housing Authority will consider a unit to be abandoned when a resident has both fallen behind in rent **AND** has clearly indicated by words or actions an intention not to continue living in the unit.

When a unit has been abandoned, a New Albany Housing Authority representative may enter the unit and remove any abandoned property. It will be stored in a reasonably secure place. A notice will be mailed to the resident stating where the property is being stored and when it will be disposed of. If the New Albany Housing Authority does not have a new address for the resident, the notice will be mailed to the unit address so it can be forwarded by the post office. The property will be stored for ninety (90) days according to current state law.

Within **45** days of learning of an abandonment, the New Albany Housing Authority will either return the deposit or provide a statement of why the deposit is being kept.

20.4 RETURN OF SECURITY DEPOSIT

After a family moves out, the New Albany Housing Authority will return the security deposit within **45** or give the family a written statement of why all or part of the security deposit is being

kept. The rental unit must be restored to the same conditions as when the family moved in, except for normal wear and tear. Deposits will not be used to cover normal wear and tear or damage that existed when the family moved in.

If State law requires the payment of interest on security deposits, it shall be complied with.

The New Albany Housing Authority will be considered in compliance with the above if the required payment, statement, or both, are deposited in the U.S. mail with first class postage paid within **45** days.

GLOSSARY

50058 Form: The HUD form that housing authorities are required to complete for each assisted household in public housing to record information used in the certification and re-certification process and, at the option of the housing authority, for interim reexaminations.

1937 Housing Act: The United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) (24 CFR 5.100)

Adjusted Annual Income: The amount of household income, after deductions for specified allowances, on which tenant rent is based. (24 CFR 5.611)

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program. (24 CFR 5.403)

Annual Income: All amounts, monetary or not, that:

A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or

B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

C. Are not specifically excluded from annual income.

Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access. (1937 Housing Act; 24 CFR 5.609*)*

Applicant (applicant family): A person or family that has applied for admission to a program but is not yet a participant in the program. (24 CFR 5.403)

As-Paid States: States where the welfare agency adjusts the shelter and utility component of the welfare grant in accordance with actual housing costs. Currently, the four as-paid States are New Hampshire, New York, Oregon, and Vermont.

Assets: The value of equity in savings, checking, IRA and Keogh accounts, real property, stocks, bonds, and other forms of capital investment. The value of necessary items of personal property such as furniture and automobiles are not counted as assets. (Also see "net family assets.")

Asset Income: Income received from assets held by family members. If assets total more than $5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income. (See "imputed asset income" below.)

Ceiling Rent: Maximum rent allowed for some units in public housing projects.

Certification: The examination of a household's income, expenses, and family composition to determine the family's eligibility for program participation and to calculate the family's share of rent.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age. (24 CFR 5.504(b))

Child Care Expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for childcare. In the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income. (24 CFR 5.603(d))

Citizen: A citizen or national of the United States. (24 CFR 5.504(b))

Consent Form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits. (24 CFR 5.214)

Decent, Safe, and Sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development. (24 CFR 5.100)

Dependent: A member of the family (except foster children and foster adults), other than the family head or spouse, who is under 18 years of age or is a person with a disability or is a full-time student. (24 CFR 5.603(d))

Dependent Allowance: An amount, equal to $480 multiplied by the number of dependents, that is deducted from the household's annual income in determining adjusted annual income.

Disability Assistance Expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source. (24 CFR 5.603(d))

Disability Assistance Expense Allowance: In determining adjusted annual income, the amount of disability assistance expenses deducted from annual income for families with a disabled household member.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities; two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides. (24 CFR 5.403(b)) (Also see "person with disabilities.")

Disabled Person: See "person with disabilities."

Displaced Family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. (24 CFR 5.403(b))

Displaced Person: A person displaced by governmental action or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. *[1937 Act]*

Drug-Related Criminal Activity: Drug trafficking or the illegal use, or possession for personal use, of a controlled substance as defined in Section 102 of the Controlled Substances Act (21 U.S.C. 802.

Elderly Family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides. (24 CFR 5.403)

Elderly Family Allowance: For elderly families, an allowance of $400 is deducted from the household's annual income in determining adjusted annual income.

Elderly Person: A person who is at least 62 years of age. (1937 Housing Act)

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.). (24 CFR 5.100)

Family includes but is not limited to**:**

A. A family with or without children;

B. An elderly family;

C. A near-elderly family;

D. A disabled family;

E. A displaced family;

F. The remaining member of a tenant family; and

G. A single person who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family. (24 CFR 5.403)

Family Members: All members of the household other than live-in aides, foster children, and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the lease.

Family Self-Sufficiency Program (FSS Program): The program established by a housing authority to promote self-sufficiency among participating families, including the coordination of supportive services. (24 CFR 984.103(b))

Flat Rent: A rent amount the family may choose to pay in lieu of having their rent determined under the formula method. The flat rent is established by the housing authority set at the lesser of the market value for the unit or the cost to operate the unit. Families selecting the flat rent option have their income evaluated once every three years, rather than annually.

Formula Method: A means of calculating a family's rent based on 10% of their monthly income, 30% of their adjusted monthly income, the welfare rent, or the minimum rent. Under the formula method, rents may be capped by a ceiling rent. Under this method, the family's income is evaluated at least annually.

Full-Time Student: A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or certificate program, as well as an institution offering a college degree. (24 CFR 5.603(d))

Head of Household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent. (24 CFR 5.504(b))

Household Members: All members of the household including members of the family, live-in aides, foster children, and foster adults. All household members are listed on the lease, and no one other than household members are listed on the lease.

Housing Assistance Plan: A housing plan that is submitted by a unit of general local government and approved by HUD as being acceptable under the standards of 24 CFR 570.

Imputed Income: For households with net family assets of more than $5,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used as income from assets in determining annual income.

In-Kind Payments: Contributions other than cash made to the family or to a family member in exchange for services provided or for the general support of the family (e.g., groceries provided on a weekly basis, baby sitting provided on a regular basis).

Interim (examination): A reexamination of a family income, expenses, and household composition conducted between the regular annual recertifications when a change in a household's circumstances warrants such a reexamination.

Live-In Aide: A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities and who:

A. Is determined to be essential to the care and well- being of the persons;

B. Is not obligated for the support of the persons; and

C. Would not be living in the unit except to provide the necessary supportive services. (24 CFR 5.403(b))

Low-Income Families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80% of the median for the area on the

basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. (1937Act)

Medical Expenses: Medical expenses (of all family members of an elderly or disabled family), including medical insurance premiums, that are anticipated during the period for which annual income is computed and that are not covered by insurance. (24 CFR 5.603(d)). These expenses include, but are not limited to, prescription and non-prescription drugs, costs for doctors, dentists, therapists, medical facilities, care for a service animals, transportation for medical purposes.

Mixed Family: A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. (24 CFR 5.504(b))

Monthly Adjusted Income: One twelfth of adjusted income. (24 CFR 5.603(d))

Monthly Income: One twelfth of annual income. (24 CFR 5.603(d))

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession. (24 CFR 5.504(b))

Near-Elderly Family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides. (24 CFR 5.403(b))

Net Family Assets:

A. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.

B. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.

C. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor. In the

case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms. (24 CFR 5.603(d))

Non-Citizen: A person who is neither a citizen nor national of the United States. (24 CFR 5.504(b))

Occupancy Standards: The standards that a housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Person with Disabilities: A person who:

A. Has a disability as defined in Section 223 of the Social Security Act, which states:

"Inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months, or

In the case of an individual who attained the age of 55 and is blind and unable by reason of such blindness to engage in substantial, gainful activity requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time."

B. Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental, or emotional impairment that:

1. Is expected to be of long-continued and indefinite duration;

2. Substantially impedes his or her ability to live independently; and

3. Is of such a nature that such ability could be improved by more suitable housing conditions, or

C. Has a developmental disability as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act, which states:

"Severe chronic disability that:

1. Is attributable to a mental or physical impairment or combination of mental and physical impairments;

2. Is manifested before the person attains age 22;

3. Is likely to continue indefinitely;

4. Results in substantial functional limitation in three or more of the following areas of major life activity: (1) self care, (2) receptive and responsive language, (3) learning, (4) mobility, (e) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and

5. Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated."

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome. (1937 Act)

No individual shall be considered to be a person with disabilities for purposes of eligibility solely based on any drug or alcohol dependence.

Proration of Assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance. (24 CFR5.520)

Public Housing Agency (PHA): Any State, county, municipality, or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing under the 1937 Housing Act. (24 CFR 5.100)

Recertification: The annual reexamination of a family's income, expenses, and composition to determine the family's rent.

Remaining Member of a Tenant Family: A member of the family listed on the lease who continues to live in the public housing dwelling after all other family members have left. (Handbook 7565.1 REV-2, 3-5b.)

Self-Declaration: A type of verification statement by the tenant as to the amount and source of income, expenses, or family composition. Self-declaration is acceptable verification only when third-party verification or documentation cannot be obtained.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single Person: Someone living alone or intending to live alone who does not qualify as an elderly family, a person with disabilities, a displaced person, or the remaining member of a tenant family. (Public Housing: Handbook 7465.1 REV-2, 3-5)

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information. (24 CFR 5.214)

Temporary Assistance to Needy Families (TANF): The program that replaced the Assistance to Families with Dependent Children (AFDC) that provides financial assistance to needy families who meet program eligibility criteria. Benefits are limited to a specified time period.

Tenant: The person or family renting or occupying an assisted dwelling unit. (24 CFR 5.504(b))

Tenant Rent: The amount payable monthly by the family as rent to the housing authority. Where all utilities (except telephone) and other essential housing services are supplied by the housing authority or owner, tenant rent equals total tenant payment. Where some or all utilities (except telephone) and other essential housing services are supplied by the housing authority and the cost thereof is not included in the amount paid as rent, tenant rent equals total tenant payment less the utility allowance. (24 CFR 5.603(d))

Third-Party (verification): Written or oral confirmation of a family's income, expenses, or household composition provided by a source outside the household.

Total Tenant Payment (TTP):

A. Total tenant payment for families whose initial lease is effective on or after August 1, 1982:

1. Total tenant payment is the amount calculated under Section 3(a)(1) of the 1937 Act which is the higher of :

a. 30% of the family’s monthly adjusted income;

b. 10% of the family’s monthly income; or

c. If the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family’s actual housing costs, is specifically designated by such agency to meet the family’s housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under section 3(a)(1) shall be the amount resulting from one application of the percentage.

2. Total tenant payment for families residing in public housing does not include charges for excess utility consumption or other miscellaneous charges.

B. Total tenant payment for families residing in public housing whose initial lease was effective before August 1, 1982: Paragraphs (b) and (c) of 24 CFR 913.107, as it existed immediately before November 18, 1996), will continue to govern the total tenant payment of families, under a public housing program, whose initial lease was effective before August 1, 1982.

Utility Allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made by a housing authority of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment. (24 CFR 5.603)

Utility Reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit. (24 CFR 5.603)

Very Low-Income Families: Low-income families whose incomes do not exceed 50% of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50% of the median for the areas on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in Section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. (1937 Act)

Welfare Assistance: Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. (24 CFR 5.603(d))

Welfare Rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CFR	Code of Federal Regulations
FSS	Family Self Sufficiency (program)
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PHA	Public Housing Agency
QHWR	Quality Housing and Work Responsibility Act of 1998
SSA	Social Security Administration
TTP	Total Tenant Payment

Appendix I

Income Limits and Deconcentration Worksheet

Development Name	Number of Units Under ACC	Number of Occupied Units	Number of Units Occupied by Very Poor Families	% Occupied by Very Poor Families

%Very Poor in

Census Tract

Target Number

Number Needed of below 30% of median area income

Number Needed above 30% of median area income

Waiting list number of families Appendix 2

Activities to be undertaken by the PHA **in the coming year** are consistent with the initiatives contained in the Consolidated Plan and, more specifically, New Albany's Community Development Plan: One Year Action Plan, Fiscal Year 1999, ending June 30, 1999. The City of New Albany is an Entitlement Community under HUD's Community Development Block Grant (CDBG) Program. Such PHA activities, which are driven by the New Albany Housing Authority's (NAHA) Five (5) Year Strategic Plan, are represented below as they relate to and fit with the City's Consolidated Plan.

Per the Consolidated Plan, the inner city of New Albany, i.e. the older and higher density area of the City, is characterized by a high concentration of low-income persons. Public Housing accounts for approximately 7% of the City's population and about 33% of the population of New Albany's newly designated Urban Enterprise Zone. In analyzing needs and discussing strategies and activities to overcome those needs, a breakdown of subject areas into housing, economic development, and community development was utilized.

The City's strategies for addressing and meeting these needs are listed first, **with related NAHA activity*** **in the coming year, listed thereafter, as referenced in the Strategic Plan,** ***in bold italicized print.***

I. Regarding housing needs and strategies, three (3) significant problems have been identified by the Consolidated Plan:

1) A wide degree of disinvestment and substandard housing within the inner city.
2) Many low-income renters and owners experience high cost burdens.
3) First-time homeowners experience barriers in obtaining the requisite downpayment and closing costs.

As well, the City has identified several special housing needs populations, such as the elderly and persons having orthopedic disabilities, who have special housing requirements the City should address.

Housing Strategies:

- Owner- and renter-occupied housing rehabilitation. ***Goal 3, Objectives 3A—3D; Goal 8, Objective 8H.***
- New Construction of owner- and renter-occupied affordable housing units. ***Goal 3, Objectives 3A—3D; Goal 9, Objective 9D (b).***
- Rental assistance, primarily through Section 8 funding. ***Goal 3, Objective 3F.***
- Affordable housing capacity-building, such as the establishing of a city-focused Community Development housing organization (CHDO***). Goal 2, Objective 2A; Goal 6, Objective 6B.***
- Homeownership counseling, home inspection assistance and downpayment assistance programs. ***Goal 2, Objectives C and G.***
- Work with the Regional Continuum of Care process, with potential for the direct provision of transitional housing. ***Goal 7, Objective 7B and 7C.***
- Development of an accessible housing database for use by persons with orthopedic disabilities; increasing accessibility to affordable housing units; and private development of accessible housing. ***Goal 3, Objective 3F; Goal 2, Objective 2E.***

II. Regarding economic development needs and strategies, the Consolidated Plan notes:

1) Economic diversification within the local economy in recent years.
2) The shift from manufacturing industries toward services.
3) The downtown has impediments to further development due to deficient infrastructure, substandard buildings and inexperienced owners.
4) Given the success of the City's four (4) industrial parks, the need had intensified for developing new industrial ground; as well, several problems with infrastructure serving the parks have been exacerbated.
5) Transportation is seen to be a critical economic development issue; many low-income inner-city residents do not have access to the jobs in the industrial parks.

6) Local entrepreneurship suffers due to the difficulties and barriers many smaller businesses face in obtaining startup and working capital financing.

Economic Development Strategies:

- Implementing various infrastructure improvements. ***Goal 6, Objective 6D.***
- Financing programs for small businesses and microenterprises, with focus on the retail-based small business incubator in the downtown area. ***Goal 6, Objective 6A and 6C.***
- Efforts to develop additional industrial park ground. ***Goal 6, Objective 6D.***
- Communications with the Transit Authority of River City (TARC) will be extended so that inner city residents may have access to public transportation strategies. ***Goal 4, Objective 4A.***

II. Regarding community development needs and strategies, the Consolidated Plan notes:

1) Based on a neighborhood-level analysis of social service needs across the City, many residents do not have access to those services; the problem of transportation is the main cause of this difficulty.
2) Youth unemployment.
3) A lack of after-school programs.
4) A limited capacity of existing recreational programs for the elderly.
5) The City's Sidewalks Improvement Plan, which identifies priorities for implementing sidewalk projects in the inner city and elsewhere.
6) Marginal park system operations due to inadequate funding (lowest per capita expenditure of all 1st and 2nd class cities in Indiana; inadequate accessibility of the parks to persons with disabilities.

Community Development Strategies:

- Development of co-location social service facilities so that residents have access to "one-stop shopping", such as Brown-Starks Neighborhood Place, located on the edge of NAHA's largest family development. ***Goal 2, Objectives 2D, 2F and 2H.***
- Working with TARC to provide inner city residents with access to necessary services. ***Goal 4, Objective 4A.***
- Provision of support services that allow for the employment of low-income persons***. Goal 2, Objective 2B, 2D and 2H; Goal 5, Objective 5B.***
- Repair and new construction of sidewalks. ***Goal 4C.***
- Eliminate drainage problems in the inner city. ***Goal 4C.***
- Initiating of comprehensive planning of public facilities and capital improvements.
- Agreements and projects between the Parks and the Schools Corporation to increase park and recreation opportunities (Ex.: S. Ellen Jones and Fairmont Elementary Schools and surrounding neighborhoods) ***Goal 4B.***
- Development of the Falls of the Ohio Greenway.

The City's Fair Housing Activities and its Analysis of Impediments fit well with NAHA's Goals as described in ***Goal 3 in general and in Goal 8, Objectives 8E and 8H.***

***"Activity" is defined as one or more phases of work that are directed toward accomplishing a Goal/Objective. It does not indicate completion of the objective in the coming year, unless that is already stated in a particular objective itself.**

To: Members of the Floyd County STEP AHEAD COUNCIL, the Floyd County Welfare Reform Local Planning Council, the New Albany-Floyd County CHDO, The workforce Transitions Committee (Chamber of Commerce), City of New Albany Government, Local Elected Officials, Churches and other Organizations…

The New Albany Housing Authority (NAHA)

Invites you to a *Special Meeting of Community Resource "Stakeholders"*

You are requested to give input, comment and opinion on:

NAHA's first Five Year Strategic Plan

In the past year, the New Albany Housing Authority has gained new leadership and management. It has crafted its first set of Core Values, a Vision and a Mission, and basic strategic goals. NAHA is also shaping its future operations in accord with guidelines and requirements set forth by HUD through major federal legislation, The Quality Housing and Work Responsibility Act of 1998. NAHA has already enacted a variety of operational changes and updates. We are committed to being an integral and productive force for the citizens of the New Albany community, with a primary focus on their well-being and a positive future.

We need your help! We want and need your input!
Your participation is needed and welcomed!

You are requested to participate and offer inputs since your organization and/or your role represents a community resource that serves individuals and families. You serve, directly or indirectly, residents of public housing and/or the Section 8 rental assistance program. Most of you have a Mission, a formal Plan, etc. **Inevitably, our plans and operations impact one another.**

NAHA is hopeful that the draft Plan, which we have fashioned, complements, supports and enhances the Plan(s) of your organization, your community role and/or the collaborative groups and partnerships in which you are engaged.

You are provided with a final draft of the Strategic Plan. We ask you to review the Plan and:

A) **Provide any written comments to NAHA** regarding what you would like to see us do and accomplish over the next five years. Please speak to:

1) **how we operate** and
2) **what we do and achieve** that you judge can be of real and lasting value to our community.

AND/OR

Attend this Special Meeting on *February 15th, 2000, from 3:00 p.m. to 5:00 p.m. at* the *Carnegie Museum of Art and History, 201 East Spring St. in New Albany.* The "forum" will be facilitated by Vern Eswine, president of the Marketing Company.

Please RSVP to the Marketing Co. (944-7728) by February 14th.

PLEASE ENTER THE MUSEUM AT THE NEW BANK STREET ENTRANCE. TAKE THE ELEVATOR OR STAIRS DOWN TO THE LOWER LEVEL MEEING ROOM. IF POSSIBLE, PARK ON THE STREET OR AT THE CITY GARAGE. THANKS!!

To: Members of the Floyd County STEP AHEAD COUNCIL, the Floyd County Welfare Reform Local Planning Council, the New Albany-Floyd County CHDO, The workforce Transitions Committee (Chamber of Commerce), City of New Albany Government, Local Elected Officials, Churches and other Organizations…

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Focus group questions:

1) What do you like about where you live? Your unit, the grounds, the neighborhood…& NAHA staff?

2) What do you not like? (using the same descriptors as in ? #1).

3) What needs to be improved?

4) What would you like to see residences be like in 5 years? How would you like to see the HA operate in 5 years? (vague?), different than today or not?

5) How would you like to see your neighborhoods be in 5 years, or in 10 years…in the New Albany Community?

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC HEARING INPUTS & NAHA RESPONSES

February 17, 2000

NAHA responses are in bold print.

Inputs:

Jo Russell: This is a very ambitious plan but I feel the community and housing residents are confused about what is going on here.

Your point is well-taken. Yes, it probably is confusing. It's the 1st plan ever. And it's a big comprehensive plan. We are more than meeting our public review process; however, more is needed so that more residents do understand. We will have additional "focus" groups after the plan is approved. We will also create new, various and regular ways to communicate with residents in a customer-friendly way.

Main question is addressed to the Board of Commissioners: Do you understand this plan, have you gone through it and what is your responsibility for it?

This is for the Board of Commissioners to answer. Based on recent convrsations with several of the commissioners, it seems clear that they do understand it and grasp its scope, possibilities and consequences.

Anna Pate, Resident: There have been copies in the libraries for people to read, haven't there?

Yes, there has been a copy available at the library for any citizen to read and review.

Jeff Roudenbush: I have read the strategic plan, I notice you are missing the main point. More government funded housing is not needed. We need supported housing converted to the private sector.

The Strategic Plan does not indicate a need for or the intent to build more public or government funded housing. (The only exception, in the future, may be in the area o senior housing. Yet, in this plan, building further such

capacity in senior housing is not noted. It may be in the next plan though. We will conduct research on such need in our community.) The Plan does acknowledge a community need for affordable housing, which is quite different in design, creation and management from conventional public housing. NAHA simply aims to help meet that need through a variety of funding and development avenues, which attracts and sustains private-sector investment. Overall, we are probably more in agreement than might be realized at this point.

Put people in housing on their own budget, stand on their own. I understand people get in straits where they need public housing. I believe there is a need before Public Housing. People need to get their independence, get pride from ownership not with help. I believe your vision is get more people on government support while we need more people standing on their own.

No, that is clearly not our intention. We have devoted 1 goal area to empowerment of residents; another goal to self-sufficiency and a better means of meeting family and senior needs. These goals focus on employment in a full life context which considers one's transportation, child care, health care, etc.; they also aim for new resources such as IDAs, homeownership counseling, microloan and commuinty development lending capcity increases…all of which works to make the movement you describe and favor. By the same token, please keep in mind that many people have left welfare and public housing already. Currently, 74% of those we serve have an income which is at 30% or less of Average Median income (extremely poor); this poses a longer term challenge for self-sufficiency.

You say you went to your people for input, and I say this plan has got a problem. They are not going to say do away with my job. Asking them to say that is wrong.

Why would you assume this? It is critical to ask employees for their input. Most good companies do this regularly. There is no reason to say anything about doing away with one's job in our organizational situation. The plan speaks to upgrading and improving employee skills and satisfaction. I suggest you read (again) their various inputs; they are very constructive, relevant and substantial. Does your comment mean an employer should never seek employee involvement or input? Considering the success of so many Fortune 500 companies that seek and use such input, your opinion cannot be substantiated. It also poses a rather negative workplace point of view.

Residents are not going to say give up _____ for a house. They want one that is safer, they want cops on the street. So many people have been on Public Housing for so long they feel that this is their home and not a temporary place to live.

NAHA also wants safe neighborhoods. It is clearly stated in our Values, Vision, Mission and Plan. All neighborhoods want the protection and presence of the police, of efective law enforcement; we certainly do….and, yes, many persons have lived in public housing a long time. NAHA's plan seeks to make a variety of improvements in that situation, which has been inherited from our predecessor. Here is the 1st plan and it's ambitious, with much substance. Why was there no plan in years past? Why were concerns not voiced to the prior management regarding this situation. Given that we do in fact want to change it and that we are indicating in writing why and how we intend such change…that should foster support. Thanks for your interest, good questions and support.

You need to change your vision. Help target your community and move them out. Make private housing a reality.

Thanks for your input. Our vision is sound and heads in the direction you wish. Overall, we have more agreement with you than not.

Christine Davis Thank you for helping us have a home, thank God for the help.

Your quite welcome. We will work to make your home and neighborhood a better place also.

Jo Russell: What is the estimated or total cost for the things in the 5 year plan. I have spoken with people in Louisville. What happens to people who are displaced. What happens to people who wait for new housing to be done.

Good questions. Cost estimates are premature at this point. Estimates are not part of a Strategic Plan. They are part of the Action Plans for each year. They are also part of the design and work plan specific to each proposed development change. As research and plan proposals are created for each property, cost estimates will be made and then presented. Regarding displacement of people, we will enact measures, as part of each development's master plan, to insure all persons and families are relocated. Your concerns are justified.

Mr. Amburgey, Resident Would like to know if he could get a better place. There is not enough room to swing a cat in his place. Feels like a prison cell. There are other places he could get that are better than what he has. He is a senior and deserves a better place.

We will look at designing larger and nicer places in the future. The need for senior housing will only increase in the years to come.

Rosemary Titus, Resident: At the focus group I felt like the older folks who have been out at Beechwood for a long time thought it was okay to be there, but I want out. I am younger and want to do better.

We are aiming to build support resources that help you to do better. We wish to assist you in an individualized and respectful way, with the help of existing community resources. Please check on our progress in the next 2-4 months. We wish to make positive change quickly.

Sam Davis, Resident You spoke about private homes, I do want a private home. I would like you to give me the ability to stand on my own 2 feet, you need to priortize self sufficiency.

Thank you. We are and we will. We hope to have opportunities for you to buy a home. Probably a good place to start for you now is to contact the city (948-5333; Sharon Becht) and see about their homeownership assistance. We also hope to have affordable homes available for sale in the future.

Rosemary Titus: By the way, I do work.

Thanks, Rosemary. That is to be respected very much.

Susan Johnson: I notice some of your forms are out of date. If this plan is mandated by HUD, you need more public input and approval.

NAHA has created means and opportunities for public input. We will continue to seek input from our residents, service organizations, city government, businesses, etc. regarding this plan and its unfolding over time.

Letter from Mayor Overton is not signed. Has the letter been returned? I understand she did not submit this. We need some answers to questions.

To date , the letter remains unsigned. The letter has not yet been returned. The letter simply indicates that NAHA's Strategic plan is consistent with the

intention, goals and activities of the city's Consolidated Plan. An analysis has been conducted. Across the main categories of the Consolidated Plan: 1) Housing, 2) Economic Development and 3) Community Development (plus Fair Housing activities), eighteen (18) instances of consistency between the two plans have been identified with ease. The cross references and interfacing between the overall content of both plans is frequent and plentiful.

I see in the organizational chart she is the board's boss.

If you mean the position and role of the Mayor, the Mayor makes Board Commissioner appointments, as such appointments are needed. The Board and the organization then operate independently. It is in the best interests of our community if the Mayor, city government and the housing authority work together in a productive and progressive WIN/WIN partnership for the benefit of our community and its citizens. Housing Authorities who have been able to make a more positive difference in their community have done so through such good partnership.

In your section on EDSS, if people are in public housing and working, there is a problem. It is not the PHA problem to solve it.

Thanks for your comment. What is the problem, though. Is it societal, that one can work fulltime and not be able to afford market-rate, decent and adequate housing? Who can help? How? Could we not somehow assist?

I noticed PSSM takes up a lot of room in your booklet. If Providence withdraws your book will go down. Take some of the administration out of these plans and give to the programs.

The space taken by Providence is simply the full example of a grant, the EDSS grant. Why would Providence withdraw? Whose administration are you speaking of? If you look at the grant, the EDSS and/or ROSS grants, you will see that there is one (1) program coordinator. All else is direct service designed to assist people directly. Administrative expense is simply a percentage thereof; this is routine in any grant. In HUD's case, HUD allows up to 20% for this.

Put services on a disk, make the comments and services available on disk.

Good idea! Services information will be available on disk and through the internet through a new service called Infolink; contact Lifespan Resources in

New Albany regarding this. Public comments will be available in writing and can be made available on request to our staff (see Ron McKulick).

My requests are ignored by the city council. There is a very dangerous threat out there with the sewers not working. Some of the lateral lines in the older housing are blocked and causes infiltration, pollution, ecological problems. Problems with gravity sewers. Most of the redevelopment dollars are targeted to that. Some people who live in public housing are glad they do not live in other parts of the city.

Your concerns regarding the sewers are appreciated.

Downtown redevelopment plan- I saw Louisville, and am concerned about people hanging out the windows because they did not have a/c. Maybe just owners should live downtown, or use money owners could get from other sources.

All units to be built, whether by NAHA, the NA-FC Community Housing Development Organization and others, will include air conditioning. The stereotyping you are expressing regarding people who have a modest income is a bit offensive. I hope, in the future, you can help make the stereotypes fade. Many other communities have built and maintained public housing and affordable housing respectively in a manner that is equivalent to the private-sector. I can show you examples. If others can, why can't we?

In the interviews, I do not believe they were asked about the whole city, they were just asked about their building. My mother lives in MET and she was at the meeting. She said you just asked about her building.

Actually, at all the focus groups, we asked the participants about housing in general in our community, not just about one's own residence or building. We asked them how they would like to see it be in 5, 10 or more years. Please review the 17 pages of input that is in the binders on display (at the library, etc.)

How many unnecessary jobs have been created. There are overlapping services.

Regarding the housing authority, what unnecessary jobs are you judging there to be? What overlapping services? Please identify the services, the overlaps and relate it to community need.

Census is just coming up but you do not know about those figures, and they may just change the figures (money) your are dealing with. The census data is just a guestimate.

The 1990 census is just 1 source of data that was presented. In some cases, it is the only available data. It is of real value to be able to at least access data from 1995, 96 and 97 as the housing study has done, as presented at the meeting earlier this evening. We can always use better data. Overall, the data avaialble underestimates the extent of affordable housing need.

You need more public input. You have a number of seniors. My mom has a job because she cannot afford to live at MET.

We will continue to seek public input. It happens every month at board meetings. We will also create other means for input to be given. Your mother also can provide input through her tenant organization. The senior organizations are better established.

Rosemary Tyus How many people who live in public housing have seen the plan? How many are going to read it?

The plan is available to any citizen. The strategic plan is about 15 (now 20) pages. It's not 100's of pages. We will continue to make the plan available and to have additional communications about the plan with residents at all properties. One of the difficulties at this point for residents is that the plan focuses on the future. It asks people to think about the future. This may be a bit of a different perspective for some residents. In part, it may be that way because they were never asked about the future before, that we know of.

Yvonne Kersey_____ Yes, like the city's comprehensive plan, why is that in there under tab 9.

HUD requires that plan as part of our packet.

Rosemary Tyus Read some of that in the newspaper and it went right over my head.

We'll continue to strive to make it more understandable. It is a lot to understand. Thanks for your comment.

Rosa Russell My daughter lives in public housing. The people this is going to affect need more time. They should not have it shoved down their throats.

We are striving to share this with many people. We will continue to seek input and understanding. Parts of the plan will also take some time also. Changing housing, the actual units, could take 3, 4 or more years. There will be many other opportunities for further comment. We do need to submit the plan to HUD.

Seen other activities in this city. When the money came down, the officials said the money is all used up.

Hopefully, more money will be available for positive change that really helps families and improves their lives. Your cautiousness is quite understandable. We'll do better.

Rosmary Tyus: Who elects you all (board of commissioners)? [was advised they were mayoral appointees]

Rhoda Temple Martin: In my work with lower income people who live in public housing-- what seems to be the problem is they do not understand the problems. Not able to understand. The change has to start with people. Did not know this plan was going to happen until I heard through word of mouth.

We will work with people at the grassroots and neighborhood level, to help people understand. You may be able to help us do this. Please feel free to read the Strategic Plan. We will have further resident group and "focus" group discussion on it, as we did in the fall.

I thought the public housing was supposed to be temporary then you move on. The plan needs more work, especially for those who do not understand it, should be written at the 6th grade level.

Many people share that view, that the housing should be temporary…For some, it is; for others, it may be their home for awhile, until an alternative can be found, that makes other housing affordable and available…We will continue to make it more understandable.

Christine Davis: Something needs to be done about the people during the spring and summer breaking bottles all over the place and kids could get hurt on glass. It is just not right.

The Strategic Plan includes measures to improve these situations on a regualr basis, through bette property management. HUD encourages housing authorities in this direction.

Mrs Russell: What about the drainage system in Beechwood? Sanitation department says it is not their job to clean it up.

We will make improvements regarding the drainage problem in time. Your point is well taken.

The sewer people say it is not their problem, water just backs up.

When it is snowy, cars cannot come and go, nobody knows whose responsibility it is.

NAHA has a snow removal plan. Improvements have occurred. We aim to do better. Part of your concern may be from a time 2 or more years ago?

Susan Johnson: How are we doing the job now? These are not city streets. Snow should be in the plan. Instead of other jobs, snow removal. Do you check your employees for drug problems? Do a background check. People have been telling me they are worried about their safety.

Thanks for your comments. Yes, we do check employees, more so due to our new personnel policies.

Anna Page: If nobody understands the plan, then what is the advantage of having a plan.

We need a plan. This a good plan. People will understand it in time. We have taken many of their inputs to make this plan and respond to their concerns……

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC REVIEW PROCESS

FIVE-YEAR STRATEGIC PLAN and ANNUAL PLAN

The Housing Authority of the City of New Albany, Indiana (NAHA) announces:

That its five- (5) year **Strategic Plan and its Annual Plan are available for public review**. The Plans can be reviewed **beginning January 24, 2000.**

The Plans will be available at each property in the property manager's office.

They are also available at the following locations:

Riverview Towers
New Albany Housing Authority
Administrative Offices
16th Floor
500 Scribner Drive
New Albany, Indiana 47150

New Albany-Floyd County Public Library
180 West Spring Street
New Albany, Indiana 47150

City of New Albany
Redevelopment Dept.
City-County Building
3rd Floor
New Albany, Indiana
47150

Citizens are invited to make written comment regarding the Plan and submit their input.

The Plan on display will include a section in which comments can be handwritten at any of the sites listed above. Written comment can also be submitted later and mailed to NAHA at its administrative offices at the address above, c/o Director of Development. **Comments may be offered through Wednesday, February 23, 2000.**

NAHA will consider any comments or views of citizens received in writing in preparing the final Five-Year Strategic Plan and Annual Plan. **A summary of these comments and or views, with responses to each**, will be listed in chronological order and will be **submitted to** the Dept. of Housing and Urban Development **(HUD) as an attachment to the Plan.**

NAHA is posting this notice at all of its properties, at the City-County Building, the New Albany-Floyd County Public Library and at various neighborhood congregating places.

The Housing Authority of the City of New Albany, Indiana

Dated: January 21, 2000.

NEW ALBANY HOUSING AUTHORITY (NAHA)

PUBLIC REVIEW PROCESS

FIVE-YEAR STRATEGIC PLAN and ANNUAL PLAN

PUBLIC HEARING

The Housing Authority of the City of New Albany, Indiana (NAHA) announces:

That a Public Hearing will be held on February 17, 2000, from 7:00 p.m.—9:00 p.m., at The Brown-Starks Neighborhood Place.

The Public Hearing will provide an opportunity for citizens, organizations, etc. to make verbal comment on NAHA's Strategic Plan and Annual Plan. All comments will be recorded. Comments will be considered in preparing the final Plans. **A listing/summary of comments from the Public Hearing, with responses by NAHA, will be submitted to HUD as an attachment to the Plans.**

Upon request, NAHA will make special arrangements so that persons, who are unable to speak English well or do not speak it at all, will be able to communicate their comments to NAHA and others, if any desire to participate in a public hearing.

Persons with disabilities who may require special assistance to attend the Public Hearing may make their request known by contacting the Director of Development at NAHA, at 948-2319, ext. 102 (non-TDD) (TDD/TTY: 1-800-743-3333 [Indiana Statewide Relay]).

NAHA will also post this notice at all of its properties, at the City-County Building, the New Albany-Floyd County Public Library and at various neighborhood congregating places.

The Housing Authority of the City of New Albany, Indiana
Dated: January 21, 2000.

January 6, 2000

To: Board of Commissioners

Linda Williams
Bill Allen
Robert Brooks
Robert Trinkle
Carl McCoy

Staff

Debbie H. /Executive Dir.
Cora H.
Sue B.
Betty M.
Mary W.
Gay D.
Karen B.
Debbie H.
Mark H.
Debbie P.
Joe E.
Ethel L.
Sherian W.

From: Ron M., staff

Re: 5 Year Strategic Plan

OK, folks, at long last, here are a full draft of the plan. It is comprehensive and ambitious, yet solid, inspiring and well reflective of NAHA's Values, Vision and Mission. It's shaping has been guided by:

- Values, Vision and Mission
- The SWOT inputs collectively provided by staff (directors, managers, etc.) in August and September and the prioritizing of those inputs by you in November
  (Please reference 1) the SWOT inputs and 2) prioritized inputs in the Excel format attached)
- The inputs of seven- (7) resident focus groups. There were over 800 inputs recorded via these groups. They were then categorized and viewed in terms of the number of times the same kind of comment was made in 1 group, across family focus groups, across high-rise focus groups and then across all groups. Certain comments came up time and again across groups and have been thus noted as a higher priority input into the Plan's content.
- Federal Legislation, esp. the new Quality Housing and Work Responsibility Act of 1998 (QHWRA)
- Local, regional and state trends and opportunities.

All of these inputs have been studied and incorporated into the Plan. In some instances, inputs were incorporated generally into the Plan; in other instances, they have been more specific, depending on the type of content and how emphatic the input was.

Consequently, we have a Plan with 10 Goals and 52 Objectives, representing the next 5 years. The Annual Plan is designed in part to act as the action plan for addressing and achieving certain objectives/goals for that given year. For instance, the allocation of resources, via our annual operating budget and other funding should generally follow from the content set forth in the Plan. Since some objectives will take several years to achieve, an Annual Plan will only represent the next appropriate steps or phase toward meeting such an objective. Others can be completed in one (1) year.

However, the degree to which an objective/goal can be achieved is due in part to having the needed resources. Since that is an uncertainty, and since HUD changes, as well as local, regional and state changes, occur, it may mean certain parts of the Plan are not able to be met, or can only be met partially and/or at a slower pace. It may also mean that certain parts are exceeded in their achievement …even ahead of schedule. Given all the above, the Plan is subject to change. Most Plans do, over time. However, a good Plan does provide consistent direction, despite the factor of change. That consistency does come from our agreed upon "origins"…those Values, and that Vision and Mission. And with a good Plan, we will get more done that improves our organization and our products and services than if we had a poor one or none at all. This is a good Plan.

This Plan will need to be finalized through a review process. We will set up a time to meet, as we did with the SWOT sessions. It will also be shared with the new Resident Advisory Board. It will be given to our Board of Commissioners at the January Board meeting for review, discussion, etc. such that the final formal document can be approved at the February meeting. The draft Plan will also be available for public review and comment over the next several weeks, with a hearing in February also. This is all part of the "public process" and will occur annually.

Please check it out…its fine reading.
As well, 1) a staff meeting as before to discuss this "product"
2) a public hearing will be scheduled for February.

The Plan is subject to "tweaking" in content, timelines, quantity, etc.

Thanks for your involvement. Your inputs have critical and good value!!

SUMMARY

In conducting this focus group, I felt that the input provided was very reasonable. Most of the concerns seemed to be focused on financial issues, local identity and partnership issues.

The following are what I consider to be key phrases that were identified as a result of the focus group.

VISION- What do you see assisted living/affordable housing to be like in five years?

1) **Affordable**
2) **Clean** neighborhoods
3) **Blended** into the community
4) **Safe** environment
5) Provide more **guidance**
6) Establish **value** in moving out
7) Provide extended **options**
8) Increase **partnerships**
9) Increase **opportunity to own or rent** without assistance
10) To provide **more room**

ACTION- What must NAHA so to meet that vision?

1) To be good coordinators – good planners
2) Develop more partnerships
3) Aggressively pursue public and private funding
4) Listen to residents and
5) Develop action
6) Enhance the supportive services side of the equation
7) Address transportation, child care issues
8) Develop better relations with government and local leaders
9) Educate employers on abilities and not circumstances

WHAT DOES THE NAHA PLAN NEED?

The biggest issue that seemed to be of concern centered around money and partnerships.

1) Partnerships
   a. Work to identify duplication of services.
   b. Be sensitive to the individual identities of those you partner with.
   c. Maintaining accountability to those partners.
   d. Develop volunteer organizations within the residence area.

2) Financial issues.
   a. Addressing the development of new housing while making sure that current housing is effectively being utilized.
   b. Development of CDC and its involvement with CHDO.
   c. Address issues such as HUD money, alternative funding sources.
   d. Operational issues- will this increase operations? Cost?

3) Develop a Marketing and PR plan that would effectively communicate this to community, public, partners and residents.

This report provides a summary of areas for NAHA to focus its attention as it relates to the final draft of the Strategic Plan. There are a few additional comments that should be included in drafting the final plan.

First, a Strategic Plan points the way, unveils the vision to those responsible as well as those in partnership. While including financials to address the effect the vision may have on various operational issues such as human resources, facilities management etc., it is extremely difficult to take the time to have all the answers and numbers about each individual effort within the strategic plan. This effort is usually part of the business or marketing plan where the actual task based budget and plans for action is developed.

Secondly, when discussing accountability issues and partnerships it should not be assumed that the accountability issues of these partnerships should be one-sided. Accountability should be an issue that both parties agree to as each brings a value to the other as it relates to seeing the vision become a reality.

In any organization that is going through change of any kind, partnerships will also need to adapt and change with it or the entire process will get mired down in ineffectiveness. This process may require many partnerships to change, adapt or separate themselves and should be expected, but not automatically accepted, without much effort.

Finally, it is extremely important that all entities that are involved in this process maintain their focus on who they are here to help and how this vision obtains and delivers that help.

While it is important to maintain the identities of the various organizations that are in partnership, it should never be at the very cost of the people we are trying to serve.

I encourage NAHA to use this information as a basis to strengthen its strategic plan and to maintain close communications with those that partner, those responsible for seeing the job is accomplished and those which the plan is designed to benefit.

Prepared by:
Vern Eswine
President
The Marketing Company/MC Graphics
1100 East Spring Street
New Albany IN 47150
Telephone: 812-944-7728
Telefax: 812-945-9535

Dear Ron;

Enclosed please find the typed copy of the information that was developed at the focus group at Carnegie as well as a written summary of that information.

I appreciate the opportunity to help in this process and hope that the information provided will provide an even tighter focus to make your strategic plan even stronger.

Please let me if you need any additional information or if I can be of any further assistance.

Sincerely,

Vern Eswine
President

NEW ALBANY HOUSING AUTHORITY DRAFTS STRATEGIC PLAN

The New Albany Housing Authority (NAHA) is completing its first five-year Strategic Plan. The plan describes what the Housing Authority intends to achieve by the year 2005. The plan's content also adheres to HUD guidelines and requirements resulting from significant federal legislation, the Quality Housing and Work Responsibility Act of 1998 (QHWRA). QHWRA. The strategic plan is the primary document and process designed to transform housing authority properties into the community's affordable housing of choice. The next five years represent a strong active beginning in this long-term transformation.

The plan is also driven by fundamental changes at HUD. QHWRA legislation, enacted as of October 1, 1999, presents several expectations. These include: 1) deregulating and decontrolling public housing agencies, 2) private sector development and property management practices, 3) responsiveness to local community needs, values and vision, 4) a more flexible use of federal assistance, which allows agencies to leverage and combine HUD funds with other sources of funding, 5) creating mixed income communities and decreasing concentrations of poverty in public housing, 6) creating incentives and economic opportunities for residents to work, become self-sufficient and transition out of assisted housing, 7) replacing or revitalizing severely distressed "projects" and 8) increasing agency accountability and rewarding effective management and housing outcomes.

Under the guidance of NAHA's Board of Commissioners and the Executive Director, Debbie Heazlitt, the planning process began by creating a set of core agency values, a Vision statement and a Mission statement. Several management meetings, employee discussion and focus groups with residents at each property followed. All inputs and comments were recorded and studied. The strategic plan has been drafted using all data collected. Four basic elements form the basis concepts of the plan: People, Home, Neighborhood and Community. From these elements, four strategic questions have emerged. The plan, which includes ten broad goals and 52 objectives, answers these four strategic questions.

The plan is in its final review phase, concluding on February 24, 2000. Copies of the plan are available for public review at the New Albany-Floyd County Public Library; the City-County Building, 3rd floor, Planning Commission, New Albany Housing Authority administrative offices, Riverview Towers, 16th floor and at all housing authority property manager offices. Citizens are welcome to provide written comment using the comment forms provided in the plan binders. All staff will have access to a copy of the plan and have the opportunity to give written or verbal input. The resident advisory board will meet and give comment on the plan in early February. A meeting with local non-profits, government, churches and other service organizations "stakeholders" will be held in mid-February. A public hearing will be held on February 17th, 7:00 p.m. at the Brown-Starks Neighborhood Place.

Submitted by: Ron McKulick, Director of Development, New Albany Housing Authority

To: Gay, Sue, Debbie, Ethel, Betty, Mary, Karen 1/27/00

ENCLOSED ARE A FEW THINGS…HERE IS WHAT YOU DO WITH THEM…

1) 2 NOTICES: PLEASE POST @ YOUR PROPERTY
2) RESIDENT FOCUS GROUP INPUTS…HERE IS A COPY FOR YOU
3) FRONT SHEET FOR THE PLAN DOCUMENT, WITH TABS 1—14: PUT 1 SHEET ON THE FRONT COVER OF EACH BINDER (SLIDE IT IN THE PLASTIC SLEEVE ON THE BINDER FRONT)
4) RESIDENT COMMENT FORMS: INSERT THESE IN THE VERY FRONT, INSIDE THE BINDER, AND PLACE THE YELLOW FILE DIVIDER BEHIND THE FORMS
5) MAKE A SHEET BY THE BINDERS INDICATING IT'S THE PLAN AVAILABLE FOR REVIEW; MAKE IT EASY TO SEE AND READ; POST AND DISPLAY THIS SHEET NEAR THE PLANS

Let other employees on your property know they can see or have a copy of strategic plan…that they can give written input & that this input is valued, will be reviewed, etc. & considered in the shaping of the final plan…

THANKS, Ron M.

To: All Staff Jan. 31, 2000

OVERVIEW OF STRATEGIC PLAN

It is the responsibility and obligation of an organization's Board, CEO/Executive Director and other directors to determine, set and guide the direction and future of the organization.

It is the responsibility and obligation of all employees to invest themselves in how that direction is implemented, how it becomes real and how it truly reflects improvement in the organization's work, its accomplishments, on behalf of those it serves (it's "customers") and the larger community. Often, employees have key input in how something can be best accomplished, in a manner that is in keeping with the organization's Values, Vision and Mission. Often, **employees work in a "high performance" mode**, individually and in teams. Such high performance permits more accomplishment. It makes the organization's direction and its Vision more real.

You are being given the Strategic Plan to review. You have opportunity to share your thoughts about it.

Overall, the Strategic Plan is aiming to ***transform our public housing and Section 8 program into the "Affordable Housing of Choice" in and for our community.***

This change will take years. It will impact every level of the New Albany Housing Authority, every **employee.** This strategic Plan anchors and directs **our course of actions, operation, performance and behavior** over the coming years. **It challenges us to make the most successful efforts we can** so that affordable housing is available and contains the same or better quality as other housing in our community, both in terms of rental and home ownership…in 10, 20 or 30+ years; **that affordable housing is good and reliable and available to our citizens past our own individual worklives…**

The Core and foundation of the Plan rests on a set of Values, a Vision for our work and our future, and a Mission (the engine that gets us there). **The Values, Vision and Mission are as important for you to know as an other part of your work, even more so**….these things **filter** in to each agency system, the "personnel" rules, your job description, your performance expectations, the work your department produces, the new capacity our organization builds for housing…

You have an obligation to read these statements, to determine if you can personally endorse these ideas. You have the responsibility, as an employee, to invest yourself, your work and performance in these ideas.

The Plan simply is the product of these statements, along with an analysis of community need, our present properties and local, state and national trends. As a consequence, **the Plan says what we will do and achieve, and how we will do it over the next 5 years.** The Plan is in its final review by staff, our board, residents, a variety of community resources and the public. Once approved, we will send it to HUD**. We will then select the most important objectives to work on and detail out that work, related timelines and who will do it.**

The Plan is the answer to 4 basic strategic questions we have asked ourselves. The answer reflects 4 basic areas of focus: **PEOPLE, HOME, NEIGHBORHOOD and COMMUNITY.** There are 10 Goals and 52 Objectives that relate to these 4 questions and these 4 areas of focus.

The ten- (10) main areas of the Plan include:

*Resident Empowerment
*Support Services to People and Family Self-Sufficiency
*Housing: New Construction and Renovation
*Community "Quality of Life" Improvements
*Neighborhood Safety and Security, with a positive and proactive approach
*Economic Development
*Positive Perception of NAHA, its work and affordable housing in general
*Organizational/Systems improvement
*Mission-driven financial stability/growth
*NAHA's "Work Culture"

Likely areas of the Plan that will impact you in your daily work, some sooner, some later follow. They all need your investment.

Obj. 1D: At least 30 site-based specific improvements across all properties, in accord with "neighborhood" plans

Obj. 2B: NAHA will have a full Family Self-Sufficiency Program. More residents will be employed; family incomes will increase.

Obj. 2D: Increased effective use of community resources by residents. NAHA staff does more in an outreach, information and referral mode.

Obj. 2E: A new Assisted Living operation, likely to be situated at Parkview Towers

Obj. 2F: Annual research with residents: needs, progress and life change, satisfaction, etc.

GOAL 3: New construction of rental units, of houses for home ownership; renovation also; @ least 40 units accommodate people with special needs (physical disability)

Obj. 4B: May build a new recreational complex

Obj. 4C: Improve and then maintain @ least 33% of property infrastructure: beautification, sidewalks, etc.

Obj. 4D Maintain or exceed stds. of property care and cleanliness

Obj. 7A: All employees are "marketers" of NAHA, informing people of our Values, vision, etc., our focus on People, Home, Neighborhood and Community, the things we are currently doing or developing; employee training in customer service, customer relations…

Obj. 8A: Upgrade all organizational and operational policies and systems: There could be a new maintenance system (Work order tracking and monitoring, etc.), new types of safety tr., new personnel policies, new accounting policies and systems, new expectations and procedures re interaction w and services to residents…

Obj. 8B: All employees will gain and use technology well; new equipment and its proper use to enhance your work and performance

Obj. 8C: Fully implement and enforce a new, complete vendor/subcontractor performance policy

Obj. 8D: Operate programs and services to keep a "high performer" status with HUD.

Obj. 8H: All our units will be in compliance with the new New Albany Housing Code

Obj. 9A: GAP Accounting

Obj. 9C: Improve management and resource efficiencies. Ex: Energy conservation changes and improvements

GOAL 10: NAHA Work Culture: Required and elective staff tr./development; regular use of customer relations/service skills and competencies; CQI approach to staff performance and daily operations; renovate office space & improve work area cleanliness

January 24, 2000

NEW ALBANY HOUSING AUTHORITY

FIVE YEAR STRATEGIC PLAN
FISCAL YEARS 2001 – 2005

& ANNUAL PLAN

CITIZEN WRITTEN COMMENT FORMS

FRONT PACKET: HUD "TEMPLATE" (GOOD OVERVIEW)

TAB 1: PHA PLAN CERTIFICATIONS OF COMPLIANCE

TAB 2: LOCAL GOVERNMENT CERTIFICATION OF CONSISTENCY WITH THE CITY OF NEW ALBANY'S CONSOLIDATED PLAN

TAB 3: NEW ALBANY CONSOLIDATED PLAN

TAB 4: MOST RECENT BOARD-APPROVED OPERATING BUDGET FOR THE NEW ALBANY HOUSING AUTHORITY

TAB 5: ADMISSIONS AND CONTINUED OCCUPANCY POLICY (ACOP)

TAB 6: SECTION 8 ADMINISTRATIVE PLAN

TAB 7: ORGANIZATIONAL CHART

TAB 8: HUD-APPROVED CAPITAL FUND/COMPREHENSIVE GRANT PROGRAM ANNUAL STATEMENT (HUD 52837) for the active grant year

TAB 9: COOPERATIVE AGREEMENT BETWEEN NEW ALBANY HOUSING AUTHORITY AND THE LOCAL TANF (WELFARE) AGENCY –- MEMORANDUM OF AGREEMENT, per the "ROSS" GRANT

"EDSS" (AWARDED) AND "ROSS" GRANTS (SUBMITTED TO HUD)

TAB 10: MOST RECENT FISCAL YEAR AUDIT

TAB 11: NEW ALBANY HOUSING AUTHORITY PERSONNEL POLICIES

TAB 12: RESIDENT ADVISORY BOARD COMMENTS on the PLAN DOCUMENT (TO BE SUBMITTED AFTER FEB., 1ST RESIDENT ADVISORY BOARD MEETING; ALL MEMBERS HAVE A COPY OF THE STRATEGIC PLAN FOR REVIEW)

TAB 13: ***FIVE YEAR STRATEGIC PLAN (IMPORTANT)***

TAB 14: PHA ACTIVITIES CONSISTENT WITH NEW ALBANY'S CONSOLIDATED PLAN

RESIDENT ADVISORY BOARD: SPECIAL MEETING

FEBRUARY 1, 2000
3:00 P.M.
BEECHWOOD TERRACE

INPUTS/COMMENTS ON DRAFT FIVE--YEAR STRATEGIC PLAN

OF

NEW ALBANY HOUSING AUTHORITY (NAHA)

Attending: Doris Byrne--Mark Elrod Towers
Charles Gaddie—Beechwood Terrace
Gerald Bline—Parkview Towers
Jerry Baxley—Beechwood Terrace
Ellie Bline—Parkview Towers

The following list represents comments and recommendations expressed by the "central" Resident Advisory Board (RAB), which is composed of representatives of each New Albany Housing Authority residential property. The comments and inputs are offered to NAHA, consequent to the RAB's review of NAHA's draft five-year Strategic Plan. NAHA responses follow each comment. **NAHA's responses were made on February 18, 2000 and will be presented to 1) the RAB at or before their next meeting and 2) the Board of Commissioners at the February, 2000 Board Meeting, as continued for February 23, 2000 at Beechwood Court.**

1. **Obj. 1A**: Each resident organization (RO) (per property), as well as the "central" RAB, needs to have a clearly defined working relationship with NAHA. Such "defining" focuses on how an RO and the RAB interface with NAHA. Given the basic purpose and goals of an RO or the RAB, how does their activity, procedures, requests, and advice connect with NAHA productively? ROs and the RAB need to use the same bylaws and procedures approach, format and content. It was suggested that the bylaws should relate in some ways to the "do's and don'ts" of the lease. These bylaws define the duties and powers of an RO and the RAB and structure lines of communication and areas of authority in conjunction with the Housing Authority.

   The group felt strongly that the RAB needs the involvement of all properties. Each neighborhood needs to represent its own interests. The group desires to see representation from Riverside Terrace, for instance.

NAHA Response: The RAB's inputs are well taken. The structuring of the ROs and the RAB and their interaction with NAHA do need to be clarified. NAHA will focus its efforts on supporting the establishing and strengthening of these resident groups, with the expectation that NAHA and these groups will work together in a productive and progressive manner. NAHA will assist with:

1) making RAB training opportunities available,
2) RAB planning and activities, and
3) building RO and RAB revenue bases which allow more grassroots neighborhood improvement possibilities, over the coming years. HUD is encouraging such groups to gain a non-profit status, etc.

2. **Obj. 1D**: The RAB group cited examples relating to this objective. These include having a pot luck dinner for/in one's own neighborhood (Ex.: chili supper)), having a (potluck) supper, as a friendly outreach activity for another neighborhood, and/or having a block party for all residents. The overriding theme discussed was the desire to get to know each other better and to increase neighborliness. " People need interaction with one another…they need socialness, relationships and friendships…"

NAHA response: NAHA supports these types of efforts very much; thus, its inclusion in the five-year Plan under Objective. 1D. The input meeting offered a good opportunity to have enthusiastic dialogue regarding resident grassroots efforts for outreach, neighborliness, getting to know each other, in an atmosphere of enjoyment, fellowship, learning and doing.

3. **Obj. 2B**: The "full" Family Self-Sufficiency (FSS) program approach, across all family properties, is seen as needed and positive. An FSS program, through NAHA, is hoped to be better in quality than what some residents have experienced with local IMPACT services.

NAHA response: NAHA will contribute regularly and directly, with accountability for its efforts and outcomes, <u>to insure a well-rounded, cohesive and high-quality Family Self-Sufficiency Program is available to residents at all family properties</u>. NAHA will work with PSSM in an evolving partnership, the county IMPACT provider, the DFC office and an array of other community resources, insuring a maximal, effective and efficient program for all residents who wish to voluntarily participate. Part of this growing effort will involve the new EDSS grant from HUD, with capacity being built for a tenant employment agency, new resident employment opportunities on NAHA properties and a new microloan fund.

4. **Objective 2G:** The group stated that residents need more information in a user-friendly manner regarding Individual Development Accounts. Most residents don't know about it.

NAHA response: The group is right. This will be a new service, opportunity and resource to residents. A good part of the effort at first will involve informing residents of the IDA program. NAHA is already seeking IDA-related resources and partnership locally.

5. **Obj. 3A**: The RAB group expressed interest in knowing about the "threshold criteria" which will be instrumental in determining which units and properties will be renovated. What are the specific "threshold criteria"?

NAHA response: Criteria are likely to include, for example, the physical condition (Ex: a detailed building inspection) of the building and its units, age of the units, unit design and accessibility, location of the building in a community context (Is it near community resources and institutions or is it distant from and/or cut off from them?), a cost—benefit analysis, and a variety of resident inputs (ROs, RAB, surveys, interviews, etc.). A formal criteria will be designed along with a procedure for its use.

6. **Obj. 3E**: Some residents, who have a disability, need a shower unit and/or other accommodations. They appreciated NAHA's willingness to make improvements to meet individualized resident need, given the nature of this objective.

NAHA response: This kind of effort and objective is long overdue. Often, accommodation efforts are not that expensive per unit. Given household composition data for January, 2000 indicates 12 "handicapped" residents and 250 residents who have a disability, NAHA should pursue this work at least to the degree stated in Objective 3E.

7. **NEW OBJECTIVE suggested under GOAL #3,** based on the RAB's discussion. The group talked about the value of units having ceiling fans, assigned parking ("to make sure you have your own spot…Others abuse parking and take too much…"), to have handicapped parking at all properties, etc. Some "amenities" may be better suited to being bought by the tenants (and installed by NAHA maintenance), with the understanding that any item thus attached remains on the premises if/when the tenant vacates. "If one buys it, they are more likely to take better care of it".

NAHA response: A new objective will be added to the plan with the expectation that units will gain in amenities in a manner that is more reflective of private-sector market-rate apartment units. Part of this change will be procedural in that NAHA may permit some amenities at resident expense. The types of amenities will be explored and determined. Those amenities to be provided by NAHA will then be installed via a comprehensive multi-phased work plan.

8. **Obj. 4F**: Riverside Terrace has no meeting or activity space available to its residents. Riverside residents need a place to meet.

NAHA response: NAHA agrees with the RAB. NAHA will identify ways to resolve this problem. Riverside residents need space for a variety of reasons, relating to meeting needs, support services, children's recreation areas, etc.

9. **Obj. 5A**: It was suggested that surveillance cameras in all family neighborhoods.

NAHA response: NAHA will explore this idea, keeping in mind both its direct legal consequences and also its implications for the neighborhood and its atmosphere.

10. **Obj. 8E:** The RAB group engaged in extensive discussion regarding the Lease Policy. Remarks include:

- Clear consequences should be indicated for minor and major lease violations.
- Lease violations should be enforced consistently.
- Regarding the clause specific to "company" and how long "company", a guest(s), etc. can stay at a residence annually:

  *Delete the restrictions the lease states about the amount of time a resident may have "company". Such specific restrictions are not in leases elsewhere. For example, if you live in a senior highrise and a son, daughter or other relative comes to visit at different times during the year, it seems unnaturally restrictive to tell your relative that he/she cannot stay with you because your annually allotted time is "up" or full.

  *Others indicated that the amount of time is not the issue. Instead, the concern should focus on behavior of the "company". If a guest is rude, loud, exhibiting nuisance behavior and/or engaging in illegal activity, he/she should leave within hours or a day. Consequences of such behavior by a guest should be clear and quick. The lease should consider the guest's behavior, not (just) the length of stay.

  *Others gave examples of the property manager's flexibility in helping a resident to meet his/her guest's need(s). This flexibility on the manager's part was much appreciated. It was deemed acceptable to customize the length of stay based on resident individual need/request, with the property manager involvement, using certain parameters or guidelines.

  *Some residents are vicious and malicious in their comments and gossip behavior. Is this a lease violation? Does this prohibit other residents from having "peaceful enjoyment" where they live?

NAHA response: NAHA will consider all of these inputs regarding the lease policy as it creates a new lease policy in the near future, in accord with Objective 8E. The draft policy, for instance, could be reviewed by the RAB. Opinions regarding the lease's enforcement are well taken and appreciated.

11. **Obj. 8H**: The group expressed concerns regarding the age and old design of some residential units. For example, some electrical wiring may not be up to code; some wiring is "cloth" wrapped. Some buildings and walls do not have adequate insulation; in this area of the country, insulation needs to be at least R-19. The group stated that NAHA could use a building inspector, someone who checks the condition of the unit structure regularly, with timely correction then being made. Examples of checks included: structural integrity, roofing, wiring, gas lines, plumbing, etc. "We, as residents, also need to understand that some changes will take time to improve."

NAHA response: Again, the RAB's points are well taken. NAHA will have to exercise some internal control and resource to insure its units are in compliance. This internal inspection effort also relates back to the "threshold criteria" noted in Objective 3A. Inspection effort upgrades can occur in conjunction with the maintenance department, for instance.

12. **Obj. 10B**: The new administration has been more responsive to resident needs and requests. The administration has been more resident-friendly compared to that of past years. The RAB group talked about a lot of the specific positive changes that have occurred under the new management. They spoke positively of the management.

NAHA response: The RAB's comments in this area are very much appreciated. NAHA will work to continue being responsive and being a good listener. We will bring further positive change to/for the families we serve <u>as much as possible.</u> Future changes will be based on support from the city and a good working relationship with the city. Good change will also be done best in partnership with others in the community; we will often use such an approach to make improvements. Thank you.

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GLOSSARY 92

SECTION 8 ADMINISTRATIVE PLAN

1.0 EQUAL OPPORTUNITY

1.1 FAIR HOUSING

It is the policy of the New Albany Housing Authority to comply fully with all Federal, State, and local nondiscrimination laws; the Americans With Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.

No person shall, on the ground of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the New Albany Housing Authority housing programs.

To further its commitment to full compliance with applicable Civil Rights laws, the New Albany Housing Authority will provide Federal/State/local information to applicants for and participants in the Section 8 Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made available at the New Albany Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The New Albany Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the housing discrimination form. The New Albany Housing Authority will also assist them in completing the form, if requested, and will provide them with the address of the nearest HUD Office of Fair Housing and Equal Opportunity.

1.2 REASONABLE ACCOMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of the New Albany Housing Authority housing programs and related services. When such accommodations are granted they do not confer special treatment or advantage for the person with a disability; rather, they make the program fully accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines the New Albany Housing Authority will follow in determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, the New Albany Housing Authority will ensure that all applicants/participants are aware of the opportunity to request reasonable accommodations.

1.3 COMMUNICATION

Anyone requesting an application will also receive a Request for Reasonable Accommodation Form.

Notifications of reexamination, inspection, appointment, or eviction will include information about requesting a reasonable accommodation. Any notification requesting action by the participant will include information about requesting a reasonable accommodation.

All decisions granting or denying requests will be in writing.

1.4 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

A. Is the requestor a person with disabilities? For this purpose the definition of disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

> A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the New Albany Housing Authority will obtain verification that the person is a person with a disability.

B. Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the New Albany Housing Authority will obtain documentation that the requested accommodation is needed due to the disability. The New Albany Housing Authority will not inquire as to the nature of the disability.

C. Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The New Albany Housing Authority's business is housing. If the request would alter the fundamental business that the New Albany Housing Authority conducts, that would not be reasonable. For instance, the New Albany

Housing Authority would deny a request to have the New Albany Housing Authority do grocery shopping for the person with disabilities.

2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the New Albany Housing Authority may request a meeting with the individual to investigate and consider equally effective alternatives.

Generally the individual knows best what they need; however, the New Albany Housing Authority retains the right to be shown how the requested accommodation enables the individual to access or use the New Albany Housing Authority's programs or services.

If more than one accommodation is equally effective in providing access to the New Albany Housing Authority's programs and services, the New Albany Housing Authority retains the right to select the most efficient or economic choice.

If the participant requests, as a reasonable accommodation, that he or she be permitted to make physical modifications to their dwelling unit, at their own expense, the request should be made to the property owner/manager. The Housing Authority does not have responsibility for the owner's unit and does not have responsibility to make the unit accessible.

Any request for an accommodation that would enable a participant to materially violate family obligations will not be approved.

1.5 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND PARTICIPANTS

The New Albany Housing Authority will endeavor to have bilingual staff or access to people who speak languages other than English to assist non-English speaking families. The following languages will be covered:

Spanish

1.6 FAMILY/OWNER OUTREACH

The New Albany Housing Authority will publicize the availability and nature of the Section 8 Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.

To reach persons, who cannot or do not read newspapers, the New Albany Housing Authority will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The New Albany Housing Authority will also try to utilize public service announcements.

The New Albany Housing Authority will communicate the status of program availability to other service providers in the community and advise them of housing eligibility factors and guidelines so that they can make proper referral of their clients to the program.

The New Albany Housing Authority will hold briefings for owners who participate in or who are seeking information about the Section 8 Program. Owners and managers participating in the Section 8 Program will participate in making this presentation. The briefing is intended to:

A. Explain how the program works;

B. Explain how the program benefits owners;

C. Explain owners' responsibilities under the program. Emphasis is placed on quality screening and ways the New Albany Housing Authority helps owners do better screening; and

D. Provide an opportunity for owners to ask questions, obtain written materials, and meet New Albany Housing Authority staff.

The New Albany Housing Authority will particularly encourage owners of suitable units located outside of low-income or minority concentration to attend. Targeted mailing lists will be developed and announcements mailed.

1.7 RIGHT TO PRIVACY

All adult members of both applicant and participant households are required to sign HUD Form 9886, *Authorization for Release of Information and Privacy Act Notice*. The *Authorization for Release of Information and Privacy Act Notice* states how family information will be released and includes the *Federal Privacy Act Statement*.

Any request for applicant or participant information will not be released unless there is a signed release of information request from the applicant or participant.

1.8 REQUIRED POSTINGS

The New Albany Housing Authority will post in each of its offices in a conspicuous place and at a height easily read by all persons including persons with mobility disabilities, the following information:

A. The Section 8 Administrative Plan

B. Notice of the status of the waiting list (opened or closed)

C. Address of all New Albany Housing Authority offices, office hours, telephone numbers, TDD numbers, and hours of operation

D. Income Limits for Admission

E. Informal Review and Informal Hearing Procedures

F. Fair Housing Poster

G. Equal Opportunity in Employment Poster

2.0 NEW ALBANY HOUSING AUTHORITY/OWNER RESPONSIBILITY/ OBLIGATION OF THE FAMILY

This Section outlines the responsibilities and obligations of the New Albany Housing Authority, the Section 8 Owners/Landlords, and the participating families.

2.1 NEW ALBANY HOUSING AUTHORITY RESPONSIBILITIES

A. The New Albany Housing Authority will comply with the consolidated ACC, the application, HUD regulations and other requirements, and the New Albany Housing Authority Section 8 Administrative Plan.

B. In administering the program, the New Albany Housing Authority must:

1. Publish and disseminate information about the availability and nature of housing assistance under the program;

2. Explain the program to owners and families;

3. Seek expanded opportunities for assisted families to locate housing outside areas of poverty or racial concentration;

4. Encourage owners to make units available for leasing in the program, including owners of suitable units located outside areas of poverty or racial concentration;

5. Affirmatively further fair housing goals and comply with equal opportunity requirements;

6. Make efforts to help disabled persons find satisfactory housing;

7. Receive applications from families, determine eligibility, maintain the waiting list, select applicants, issue a voucher to each selected family, and provide housing information to families selected;

8. Determine who can live in the assisted unit at admission and during the family's participation in the program;

9. Obtain and verify evidence of citizenship and eligible immigration status in accordance with 24 CFR part 5;

10. Review the family's request for approval of the tenancy and the owner/landlord lease, including the HUD prescribed tenancy addendum;

11. Inspect the unit before the assisted occupancy begins and at least annually during the assisted tenancy;

12. Determine the amount of the housing assistance payment for a family;

13. Determine the maximum rent to the owner and whether the rent is reasonable;

14. Make timely housing assistance payments to an owner in accordance with the HAP contract;

15. Examine family income, size and composition at admission and during the family's participation in the program. The examination includes verification of income and other family information;

16. Establish and adjust New Albany Housing Authority utility allowance;

17. Administer and enforce the housing assistance payments contract with an owner, including taking appropriate action as determined by the New Albany Housing Authority, if the owner defaults (e.g., HQS violation);

18. Determine whether to terminate assistance to a participant family for violation of family obligations;

19. Conduct informal reviews of certain New Albany Housing Authority decisions concerning applicants for participation in the program;

20. Conduct informal hearings on certain New Albany Housing Authority decisions concerning participant families;

21. Provide sound financial management of the program, including engaging an independent public accountant to conduct audits; and

22. Administer an FSS program **(if applicable)**.

2.2 OWNER RESPONSIBILITY

A. The owner is responsible for performing all of the owner's obligations under the HAP contract and the lease.

B. The owner is responsible for:

1. Performing all management and rental functions for the assisted unit, including selecting a voucher holder to lease the unit, and deciding if the family is suitable for tenancy of the unit.

2. Maintaining the unit in accordance with HQS, including performance of ordinary and extraordinary maintenance.

3. Complying with equal opportunity requirements.

4. Preparing and furnishing to the New Albany Housing Authority information required under the HAP contract.

5. Collecting from the family:

   a. Any security deposit required under the lease.

   b. The tenant contribution (the part of rent to owner not covered by the housing assistance payment.

   c. Any charges for unit damage by the family.

6. Enforcing tenant obligations under the lease.

7. Paying for utilities and services (unless paid by the family under the lease.)

C. For provisions on modifications to a dwelling unit occupied or to be occupied by a person with disabilities see 24 CFR 100.203.

2.3 OBLIGATIONS OF THE PARTICIPANT

This Section states the obligations of a participant family under the program.

A. Supplying required information.

1. The family must supply any information that the New Albany Housing Authority or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.

2. The family must supply any information requested by the New Albany Housing Authority or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.

3. The family must disclose and verify Social Security Numbers and must sign and submit consent forms for obtaining information.

4. Any information supplied by the family must be true and complete.

B. HQS breach caused by the Family

The family is responsible for any HQS breach caused by the family or its guests.

C. Allowing New Albany Housing Authority Inspection

The family must allow the New Albany Housing Authority to inspect the unit at reasonable times and after at least 2 days notice.

D. Violation of Lease

The family may not commit any serious or repeated violation of the lease.

E. Family Notice of Move or Lease Termination

The family must notify the New Albany Housing Authority and the owner before the family moves out of the unit or terminates the lease by a notice to the owner.

F. Owner Eviction Notice

The family must promptly give the New Albany Housing Authority a copy of any owner eviction notice it receives.

G. Use and Occupancy of the Unit

1. The family must use the assisted unit for a residence by the family. The unit must be the family's only residence.

2. The New Albany Housing Authority must approve the composition of the assisted family residing in the unit. The family must promptly inform the New Albany Housing Authority of the birth, adoption or court-awarded custody of a child. The family must request approval from the New Albany Housing Authority to add any other family member as an occupant of the unit. No other person (i.e., no one but members of the assisted family) may reside in the unit (except for a foster child/foster adult or live-in aide as provided in paragraph (4) of this Section).

3. The family must promptly notify the New Albany Housing Authority if any family member no longer resides in the unit.

4. If the New Albany Housing Authority has given approval, a foster child/foster adult or a live-in aide may reside in the unit. The New Albany Housing Authority has the discretion to adopt reasonable policies concerning residence by a foster child/foster adult or a live-in aide and defining when the New Albany Housing Authority consent may be given or denied.

5. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family. Any business uses of the unit must comply with zoning requirements and the affected household member must obtain all appropriate licenses.

6. The family must not sublease or let the unit.

7. The family must not assign the lease or transfer the unit.

H. Absence from the Unit

The family must supply any information or certification requested by the New Albany Housing Authority to verify that the family is living in the unit, or relating to family absence from the unit, including any New Albany Housing Authority requested information or certification on the purposes of family absences. The family must cooperate with the New Albany Housing Authority for this purpose. The family must promptly notify the New Albany Housing Authority of its absence from the unit.

Absence means that no member of the family is residing in the unit. The family may be absent from the unit for up to 30 days. The family must request permission from

the New Albany Housing Authority for absences exceeding 30 days. The New Albany Housing Authority will make a determination within 5 business days of the request. An authorized absence may not exceed 180 days. Any family absent for more than 30 days without authorization will be terminated from the program.

Authorized absences may include, but are not limited to:

1. Prolonged hospitalization

2. Absences beyond the control of the family (i.e., death in the family, other family member illness)

3. Other absences that are deemed necessary by the New Albany Housing Authority

I. Interest in the Unit

The family may not own or have any interest in the unit (except for owners of manufactured housing renting the manufactured home space).

J. Fraud and Other Program Violation

The members of the family must not commit fraud, bribery, or any other corrupt or criminal act in connection with the programs.

K. Crime by Family Members

The members of the family may not engage in drug-related criminal activity or other violent criminal activity.

L. Other Housing Assistance

An assisted family, or members of the family, may not receive Section 8 tenant-based assistance while receiving another housing subsidy, for the same unit or for a different unit, under any duplicative (as determined by HUD or in accordance with HUD requirements) Federal, State or local housing assistance program.

3.0 ELIGIBILITY FOR ADMISSION

3.1 INTRODUCTION

There are five eligibility requirements for admission to Section 8 -- qualifies as a family, has an income within the income limits, meets citizenship/eligible immigrant criteria, provides documentation of Social Security Numbers, and signs consent authorization

documents. In addition to the eligibility criteria, families must also meet the New Albany Housing Authority screening criteria in order to be admitted to the Section 8 Program.

3.2 ELIGIBILITY CRITERIA

A. Family status.

1. A **family with or without children**. Such a family is defined as a group of people related by blood, marriage, adoption or affinity that lives together in a stable family relationship.

    a. Children temporarily absent from the home due to placement in foster care are considered family members.

    b. Unborn children and children in the process of being adopted are considered family members for purposes of determining bedroom size, but are not considered family members for determining income limit.

2. An **elderly family**, which is:

    a. A family whose head, spouse, or sole member is a person who is at least 62 years of age;

    b. Two or more persons who are at least 62 years of age living together; or

    c. One or more persons who are at least 62 years of age living with one or more live-in aides

3. A **near-elderly family**, which is:

    a. A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62;

    b. Two or more persons who are at least 50 years of age but below the age of 62 living together; or

    c. One or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.

4. A **disabled family**, which is:

a. A family whose head, spouse, or sole member is a person with disabilities;

b. Two or more persons with disabilities living together; or

c. One or more persons with disabilities living with one or more live-in aides.

5. A **displaced family** is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

6. A **remaining member of a tenant family**.

7. A **single person** who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

B. Income eligibility

1. To be eligible to receive assistance a family shall, at the time the family initially receives assistance under the Section 8 program shall be a low-income family that is:

a. A very low-income family;

b. A low-income family continuously assisted under the 1937 Housing Act;

c. A low-income family that meets additional eligibility criteria specified by the Housing Authority;

d. A low-income family that is a nonpurchasing tenant in a HOPE 1 or HOPE 2 project or a property subject to a resident homeownership program under 24 CFR 248.173;

e. A low-income family or moderate-income family that is displaced as a result of the prepayment of the mortgage or voluntary termination of an insurance contract on eligible low-income housing.

f. A low-income family that qualifies for voucher assistance as a non-purchasing family residing in a HOPE 1 (HOPE for public housing homeownership) or HOPE 2 (HOPE for homeownership of

multifamily units) project.

2. Income limits apply only at admission and are not applicable for continued occupancy; however, as income rises the assistance will decrease.

3. The applicable income limit for issuance of a voucher is the highest income limit for the family size for areas within the housing authority's jurisdiction. The applicable income limit for admission to the program is the income limit for the area in which the family is initially assisted in the program. The family may only use the voucher to rent a unit in an area where the family is income eligible at admission to the program.

4. Families who are moving into the New Albany Housing Authority's jurisdiction under portability and have the status of applicant rather than of participant at their initial housing authority, must meet the income limit for the area where they were initially assisted under the program.

5. Families who are moving into the New Albany Housing Authority's jurisdiction under portability and are already program participants at their initial housing authority do not have to meet the income eligibility requirement for the New Albany Housing Authority program.

6. Income limit restrictions do not apply to families transferring units within the New Albany Housing Authority Section 8 Program.

C. Citizenship/Eligible Immigrant status

To be eligible each member of the family must be a citizen, national, or a noncitizen who has eligible immigration status under one of the categories set forth in Section 214 of the Housing and Community Development Act of 1980 (see 42 U.S.C. 1436a(a)).

Family eligibility for assistance.

1. A family shall not be eligible for assistance unless every member of the family residing in the unit is determined to have eligible status, with the exception noted below.

2. Despite the ineligibility of one or more family members, a mixed family may be eligible for one of three types of assistance. (See Section 11.5(K) for calculating rents under the noncitizen rule).

3. A family without any eligible members and receiving assistance on June 19, 1995 may be eligible for temporary deferral of termination of assistance.

D. Social Security Number Documentation

To be eligible, all family members 6 years of age and older must provide a Social Security Number or certify that they do not have one.

E. Signing Consent Forms

1. In order to be eligible each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.

2. The consent form must contain, at a minimum, the following:

a. A provision authorizing HUD and the New Albany Housing Authority to obtain from State Wage Information Collection Agencies (SWICAs) any information or materials necessary to complete or verify the application for participation or for eligibility for continued occupancy;

b. A provision authorizing HUD or the New Albany Housing Authority to verify with previous or current employers income information pertinent to the family's eligibility for or level of assistance;

c. A provision authorizing HUD to request income information from the IRS and the SSA for the sole purpose of verifying income information pertinent to the family's eligibility or level of benefits; and

d. A statement that the authorization to release the information requested by the consent form expires 15 months after the date the consent form is signed.

F. Suitability for tenancy. The New Albany Housing Authority determines eligibility for participation and will also conduct criminal background checks on all adult household members, including live-in aides. The New Albany Housing Authority will deny assistance to a family because of drug-related criminal activity or violent criminal activity by family members. This check will be made through state or local law enforcement or court records in those cases where the household member has lived in the local jurisdiction for the last three years. If the individual has lived outside the local area. The New Albany Housing Authority may contact law enforcement agencies where the individual had lived or request a check through the FBI's National Crime Information Center (NCIC).

The New Albany Housing Authority will check with the State sex offender registration program and will ban for life any individual who is registered as a lifetime sex offender.

Additional screening is the responsibility of the owner. Upon the request of a prospective owner, the New Albany Housing Authority will provide any factual information or third party written information they have relevant to a voucher holder's history of, or ability to, comply with material standard lease terms or any history of drug trafficking.

4.0 MANAGING THE WAITING LIST

4.1 OPENING AND CLOSING THE WAITING LIST

Opening of the waiting list will be announced via public notice that applications for Section 8 will again be accepted. The public notice will state where, when, and how to apply. The notice will be published in a local newspaper of general circulation, and also by any available minority media. The public notice will state any limitations to who may apply.

The notice will state that applicants already on waiting lists for other housing programs must apply separately for this program, and that such applicants will not lose their place on other waiting lists when they apply for Section 8. The notice will include the Fair Housing logo and slogan and otherwise be in compliance with Fair Housing requirements.

Closing of the waiting list will be announced via public notice. This will be done when the waiting list is adequate for available program funding. The public notice will state the date the waiting list will be closed. The public notice will be published in a local newspaper of general circulation, and also by any available minority media. The New Albany Housing Authority will not discriminate against any family based on race, color, religion, sex, disability, familial status, or national origin.

4.2 TAKING APPLICATIONS

Families wishing to apply for the Public Housing and Section Eight Programs will be required to complete an application for housing assistance.

Application packets are available during regular business hours at 169 Woodland Drive, New Albany, Indiana. Or, applications will be mailed to interested families upon request.

Applications are taken to compile a waiting list. Completed pre-applications will be accepted for all applicants and the New Albany Housing Authority will verify the information.

Applicantgs will make an appointment for the completion of the application. The completed application will be dated and time stamped.

Persons with disabilities who require a reasonable accomodation in completing an application may call the New Albany Housing Authority to make special arrangements to complete their application. A Telecommunication Device for the Deaf (TDDY) is available. The TDDY telephone number is (812) 948-4820.

Applicants will be give a pre-application check list of the verifications necessary, and an appointment for the completion of the full application.

Upon completion of the full application, the New Albany Housing Authority will make a determination of eligibility. The New Albany Housing Authority will notify the family in writing of the time and date of placement on the waiting list and the approximate amount of time before housing assistance may be offered. If the New Albany Housing Authority determines the family to be ineligible, the notcie will state th reasons therefore and offer the family the opportunity of an inofrmal review of this determination.

An applicatn may at any time report changes in family composition, income, or preference factors. The New Albany Housing Authority will annotate the applicant's file and will update the waiting list. Confirmation of the changes will be made to the family in writing.

When the family nears the top of the waiting list, the New Albany Housing Authority will ensure that verification of preferences, eligibility, and suitability selection factors are current in order to determine the family's final eligibility for admission into the housing assistance program.

4.3 ORGANIZATION OF THE WAITING LIST

The waiting list will be maintained in accordance with the following guidelines:

A. The application will be a permanent file;

B. All applications will be maintained in order of preference and then in order of date and time of application;

C. Any contact between the New Albany Housing Authority and the applicant will be documented in the applicant file.

Note: The waiting list will not be maintained by bedroom size under current HUD regulations.

4.4 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family appears to be near being offered assistance, the family's waiting list preference will be verified again. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The New Albany Housing Authority must notify the family in writing of this determination, and give the family the opportunity for an informal review.

4.6 Purging the Waiting List

The New Albany Housing Authority will update and purge its waiting list at least annually to ensure that the pool of applicants reasonably represents interested families. Purging also enables the Housing Authority to update the information regarding address, family composition, income category and preferences.

4.7 REMOVAL OF APPLICANTS FROM THE WAITING LIST

The New Albany Housing Authority will not remove an applicant's name from the waiting list unless:

A. The applicant requests that the name be removed;

B. The applicant fails to respond to a written request for information or a request to declare their continued interest in the program or misses scheduled appointments; or

C. The applicant does not meet either the eligibility or screening criteria for the program.

4.8 GROUNDS FOR DENIAL

The New Albany Housing Authority will deny assistance to applicants who:

A. Do not meet any one or more of the eligibility criteria;

B. Do not supply information or documentation required by the application process including evidence of citizenship or eligible immigration status;

C. Fail to respond to a written request for information or a request to declare their continued interest in the program;

D. Fail to complete any aspect of the application or lease-up process or fails to sign consent forms for obtaining information;

E. Have a history of criminal activity by any household member involving crimes of physical violence against persons or property, and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff, or cause damage to the property.

F. Currently owes rent or other amounts to any housing authority in connection with the public housing or Section 8 Programs or if any member of the family has been evicted from federally assisted housing for serious violation of the lease.

G. Have committed fraud, bribery, or any other corruption in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from;

H. Have a family member who was evicted from public housing within the last three years;

I. Have a family member who was evicted from assisted housing within five years of the projected date of admission because of drug-related criminal activity involving the illegal manufacture, sale, distribution, or possession with the intent to manufacture, sell, distribute a controlled substance as defined in Section 102 of the Controlled Substances Act, 21 U.S.C. 802;

J. Have a family member who is illegally using a controlled substance or abuses alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents. The New Albany Housing Authority may waive this requirement if:

1. The person demonstrates to the New Albany Housing Authority's satisfaction that the person is no longer engaging in drug-related criminal activity or abuse of alcohol;

2. The person has successfully completed a supervised drug or alcohol rehabilitation program;

3. The person has otherwise been rehabilitated successfully; or

4. The person is participating in a supervised drug or alcohol rehabilitation program.

K. Have engaged in or threatened abusive or violent behavior towards any XYZ Housing staff or residents;

L. Have a family household member who has been terminated under the Certificate or Voucher Program during the last three years;

M. Have a family member who has been convicted of manufacturing or producing methamphetamine (speed) (Denied for life);

N. Have a family member with a lifetime registration under a State sex offender registration program (Denied for life).

4.9 NOTIFICATION OF NEGATIVE ACTIONS

When deciding to deny, the New Albany will consider circumstances regarding the family's action or failure to act, including the seriousness of the case and the effects on family members who were not involved in the action or failure to act. Any applicant whose name is being removed from the waiting list will be notified by the New Albany Housing Authority, in writing, that they have ten (10) business days, from the date of the written correspondence, to present mitigating circumstances or request an informal review. The letter will also indicate that their name will be removed from the waiting list if they fail to respond within the timeframe specified. The New Albany Housing Authority's system of removing applicants' names from the waiting list will not violate the rights of persons with disabilities. If an applicant's failure to respond to a request for information or updates was caused by the applicant's disability, the New Albany Housing Authority will provide a reasonable accommodation. If the applicant indicates that they did not respond due to a disability, the New Albany Housing Authority will verify that there is in fact a disability and that the accommodation they are requesting is necessary based on the disability. An example of a reasonable accommodation would be to reinstate the applicant on the waiting list based on the date and time of the original application.

4.10 INFORMAL REVIEW

If the New Albany Housing Authority determines that an applicant does not meet the criteria for receiving Section 8 assistance, the New Albany Housing Authority will promptly provide the applicant with written notice of the determination. The notice will contain a brief statement of the reason(s) for the decision, and state that the applicant may request an informal review of the decision within 10 business days of the denial. The New Albany Housing Authority will describe how to obtain the informal review. The informal review process is described in Section 16.2 of this Plan.

5.0 SELECTING FAMILIES FROM THE WAITING LIST

5.1 WAITING LIST ADMISSIONS

The Housing Authority will admit an applicant for participation in the program from the waiting list.

5.2 Preferences

The New Albany Housing Authority will select families based on the following preferences.

A. Elderly/Disabled/Displaced person(s):

B. Substandard Housing/Homeless

C. Local Resident

D. Working Families (including Education/Job training programs)

E. Established Rental Record

F. Veteran

G. Date/Time

5.3 SELECTION FROM THE WAITING LIST

Based on the above preferences, all families in will be assigned point values which will aggregate.

The date and time of application will be utilized to determine the sequence within the above-prescribed preferences.

Not withstanding the above, families who are elderly, disabled, or displaced will be offered housing before other single persons.

Not withstanding the above, if necessary to meet the statutory requirement that 75% of newly admitted families in any fiscal year be families who are extremely low-income, the New Albany Housing Authority retains the right to skip higher income families on the waiting to reach extremely low-income families. This measure will only be taken if it appears the goal will not otherwise be met. To ensure this goal is met, the Housing Authority will monitor incomes of newly admitted families and the income of the families on the waiting list.

If there are not enough extremely low-income families on the waiting list we will conduct outreach on a non-discriminatory basis to attract extremely low-income families to reach the statutory requirement.

6.0 ASSIGNMENT OF BEDROOM SIZES (SUBSIDY STANDARDS)

The New Albany Housing Authority will issue a voucher for a particular bedroom size – the bedroom size is a factor in determining the family's level of assistance. The following guidelines will determine each family's unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

These standards are based on the assumption that each bedroom will accommodate no more than two (2) persons.

In determining bedroom size, the New Albany Housing Authority will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school or temporarily in foster-care.

Bedroom size will also be determined using the following guidelines:

A. Children of the same sex **will not** share a bedroom.

B. Children of the opposite sex, both under the age of **3 may** share a bedroom.

C. Adults and children will not be required to share a bedroom.

D. Foster–adults and children will not be required to share a bedroom with family members.

E. Live-in aides will get a separate bedroom.

The New Albany Housing Authority will grant exceptions to normal occupancy standards when a family requests a larger size than the guidelines allow and documents a medical reason why the larger size is necessary.

The family unit size will be determined by the New Albany Housing Authority in accordance with the above guidelines and will determine the maximum rent subsidy for the family; however, the family may select a unit that may be larger or smaller than the family unit size. If the family selects a smaller unit, the payment standard for the smaller size will be used to calculate the subsidy. If the family selects a larger size, the payment standard for the family unit size will determine the maximum subsidy.

6.1 BRIEFING

When the New Albany Housing Authority selects a family from the waiting list, the family will be invited to attend a briefing explaining how the program works. In order to receive a voucher the family is required to attend the briefing. If they cannot attend the originally scheduled briefing, they may attend a later session. If the family fails to attend two briefings without good cause, they will be denied admission.

If an applicant with a disability requires auxiliary aids to gain full benefit from the briefing, the Housing Authority will furnish such aids where doing so would not result in a fundamental alteration of the nature of the program or in an undue financial or administrative burden. In determining the most suitable auxiliary aid, the Housing Authority will give primary consideration to the requests of the applicant. Families unable to attend a briefing due to a disability may request a reasonable accommodation such as having the briefing presented at an alternate location.

The briefing will cover at least the following subjects:

A. A description of how the program works;

B. Family and owner responsibilities;

C. Where the family may rent a unit, including inside and outside the Housing Authority’s jurisdiction;

D. Types of eligible housing;

E. For families qualified to lease a unit outside the Housing Authority's jurisdiction under portability, an explanation of how portability works;

F. An explanation of the advantages of living in an area that does not have a high concentration of poor families; and

G. An explanation that the family share of rent may not exceed 40% of the family's monthly adjusted income.

6.2 PACKET

During the briefing, the Housing Authority will give the family a packet covering at least the following subjects:

A. The term of the voucher and the Housing Authority's policy on extensions and suspensions of the term. The packet will include information on how to request an extension and forms for requesting extensions;

B. How the Housing Authority determines the housing assistance payment and total tenant payment for the family;

C. Information on the payment standard, exception payment standard rent areas, and the utility allowance schedule;

D. How the Housing Authority determines the maximum rent for an assisted unit;

E. Where the family may lease a unit. For families qualified to lease outside the Housing Authority's jurisdiction, the packet includes an explanation of how portability works;

F. The HUD-required tenancy addendum that provides the language that must be included in any assisted lease, and a sample contract;

G. The request for approval of the tenancy form and an explanation of how to request Housing Authority approval of a unit;

H. A statement of the Housing Authority's policy on providing information to prospective owners. This policy requires applicants to sign disclosure statements allowing the Housing Authority to provide prospective owners with the family's current and prior addresses and the names and addresses of the landlords for those addresses. Upon request, the Housing Authority will also supply any factual information or third party verification relating to the applicant's history as a tenant or their ability to comply with material standard lease terms or any history of drug trafficking, drug-related criminal activity or any violent criminal activity;

I. The Housing Authority's subsidy standards, including when the Housing Authority will consider granting exceptions to the standards;

J. The HUD brochure on how to select a unit (“A Good Place to Live”);

K. The HUD-required lead-based paint brochure;

L. Information on Federal, State, and local equal opportunity laws; the brochure “Fair Housing: It’s Your Right;" and a copy of the housing discrimination complaint form;

M. A list of landlords or other parties known to the New Albany Housing Authority who may be willing to lease a unit to the family or help the family find a unit;

N. Notice that if the family includes a person with disabilities, the family may request a current list of accessible units known to the New Albany Housing Authority that may be available;

O. The family’s obligations under the program;

P. The grounds upon which the Housing Authority may terminate assistance because of the family’s action or inaction;

Q. New Albany Housing Authority informal hearing procedures, including when the Housing Authority is required to provide the opportunity for an informal hearing, and information on how to request a hearing; and

R. The New Albany Housing Authority owner information brochure. This brochure can be given by the applicant to a prospective owner to help explain the program.

6.3 ISSUANCE OF VOUCHER; REQUEST FOR APPROVAL OF TENANCY

The New Albany Housing Authority issues only vouchers.

Once all family information has been verified, their eligibility determined, their subsidy calculated, and they have attended the family briefing, the New Albany Housing Authority will issue the voucher. At this point the family begins their search for a unit.

When the family finds a unit that the owner is willing to lease under the program, the family and the owner will complete and sign a proposed lease, the HUD required tenancy addendum and the request for approval of the tenancy form. The family will submit the proposed lease and the request form to the Housing Authority during the term of the voucher. The Housing Authority will review the request, the lease, and the HUD required tenancy addendum and make an initial determination of approval of tenancy. The Housing Authority may assist the family in negotiating changes that may be required for the tenancy to be approvable. Once it appears the tenancy may be approvable, the Housing Authority

will schedule an appointment to inspect the unit within 15 days after the receipt of inspection request from the family and owner. The 15 day period is suspended during any period the unit is unavailable for inspection. The Housing Authority will promptly notify the owner and the family whether the unit and tenancy are approvable.

During the initial stage of qualifying the unit, the Housing Authority will provide the prospective owner with information regarding the program. Information will include Housing Authority and owner responsibilities for screening and other essential program elements. The Housing Authority will provide the owner with the family's current and prior address as shown in the Housing Authority records along with the name and address (if known) of the landlords for those addresses.

Additional screening is the responsibility of the owner. Upon request by a prospective owner, the Housing Authority will provide any factual information or third party written information they have relevant to a voucher holder's history of, or ability to, comply with standard material lease terms.

6.4 TERM OF THE VOUCHER

The initial term of the voucher will be 60 days and will be stated on the Housing Choice Voucher.

The Housing Authority may grant one or more extensions of the term, but the initial term plus any extensions will never exceed 120 calendar days from the initial date of issuance. To obtain an extension, the family must make a request in writing prior to the expiration date. A statement of the efforts the family has made to find a unit must accompany the request. A sample extension request form and a form for recording their search efforts will be included in the family's briefing packet. If the family documents their efforts and additional time can reasonably be expected to result in success, the Housing Authority will grant the length of request sought by the family or 60 days, whichever is less.

If the family includes a person with disabilities and the family requires an extension due to the disability, the Housing Authority will grant an extension allowing the family the full 120 days search time. If the Housing Authority determines that additional search time would be a reasonable accommodation, the Housing Authority will request HUD to approve an additional extension.

Upon submittal of a completed request for approval of tenancy form, the New Albany Housing Authority will suspend the term of the voucher. The term will be in suspension until the date the Housing Authority provides notice that the request has been approved or denied. This policy allows families the full term (60 days, or more with extensions) to find a unit, not penalizing them for the period during which the Housing Authority is taking action on their request. A family may submit a second request for approval of tenancy before the Housing Authority finalizes action on the first request. In this case the

suspension will last from the date of the first submittal through the Housing Authority's action on the second submittal. No more than two requests will be concurrently considered.

6.5 APPROVAL TO LEASE A UNIT

The New Albany Housing Authority will approve a lease if all of the following conditions are met:

A. The unit is eligible;

B. The unit is inspected by the Housing Authority and passes HQS;

C. The lease is approvable and includes the language of the tenancy addendum;

D. The rent to owner is reasonable;

E. The family's share of rent does not exceed 40% of their monthly adjusted income;

F. The owner has not been found to be debarred, suspended, or subject to a limited denial of participation by HUD or the Housing Authority; and

G. The family continues to meet all eligibility and screening criteria.

If tenancy approval is denied, the Housing Authority will advise the owner and the family in writing and advise them also of any actions they could take that would enable the Housing Authority to approve the tenancy.

The lease term may begin only after all of the following conditions are met:

A. The unit passes the Housing Authority HQS inspection;

B. The family's shre of rent does not exceed 40% of their monthly adjusted income;

C. The landlord and tenant sign the lease to include the HUD required addendum; and

D. The Housing Authority approves the leasing of the unit.

The Housing Authority will prepare the contract when the unit is approved for tenancy. Generally, the landlord, simultaneously with the signing of the lease and the HUD required tenancy addendum, will execute the contract. Upon receipt of the executed lease and the signed contract by the landlord, the Housing Authority will execute the contract. The Housing Authority will not pay any housing assistance to the owner until the contract is executed.

In no case will the contract be executed later than 60 days after the beginning of the lease term.

Any contract executed after the 60-day period will be void and the Housing Authority will not pay housing assistance to the owner.

6.6 NEW ALBANY HOUSING AUTHORITY DISAPPROVAL OF OWNER

The Housing Authority will deny participation by an owner at the direction of HUD. The Housing Authority will also deny the owner's participation for any of the following reasons:

A. The owner has violated any obligations under a Section 8 Housing Assistance Payments Contract;

B. The owner has committed fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program;

C. The owner has engaged in drug-related criminal activity or any violent criminal activity;

D. The owner has a history or practice of non-compliance with HQS for units leased under Section 8 or with applicable housing standards for units leased with project-based Section 8 assistance or leased under any other Federal housing program;

E. The owner has a history or practice of renting units that fail to meet State or local codes; or

F. The owner has not paid State or local real estate taxes, fines, or assessments.

G. The owner refuses (or has a history of refusing) to evict families for drug-related or violent criminal activity, or for activity that threatens the health, safety or right of peaceful enjoyment of the:

1. premises by tenants, New Albany Housing Authority employees or owner employees; or

2. residences by neighbors;

H. Other conflicts of interest under Federal, State, or local law.

6.7 INELIGIBLE/ELIGIBLE HOUSING

The following types of housing cannot be assisted under the Section 8 Tenant-Based Program:

A. A public housing or Indian housing unit;

B. A unit receiving project-based assistance under a Section 8 Program;

C. Nursing homes, board and care homes, or facilities providing continual psychiatric, medical or nursing services;

D. College or other school dormitories;

E. Units on the grounds of penal, reformatory, medical, mental, and similar public or private institutions;

F. A unit occupied by its owner. This restriction does not apply to cooperatives or to assistance on behalf of a manufactured home owner leasing a manufactured home space; and

G. A unit receiving any duplicative Federal, State, or local housing subsidy. This does not prohibit renting a unit that has a reduced rent because of a tax credit.

The New Albany Housing Authority will not approve a lease for any of the following special housing types, except as a reasonable accommodation for a family with disabilities:

A. Congregate housing

B. Group homes

C. Shared housing

D. Cooperative housing

E. Single room occupancy housing

The New Albany Housing Authority will approve leases for the following housing types:

A. Single family dwellings

B. Apartments

C. Manufactured housing

D. Manufactured home space rentals

6.8.1 SECURITY DEPOSIT

The owner may collect a security deposit from the tenant in an amount not in excess of amounts charged in private market practice and not in excess of amounts charged by the owner to unassisted tenants.

When the tenant moves out of the dwelling unit, the owner, subject to State or local law, may use the security deposit, including any interest on the deposit, in accordance with the lease, as reimbursement for any unpaid rent payable by the tenant, damages to the unit or for other amounts the tenant owes under the lease.

The owner must give the tenant a written list of all items charged against the security deposit and the amount of each item. After deducting the amount, if any, used to reimburse the owner, the owner must refund promptly the full amount of the unused balance to the tenant.

If the security deposit is not sufficient to cover amounts the tenant owes under the lease, the owner may seek to collect the balance from the tenant.

7.0 MOVES WITH CONTINUED ASSISTANCE

Participating families are allowed to move to another unit after the initial 12 months has expired, if the landlord and the participant have mutually agreed to terminate the lease, or if the Housing Authority has terminated the HAP contract. The New Albany Housing Authority will issue the family a new voucher if the family does not owe the New Albany Housing Authority or any other Housing Authority money, has not violated a Family Obligation, has not moved or been issued a certificate or voucher within the last 12 months, and if the New Albany Housing Authority has sufficient funding for continued assistance. If the move is necessitated for a reason other than family choice, the 12-month requirement will be waived.

7.1 WHEN A FAMILY MAY MOVE

For families already participating in the Certificate and Voucher Program, the New Albany Housing Authority will allow the family to move to a new unit if:

A. The assisted lease for the old unit has terminated;

B. The owner has given the tenant a notice to vacate, has commenced an action to evict the tenant, or has obtained a court judgment or other process allowing the owner to evict the tenant; or

C. The tenant has given notice of lease termination (if the tenant has a right to terminate the lease on notice to the owner).

7.2 PROCEDURES REGARDING FAMILY MOVES

Families considering transferring to a new unit will be scheduled to attend a mover's briefing. All families who are moving, including any families moving into or out of the New Albany Housing Authority's jurisdiction, will be required to attend a mover's briefing prior to the New Albany Housing Authority entering a new HAP contract on their behalf.

This briefing is intended to provide the following:

A. A refresher on program requirements and the family's responsibilities. Emphasis will be on giving proper notice and meeting all lease requirements such as leaving the unit in good condition;

B. Information about finding suitable housing and the advantages of moving to an area that does not have a high concentration of poor families;

C. Payment standards, exception payment standard rent areas, and the utility allowance schedule;

D. An explanation that the family share of rent may not exceed 40% of the family's monthly adjusted income;

E. Portability requirements and opportunities;

F. The need to have a reexamination conducted within 120 days prior to the move;

G. An explanation and copies of the forms required to initiate and complete the move; and

H. All forms and brochures provided to applicants at the initial briefing.

Families are required to give proper written notice of their intent to terminate the lease. In accordance with HUD regulations, no notice requirement may exceed 60 days. During the initial term, families may not end the lease unless they and the owner mutually agree to end the lease. If the family moves from the unit before the initial term of the lease ends without the owner's and the New Albany Housing Authority's approval, it will be considered a serious lease violation and subject the family to termination from the program.

The family is required to give the New Albany Housing Authority a copy of the notice to terminate the lease at the same time as it gives the notice to the landlord. A family's failure

to provide a copy of the lease termination notice to the New Albany Housing Authority will be considered a violation of Family Obligations and may cause the family to be terminated from the program.

A family who gives notice to terminate the lease must mail the notice by certified mail or have the landlord or his agent sign a statement stating the date and time received. The family will be required to provide the certified mail receipt and a copy of the lease termination notice to the New Albany Housing Authority, or a copy of the lease termination notice and the signed statement stating the date and time the notice was received. If the landlord or his/her agent does not accept the certified mail receipt, the family will be required to provide the receipt and envelope showing that the attempt was made.

Failure to follow the above procedures may subject the family to termination from the program.

8.0 PORTABILITY

8.1 GENERAL POLICIES OF THE NEW ALBANY HOUSING AUTHORITY

A family whose head or spouse has a domicile (legal residence) or works in the jurisdiction of the New Albany Housing Authority at the time the family first submits its application for participation in the program to the New Albany Housing Authority may lease a unit anywhere in the jurisdiction of the New Albany Housing Authority or outside the New Albany Housing Authority jurisdiction as long as there is another entity operating a tenant-based Section 8 program covering the location of the proposed unit.

If the head or spouse of the assisted family does not have a legal residence or work in the jurisdiction of the New Albany Housing Authority at the time of its application, the family will not have any right to lease a unit outside of the New Albany Housing Authority jurisdiction for a 12-month period beginning when the family is first admitted to the program. During this period, the family may only lease a unit located in the jurisdiction of the New Albany Housing Authority.

Families participating in the Voucher Program will not be allowed to move more than once in any 12-month period and under no circumstances will the New Albany Housing Authority allow a participant to improperly break a lease. Under extraordinary circumstances the New Albany Housing Authority may consider allowing more than one move in a 12-month period.

Families may only move to a jurisdiction where a Section 8 Program is being administered.

If a family has moved out of their assisted unit in violation of the lease, the New Albany Housing Authority will not issue a voucher, and will terminate assistance in compliance with Section 17.0, Grounds for Termination of the Lease and Contract.

8.2 INCOME ELIGIBILITY

A. Admission

A family must be income-eligible in the area where the family first leases a unit with assistance in the Voucher Program.

B. If a portable family is already a participant in the Initial Housing Authority's Voucher Program, income eligibility is not re-determined.

8.3 PORTABILITY: ADMINISTRATION BY RECEIVING HOUSING AUTHORITY

A. When a family utilizes portability to move to an area outside the Initial Housing Authority jurisdiction, another Housing Authority (the Receiving Housing Authority) must administer assistance for the family if that Housing Authority has a tenant-based program covering the area where the unit is located.

B. A Housing Authority with jurisdiction in the area where the family wants to lease a unit must issue the family a voucher. If there is more than one such housing authority, the Initial Housing Authority may choose which housing authority shall become the Receiving Housing Authority.

8.4 PORTABILITY PROCEDURES

A. When the New Albany Housing Authority is the Initial Housing Authority:

1. The New Albany Housing Authority will brief the family on the process that must take place to exercise portability. The family will be required to attend an applicant or mover's briefing.

2. The New Albany Housing Authority will determine whether the family is income-eligible in the area where the family wants to lease a unit (if applicable).

3. The New Albany Housing Authority will advise the family how to contact and request assistance from the Receiving Housing Authority.

4. The New Albany Housing Authority will, within ten (10) calendar days, notify the Receiving Housing Authority to expect the family.

5. The New Albany Housing Authority will immediately mail to the Receiving Housing Authority the most recent HUD Form 50058 (Family Report) for the family, and related verification information.

B. When the New Albany Housing Authority is the Receiving Housing Authority:

1. When the portable family requests assistance from the New Albany Housing Authority, the New Albany Housing Authority will within ten (10) calendar days inform the Initial Housing Authority whether it will bill the Initial Housing Authority for assistance on behalf of the portable family, or absorb the family into its own program. When the New Albany Housing Authority receives a portable family, the family will be absorbed if funds are available and a voucher will be issued.

2. The New Albany Housing Authority will issue a voucher to the family. The term of the New Albany Housing Authority's voucher will not expire before the expiration date of any Initial Housing Authority's voucher. The New Albany Housing Authority will determine whether to extend the voucher term. The family must submit a request for tenancy approval to the New Albany Housing Authority during the term of the New Albany Housing Authority's voucher.

3. The New Albany Housing Authority will determine the family unit size for the portable family. The family unit size is determined in accordance with the New Albany Housing Authority's subsidy standards.

4. The New Albany Housing Authority will within ten (10) calendar days notify the Initial Housing Authority if the family has leased an eligible unit under the program, or if the family fails to submit a request for tenancy approval for an eligible unit within the term of the voucher.

5. If the New Albany Housing Authority opts to conduct a new reexamination, the New Albany Housing Authority will not delay issuing the family a voucher or otherwise delay approval of a unit unless the re-certification is necessary to determine income eligibility.

6. In order to provide tenant-based assistance for portable families, the New Albany Housing Authority will perform all Housing Authority program functions, such as reexaminations of family income and composition. At any time, either the Initial Housing Authority or the New Albany Housing Authority may make a determination to deny or terminate assistance to the family in accordance with 24 CFR 982.552.

C. Absorption by the New Albany Housing Authority

1. If funding is available under the consolidated ACC for the New Albany Housing Authority's Voucher Program when the portable family is received, the New Albany Housing Authority will absorb the family into its Voucher Program. After absorption, the family is assisted with funds available under the consolidated ACC for the New Albany Housing Authority's Tenant-Based Program.

D. Portability Billing

1. To cover assistance for a portable family, the Receiving Housing Authority may bill the Initial Housing Authority for housing assistance payments and administrative fees. The billing procedure will be as follows:

a. As the Initial Housing Authority, the New Albany Housing Authority will promptly reimburse the Receiving Housing Authority for the full amount of the housing assistance payments made by the Receiving Housing Authority for the portable family. The amount of the housing assistance payment for a portable family in the Receiving Housing Authority's program is determined in the same manner as for other families in the Receiving Housing Authority's program.

b. The Initial Housing Authority will promptly reimburse the Receiving Housing Authority for 80% of the Initial Housing Authority's on-going administrative fee for each unit month that the family receives assistance under the tenant-based programs and is assisted by the Receiving Housing Authority. If both Housing Authorities agree, we may negotiate a different amount of reimbursement.

E. When a Portable Family Moves

When a portable family moves out of the tenant-based program of a Receiving Housing Authority that has not absorbed the family, the Housing Authority in the new jurisdiction to which the family moves becomes the Receiving Housing Authority, and the first Receiving Housing Authority is no longer required to provide assistance for the family.

9.0 DETERMINATION OF FAMILY INCOME

9.1 INCOME, EXCLUSIONS FROM INCOME, DEDUCTIONS FROM INCOME

To determine annual income, the New Albany Housing Authority counts the income of all

family members, excluding the types and sources of income that are specifically excluded. Once the annual income is determined, the New Albany Housing Authority subtracts out all allowable deductions (allowances) as the next step in determining the Total Tenant Payment.

9.2 INCOME

A. Annual income means all amounts, monetary or not, that:

1. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member, or

2. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

3. Are not specifically excluded from annual income.

B. Annual income includes, but is not limited to:

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.

2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of $5,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of

such assets based on the current passbook savings rate, as determined by HUD.

4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount. (However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)

5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay. (However, lump sum additions such as insurance payments from worker's compensation are excluded.)

6. Welfare assistance.

   a. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:

      i. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

      ii. The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this requirement is the amount resulting from one application of the percentage.

   b. If the amount of welfare is reduced due to an act of fraud by a family member or because of any family member's failure to comply with requirements to participate in an economic self-sufficiency program or work activity, the amount of rent required to be paid by the family will not be decreased. In such cases, the amount of income attributable to the family will include what the family would have received had they complied with the welfare requirements and/or had not committed an act of fraud.

c. If the amount of welfare assistance is reduced as a result of a lifetime time limit, the reduced amount is the amount that shall be counted.

7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

8. All regular pay, special pay, and allowances of a member of the Armed Forces. (Special pay to a member exposed to hostile fire is excluded.)

9.3 EXCLUSIONS FROM INCOME

Annual income does not include the following:

A. Income from employment of children (including foster children) under the age of 18 years;

B. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

C. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses;

D. Amounts received by the family that is specifically for, or in reimbursement of, the cost of medical expenses for any family member;

E. Income of a live-in aide;

F. The full amount of student financial assistance paid directly to the student or to the educational institution;

G. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

H. The amounts received from the following programs:

1. Amounts received under training programs funded by HUD;

2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

3. Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;

4. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed $200 per month) received by a resident for performing a service for the Housing Authority or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiative coordination. No resident may receive more than one such stipend during the same period of time;

5. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the employment training program;

6. Temporary, nonrecurring, or sporadic income (including gifts);

7. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

8. Earnings in excess of $480 for each full-time student 18 years old or older (excluding the head of household and spouse);

9. Adoption assistance payments in excess of $480 per adopted child;

10. Deferred periodic amounts from Supplemental Security Income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts;

11. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

12. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member

at home; or

13. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits.

These exclusions include:

a. The value of the allotment of food stamps

b. Payments to volunteers under the Domestic Volunteer Services Act of 1973

c. Payments received under the Alaska Native Claims Settlement Act

d. Income from submarginal land of the U.S. that is held in trust for certain Indian tribes

e. Payments made under HHS's Low-Income Energy Assistance Program

f. Payments received under the Job Training Partnership Act

g. Income from the disposition of funds of the Grand River Band of Ottawa Indians

h. The first $2000 per capita received from judgment funds awarded for certain Indian claims

i. Amount of scholarships awarded under Title IV including Work-Study

j. Payments received under the Older Americans Act of 1965

k. Payments from Agent Orange Settlement

l. Payments received under the Maine Indian Claims Act

m. The value of child care under the Child Care and Development Block Grant Act of 1990

n. Earned income tax credit refund payments

o. Payments for living expenses under the AmeriCorps Program

9.4 DEDUCTIONS FROM ANNUAL INCOME

The following deductions will be made from annual income:

A. $480 for each dependent

B. $400 for any elderly family or disabled family

C. For any family that is not an elderly or disabled family but has a member (other than the head or spouse) who is a person with a disability, disability assistance expenses in excess of 3% of annual income. This allowance may not exceed the employment income received by family members who are 18 years of age or older as a result of the assistance to the person with disabilities.

D. For any elderly or disabled family:

1. That has no disability assistance expenses, an allowance for medical expenses equal to the amount by which the medical expenses exceed 3% of annual income;

2. That has disability expenses greater than or equal to 3% of annual income, an allowance for disability assistance expenses computed in accordance with paragraph C, plus an allowance for medical expenses that equal the family's medical expenses;

3. That has disability assistance expenses that are less than 3% of annual income, an allowance for combined disability assistance expenses and medical expenses that is equal to the total of these expenses less 3% of annual income.

E. Child care expenses.

10.0 VERIFICATION

The Section Eight Coordinator will conduct an audit on each record to determine:

A. Third party documentation has been obtained for:

1) income, assets, and deductions
2) correct utility allowance is used
3) allowances have been correctly been attributed and calculated

A. Audits will be conducted at entrance to the program and at reexaminations with a copy of the audit form, any explanations, comments, etc.

C. The Audit Forms will be kept on file.

10.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security Numbers will generally be verified with documentation provided by the family. For citizenship, the family's certification will be accepted. (Or for citizenship documentation such as listed below will be required.) Verification of these items will include photocopies of the Social Security cards and other documents presented by the family, the INS SAVE approval code, and forms signed by the family.

Other information will be verified by third party verification. This type of verification includes written documentation (with forms sent directly to and received directly from a source, not passed through the hands of the family). This verification may also be direct contact with the source, in person or by telephone. It may also be a report generated by a request from the New Albany Housing Authority or automatically by another government agency, i.e. the Social Security Administration. Verification forms and reports received will be contained in the applicant/tenant file. Oral third party documentation will include the same information as if the documentation had been written, i.e. name date of contact, amount received, etc.

When third party verification cannot be obtained, the New Albany Housing Authority will accept documentation received from the applicant/participant. Hand-carried documentation will be accepted if the New Albany Housing Authority has been unable to obtain third party verification in a four week period of time. Photocopies of the documents provided by the family will be maintained in the file.

When neither third party verification nor hand-carried verification can be obtained, the New Albany Housing Authority will accept a notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

10.2 TYPES OF VERIFICATION

The chart below outlines the factors that may be verified and gives common examples of the verification that will be sought. To obtain written third party verification, the New Albany Housing Authority will send a request form to the source along with a release form signed by the applicant/participant via first class mail.

Verification Requirements for Individual Items

Item to Be Verified	3rd party verification	Hand-carried verification
General Eligibility Items		
Social Security Number	Letter from Social Security, electronic reports	Social Security card
Citizenship	N/A	Signed certification, voter's registration card, birth certificate, etc.
Eligible immigration status	INS SAVE confirmation #	INS card
Disability	Letter from medical professional, SSI, etc	Proof of SSI or Social Security disability payments
Full time student status (if >18)	Letter from school	For high school students, any document evidencing enrollment
Need for a live-in aide	Letter from doctor or other professional knowledgeable of condition	N/A
Child care costs	Letter from care provider	Bills and receipts
Disability assistance expenses	Letters from suppliers, care givers, etc.	Bills and records of payment
Medical expenses	Letters from providers, prescription record from pharmacy, medical professional's letter stating assistance or a companion animal is needed	Bills, receipts, records of payment, dates of trips, mileage log, receipts for fares and tolls
Value of and Income from Assets		
Savings, checking accounts	Letter from institution	Passbook, most current statements
CDs, bonds, etc	Letter from institution	Tax return, information brochure from institution, the CD, the bond
Stocks	Letter from broker or holding company	Stock or most current statement, price in newspaper

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
		or through Internet
Real property	Letter from tax office, assessment, etc.	Property tax statement (for current value), assessment, records or income and expenses, tax return
Personal property	Assessment, bluebook, etc	Receipt for purchase, other evidence of worth
Cash value of life insurance policies	Letter from insurance company	Current statement
Assets disposed of for less than fair market value	N/A	Original receipt and receipt at disposition, other evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs
Self-employed	N/A	Tax return from prior year, books of accounts
Regular gifts and contributions	Letter from source, letter from organization receiving gift (i.e., if grandmother pays day care provider, the day care provider could so state)	Bank deposits, other similar evidence
Alimony/child support	Court order, letter from source, letter from Human Services	Record of deposits, divorce decree
Periodic payments (i.e., social security, welfare, pensions, workers' comp, unemployment)	Letter or electronic reports from the source	Award letter, letter announcing change in amount of future payments
Training program participation	Letter from program provider indicating - whether enrolled - whether training is HUD-funded - whether State or local program - whether it is employment training - whether payments are for out- of-	N/A

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
	pocket expenses incurred in order to participate in a program	

10.3 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/ eligible noncitizen status of each family member regardless of age must be determined.

Prior to being admitted, or at the first reexamination, all citizens and nationals will be required to sign a declaration under penalty of perjury. (They will be required to show proof of their status by such means as Social Security card, birth certificate, military ID or military DD 214 Form.)

Prior to being admitted or at the first reexamination, all eligible noncitizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted or at the first reexamination, all eligible noncitizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. The New Albany Housing Authority will make a copy of the individual's INS documentation and place the copy in the file. The New Albany Housing Authority also will verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, the New Albany Housing Authority will mail information to the INS so a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals or eligible noncitizens, or whose status cannot be confirmed, must be listed on a statement of non-eligible members and the list must be signed by the head of the household.

Noncitizen students on student visas, though in the country legally, are not eligible to be admitted to the Section 8 Program.

Any family member who does not choose to declare their status must be listed on the statement of non-eligible members.

If no family member is determined to be eligible under this Section, the family's admission

will be denied.

The family's assistance will not be denied, delayed, reduced or terminated because of a delay in the process of determining eligible status under this Section, except to the extent that the delay is caused by the family.

If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their Section 8 unit, the family's assistance will be terminated. Such family will not be eligible to be readmitted to Section 8 for a period of 24 months from the date of termination.

10.4 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security Number and who is at least six years of age must provide verification of his or her Social Security Number. New family members at least six years of age must provide this verification prior to being added to the lease. Children in assisted households must provide this verification at the first regular reexamination after turning six.

The best verification of the Social Security Number is the original Social Security card. If the card is not available, the New Albany Housing Authority will accept letters from Social Security that establish and state the number. Documentation from other governmental agencies will also be accepted that establish and state the number. Driver's license, military ID, passports, or other official documents that establish and state the number are also acceptable.

If an individual states that they do not have a Social Security Number they will be required to sign a statement to this effect. The New Albany Housing Authority will not require any individual who does not have a Social Security Number to obtain a Social Security Number.

If a member of an applicant family indicates they have a Social Security Number, but cannot readily verify it, the family cannot be assisted until verification is provided.

If a member of a tenant family indicates they have a Social Security Number, but cannot readily verify it, they shall be asked to certify to this fact and shall up to 60 days to provide the verification. If the individual is at least 62 years of age, they will be given 120 days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be denied assistance or will have their assistance terminated.

10.5 TIMING OF VERIFICATION

Verification must be dated within 90 days of certification or reexamination. If the verification is older than this, the source will be contacted and asked to provide information regarding any changes.

When an interim reexamination is conducted, the Housing Authority will verify and update only those elements reported to have changed.

10.6 FREQUENCY OF OBTAINING VERIFICATION

For each family member, citizenship/eligible noncitizen status will be verified only once. This verification will be obtained prior to admission. If the status of any family member was not determined prior to admission, verification of their status will be obtained at the next regular reexamination. Prior to a new member joining the family, their status will be verified.

For each family member age 6 and above, verification of Social Security Number will be obtained only once. This verification will be accomplished prior to admission. When a family member who did not have a Social Security Number at admission receives a Social Security Number, that number will be verified at the next regular reexamination. Likewise, when a child turns six, their verification will be obtained at the next regular reexamination.

11.0 RENT AND HOUSING ASSISTANCE PAYMENT

11.1 GENERAL

The New Albany Housing Authority issues only vouchers to applicants, movers, and families entering the jurisdiction through portability.

11.2 RENT REASONABLENESS

The Housing Authority will not approve an initial rent or a rent increase in any of the tenant-based programs without determining that the rent amount is reasonable. Reasonableness is determined prior to the initial lease and at the following times:

A. Before any increase in rent to owner is approved;

B. If 60 days before the contract anniversary date there is a 5% decrease in the published FMR as compared to the previous FMR; and

C. If the Housing Authority or HUD directs that reasonableness be re-determined.

11.3 COMPARABILITY

In making a rent reasonableness determination, the Housing Authority will compare the rent for the unit to the rent of comparable units in the same or comparable neighborhoods. The Housing Authority will consider the location, quality, size, number of bedrooms, age, amenities, housing services, maintenance and utilities of the unit and the comparable units.

The Housing Authority will maintain current survey information on rental units in the jurisdiction. The Housing Authority will also obtain from landlord associations and management firms the value of the array of amenities.

The Housing Authority will establish minimum base rent amounts for each unit type and bedroom size. To the base the Housing Authority will be able to add or subtract the dollar value for each characteristic and amenity of a proposed unit.

Owners are invited to submit information to the survey at any time. Owners may review the determination made on their unit and may submit additional information or make improvements to the unit that will enable the Housing Authority to establish a higher value.

The owner must certify the rents charged for other units. By accepting the housing assistance payment each month the owner is certifying that the rent to owner is not more than the rent charged by the owner for comparable unassisted units in the premises.

11.4 MAXIMUM SUBSIDY

The Fair Market Rent (FMR) published by HUD or the exception payment standard rent (requested by the New Albany Housing Authority and approved by HUD) determines the maximum subsidy for a family.

For the Voucher Program, the maximum payment standard will be 110% of the FMR without prior approval from HUD, or the exception payment standard approved by HUD.

For a voucher tenancy in an insured or noninsured 236 project, a 515 project of the Rural Development Administration, or a Section 221(d)(3) below market interest rate project the payment standard may not exceed the basic rent charged including the cost of tenant-paid utilities.

For manufactured home space rental, the maximum subsidy under any form of assistance is the Fair Market Rent for the space as outlined in 24 CFR 982.888.

11.4.1 Setting the Payment Standard

HUD requires that the payment standard be set by the Housing Authority at between 90 and 110% of the FMR. The New Albany Housing Authority will review its determination of the payment standard annually after publication of the FMRs. The New Albany Housing Authority will consider vacancy rates and rents in the market area, size and quality of units leased under the program, rents for units leased under the program, success rates of voucher holders in finding units, and the percentage of annual income families are paying for rent under the Voucher Program. If it is determined that success rates will suffer or that families are having to rent low quality units or pay over 40% of income for rent, the payment standard may be raised to the level judged necessary to alleviate these hardships.

Payment standards will not be raised solely to allow the renting of luxury quality units.

If success levels are projected to be extremely high and rents are projected to be at or below 30% of income, the Housing Authority will reduce the payment standard. Payment standards for each bedroom size are evaluated separately so that the payment standard for one bedroom size may increase or decrease while another remains unchanged. The New Albany Housing Authority may consider adjusting payment standards at times other than the annual review when circumstances warrant.

Before increasing any payment standard, the Housing Authority will conduct a financial feasibility test to ensure that in using the higher standard, adequate funds will continue to be available to assist families in the program.

11.4.2 Selecting the Correct Payment Standard for a Family

A. For the voucher tenancy, the payment standard for a family is the lower of:

1. The payment standard for the family unit size; or

2. The payment standard for the unit size rented by the family.

B. If the unit rented by a family is located in an exception rent area, the Housing Authority will use the appropriate payment standard for the exception rent area.

C. During the HAP contract term for a unit, the amount of the payment standard for a family is the higher of:

1. The initial payment standard (at the beginning of the lease term) minus any amount by which the initial rent to owner exceeds the current rent to owner; or

2. The payment standard as determined at the most recent regular reexamination of family income and composition effective after the beginning of the HAP contract term.

D. At the next annual reexamination following a change in family size or composition during the HAP contract term and for any reexamination thereafter, paragraph C above does not apply.

E. If there is a change in family unit size resulting from a change in family size or composition, the new family unit size will be considered when determining the payment standard at the next annual reexamination.

11.4.3 Area Exception Rents

In order to help families find housing outside areas of high poverty or when voucher holders are having trouble finding housing for lease under the program, the Housing Authority may request that HUD approve an exception payment standard rent for certain areas within its jurisdiction. The areas may be of any size, though generally not smaller than a census tract. The Housing Authority may request one such exception payment standard area or many. Exception payment standard rent authority may be requested for all or some unit sizes, or for all or some unit types.

When an exception payment standard rent has been approved and the FMR increases, the exception rent remains unchanged until such time as the Housing Authority requests and HUD approves a higher exception payment standard rent. If the FMR decreases, the exception payment standard rent authority automatically expires.

11.5 ASSISTANCE AND RENT FORMULAS

A. Total Tenant Payment

The total tenant payment is equal to the highest of:

1. 10% of monthly income

2. 30% of adjusted monthly income

3. Minimum rent

4. The welfare rent

Plus any rent above the payment standard.

B. Minimum Rent.

The New Albany Housing Authority has set the minimum rent as $ **XXX**. However, if the family requests a hardship exemption, the New Albany Housing

Authority will suspend the minimum rent for the family beginning the month following the family's hardship request. The suspension will continue until the Housing Authority can determine whether hardship exists and whether the hardship is of a temporary of long-term nature. During suspension, the family will not be required to pay a minimum rent and the Housing Assistance Payment will be increased accordingly.

1. A hardship exists in the following circumstances:

    a. When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program;

    b. When the family would be evicted as a result of the imposition of the minimum rent requirement;

    c. When the income of the family has decreased because of changed circumstances, including loss of employment;

    d. When the family has an increase in expenses because of changed circumstances, for medical costs, childcare, transportation, education, or similar items;

    e. When a death has occurred in the family.

2. No hardship. If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent to the Housing Authority for the time of suspension.

3. Temporary hardship. If the Housing Authority determines that there is a qualifying hardship but that it is of a temporary nature, the minimum rent will not be imposed for a period of 90 days from the date of the family's request. At the end of the 90-day period, the minimum rent will be imposed retroactively to the time of suspension. The Housing Authority will offer a reasonable repayment agreement for any minimum rent back payment paid by the Housing Authority on the family's behalf during the period of suspension.

4. Long-term hardship. If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.

5. Appeals. The family may use the informal hearing procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the informal hearing procedures.

C. Section 8 Merged Vouchers

1. The payment standard is set by the Housing Authority between 90% and 110% of the FMR or higher or lower with HUD approval.

2. The participant pays the greater of the Total Tenant Payment or the minimum rent, plus the amount by which the gross rent exceeds the payment standard.

2. No participant when initially receiving tenant-based assistance on a unit shall pay more than 40% of their monthly-adjusted income.

D. Section 8 Preservation Vouchers

1. Payment Standard

a. The payment standard is the lower of:

i. The payment standard amount for the appropriate family unit size; or

ii. The payment standard amount for the size of the dwelling unit actually rented by the family.

a. If the dwelling unit is located in an exception area, the New Albany Housing Authority will use the appropriate payment standard for the exception area.

b. During the HAP contract term, the payment standard for the family is the higher of :

i. The initial payment standard (at the beginning of the HAP contract term), as determined in accordance with paragraph (1)(a) or (1)(b) of this section, minus any amount by which the initial rent to the owner exceeds the current rent to the owner; or

ii. The payment standard as determined in accordance with paragraph (1)(a) or (1)(b) of

this section, as determined at the most recent regular reexamination of family income and composition effective after the beginning of the HAP contract term.

a. At the next regular reexamination following a change in family composition that causes a change in family unit size during the HAP contract term, and for any examination thereafter during the term:

i. Paragraph (c)(i) of this section does not apply; and

ii. The new family unit size must be used to determine the payment standard.

1. The New Albany Housing Authority will pay a monthly housing assistance payment on behalf of the family that equals the lesser of:

a. The payment standard minus the total tenant payment; or

b. The gross rent minus the total tenant payment.

E. Manufactured Home Space Rental: Section 8 Vouchers

1. The payment standard for a participant renting a manufactured home space is the published FMR for rental of a manufactured home space.

2. The space rent is the sum of the following as determined by the Housing Authority:

a. Rent to the owner for the manufactured home space;

b. Owner maintenance and management charges for the space; and

c. Utility allowance for tenant paid utilities.

3. The participant pays the rent to owner less the HAP.

4. HAP equals the lesser of:

a. The payment standard minus the total tenant payment; or

b. The rent paid for rental of the real property on which the manufactured home owned by the family is located.

F. Rent for Families under the Noncitizen Rule

A mixed family will receive full continuation of assistance if all of the following conditions are met:

1. The family was receiving assistance on June 19, 1995;

2. The family was granted continuation of assistance before November 29,1996;

3. The family's head or spouse has eligible immigration status; and

4. The family does not include any person who does not have eligible status other than the head of household, the spouse of the head of household, any parent of the head or spouse, or any child (under the age of 18) of the head or spouse.

If a mixed family qualifies for prorated assistance but decides not to accept it, or if the family has no eligible members, the family may be eligible for temporary deferral of termination of assistance to permit the family additional time for the orderly transition of some or all of its members to locate other affordable housing. Under this provision the family receives full assistance. If assistance is granted under this provision prior to November 29, 1996, it may last no longer than three years. If granted after that date, the maximum period of time for assistance under the provision is 18 months. The New Albany Housing Authority will grant each family a period of 6 months to find suitable affordable housing. If the family cannot find suitable affordable housing, the New Albany Housing Authority will provide additional search periods up to the maximum time allowable.

Suitable housing means housing that is not substandard and is of appropriate size for the family. Affordable housing means that it can be rented for an amount not exceeding the amount the family pays for rent, plus utilities, plus 25%.

The family's assistance is prorated in the following manner:

1. Find the prorated housing assistance payment (HAP) by dividing the HAP by the total number of family members, and then multiplying the result by the number of eligible family members.

2. Obtain the prorated family share by subtracting the prorated HAP from the gross rent (contract rent plus utility allowance).

3. The prorated tenant rent equals the prorated family share minus the full utility allowance.

11.6 UTILITY ALLOWANCE

The Housing Authority maintains a utility allowance schedule for all tenant-paid utilities (except telephone), for cost of tenant-supplied refrigerators and ranges, and for other tenant-paid housing services (e.g., trash collection (disposal of waste and refuse)).

The utility allowance schedule is determined based on the typical cost of utilities and services paid by energy-conservative households that occupy housing of similar size and type in the same locality. In developing the schedule, the Housing Authority uses normal patterns of consumption for the community as a whole and current utility rates.

The Housing Authority reviews the utility allowance schedule annually and revises any allowance for a utility category if there has been a change of 10% or more in the utility rate since the last time the utility allowance schedule was revised. The Housing Authority maintains information supporting the annual review of utility allowances and any revisions made in its utility allowance schedule. Participants may review this information at any time by making an appointment with the **Section 8 Coordinator**.

The Housing Authority uses the appropriate utility allowance for the size of dwelling unit actually leased by the family (rather than the family unit size as determined under the Housing Authority subsidy standards).

At each reexamination, the Housing Authority applies the utility allowance from the most current utility allowance schedule.

The Housing Authority will approve a request for a utility allowance that is higher than the applicable amount on the utility allowance schedule if a higher utility allowance is needed as a reasonable accommodation to make the program accessible to and usable by the family member with a disability.

The utility allowance will be subtracted from the family's share to determine the amount of the Tenant Rent. The Tenant Rent is the amount the family owes each month to the owner. The amount of the utility allowance is then still available to the family to pay the cost of their utilities. Any utility cost above the allowance is the responsibility of the tenant. Any savings resulting from utility costs below the amount of the allowance belong to the tenant.

11.7 DISTRIBUTION OF HOUSING ASSISTANCE PAYMENT

The Housing Authority pays the owner the lesser of the housing assistance payment or the rent to owner. If payments are not made when due, the owner may charge the New Albany Housing Authority a late payment, agreed to in the Contract and in accordance with generally accepted practices in the New Albany/Floyd County jurisdiction.

11.8 CHANGE OF OWNERSHIP

The New Albany Housing Authority requires a written request by the owner who executed the HAP contract in order to make changes regarding who is to receive the New Albany Housing Authority's rent payment or the address as to where the rent payment should be sent.

In addition, the New Albany Housing Authority requires a written request from the new owner to process a change of ownership. The following documents must accompany the written request:

A. Deed of Trust showing the transfer of title; and

B. Tax Identification Number or Social Security Number.

New owners will be required to execute IRS form W-9. The New Albany Housing Authority may withhold the rent payment until the taxpayer identification number is received.

12.0 INSPECTION POLICIES, HOUSING QUALITY STANDARDS, AND DAMAGE CLAIMS

The New Albany Housing Authority will inspect all units to ensure that they meet Housing Quality Standards (HQS). No unit will be initially placed on the Section 8 Existing Program unless the HQS is met. Units will be inspected at least annually, and at other times as needed, to determine if the units meet HQS.

The New Albany Housing Authority must be allowed to inspect the dwelling unit at reasonable times with reasonable notice. The family and owner will be notified of the inspection appointment by first class mail. If the family can not be at home for the scheduled inspection appointment, the family must call and reschedule the inspection or make arrangements to enable the Housing Authority to enter the unit and complete the inspection.

If the family misses the scheduled inspection and fails to reschedule the inspection, the New Albany Housing Authority will only schedule one more inspection. If the family

misses two inspections, the New Albany Housing Authority will consider the family to have violated a Family Obligation and their assistance will be terminated.

12.1 TYPES OF INSPECTIONS

There are seven types of inspections the New Albany Housing Authority will perform:

A. Initial Inspection - An inspection that must take place to insure that the unit passes HQS before assistance can begin.

B. Annual Inspection - An inspection to determine that the unit continues to meet HQS.

C. Complaint Inspection - An inspection caused by the Authority receiving a complaint on the unit by anyone.

D. Special Inspection - An inspection caused by a third party, i.e. HUD, needing to view the unit.

E. Emergency - An inspection that takes place in the event of a perceived emergency. These will take precedence over all other inspections.

F. Move Out Inspection (if applicable) - An inspection required for units in service before October 2, 1995, and optional after that date. These inspections document the condition of the unit at the time of the move-out.

G. Quality Control Inspection - Supervisory inspections on at least 5% of the total number of units that were under lease during the Housing Authority's previous fiscal year.

12.2 OWNER AND FAMILY RESPONSIBILITY

A. Owner Responsibility for HQS

1. The owner must maintain the unit in accordance with HQS.

2. If the owner fails to maintain the dwelling unit in accordance with HQS, the New Albany Housing Authority will take prompt and vigorous action to enforce the owner obligations. The New Albany Housing Authority's remedies for such breach of the HQS include termination, suspension or reduction of housing assistance payments and termination of the HAP contract.

3. The New Albany Housing Authority will not make any housing assistance payments for a dwelling unit that fails to meet the HQS, unless the owner corrects the defect within the period specified by the New Albany Housing Authority and the New Albany Housing Authority verifies the correction. If a defect is life threatening, the owner must correct the defect within no more than 24 hours. For other defects the owner must correct the defect within no more than 30 calendar days (or any New Albany Housing Authority approved extension).

4. The owner is not responsible for a breach of the HQS that is not caused by the owner, and for which the family is responsible. Furthermore, the New Albany Housing Authority may terminate assistance to a family because of the HQS breach caused by the family.

B. Family Responsibility for HQS

1. The family is responsible for a breach of the HQS that is caused by any of the following:

   a. The family fails to pay for any utilities that the owner is not required to pay for, but which are to be paid by the tenant;

   b. The family fails to provide and maintain any appliances that the owner is not required to provide, but which are to be provided by the tenant; or

   c. Any member of the household or a guest damages the dwelling unit or premises (damage beyond ordinary wear and tear).

2. If an HQS breach caused by the family is life threatening, the family must correct the defect within no more than 24 hours. For other family-caused defects, the family must correct the defect within no more than 30 calendar days (or any New Albany Housing Authority approved extension).

3. If the family has caused a breach of the HQS, the New Albany Housing Authority will take prompt and vigorous action to enforce the family obligations. The New Albany Housing Authority may terminate assistance for the family in accordance with 24 CFR 982.552.

12.3 HOUSING QUALITY STANDARDS (HQS) 24 CFR 982.401

This Section states performance and acceptability criteria for these key aspects of the following housing quality standards:

A. Sanitary Facilities

1. Performance Requirements

The dwelling unit must include sanitary facilities located in the unit. The sanitary facilities must be in proper operating condition and adequate for personal cleanliness and the disposal of human waste. The sanitary facilities must be usable in privacy.

2. Acceptability Criteria

a. The bathroom must be located in a separate private room and have a flush toilet in proper operating condition.

b. The dwelling unit must have a fixed basin in proper operating condition, with a sink trap and hot and cold running water.

c. The dwelling unit must have a shower or a tub in proper operating condition with hot and cold running water.

d. The facilities must utilize an approvable public or private disposal system (including a locally approvable septic system).

B. Food Preparation and Refuse Disposal

1. Performance Requirements

a. The dwelling unit must have suitable space and equipment to store, prepare, and serve foods in a sanitary manner.

b. There must be adequate facilities and services for the sanitary disposal of food wastes and refuse, including facilities for temporary storage where necessary (e.g., garbage cans).

2. Acceptability Criteria

a. The dwelling unit must have an oven, a stove or range, and a refrigerator of appropriate size for the family. All of the equipment must be in proper operating condition. Either the owner or the family may supply the equipment. A microwave oven may be substituted for a tenant-supplied oven and stove or range. A microwave oven may be substituted for an owner-supplied oven and stove or range if the tenant agrees and microwave ovens are

furnished instead of an oven and stove or range to both subsidized and unsubsidized tenants in the building or premises.

b. The dwelling unit must have a kitchen sink in proper operating condition, with a sink trap and hot and cold running water. The sink must drain into an approvable public or private system.

c. The dwelling unit must have space for the storage, preparation, and serving of food.

d. There must be facilities and services for the sanitary disposal of food waste and refuse, including temporary storage facilities where necessary (e.g., garbage cans).

C. Space and security

1. Performance Requirement

The dwelling unit must provide adequate space and security for the family.

2. Acceptability Criteria

a. At a minimum, the dwelling unit must have a living room, a kitchen area, and a bathroom.

b. The dwelling unit must have at least one bedroom or living/ sleeping room for each two persons. Children of opposite sex, other than very young children, may not be required to occupy the same bedroom or living/sleeping room.

c. Dwelling unit windows that are accessible from the outside, such as basement, first floor, and fire escape windows, must be lockable (such as window units with sash pins or sash locks, and combination windows with latches). Windows that are nailed shut are acceptable only if these windows are not needed for ventilation or as an alternate exit in case of fire.

d. The exterior doors of the dwelling unit must be lockable. Exterior doors are doors by which someone can enter or exit the dwelling unit.

D. Thermal Environment

1. Performance Requirement

The dwelling unit must have and be capable of maintaining a thermal environment healthy for the human body.

2. Acceptability Criteria

a. There must be a safe system for heating the dwelling unit (and a safe cooling system, where present). The system must be in proper operating condition. The system must be able to provide adequate heat (and cooling, if applicable), either directly or indirectly, to each room, in order to assure a healthy living environment appropriate to the climate.

b. The dwelling unit must not contain unvented room heaters that burn gas, oil, or kerosene. Electric heaters are acceptable.

E. Illumination and Electricity

1. Performance Requirement

Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. The dwelling unit must have sufficient electrical sources so occupants can use essential electrical appliances. The electrical fixtures and wiring must ensure safety from fire.

2. Acceptability Criteria

a. There must be at least one window in the living room and in each sleeping room.

b. The kitchen area and the bathroom must have a permanent ceiling or wall light fixture in proper operating condition. The kitchen area must also have at least one electrical outlet in proper operating condition.

c. The living room and each bedroom must have at least two electrical outlets in proper operating condition. Permanent overhead or wall-mounted light fixtures may count as one of the required electrical outlets.

F. Structure and Materials

1. Performance Requirement

The dwelling unit must be structurally sound. The structure must not present any threat to the health and safety of the occupants and must protect the occupants from the environment.

2. Acceptability Criteria

a. Ceilings, walls, and floors must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.

b. The roof must be structurally sound and weather tight.

c. The exterior wall structure and surface must not have any serious defects such as serious leaning, buckling, sagging, large holes, or defects that may result in air infiltration or vermin infestation.

d. The condition and equipment of interior and exterior stairs, halls, porches, walkways, etc., must not present a danger of tripping and falling. For example, broken or missing steps or loose boards are unacceptable.

e. Elevators must be working and safe.

G. Interior Air Quality

1. Performance Requirement

The dwelling unit must be free of pollutants in the air at levels that threaten the health of the occupants.

2. Acceptability Criteria

a. The dwelling unit must be free from dangerous levels of air pollution from carbon monoxide, sewer gas, fuel gas, dust, and other harmful pollutants.

b. There must be adequate air circulation in the dwelling unit.

c. Bathroom areas must have one window that can be opened or other adequate exhaust ventilation.

d. Any room used for sleeping must have at least one window. If the window is designed to be opened, the window must work.

H. Water Supply

1. Performance Requirements

The water supply must be free from contamination.

2. Acceptability Criteria

The dwelling unit must be served by an approvable public or private water supply that is sanitary and free from contamination.

I. Lead-based Paint

1. Definitions

a. Chewable surface: Protruding painted surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age; for example, protruding corners, window sills and frames, doors and frames, and other protruding woodwork.

b. Component: An element of a residential structure identified by type and location, such as a bedroom wall, an exterior window sill, a baseboard in a living room, a kitchen floor, an interior window sill in a bathroom, a porch floor, stair treads in a common stairwell, or an exterior wall.

c. Defective paint surface: A surface on which the paint is cracking, scaling, chipping, peeling, or loose.

d. Elevated blood level (EBL): Excessive absorption of lead. Excessive absorption is a confirmed concentration of lead in whole blood of 20 ug/dl (micrograms of lead per deciliter) for a single test or of 15-19 ug/dl in two consecutive tests 3-4 months apart.

e. HEPA: A high efficiency particle accumulator as used in lead abatement vacuum cleaners.

f. Lead-based paint: A paint surface, whether or not defective, identified as having a lead content greater than or equal to 1 milligram per centimeter squared (mg/cm^2), or 0.5 % by weight or 5000 parts per million (PPM).

2. Performance Requirements

a. The purpose of this paragraph of this Section is to implement Section 302 of the Lead-Based Paint Poisoning Prevention Act, 42 U.S.C. 4822, by establishing procedures to eliminate as far as practicable the hazards of lead-based paint poisoning for units assisted under this part. This paragraph is issued under 24 CFR 35.24(b)(4) and supersedes, for all housing to which it applies, the requirements of subpart C of 24 CFR part 35.

b. The requirements of this paragraph of this Section do not apply to 0-bedroom units, units that are certified by a qualified inspector to be free of lead-based paint, or units designated exclusively for the elderly. The requirements of subpart A of 24 CFR part 35 apply to all units constructed prior to 1978 covered by a HAP contract under part 982.

c. If a dwelling unit constructed before 1978 is occupied by a family that includes a child under the age of six years, the initial and each periodic inspection (as required under this part), must include a visual inspection for defective paint surfaces. If defective paint surfaces are found, such surfaces must be treated in accordance with paragraph k of this Section.

d. The Housing Authority may exempt from such treatment defective paint surfaces that are found in a report by a qualified lead-based paint inspector not to be lead-based paint, as defined in paragraph 1(f) of this Section. For purposes of this Section, a qualified lead-based paint inspector is a State or local health or housing agency, a lead-based paint inspector certified or regulated by a State or local health or housing agency, or an organization recognized by HUD.

e. Treatment of defective paint surfaces required under this Section must be completed within 30 calendar days of Housing Authority notification to the owner. When weather conditions prevent treatment of the defective paint conditions on exterior surfaces with in the 30-day period, treatment as required by paragraph k of this Section may be delayed for a reasonable time.

f. The requirements in this paragraph apply to:

   i. All painted interior surfaces within the unit (including ceilings but excluding furniture);

   ii. The entrance and hallway providing access to a unit in a multi-unit building; and

iii. Exterior surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age (including walls, stairs, decks, porches, railings, windows and doors, but excluding outbuildings such as garages and sheds).

g. In addition to the requirements of paragraph c of this Section, for a dwelling unit constructed before 1978 that is occupied by a family with a child under the age of six years with an identified EBL condition, the initial and each periodic inspection (as required under this part) must include a test for lead-based paint on chewable surfaces. Testing is not required if previous testing of chewable surfaces is negative for lead-based paint or if the chewable surfaces have already been treated.

h. Testing must be conducted by a State or local health or housing agency, an inspector certified or regulated by a State or local health or housing agency, or an organization recognized by HUD. Lead content must be tested by using an X-ray fluorescence analyzer (XRF) or by laboratory analysis of paint samples. Where lead-based paint on chewable surfaces is identified, treatment of the paint surface in accordance with paragraph k of this Section is required, and treatment shall be completed within the time limits in paragraph c of this Section.

i. The requirements in paragraph g of this Section apply to all protruding painted surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age:

i. Within the unit;

ii. The entrance and hallway providing access to a unit in a multi-unit building; and

iii. Exterior surfaces (including walls, stairs, decks, porches, railings, windows and doors, but excluding outbuildings such as garages and sheds).

j. In lieu of the procedures set forth in paragraph g of this Section, the housing authority may, at its discretion, waive the testing requirement and require the owner to treat all interior and exterior chewable surfaces in accordance with the methods set out in paragraph k of this Section.

k. Treatment of defective paint surfaces and chewable surfaces must consist of covering or removal of the paint in accordance with the following requirements:

i. A defective paint surface shall be treated if the total area of defective paint on a component is:

(1) More than 10 square feet on an exterior wall;

(2) More than 2 square feet on an interior or exterior component with a large surface area, excluding exterior walls and including, but not limited to, ceilings, floors, doors, and interior walls;

(3) More than 10% of the total surface area on an interior or exterior component with a small surface area, including, but not limited to, windowsills, baseboards and trim.

ii. Acceptable methods of treatment are the following: removal by wet scraping, wet sanding, chemical stripping on or off site, replacing painted components, scraping with infra-red or coil type heat gun with temperatures below 1100 degrees, HEPA vacuum sanding, HEPA vacuum needle gun, contained hydroblasting or high pressure wash with HEPA vacuum, and abrasive sandblasting with HEPA vacuum. Surfaces must be covered with durable materials with joint edges sealed and caulked as needed to prevent the escape of lead contaminated dust.

iii. Prohibited methods of removal are the following: open flame burning or torching, machine sanding or grinding without a HEPA exhaust, uncontained hydroblasting or high pressure wash, and dry scraping except around electrical outlets or except when treating defective paint spots no more than two square feet in any one interior room or space (hallway, pantry, etc.) or totaling no more than twenty square feet on exterior surfaces.

iv. During exterior treatment soil and playground equipment must be protected from contamination.

v. All treatment procedures must be concluded with a thorough cleaning of all surfaces in the room or area of treatment to remove fine dust particles. Cleanup must be accomplished by wet washing surfaces with a lead solubilizing detergent such as trisodium phosphate or an equivalent solution.

vi. Waste and debris must be disposed of in accordance with all applicable Federal, State, and local laws.

l. The owner must take appropriate action to protect residents and their belongings from hazards associated with treatment procedures. Residents must not enter spaces undergoing treatment until cleanup is completed. Personal belongings that are in work areas must be relocated or otherwise protected from contamination.

m. Prior to execution of the HAP contract, the owner must inform the Housing Authority and the family of any knowledge of the presence of lead-based paint on the surfaces of the residential unit.

n. The Housing Authority must attempt to obtain annually from local health agencies the names and addresses of children with identified EBLs and must annually match this information with the names and addresses of participants under this part. If a match occurs, the Housing Authority must determine whether local health officials have tested the unit for lead-based paint. If the unit has lead-based paint, the Housing Authority must require the owner to treat the lead-based paint. If the owner does not complete the corrective actions required by this Section, the family must be issued a certificate or voucher to move.

o. The Housing Authority must keep a copy of each inspection report for at least three years. If a dwelling unit requires testing, or if the dwelling unit requires treatment of chewable surfaces based on the testing, the Housing Authority must keep the test results indefinitely and, if applicable, the owner certification and treatment. The records must indicate which chewable surfaces in the dwelling units have been tested and which chewable surfaces were tested or tested and treated in accordance with the standards prescribed in this Section, such chewable surfaces do not have to be tested or treated at any subsequent time.

p. The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must

provide an alternate means of exit in case of fire (such as fire stairs or egress through windows).

J. Access

1. Performance Requirements

The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must provide an alternate means of exit in case of fire (such as fire stairs or egress through windows).

K. Site and Neighborhood

1. Performance Requirements

The site and neighborhood must be reasonably free from disturbing noises and reverberations and other dangers to the health, safety, and general welfare of the occupants.

2. Acceptability Criteria

The site and neighborhood may not be subject to serious adverse environmental conditions, natural or manmade, such as dangerous walks or steps; instability; flooding, poor drainage, septic tank back-ups or sewage hazards; mudslides; abnormal air pollution, smoke or dust; excessive noise, vibration or vehicular traffic; excessive accumulations of trash; vermin or rodent infestation; or fire hazards.

L. Sanitary Condition

1. Performance Requirements

The dwelling unit and its equipment must be in sanitary condition.

2. Acceptability Criteria

The dwelling unit and its equipment must be free of vermin and rodent infestation.

M. Smoke Detectors

1. Performance Requirements

a. Except as provided in paragraph b below of this Section, each dwelling unit must have at least one battery-operated or hard-wired smoke detector, in proper operating condition, on each level of the dwelling unit, including basements but excepting crawl spaces and unfinished attics. Smoke detectors must be installed in accordance with and meet the requirements of the National Fire Protection Association Standard (NFPA) 74 (or its successor standards). If the dwelling unit is occupied by any hearing-impaired person, smoke detectors must have an alarm system, designed for hearing-impaired persons as specified in NFPA 74 (or successor standards).

b. For units assisted prior to April 24, 1993, owners who installed battery-operated or hard-wired smoke detectors prior to April 24, 1993, in compliance with HUD's smoke detector requirements, including the regulations published on July 30, 1992, (57 FR 33846), will not be required subsequently to comply with any additional requirements mandated by NFPA 74 (i.e., the owner would not be required to install a smoke detector in a basement not used for living purposes, nor would the owner be required to change the location of the smoke detectors that have already been installed on the other floors of the unit).

12.4 EXCEPTIONS TO THE HQS ACCEPTABILITY CRITERIA

The New Albany Housing Authority will utilize the acceptability criteria as outlined above with applicable State and local codes. Additionally, the New Albany Housing Authority has received HUD approval to require the following additional criteria:

A. In each room, there will be at least one exterior window that can be opened and that contains a screen.

B. Owners will be required to scrape peeling paint and repaint all surfaces cited for peeling paint with 2 coats of non-lead paint. An extension may be granted as a severe weather related item as defined below.

C. Adequate heat shall be considered to be 68 degrees.

D. In units where the tenant must pay for utilities, each unit must have separate metering device(s) for measuring utility consumption.

E. A ¾" overflow pipe must be present on the hot water heater safety valves and installed down to within 6 inches of the floor.

12.5 TIME FRAMES AND CORRECTIONS OF HQS FAIL ITEMS

A. Correcting Initial HQS Fail Items

The New Albany Housing Authority will schedule a timely inspection of the unit on the date the owner indicates that the unit will be ready for inspection, or as soon as possible thereafter (within 5 working days) upon receipt of a Request for Tenancy Approval. The owner and participant will be notified in writing of the results of the inspection. If the unit fails HQS again, the owner and the participant will be advised to notify the New Albany Housing Authority to reschedule a re-inspection when the repairs have been properly completed.

On an initial inspection, the owner will be given up to 30 days to correct the items noted as failed, depending on the extent of the repairs that are required to be made. No unit will be placed in the program until the unit meets the HQS requirements.

B. HQS Fail Items for Units under Contract

The owner or participant will be given time to correct the failed items cited on the inspection report for a unit already under contract. If the failed items endanger the family's health or safety (using the emergency item list below), the owner or participant will be given 24 hours to correct the violations. For less serious failures, the owner or participant will be given up to 30 days to correct the failed item(s).

If the owner fails to correct the HQS failed items after proper notification has been given, the New Albany Housing Authority will abate payment and terminate the contract in accordance with Sections 12.7 and 17.0(B)(3).

If the participant fails to correct the HQS failed items that are family-caused after proper notification has been given, the New Albany Housing Authority will terminate assistance for the family in accordance with Sections 12.2(B) and 17.0(B)(3).

C. Time Frames for Corrections

1. Emergency repair items must be abated within 24 hours.

2. Repair of refrigerators, range and oven, or a major plumbing fixture supplied by the owner must be abated within 72 hours.

3. Non-emergency items must be completed within 10 days of the initial inspection.

4. For major repairs, the owner will have up to 30 days to complete.

D. Extensions

At the sole discretion of the New Albany Housing Authority, extensions of up to 30 days may be granted to permit an owner to complete repairs if the owner has made a good faith effort to initiate repairs. If repairs are not completed within 60 days after the initial inspection date, the New Albany Housing Authority will abate the rent and cancel the HAP contract for owner noncompliance. Appropriate extensions will be granted if a severe weather condition exists for such items as exterior painting and outside concrete work for porches, steps, and sidewalks.

12.6 EMERGENCY FAIL ITEMS

The following items are to be considered examples of emergency items that need to be abated within 24 hours:

A. No hot or cold water

B. No electricity

C. Inability to maintain adequate heat

D. Major plumbing leak

E. Natural gas leak

F. Broken lock(s) on first floor doors or windows

G. Broken windows that unduly allow weather elements into the unit

H. Electrical outlet smoking or sparking

I. Exposed electrical wires which could result in shock or fire

J. Unusable toilet when only one toilet is present in the unit

K. Security risks such as broken doors or windows that would allow intrusion

L. Other conditions which pose an immediate threat to health or safety

12.7 ABATEMENT

When a unit fails to meet HQS and the owner has been given an opportunity to correct the deficiencies, but has failed to do so within in the required timeframe, the rent for the dwelling unit will be abated.

The initial abatement period will not exceed 7 days. If the corrections of deficiencies are not made within the 7-day timeframe, the abatement will continue until the HAP contract is terminated. When the deficiencies are corrected, the New Albany Housing Authority will end the abatement the day the unit passes inspection. Rent will resume the following day and be paid the first day of the next month.

For tenant caused HQS deficiencies, the owner will not be held accountable and the rent will not be abated. The tenant is held to the same standard and timeframes for correction of deficiencies as owners. If repairs are not completed by the deadline, the New Albany Housing Authority will send a notice of termination to both the tenant and the owner. The tenant will be given the opportunity to request an informal hearing.

13.0 OWNER CLAIMS FOR DAMAGES, UNPAID RENT, AND VACANCY LOSS AND PARTICIPANT'S INSUING RESPONSIBILITIES

This Section only applies to HAP contracts in effect before October 2, 1995. Vouchers have a provision for damages and unpaid rent. No vacancy loss is paid on vouchers. No Damage Claims will be processed unless the New Albany Housing Authority has performed a move-out inspection. Either the tenant or the owner can request the move-out inspection. Ultimately, it is the owner's responsibility to request the move-out inspection if he/she believes there may be a claim.

Damage claims are limited in the following manner:

A. In the Voucher Program, owners are allowed to claim up to one (1) month contract rent minus greater of the security deposit collected or the security deposit that should have been collected under the lease. There will be no payment for vacancy losses under the Voucher Program.

B. No damage claims will be paid under either program effective on or after October 2, 1995.

13.1 OWNER CLAIMS FOR PRE-OCTOBER 2, 1995, UNITS

In accordance with the HAP contract, owners can make special claims for damages, unpaid rent, and vacancy loss (vacancy loss can not be claimed for vouchers) after the tenant has vacated or a proper eviction proceeding has been conducted.

Owner claims for damages, unpaid rent, and vacancy loss are reviewed for accuracy and completeness. Claims are then compared to the move-in and move-out inspections to determine if an actual claim is warranted. No claim will be paid for normal wear and tear. Unpaid utility bills are not an eligible claim item.

The New Albany Housing Authority will make payments to owners for approved claims. It should be noted that the tenant is ultimately responsible for any damages, unpaid rent, and vacancy loss paid to the owner and will be held responsible to repay the New Albany Housing Authority to remain eligible for the Section 8 Program.

Actual bills and receipts for repairs, materials, and labor must support claims for damages. The New Albany Housing Authority will develop a list of reasonable costs and charges for items routinely included on damage claims. This list will be used as a guide.

Owners can claim unpaid rent owned by the tenant up to the date of HAP termination.

In the Certificate Program, owners can claim for a vacancy loss as outlined in the HAP contract. In order to claim a vacancy loss, the owner must notify the New Albany Housing Authority immediately upon learning of the vacancy or suspected vacancy. The owner must make a good faith effort to rent the unit as quickly as possible to another renter.

All claims and supporting documentation under this Section must be submitted to the New Albany Housing Authority within thirty (30) days of the move-out inspection. Any reimbursement shall be applied first towards any unpaid rent. No reimbursement may be claimed for unpaid rent for the period after the family vacates.

13.2 PARTICIPANT RESPONSIBILITIES

If a damage claim or unpaid rent claim has been paid to an owner, the participant is responsible for repaying the amount to the New Albany Housing Authority. This shall be done by either paying the full amount due immediately upon the New Albany Housing Authority requesting it or through a Repayment Agreement that is approved by the New Albany Housing Authority.

If the participant is not current on any Repayment Agreements or has unpaid claims on more than one unit, the participant shall be terminated from the program. The participant retains the right to request an informal hearing.

14.0 RECERTIFICATION

14.1 ANNUAL REEXAMINATION

At least annually the New Albany Housing Authority will conduct a reexamination of family income and circumstances. The results of the reexamination determine (1) the rent

the family will pay, and (2) whether the family subsidy is correct based on the family unit size.

The New Albany Housing Authority will send a notification letter to the family letting them know that it is time for their annual reexamination and scheduling an appointment. The letter includes forms for the family to complete in preparation for the interview. The letter includes instructions permitting the family to reschedule the interview if necessary. The letter tells families who may need to make alternate arrangements due to a disability that they may contact staff to request an accommodation of their needs.

During the interview, the family will provide all information regarding income, assets, expenses, and other information necessary to determine the family's share of rent. The family will sign the HUD consent form and other consent forms that later will be mailed to the sources that will verify the family circumstances.

Upon receipt of verification, the New Albany Housing Authority will determine the family's annual income and will calculate their family share.

14.1.1 Effective Date of Rent Changes for Annual Reexaminations

The new family share will generally be effective upon the anniversary date with 30 days notice of any rent increase to the family.

If the rent determination is delayed due to a reason beyond the control of the family, then any rent increase will be effective the first of the month after the month in which the family receives a 30 day notice of the amount. If the new rent is a reduction and the delay is beyond the control of the family, the reduction will be effective as scheduled on the anniversary date.

If the family caused the delay, then any increase will be effective on the anniversary date. Any reduction will be effective the first of the month after the rent amount is determined.

14.1.2 Missed Appointments

If the family fails to respond to the letter and fails to attend the interview, a second letter will be mailed. The second letter will advise of a new time and date for the interview, allowing for the same considerations for rescheduling and accommodation as above. The letter will also advise that failure by the family to attend the second scheduled interview will result in the New Albany Housing Authority taking action to terminate the family’s assistance.

14.2 INTERIM REEXAMINATIONS

During an interim reexamination only the information affected by the changes being reported will be reviewed and verified.

Families will not be required to report any increase in income or decreases in allowable expenses between annual reexaminations.

Families are required to report the following changes to the New Albany Housing Authority between regular reexaminations. These changes will trigger an interim reexamination.

A. A member has been added to the family through birth or adoption or court-awarded custody.

B. A household member is leaving or has left the family unit.

C. Family break-up

In circumstances of a family break-up, the New Albany Housing Authority will make a determination of which family member will retain the certificate or voucher, taking into consideration the following factors:

1. To whom the certificate or voucher was issued.

2. The interest of minor children or of ill, elderly, or disabled family members.

3. Whether the assistance should remain with the family members remaining in the unit.

4. Whether family members were forced to leave the unit as a result of actual or threatened physical violence by a spouse or other member(s) of the household.

If a court determines the disposition of property between members of the assisted family in a divorce or separation under a settlement of judicial decree, the New Albany Housing Authority will be bound by the court's determination of which family members continue to receive assistance in the program.

Because of the number of possible different circumstances in which a determination will have to be made, the New Albany Housing Authority will make determinations on a case by case basis.

The New Albany Housing Authority will issue a determination within 10 business days of the request for a determination. The family member requesting the determination may request an informal hearing in compliance with the informal hearings in Section 16.3.

In order to add a household member other than through birth or adoption (including a live-in aide) the family must request that the new member be added to the lease. Before adding the new member to the lease, the individual must complete an application form stating their income, assets, and all other information required of an applicant. The individual must provide their Social Security Number if they have one, and must verify their citizenship/eligible immigrant status (Their housing will not be delayed due to delays in verifying eligible immigrant status other than delays caused by the family). The new family member will go through the screening process similar to the process for applicants. The New Albany Housing Authority will determine the eligibility of the individual before allowing them to be added to the lease. If the individual is found to be ineligible or does not pass the screening criteria, they will be advised in writing and given the opportunity for an informal review. If they are found to be eligible and do pass the screening criteria, the New Albany Housing Authority will grant approval to add their name to the lease. At the same time, the family's annual income will be recalculated taking into account the income and circumstances of the new family member. The effective date of the new rent will be in accordance with paragraph below 14.2.2.

Families are not required to, but may at any time, request an interim reexamination based on a decrease in income, an increase in allowable expenses, or other changes in family circumstances. Upon such request, the New Albany Housing Authority will take timely action to process the interim reexamination and recalculate the family share.

14.2.1 Special Reexaminations

If a family's income is too unstable to project for 12 months, including families that temporarily have no income or have a temporary decrease in income, the New Albany Housing Authority may schedule special reexaminations every 60 days until the income stabilizes and an annual income can be determined.

14.2.2 Effective Date of Rent Changes Due to Interim or Special Reexaminations

Unless there is a delay in reexamination processing caused by the family, any rent increase will be effective the first of the second month after the month in which the family receives notice of the new rent amount. If the family causes a delay, then the rent increase will be effective on the date it would have been effective had the process not been delayed (even if this means a retroactive increase).

If the new rent is a reduction and any delay is beyond the control of the family, the reduction will be effective the first of the month after the interim reexamination should have been completed.

If the new rent is a reduction and the family caused the delay or did not report the change in a timely manner, the change will be effective the first of the month after the rent amount

is determined.

15.0 TERMINATION OF ASSISTANCE TO THE FAMILY BY THE NEW ALBANY HOUSING AUTHORITY

The Housing Authority may at any time terminate program assistance for a participant, because of any of the actions or inaction by the household:

A. If the family violates any family obligations under the program.

B. If a family member fails to sign and submit consent forms.

C. If a family fails to establish citizenship or eligible immigrant status and is not eligible for or does not elect continuation of assistance, pro-ration of assistance, or temporary deferral of assistance. If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their Section 8 unit, the family's assistance will be terminated. Such family will not be eligible to be readmitted to Section 8 for a period of 24 months from the date of termination.

D. If any member of the family has ever been evicted from public housing.

E. If the Housing Authority has ever terminated assistance under the Certificate or Voucher Program for any member of the family.

F. If any member of the family commits drug-related criminal activity, or violent criminal activity.

G. If any member of the family commits fraud, bribery or any other corrupt or criminal act in connection with any Federal housing program.

H. If the family currently owes rent or other amounts to the Housing Authority or to another Housing Authority in connection with Section 8 or public housing assistance under the 1937 Act.

I. If the family has not reimbursed any Housing Authority for amounts paid to an owner under a HAP contract for rent, damages to the unit, or other amounts owed by the family under the lease.

J. If the family breaches an agreement with the Housing Authority to pay amounts owed to a Housing Authority, or amounts paid to an owner by a Housing Authority. (The Housing Authority, at its discretion, may offer a family the opportunity to enter an agreement to pay amounts owed to a Housing Authority or

amounts paid to an owner by a Housing Authority. The Housing Authority may prescribe the terms of the agreement.)

K. If a family participating in the FSS program fails to comply, without good cause, with the family's FSS contract of participation.

L. If the family has engaged in or threatened abusive or violent behavior toward Housing Authority personnel.

M. If any household member is subject to a lifetime registration requirement under a State sex offender registration program.

N. If a household member's illegal use (or pattern of illegal use) of a controlled substance, or whose abuse (or pattern of abuse) of alcohol, is determined by the New Albany Housing Authority to interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

16.0 COMPLAINTS, INFORMAL REVIEWS FOR APPLICANTS, INFORMAL HEARINGS FOR PARTICIPANTS

16.1 COMPLAINTS

The New Albany Housing Authority will investigate and respond to complaints by participant families, owners, and the general public. The New Albany Housing Authority may require that complaints other than HQS violations be put in writing. Anonymous complaints are investigated whenever possible.

16.2 INFORMAL REVIEW FOR THE APPLICANT

A. Informal Review for the Applicant

The New Albany Housing Authority will give an applicant for participation in the Section 8 Existing Program prompt notice of a decision denying assistance to the applicant. The notice will contain a brief statement of the reasons for the New Albany Housing Authority decision. The notice will state that the applicant may request an informal review within 10 business days of the denial and will describe how to obtain the informal review.

B. When an Informal Review is not Required

The New Albany Housing Authority will not provide the applicant an opportunity for an informal review for any of the following reasons:

1. A determination of the family unit size under the New Albany Housing Authority subsidy standards.

2. A New Albany Housing Authority determination not to approve an extension or suspension of a certificate or voucher term.

3. A New Albany Housing Authority determination not to grant approval to lease a unit under the program or to approve a proposed lease.

4. A New Albany Housing Authority determination that a unit selected by the applicant is not in compliance with HQS.

5. A New Albany Housing Authority determination that the unit is not in accordance with HQS because of family size or composition.

6. General policy issues or class grievances.

7. Discretionary administrative determinations by the New Albany Housing Authority.

C. Informal Review Process

The New Albany Housing Authority will give an applicant an opportunity for an informal review of the New Albany Housing Authority decision denying assistance to the applicant. The procedure is as follows:

1. The review will be conducted by any person or persons designated by the New Albany Housing Authority other than the person who made or approved the decision under review or a subordinate of this person.

2. The applicant will be given an opportunity to present written or oral objections to the New Albany Housing Authority decision.

3. The New Albany Housing Authority will notify the applicant of the New Albany Housing Authority decision after the informal review within 14 calendar days. The notification will include a brief statement of the reasons for the final decision.

D. Considering Circumstances

In deciding whether to terminate assistance because of action or inaction by members of the family, the Housing Authority may consider all of the circumstances in each case, including the seriousness of the case, the extent of

participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.

The Housing Authority may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit. The Housing Authority may permit the other members of a participant family to continue receiving assistance.

If the Housing Authority seeks to terminate assistance because of illegal use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny or terminate assistance. In determining whether to terminate assistance for these reasons the New Albany Housing Authority will consider evidence of whether the household member:

1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol;

2. Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol; or

3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol.

E. Informal Review Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The applicant family may request that the New Albany Housing Authority provide for an informal review after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the applicant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For applicant families, the Informal Review Process above will be utilized with the exception that the applicant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision to request the review.

16.3 INFORMAL HEARINGS FOR PARTICIPANTS

A. When a Hearing is Required

1. The New Albany Housing Authority will give a participant family an opportunity for an informal hearing to consider whether the following New Albany Housing Authority decisions relating to the individual circumstances of a participant family are in accordance with the law, HUD regulations, and New Albany Housing Authority policies:

   a. A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment.

   b. A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the New Albany Housing Authority utility allowance schedule.

   c. A determination of the family unit size under the New Albany Housing Authority subsidy standards.

   d. A determination to terminate assistance for a participant family because of the family's action or failure to act.

   e. A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under the New Albany Housing Authority policy and HUD rules.

2. In cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the New Albany Housing Authority will give the opportunity for an informal hearing before the New Albany Housing Authority terminates housing assistance payments for the family under an outstanding HAP contract.

B. When a Hearing is not Required

The New Albany Housing Authority will not provide a participant family an opportunity for an informal hearing for any of the following reasons:

1. Discretionary administrative determinations by the New Albany Housing Authority.

2. General policy issues or class grievances.

3. Establishment of the New Albany Housing Authority schedule of utility allowances for families in the program.

4. A New Albany Housing Authority determination not to approve an extension or suspension of a certificate or voucher term.

5. A New Albany Housing Authority determination not to approve a unit or lease.

6. A New Albany Housing Authority determination that an assisted unit is not in compliance with HQS. (However, the New Albany Housing Authority will provide the opportunity for an informal hearing for a decision to terminate assistance for a breach of the HQS caused by the family.)

7. A New Albany Housing Authority determination that the unit is not in accordance with HQS because of the family size.

8. A determination by the New Albany Housing Authority to exercise or not exercise any right or remedy against the owner under a HAP contract.

C. Notice to the Family

1. In the cases described in paragraphs 16.3(A)(1)(a), (b), and (c), of this Section, the New Albany Housing Authority will notify the family that the family may ask for an explanation of the basis of the New Albany Housing Authority's determination, and that if the family does not agree with the determination, the family may request an informal hearing on the decision.

2. In the cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the New Albany Housing Authority will give the family prompt written notice that the family may request a hearing within 10 business days of the notification. The notice will:

   a. Contain a brief statement of the reasons for the decision; and

   b. State this if the family does not agree with the decision, the family may request an informal hearing on the decision within 10 business days of the notification.

D. Hearing Procedures

The New Albany Housing Authority and participants will adhere to the following procedures:

1. Discovery

a. The family will be given the opportunity to examine before the hearing any New Albany Housing Authority documents that are directly relevant to the hearing. The family will be allowed to copy any such document at the family's expense. If the New Albany Housing Authority does not make the document(s) available for examination on request of the family, the New Albany Housing Authority may not rely on the document at the hearing.

b. The New Albany Housing Authority will be given the opportunity to examine, at the New Albany Housing Authority's offices before the hearing, any family documents that are directly relevant to the hearing. The New Albany Housing Authority will be allowed to copy any such document at the New Albany Housing Authority's expense. If the family does not make the document(s) available for examination on request of the New Albany Housing Authority, the family may not rely on the document at the hearing.

Note: The term **document** includes records and regulations.

2. Representation of the Family

At its own expense, a lawyer or other representative may represent the family.

3. Hearing Officer

a. The hearing will be conducted by any person or persons designated by the New Albany Housing Authority, other than a person who made or approved the decision under review or a subordinate of this person.

b. The person who conducts the hearing will regulate the conduct of the hearing in accordance with the New Albany Housing Authority hearing procedures.

4. Evidence

The New Albany Housing Authority and the family must have the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

5. Issuance of Decision

The person who conducts the hearing must issue a written decision within 14 calendar days from the date of the hearing, stating briefly the reasons for the decision. Factual determinations relating to the individual circumstances of the family shall be based on a preponderance of the evidence presented at the hearing.

6. Effect of the Decision

The New Albany Housing Authority is not bound by a hearing decision:

a. Concerning a matter for which the New Albany Housing Authority is not required to provide an opportunity for an informal hearing under this Section, or that otherwise exceeds the authority of the person conducting the hearing under the New Albany Housing Authority hearing procedures.

b. Contrary to HUD regulations or requirements, or otherwise contrary to Federal, State, or local law.

c. If the New Albany Housing Authority determines that it is not bound by a hearing decision, the New Albany Housing Authority will notify the family within 14 calendar days of the determination, and of the reasons for the determination.

E. Considering Circumstances

In deciding whether to terminate assistance because of action or inaction by members of the family, the Housing Authority may consider all of the circumstances in each case, including the seriousness of the case, the extent of participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.

The Housing Authority may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit. The Housing Authority may permit the other members of a participant family to continue receiving assistance.

If the Housing Authority seeks to terminate assistance because of illegal use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one

year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny or terminate assistance. In determining whether to terminate assistance for these reasons the New Albany Housing Authority will consider evidence of whether the household member:

1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol;

2. Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol; or

3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol.

F. Informal Hearing Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The participant family may request that the New Albany Housing Authority provide for an informal hearing after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision.

17.0 TERMINATION OF THE LEASE AND CONTRACT

The term of the lease and the term of the HAP contract are the same. They begin on the same date and they end on the same date. The lease may be terminated by the owner, by the tenant, or by the mutual agreement of both. The owner may only terminate the contract by terminating the lease. The HAP contract may be terminated by the New Albany Housing Authority. Under some circumstances the contract automatically terminates.

A. Termination of the lease

1. By the family

The family may terminate the lease without cause upon proper notice to the owner and to the New Albany Housing Authority after the first year of the

lease. The length of the notice that is required is stated in the lease (generally 30 days).

2. By the owner.

   a. The owner may terminate the lease during its term on the following grounds:

      i. Serious or repeated violations of the terms or conditions of the lease;

      ii. Violation of Federal, State, or local law that impose obligations on the tenant in connection with the occupancy or use of the unit and its premises;

      iii. Criminal activity by the household, a guest, or another person under the control of the household that threatens the health, safety, or right to peaceful enjoyment of the premises by other persons residing in the immediate vicinity of the premises;

      iv. Any drug-related criminal activity on or near the premises;

      v. Other good cause. Other good cause may include, but is not limited to:

         (1) Failure by the family to accept the offer of a new lease;

         (2) Family history of disturbances of neighbors or destruction of property, or living or housekeeping habits resulting in damage to the property or unit;

         (3) The owner's desire to utilize the unit for personal or family use or for a purpose other than use as a residential rental unit;

         (4) A business or economic reason such as sale of the property, renovation of the unit, desire to rent at a higher rental amount.

   b. During the first year the owner may not terminate tenancy for other good cause unless the reason is because of something the household did or failed to do.

c. The owner may only evict the tenant by instituting court action. The owner must give the New Albany Housing Authority a copy of any owner eviction notice to the tenant at the same time that the owner gives the notice to the tenant.

d. The owner may terminate the contract at the end of the initial lease term or any extension of the lease term without cause by providing notice to the family that the lease term will not be renewed.

3. Termination of the Lease by mutual agreement

The family and the owner may at any time mutually agree to terminate the lease.

B. Termination of the Contract

1. Automatic termination of the Contract

a. If the New Albany Housing Authority terminates assistance to the family, the contract terminates automatically.

b. If the family moves out of the unit, the contract terminates automatically.

c. The contract terminates automatically 180 calendar days after the last housing assistance payment to the owner.

2. Termination of the contract by the owner

The owner may only terminate tenancy in accordance with lease and State and local law.

3. Termination of the HAP contract by the New Albany Housing Authority

The Housing Authority may terminate the HAP contract because:

a. The Housing Authority has terminated assistance to the family.

b. The unit does not meet HQS space standards because of an increase in family size or change in family composition.

c. The unit is larger than appropriate for the family size or composition under the regular Certificate Program.

d. When the family breaks up and the New Albany Housing Authority determines that the family members who move from the unit will continue to receive the assistance.

e. The New Albany Housing Authority determines that there is insufficient funding in their contract with HUD to support continued assistance for families in the program.

f. The owner has breached the contract in any of the following ways:

i. If the owner has violated any obligation under the HAP contract for the dwelling unit, including the owner's obligation to maintain the unit in accordance with the HQS.

ii. If the owner has violated any obligation under any other housing assistance payments contract under Section 8 of the 1937.

iii. If the owner has committed fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program.

iv. For projects with mortgages insured by HUD or loans made by HUD, if the owner has failed to comply with the regulations for the applicable mortgage insurance or loan program, with the mortgage or mortgage note, or with the regulatory agreement;

v. If the owner has engaged in drug trafficking.

4. Final HAP payment to owner

The HAP payment stops when the lease terminates. The owner may keep the payment for the month in which the family moves out. If the owner has begun eviction proceedings and the family continues to occupy the unit, the Housing Authority will continue to make payments until the owner obtains a judgment or the family moves out.

18.0 CHARGES AGAINST THE SECTION 8 ADMINISTRATIVE FEE RESERVE

Occasionally, it is necessary for the New Albany Housing Authority to spend money of its Section 8 Administrative Fee Reserve to meet unseen or extraordinary expenditures or for its other housing related purposes consistent with State law.

The New Albany Housing Authority Board of Commissioners authorizes the Executive Director to expend without prior Board approval up to **$10,000.00** for authorized expenditures.

Any item(s) exceeding **$10,000.00** will require prior Board of Commissioner approval before any charge is made against the Section 8 Administrative Fee Reserve.

19.0 INTELLECTUAL PROPERTY RIGHTS

No program receipts may be used to indemnify contractors or subcontractors of the New Albany Housing Authority against costs associated with any judgement of infringement of intellectual property rights.

GLOSSARY

1937 Housing Act: The United States Housing Act of 1937 [42 U.S.C. 1437 et seq.)

Absorption: In portability, the point at which a receiving housing authority stops billing the initial housing authority for assistance on behalf of a portable family. [24 CFR 982.4]

Adjusted Annual Income: The amount of household income, after deductions for specified allowances, on which tenant rent is based.

Administrative fee: Fee paid by HUD to the housing authority for the administration of the program.

Administrative Plan: The plan that describes housing authority policies for the administration of the tenant-based programs.

Admission: The point when the family becomes a participant in the program. In a tenant-based program, the date used for this purpose is the effective date of the first HAP Contract for a family (first day of initial lease term).

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Amortization Payment: In a manufactured home space rental: The monthly debt service payment by the family to amortize the purchase price of the manufactured home.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program.

Annual Income: All amounts, monetary or not, that:

a. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member, or

b. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

c. Are not specifically excluded from Annual Income.

d. Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access.

Applicant (applicant family): A family that has applied for admission to a program but is not yet a participant in the program.

Assets: see net family assets.

Asset Income: Income received from assets held by household members. If assets total more than $5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income.

Assisted lease (lease): A written agreement between an owner and a family for the leasing of a dwelling unit to the family. The lease establishes the conditions for occupancy of the dwelling unit by a family with housing assistance payments under a HAP contract between the owner and the housing authority.

Certificate: A document issued by a housing authority to a family selected for admission to the Certificate Program. The certificate describes the program and the procedures for housing authority approval of a unit selected by the family. The certificate also states the obligations of the family under the program.

Certification: The examination of a household's income, expenses, and family composition to determine the household's eligibility for program participation and to calculate the household's rent for the following 12 months.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age.

Child care expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care. In the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income.

Citizen: A citizen or national of the United States.

Common space: In shared housing: Space available for use by the assisted family and other occupants of the unit.

Congregate housing: Housing for elderly or persons with disabilities that meets the HQS for congregate housing.

Consent form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits.

Contiguous MSA: In portability, an MSA that shares a common boundary with the MSA in which the jurisdiction of the initial housing authority is located.

Continuously assisted: An applicant is continuously assisted under the 1937 Housing Act if the family is already receiving assistance under any 1937 Housing Act program when the family is admitted to the Voucher Program.

Cooperative: Housing owned by a non-profit corporation or association, and where a member of the corporation or association has the right to reside in a particular apartment, and to participate in management of the housing.

Domicile: The legal residence of the household head or spouse as determined in accordance with State and local law.

Decent, safe, and sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development.

Dependent: A member of the family (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age, or is a person with a disability, or is a full-time student.

Disability assistance expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source.

Disabled family: A family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.

Disabled person: See "person with disabilities."

Displaced family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Displaced person: A person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Drug related criminal activity: Illegal use or personal use of a controlled substance, and the illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute or use, of a controlled substance.

Drug trafficking: The illegal manufacture, sale, or distribution, or the possession with intent to manufacture, sell, or distribute, of a controlled substance.

Elderly family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; or two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

Elderly person: A person who is at least 62 years of age.

Evidence of citizenship or eligible status: The documents that must be submitted to evidence citizenship or eligible immigration status.

Exception rent: An amount that exceeds the published fair market rent.

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.*)*.

Fair market rent (FMR): The rent, including the cost of utilities (except telephone), as established by HUD for units of varying sizes (by number of bedrooms), that must be paid in the housing market area to rent privately owned, existing, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. FMRs are published periodically in the Federal Register.

Family includes but is not limited to**:**

a. A family with or without children (the temporary absence of a child from the home due to placement in foster care shall not be considered in determining family composition and family size);
b. An elderly family;
c. A near-elderly family;
d. A disabled family;
e. A displaced family;
f. The remaining member of a tenant family; and
g. A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

Family members: include all household members except live-in aides, foster children and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the HUD-50058.

Family self-sufficiency program (FSS program): The program established by a housing authority to promote self-sufficiency of assisted families, including the coordination of supportive services (42 U.S.C. 1437u).

Family share: The portion of rent and utilities paid by the family.

Family unit size: The appropriate number of bedrooms for a family as determined by the housing authority under the housing authority's subsidy standards.

50058 Form: The HUD form that Housing Authority's are required to complete for each assisted household in public housing to record information used in the certification and re-certification process, and, at the option of the housing authority, for interim reexaminations.

FMR/exception rent limit: The Section 8 existing housing fair market rent published by HUD headquarters, or any exception rent. For a tenancy in the Voucher Program, the housing authority may adopt a payment standard up to the FMR/exception rent limit.

Full-time student: A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or Certificate Program, as well as an institution offering a college degree.

Gross rent: The sum of the rent to the owner plus any utilities.

Group Home: A dwelling unit that is licensed by a State as a group home for the exclusive residential use of two to twelve persons who are elderly or persons with disabilities (including any live-in aide).

Head of household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent.

Household members: include all individuals who reside or will reside in the unit and who are listed on the lease, including live-in aides, foster children and foster adults.

Housing Assistance Payment (HAP): The monthly assistance by a housing authority, which includes (1) a payment to the owner for rent to the owner under the family's lease, and (2) an additional payment to the family if the total assistance payment exceeds the rent to owner.

Housing quality standards (HQS): The HUD minimum quality standards for housing assisted under the Section 8 program.

Housing voucher: A document issued by a housing authority to a family selected for admission to the Voucher Program. This document describes the program and the procedures for housing authority approval of a unit selected by the family. The voucher also states the obligations of the family under the program.

Housing voucher holder: A family that has an unexpired housing voucher.

Imputed income: For households with net family assets of more than $5,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used in determining annual income.

Income category: Designates a family's income range. There are three categories: low income, very low income and extremely low-income.

Incremental income: The increased portion of income between the total amount of welfare and earnings of a family member prior to enrollment in a training program and welfare and earnings of the family member after enrollment in the training program. All other amounts, increases and decreases, are treated in the usual manner in determining annual income.

Initial Housing Authority: In portability, both: (1) a housing authority that originally selected a family that later decides to move out of the jurisdiction of the selecting housing authority; and (2) a housing authority that absorbed a family that later decides to move out of the jurisdiction of the absorbing housing authority.

Initial payment standard: The payment standard at the beginning of the HAP contract term.

Initial rent to owner: The rent to owner at the beginning of the initial lease term.

Interim (examination): A reexamination of a household's income, expenses, and household status conducted between the annual recertifications when a change in a household's circumstances warrant such a reexamination.

Jurisdiction: The area in which the housing authority has authority under State and local law to administer the program.

Lease: A written agreement between an owner and tenant for the leasing of a dwelling unit to the tenant. The lease establishes the conditions for occupancy of the dwelling unit by a family with housing assistance payments under a HAP Contract between the owner and the housing authority.

Live-in aide: A person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:

a. Is determined to be essential to the care and well- being of the persons;
b. Is not obligated for the support of the persons; and
c. Would not be living in the unit except to provide the necessary supportive services.

Low-income families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families. *[1937Act)*

Manufactured home: A manufactured structure that is built on a permanent chassis, is designed for use as a principal place of residence, and meets the HQS.

Manufacture home space: In manufactured home space rental: A space leased by an owner to a family. A manufactured home owned and occupied by the family is located on the space.

Medical expenses: Medical expenses, including medical insurance premiums, that are anticipated during the period for which annual income is computed, and that are not covered by insurance.

Mixed family: A family whose members include those with citizenship or eligible immigration status, and those without citizenship or eligible immigration status.

Moderate rehabilitation: Rehabilitation involving a minimum expenditure of $1000 for a unit, including its prorated share of work to be accomplished on common areas or systems, to:

a. upgrade to decent, safe and sanitary condition to comply with the Housing Quality Standards or other standards approved by HUD, from a condition below these standards (improvements being of a modest nature and other than routine maintenance; or
b. repair or replace major building systems or components in danger of failure.

Monthly adjusted income: One twelfth of adjusted income.

Monthly income: One twelfth of annual income.

Mutual housing is included in the definition of "cooperative".

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession.

Near-elderly family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.

Net family assets:

a. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.
b. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.
c. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms.

Noncitizen: A person who is neither a citizen nor national of the United States.

Notice Of Funding Availability (NOFA): For budget authority that HUD distributes by competitive process, the Federal Register document that invites applications for funding. This document explains how to apply for assistance, and the criteria for awarding the funding.

Occupancy standards: The standards that the housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Owner: Any person or entity, including a cooperative, having the legal right to lease or sublease existing housing.

Participant (participant family]: A family that has been admitted to the housing authority's program and is currently assisted in the program. The family becomes a participant on the

effective date of the first HAP contract executed by the housing authority for the family (first day of initial lease).

Payment standard: In a voucher tenancy, the maximum monthly assistance payment for a family (before deducting the total tenant payment by family contribution). For a voucher tenancy, the housing authority sets a payment standard in the range from 90% to 110% of the current FMR.

Person with disabilities: A person who:

a. Has a disability as defined in Section 223 of the Social Security Act,

   "Inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months, or

   In the case of an individual who attained the age of 55 and is blind and unable by reason of such blindness to engage in substantial, gainful activity requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time."

b. Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental, or emotional impairment that:

   (1) is expected to be of long-continued and indefinite duration,

   (2) substantially impedes his or her ability to live independently, and

   (3) is of such a nature that such ability could be improved by more suitable housing conditions, or

c. Has a developmental disability as defined in Section 102(7) of the of the Developmental Disabilities Assistance and Bill of Rights Act.

   "Severe chronic disability that:

   (1) is attributable to a mental or physical impairment or combination of mental and physical impairments;

   (2) is manifested before the person attains age 22;

   (3) is likely to continue indefinitely;

(4) results in substantial functional limitation in three or more of the following areas of major life activity: (1) self care, (2) receptive and responsive language, (3) learning, (4) mobility, (e) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and

(5) reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated."

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

No individual shall be considered to be a person with disabilities for purposes of eligibility solely based on any drug or alcohol dependence.

Portability: Renting a dwelling unit with Section 8 tenant-based assistance outside the jurisdiction of the initial housing authority.

Premises: The building or complex in which the dwelling unit is located, including common areas and grounds.

Private space: In shared housing: The portion of a contract unit that is for the exclusive use of an assisted family.

Preservation: This program encourages owners of eligible multifamily housing projects to preserve low-income housing affordability and availability while reducing the long-term cost of providing rental assistance. The program offers several approaches to restructuring the debt of properties developed with project-based Section 8 assistance whose HAP contracts are about to expire.

Proration of assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance.

Public Housing Agency: A State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) authorized to engage in or assist in the development or operation of low-income housing.

Reasonable rent: A rent to owner that is not more than charged: (a) for comparable units in the private unassisted market; and (b) for a comparable unassisted unit in the premises.

Receiving Housing Authority: In portability, a housing authority that receives a family selected for participation in the tenant-based program of another housing authority. The receiving housing authority issues a certificate or voucher, and provides program assistance to the family.

Re-certification: A reexamination of a household's income, expenses, and family composition to determine the household's rent for the following 12 months.

Remaining member of a tenant family: A member of the family listed on the lease who continues to live in an assisted household after all other family members have left.

Rent to owner: The monthly rent payable to the owner under the lease. Rent to owner covers payment for any housing services, maintenance, and utilities that the owner is required to provide and pay for.

Set-up charges: In a manufactured home space rental, charges payable by the family for assembly, skirting and anchoring the manufactured home.

Shared housing: A unit occupied by two or more families. The unit consists of both common space for shared use by the occupants of the unit and separate private space for each assisted family.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single person: Someone living alone or intending to live alone who does not qualify as an elderly person, a person with disabilities, a displaced person, or the remaining member of a tenant family.

Single room occupancy housing (SRO): A unit for occupancy by a single eligible individual capable of independent living that contains no sanitary facilities or food preparation facilities, or contains either, but not both, types of facilities.

Special admission: Admission of an applicant that is not on the housing authority waiting list, or without considering the applicant's waiting list position.

Special housing types: Special housing types include: SRO housing, congregate housing, group homes, shared housing, cooperatives (including mutual housing), and manufactured homes (including manufactured home space rental).

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State, or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information.

Statement of family responsibility: An agreement in the form prescribed by HUD, between the housing authority and a Family to be assisted under the Moderate Rehabilitation Program, stating the obligations and responsibilities of the family.

Subsidy standards: Standards established by a housing authority to determine the appropriate number of bedrooms and amount of subsidy for families of different sizes and compositions.

Suspension: Stopping the clock on the term of a family's certificate or voucher, for such period as determined by the housing authority, from the time when the family submits a request for housing authority approval to lease a unit, until the time when the housing authority approves or denies the request. Also referred to as tolling.

Tenant: The person or persons (other than a live-in aide) who executes the lease as lessee of the dwelling unit.

Tenant rent: The amount payable monthly by the family as rent to the owner minus any utility allowance.

Third-party (verification): Oral or written confirmation of a household's income, expenses, or household composition provided by a source outside the household, such as an employer, doctor, school official, etc.

Tolling: see suspension.

Total tenant payment (TTP):

(1) Total tenant payment is the amount calculated under Section 3(a)(1) of the 1937 Act. which is the higher of :

30% of the family's monthly adjusted income;

10% of the family's monthly income;

Minimum rent; or

if the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under Section 3(a)(1) shall be the amount resulting from one application of the percentage.

Utility allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made or approved by a housing authority or HUD of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an

energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.

Utility hook-up charge: In a manufactured home space rental, costs payable by a family for connecting the manufactured home to utilities such as water, gas, electrical and sewer lines.

Utility reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit.

Verification:

a. The process of obtaining statements from individuals who can attest to the accuracy of the amounts of income, expenses, or household member status (e.g., employers, public assistance agency staff, doctors).

b. The three types of verification are:

(1) Third-party verification, either written or oral, obtained from employers, public assistance agencies, schools, etc.)

(2) Documentation, such as a copy of a birth certificate or bank statement

(3) Family certification or declaration (only used when third-party or documentation verification is not available)

Very low-income families: Low-income families whose incomes do not exceed 50% of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families. *[1937 Act]*

Violent criminal activity: Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

Voucher (rental voucher): A document issued by a housing authority to a family selected for admission to the Housing Choice Voucher Program. This document describes the program and the procedures for housing authority approval of a unit selected by the family and states the obligations of the family under the program.

Voucher holder: A family holding a voucher with unexpired search time.

Waiting list admission: An admission from the housing authority waiting list. *[24 CFR 982.4]*

Welfare assistance. Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. *[24 CFR 5.603(d)]*

Welfare rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CACC	Consolidated Annual Contributions Contract
CFR	Code of Federal Regulations
FMR	Fair Market Rent
FSS	Family Self Sufficiency (program)
HA	Housing Authority
HAP	Housing Assistance Payment
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PBC	Project-Based Certificate (program)
QHWRA	Quality Housing and Work Responsibility Act of 1998
PHA	Public Housing Agency
TTP	Total Tenant Payment

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SECTION 8 ADMINISTRATIVE PLAN

1.0 EQUAL OPPORTUNITY

1.1 FAIR HOUSING

It is the policy of the New Albany Housing Authority to comply fully with all Federal, State, and local nondiscrimination laws; the Americans With Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.

No person shall, on the ground of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the New Albany Housing Authority housing programs.

To further its commitment to full compliance with applicable Civil Rights laws, the New Albany Housing Authority will provide Federal/State/local information to applicants for and participants in the Section 8 Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made available at the New Albany Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The New Albany Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the housing discrimination form. The New Albany Housing Authority will also assist them in completing the form, if requested, and will provide them with the address of the nearest HUD Office of Fair Housing and Equal Opportunity.

1.2 REASONABLE ACCOMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of the New Albany Housing Authority housing programs and related services. When such accommodations are granted they do not confer special treatment or advantage for the person with a disability; rather, they make the program fully accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines the New Albany Housing Authority will follow in determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, the New Albany Housing Authority will ensure that all applicants/participants are aware of the opportunity to request reasonable accommodations.

1.3 COMMUNICATION

Anyone requesting an application will also receive a Request for Reasonable Accommodation Form.

Notifications of reexamination, inspection, appointment, or eviction will include information about requesting a reasonable accommodation. Any notification requesting action by the participant will include information about requesting a reasonable accommodation.

All decisions granting or denying requests will be in writing.

1.4 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

A. Is the requestor a person with disabilities? For this purpose the definition of disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

> A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the New Albany Housing Authority will obtain verification that the person is a person with a disability.

B. Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the New Albany Housing Authority will obtain documentation that the requested accommodation is needed due to the disability. The New Albany Housing Authority will not inquire as to the nature of the disability.

C. Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The New Albany Housing Authority's business is housing. If the request would alter the fundamental business that the New Albany Housing Authority conducts, that would not be reasonable. For instance, the New Albany

Housing Authority would deny a request to have the New Albany Housing Authority do grocery shopping for the person with disabilities.

2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the New Albany Housing Authority may request a meeting with the individual to investigate and consider equally effective alternatives.

Generally the individual knows best what they need; however, the New Albany Housing Authority retains the right to be shown how the requested accommodation enables the individual to access or use the New Albany Housing Authority's programs or services.

If more than one accommodation is equally effective in providing access to the New Albany Housing Authority's programs and services, the New Albany Housing Authority retains the right to select the most efficient or economic choice.

If the participant requests, as a reasonable accommodation, that he or she be permitted to make physical modifications to their dwelling unit, at their own expense, the request should be made to the property owner/manager. The Housing Authority does not have responsibility for the owner's unit and does not have responsibility to make the unit accessible.

Any request for an accommodation that would enable a participant to materially violate family obligations will not be approved.

1.5 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND PARTICIPANTS

The New Albany Housing Authority will endeavor to have bilingual staff or access to people who speak languages other than English to assist non-English speaking families. The following languages will be covered:

Spanish

1.6 FAMILY/OWNER OUTREACH

The New Albany Housing Authority will publicize the availability and nature of the Section 8 Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.

To reach persons, who cannot or do not read newspapers, the New Albany Housing Authority will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The New Albany Housing Authority will also try to utilize public service announcements.

The New Albany Housing Authority will communicate the status of program availability to other service providers in the community and advise them of housing eligibility factors and guidelines so that they can make proper referral of their clients to the program.

The New Albany Housing Authority will hold briefings for owners who participate in or who are seeking information about the Section 8 Program. Owners and managers participating in the Section 8 Program will participate in making this presentation. The briefing is intended to:

A. Explain how the program works;

B. Explain how the program benefits owners;

C. Explain owners' responsibilities under the program. Emphasis is placed on quality screening and ways the New Albany Housing Authority helps owners do better screening; and

D. Provide an opportunity for owners to ask questions, obtain written materials, and meet New Albany Housing Authority staff.

The New Albany Housing Authority will particularly encourage owners of suitable units located outside of low-income or minority concentration to attend. Targeted mailing lists will be developed and announcements mailed.

1.7 RIGHT TO PRIVACY

All adult members of both applicant and participant households are required to sign HUD Form 9886, *Authorization for Release of Information and Privacy Act Notice*. The *Authorization for Release of Information and Privacy Act Notice* states how family information will be released and includes the *Federal Privacy Act Statement*.

Any request for applicant or participant information will not be released unless there is a signed release of information request from the applicant or participant.

1.8 REQUIRED POSTINGS

The New Albany Housing Authority will post in each of its offices in a conspicuous place and at a height easily read by all persons including persons with mobility disabilities, the following information:

A. The Section 8 Administrative Plan

B. Notice of the status of the waiting list (opened or closed)

C. Address of all New Albany Housing Authority offices, office hours, telephone numbers, TDD numbers, and hours of operation

D. Income Limits for Admission

E. Informal Review and Informal Hearing Procedures

F. Fair Housing Poster

G. Equal Opportunity in Employment Poster

2.0 NEW ALBANY HOUSING AUTHORITY/OWNER RESPONSIBILITY/ OBLIGATION OF THE FAMILY

This Section outlines the responsibilities and obligations of the New Albany Housing Authority, the Section 8 Owners/Landlords, and the participating families.

2.1 NEW ALBANY HOUSING AUTHORITY RESPONSIBILITIES

A. The New Albany Housing Authority will comply with the consolidated ACC, the application, HUD regulations and other requirements, and the New Albany Housing Authority Section 8 Administrative Plan.

B. In administering the program, the New Albany Housing Authority must:

1. Publish and disseminate information about the availability and nature of housing assistance under the program;

2. Explain the program to owners and families;

3. Seek expanded opportunities for assisted families to locate housing outside areas of poverty or racial concentration;

4. Encourage owners to make units available for leasing in the program, including owners of suitable units located outside areas of poverty or racial concentration;

5. Affirmatively further fair housing goals and comply with equal opportunity requirements;

6. Make efforts to help disabled persons find satisfactory housing;

7. Receive applications from families, determine eligibility, maintain the waiting list, select applicants, issue a voucher to each selected family, and provide housing information to families selected;

8. Determine who can live in the assisted unit at admission and during the family's participation in the program;

9. Obtain and verify evidence of citizenship and eligible immigration status in accordance with 24 CFR part 5;

10. Review the family's request for approval of the tenancy and the owner/landlord lease, including the HUD prescribed tenancy addendum;

11. Inspect the unit before the assisted occupancy begins and at least annually during the assisted tenancy;

12. Determine the amount of the housing assistance payment for a family;

13. Determine the maximum rent to the owner and whether the rent is reasonable;

14. Make timely housing assistance payments to an owner in accordance with the HAP contract;

15. Examine family income, size and composition at admission and during the family's participation in the program. The examination includes verification of income and other family information;

16. Establish and adjust New Albany Housing Authority utility allowance;

17. Administer and enforce the housing assistance payments contract with an owner, including taking appropriate action as determined by the New Albany Housing Authority, if the owner defaults (e.g., HQS violation);

18. Determine whether to terminate assistance to a participant family for violation of family obligations;

19. Conduct informal reviews of certain New Albany Housing Authority decisions concerning applicants for participation in the program;

20. Conduct informal hearings on certain New Albany Housing Authority decisions concerning participant families;

21. Provide sound financial management of the program, including engaging an independent public accountant to conduct audits; and

22. Administer an FSS program **(if applicable)**.

2.2 OWNER RESPONSIBILITY

A. The owner is responsible for performing all of the owner's obligations under the HAP contract and the lease.

B. The owner is responsible for:

1. Performing all management and rental functions for the assisted unit, including selecting a voucher holder to lease the unit, and deciding if the family is suitable for tenancy of the unit.

2. Maintaining the unit in accordance with HQS, including performance of ordinary and extraordinary maintenance.

3. Complying with equal opportunity requirements.

4. Preparing and furnishing to the New Albany Housing Authority information required under the HAP contract.

5. Collecting from the family:

   a. Any security deposit required under the lease.

   b. The tenant contribution (the part of rent to owner not covered by the housing assistance payment.

   c. Any charges for unit damage by the family.

6. Enforcing tenant obligations under the lease.

7. Paying for utilities and services (unless paid by the family under the lease.)

C. For provisions on modifications to a dwelling unit occupied or to be occupied by a person with disabilities see 24 CFR 100.203.

2.3 OBLIGATIONS OF THE PARTICIPANT

This Section states the obligations of a participant family under the program.

A. Supplying required information.

1. The family must supply any information that the New Albany Housing Authority or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.

2. The family must supply any information requested by the New Albany Housing Authority or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.

3. The family must disclose and verify Social Security Numbers and must sign and submit consent forms for obtaining information.

4. Any information supplied by the family must be true and complete.

B. HQS breach caused by the Family

The family is responsible for any HQS breach caused by the family or its guests.

C. Allowing New Albany Housing Authority Inspection

The family must allow the New Albany Housing Authority to inspect the unit at reasonable times and after at least 2 days notice.

D. Violation of Lease

The family may not commit any serious or repeated violation of the lease.

E. Family Notice of Move or Lease Termination

The family must notify the New Albany Housing Authority and the owner before the family moves out of the unit or terminates the lease by a notice to the owner.

F. Owner Eviction Notice

The family must promptly give the New Albany Housing Authority a copy of any owner eviction notice it receives.

G. Use and Occupancy of the Unit

1. The family must use the assisted unit for a residence by the family. The unit must be the family's only residence.

2. The New Albany Housing Authority must approve the composition of the assisted family residing in the unit. The family must promptly inform the New Albany Housing Authority of the birth, adoption or court-awarded custody of a child. The family must request approval from the New Albany Housing Authority to add any other family member as an occupant of the unit. No other person (i.e., no one but members of the assisted family) may reside in the unit (except for a foster child/foster adult or live-in aide as provided in paragraph (4) of this Section).

3. The family must promptly notify the New Albany Housing Authority if any family member no longer resides in the unit.

4. If the New Albany Housing Authority has given approval, a foster child/foster adult or a live-in aide may reside in the unit. The New Albany Housing Authority has the discretion to adopt reasonable policies concerning residence by a foster child/foster adult or a live-in aide and defining when the New Albany Housing Authority consent may be given or denied.

5. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family. Any business uses of the unit must comply with zoning requirements and the affected household member must obtain all appropriate licenses.

6. The family must not sublease or let the unit.

7. The family must not assign the lease or transfer the unit.

H. Absence from the Unit

The family must supply any information or certification requested by the New Albany Housing Authority to verify that the family is living in the unit, or relating to family absence from the unit, including any New Albany Housing Authority requested information or certification on the purposes of family absences. The family must cooperate with the New Albany Housing Authority for this purpose. The family must promptly notify the New Albany Housing Authority of its absence from the unit.

Absence means that no member of the family is residing in the unit. The family may be absent from the unit for up to 30 days. The family must request permission from

the New Albany Housing Authority for absences exceeding 30 days. The New Albany Housing Authority will make a determination within 5 business days of the request. An authorized absence may not exceed 180 days. Any family absent for more than 30 days without authorization will be terminated from the program.

Authorized absences may include, but are not limited to:

1. Prolonged hospitalization

2. Absences beyond the control of the family (i.e., death in the family, other family member illness)

3. Other absences that are deemed necessary by the New Albany Housing Authority

I. Interest in the Unit

The family may not own or have any interest in the unit (except for owners of manufactured housing renting the manufactured home space).

J. Fraud and Other Program Violation

The members of the family must not commit fraud, bribery, or any other corrupt or criminal act in connection with the programs.

K. Crime by Family Members

The members of the family may not engage in drug-related criminal activity or other violent criminal activity.

L. Other Housing Assistance

An assisted family, or members of the family, may not receive Section 8 tenant-based assistance while receiving another housing subsidy, for the same unit or for a different unit, under any duplicative (as determined by HUD or in accordance with HUD requirements) Federal, State or local housing assistance program.

3.0 ELIGIBILITY FOR ADMISSION

3.1 INTRODUCTION

There are five eligibility requirements for admission to Section 8 -- qualifies as a family, has an income within the income limits, meets citizenship/eligible immigrant criteria, provides documentation of Social Security Numbers, and signs consent authorization

documents. In addition to the eligibility criteria, families must also meet the New Albany Housing Authority screening criteria in order to be admitted to the Section 8 Program.

3.2 ELIGIBILITY CRITERIA

A. Family status.

1. A **family with or without children**. Such a family is defined as a group of people related by blood, marriage, adoption or affinity that lives together in a stable family relationship.

    a. Children temporarily absent from the home due to placement in foster care are considered family members.

    b. Unborn children and children in the process of being adopted are considered family members for purposes of determining bedroom size, but are not considered family members for determining income limit.

2. An **elderly family**, which is:

    a. A family whose head, spouse, or sole member is a person who is at least 62 years of age;

    b. Two or more persons who are at least 62 years of age living together; or

    c. One or more persons who are at least 62 years of age living with one or more live-in aides

3. A **near-elderly family**, which is:

    a. A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62;

    b. Two or more persons who are at least 50 years of age but below the age of 62 living together; or

    c. One or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.

4. A **disabled family**, which is:

a. A family whose head, spouse, or sole member is a person with disabilities;

b. Two or more persons with disabilities living together; or

c. One or more persons with disabilities living with one or more live-in aides.

5. A **displaced family** is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

6. A **remaining member of a tenant family**.

7. A **single person** who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

B. Income eligibility

1. To be eligible to receive assistance a family shall, at the time the family initially receives assistance under the Section 8 program shall be a low-income family that is:

a. A very low-income family;

b. A low-income family continuously assisted under the 1937 Housing Act;

c. A low-income family that meets additional eligibility criteria specified by the Housing Authority;

d. A low-income family that is a nonpurchasing tenant in a HOPE 1 or HOPE 2 project or a property subject to a resident homeownership program under 24 CFR 248.173;

e. A low-income family or moderate-income family that is displaced as a result of the prepayment of the mortgage or voluntary termination of an insurance contract on eligible low-income housing.

f. A low-income family that qualifies for voucher assistance as a non-purchasing family residing in a HOPE 1 (HOPE for public housing homeownership) or HOPE 2 (HOPE for homeownership of

multifamily units) project.

2. Income limits apply only at admission and are not applicable for continued occupancy; however, as income rises the assistance will decrease.

3. The applicable income limit for issuance of a voucher is the highest income limit for the family size for areas within the housing authority's jurisdiction. The applicable income limit for admission to the program is the income limit for the area in which the family is initially assisted in the program. The family may only use the voucher to rent a unit in an area where the family is income eligible at admission to the program.

4. Families who are moving into the New Albany Housing Authority's jurisdiction under portability and have the status of applicant rather than of participant at their initial housing authority, must meet the income limit for the area where they were initially assisted under the program.

5. Families who are moving into the New Albany Housing Authority's jurisdiction under portability and are already program participants at their initial housing authority do not have to meet the income eligibility requirement for the New Albany Housing Authority program.

6. Income limit restrictions do not apply to families transferring units within the New Albany Housing Authority Section 8 Program.

C. Citizenship/Eligible Immigrant status

To be eligible each member of the family must be a citizen, national, or a noncitizen who has eligible immigration status under one of the categories set forth in Section 214 of the Housing and Community Development Act of 1980 (see 42 U.S.C. 1436a(a)).

Family eligibility for assistance.

1. A family shall not be eligible for assistance unless every member of the family residing in the unit is determined to have eligible status, with the exception noted below.

2. Despite the ineligibility of one or more family members, a mixed family may be eligible for one of three types of assistance. (See Section 11.5(K) for calculating rents under the noncitizen rule).

3. A family without any eligible members and receiving assistance on June 19, 1995 may be eligible for temporary deferral of termination of assistance.

D. Social Security Number Documentation

To be eligible, all family members 6 years of age and older must provide a Social Security Number or certify that they do not have one.

E. Signing Consent Forms

1. In order to be eligible each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.

2. The consent form must contain, at a minimum, the following:

a. A provision authorizing HUD and the New Albany Housing Authority to obtain from State Wage Information Collection Agencies (SWICAs) any information or materials necessary to complete or verify the application for participation or for eligibility for continued occupancy;

b. A provision authorizing HUD or the New Albany Housing Authority to verify with previous or current employers income information pertinent to the family's eligibility for or level of assistance;

c. A provision authorizing HUD to request income information from the IRS and the SSA for the sole purpose of verifying income information pertinent to the family's eligibility or level of benefits; and

d. A statement that the authorization to release the information requested by the consent form expires 15 months after the date the consent form is signed.

F. Suitability for tenancy. The New Albany Housing Authority determines eligibility for participation and will also conduct criminal background checks on all adult household members, including live-in aides. The New Albany Housing Authority will deny assistance to a family because of drug-related criminal activity or violent criminal activity by family members. This check will be made through state or local law enforcement or court records in those cases where the household member has lived in the local jurisdiction for the last three years. If the individual has lived outside the local area. The New Albany Housing Authority may contact law enforcement agencies where the individual had lived or request a check through the FBI's National Crime Information Center (NCIC).

The New Albany Housing Authority will check with the State sex offender registration program and will ban for life any individual who is registered as a lifetime sex offender.

Additional screening is the responsibility of the owner. Upon the request of a prospective owner, the New Albany Housing Authority will provide any factual information or third party written information they have relevant to a voucher holder's history of, or ability to, comply with material standard lease terms or any history of drug trafficking.

4.0 MANAGING THE WAITING LIST

4.1 OPENING AND CLOSING THE WAITING LIST

Opening of the waiting list will be announced via public notice that applications for Section 8 will again be accepted. The public notice will state where, when, and how to apply. The notice will be published in a local newspaper of general circulation, and also by any available minority media. The public notice will state any limitations to who may apply.

The notice will state that applicants already on waiting lists for other housing programs must apply separately for this program, and that such applicants will not lose their place on other waiting lists when they apply for Section 8. The notice will include the Fair Housing logo and slogan and otherwise be in compliance with Fair Housing requirements.

Closing of the waiting list will be announced via public notice. This will be done when the waiting list is adequate for available program funding. The public notice will state the date the waiting list will be closed. The public notice will be published in a local newspaper of general circulation, and also by any available minority media. The New Albany Housing Authority will not discriminate against any family based on race, color, religion, sex, disability, familial status, or national origin.

4.2 TAKING APPLICATIONS

Families wishing to apply for the Public Housing and Section Eight Programs will be required to complete an application for housing assistance.

Application packets are available during regular business hours at 169 Woodland Drive, New Albany, Indiana. Or, applications will be mailed to interested families upon request.

Applications are taken to compile a waiting list. Completed pre-applications will be accepted for all applicants and the New Albany Housing Authority will verify the information.

Applicantgs will make an appointment for the completion of the application. The completed application will be dated and time stamped.

Persons with disabilities who require a reasonable accomodation in completing an application may call the New Albany Housing Authority to make special arrangements to complete their application. A Telecommunication Device for the Deaf (TDDY) is available. The TDDY telephone number is (812) 948-4820.

Applicants will be give a pre-application check list of the verifications necessary, and an appointment for the completion of the full application.

Upon completion of the full application, the New Albany Housing Authority will make a determination of eligibility. The New Albany Housing Authority will notify the family in writing of the time and date of placement on the waiting list and the approximate amount of time before housing assistance may be offered. If the New Albany Housing Authority determines the family to be ineligible, the notcie will state th reasons therefore and offer the family the opportunity of an inofrmal review of this determination.

An applicatn may at any time report changes in family composition, income, or preference factors. The New Albany Housing Authority will annotate the applicant's file and will update the waiting list. Confirmation of the changes will be made to the family in writing.

When the family nears the top of the waiting list, the New Albany Housing Authority will ensure that verification of preferences, eligibility, and suitability selection factors are current in order to determine the family's final eligibility for admission into the housing assistance program.

4.3 ORGANIZATION OF THE WAITING LIST

The waiting list will be maintained in accordance with the following guidelines:

A. The application will be a permanent file;

B. All applications will be maintained in order of preference and then in order of date and time of application;

C. Any contact between the New Albany Housing Authority and the applicant will be documented in the applicant file.

Note: The waiting list will not be maintained by bedroom size under current HUD regulations.

4.4 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family appears to be near being offered assistance, the family's waiting list preference will be verified again. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The New Albany Housing Authority must notify the family in writing of this determination, and give the family the opportunity for an informal review.

4.6 Purging the Waiting List

The New Albany Housing Authority will update and purge its waiting list at least annually to ensure that the pool of applicants reasonably represents interested families. Purging also enables the Housing Authority to update the information regarding address, family composition, income category and preferences.

4.7 REMOVAL OF APPLICANTS FROM THE WAITING LIST

The New Albany Housing Authority will not remove an applicant's name from the waiting list unless:

A. The applicant requests that the name be removed;

B. The applicant fails to respond to a written request for information or a request to declare their continued interest in the program or misses scheduled appointments; or

C. The applicant does not meet either the eligibility or screening criteria for the program.

4.8 GROUNDS FOR DENIAL

The New Albany Housing Authority will deny assistance to applicants who:

A. Do not meet any one or more of the eligibility criteria;

B. Do not supply information or documentation required by the application process including evidence of citizenship or eligible immigration status;

C. Fail to respond to a written request for information or a request to declare their continued interest in the program;

D. Fail to complete any aspect of the application or lease-up process or fails to sign consent forms for obtaining information;

E. Have a history of criminal activity by any household member involving crimes of physical violence against persons or property, and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well being of other tenants or staff, or cause damage to the property.

F. Currently owes rent or other amounts to any housing authority in connection with the public housing or Section 8 Programs or if any member of the family has been evicted from federally assisted housing for serious violation of the lease.

G. Have committed fraud, bribery, or any other corruption in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from;

H. Have a family member who was evicted from public housing within the last three years;

I. Have a family member who was evicted from assisted housing within five years of the projected date of admission because of drug-related criminal activity involving the illegal manufacture, sale, distribution, or possession with the intent to manufacture, sell, distribute a controlled substance as defined in Section 102 of the Controlled Substances Act, 21 U.S.C. 802;

J. Have a family member who is illegally using a controlled substance or abuses alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents. The New Albany Housing Authority may waive this requirement if:

1. The person demonstrates to the New Albany Housing Authority's satisfaction that the person is no longer engaging in drug-related criminal activity or abuse of alcohol;

2. The person has successfully completed a supervised drug or alcohol rehabilitation program;

3. The person has otherwise been rehabilitated successfully; or

4. The person is participating in a supervised drug or alcohol rehabilitation program.

K. Have engaged in or threatened abusive or violent behavior towards any XYZ Housing staff or residents;

L. Have a family household member who has been terminated under the Certificate or Voucher Program during the last three years;

M. Have a family member who has been convicted of manufacturing or producing methamphetamine (speed) (Denied for life);

N. Have a family member with a lifetime registration under a State sex offender registration program (Denied for life).

4.9 NOTIFICATION OF NEGATIVE ACTIONS

When deciding to deny, the New Albany will consider circumstances regarding the family's action or failure to act, including the seriousness of the case and the effects on family members who were not involved in the action or failure to act. Any applicant whose name is being removed from the waiting list will be notified by the New Albany Housing Authority, in writing, that they have ten (10) business days, from the date of the written correspondence, to present mitigating circumstances or request an informal review. The letter will also indicate that their name will be removed from the waiting list if they fail to respond within the timeframe specified. The New Albany Housing Authority's system of removing applicants' names from the waiting list will not violate the rights of persons with disabilities. If an applicant's failure to respond to a request for information or updates was caused by the applicant's disability, the New Albany Housing Authority will provide a reasonable accommodation. If the applicant indicates that they did not respond due to a disability, the New Albany Housing Authority will verify that there is in fact a disability and that the accommodation they are requesting is necessary based on the disability. An example of a reasonable accommodation would be to reinstate the applicant on the waiting list based on the date and time of the original application.

4.10 INFORMAL REVIEW

If the New Albany Housing Authority determines that an applicant does not meet the criteria for receiving Section 8 assistance, the New Albany Housing Authority will promptly provide the applicant with written notice of the determination. The notice will contain a brief statement of the reason(s) for the decision, and state that the applicant may request an informal review of the decision within 10 business days of the denial. The New Albany Housing Authority will describe how to obtain the informal review. The informal review process is described in Section 16.2 of this Plan.

5.0 SELECTING FAMILIES FROM THE WAITING LIST

5.1 WAITING LIST ADMISSIONS

The Housing Authority will admit an applicant for participation in the program from the waiting list.

5.2 Preferences

The New Albany Housing Authority will select families based on the following preferences.

A. Elderly/Disabled/Displaced person(s):

B. Substandard Housing/Homeless

C. Local Resident

D. Working Families (including Education/Job training programs)

E. Established Rental Record

F. Veteran

G. Date/Time

5.3 SELECTION FROM THE WAITING LIST

Based on the above preferences, all families in will be assigned point values which will aggregate.

The date and time of application will be utilized to determine the sequence within the above-prescribed preferences.

Not withstanding the above, families who are elderly, disabled, or displaced will be offered housing before other single persons.

Not withstanding the above, if necessary to meet the statutory requirement that 75% of newly admitted families in any fiscal year be families who are extremely low-income, the New Albany Housing Authority retains the right to skip higher income families on the waiting to reach extremely low-income families. This measure will only be taken if it appears the goal will not otherwise be met. To ensure this goal is met, the Housing Authority will monitor incomes of newly admitted families and the income of the families on the waiting list.

If there are not enough extremely low-income families on the waiting list we will conduct outreach on a non-discriminatory basis to attract extremely low-income families to reach the statutory requirement.

6.0 ASSIGNMENT OF BEDROOM SIZES (SUBSIDY STANDARDS)

The New Albany Housing Authority will issue a voucher for a particular bedroom size – the bedroom size is a factor in determining the family's level of assistance. The following guidelines will determine each family's unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

These standards are based on the assumption that each bedroom will accommodate no more than two (2) persons.

In determining bedroom size, the New Albany Housing Authority will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school or temporarily in foster-care.

Bedroom size will also be determined using the following guidelines:

A. Children of the same sex **will not** share a bedroom.

B. Children of the opposite sex, both under the age of **3 may** share a bedroom.

C. Adults and children will not be required to share a bedroom.

D. Foster–adults and children will not be required to share a bedroom with family members.

E. Live-in aides will get a separate bedroom.

The New Albany Housing Authority will grant exceptions to normal occupancy standards when a family requests a larger size than the guidelines allow and documents a medical reason why the larger size is necessary.

The family unit size will be determined by the New Albany Housing Authority in accordance with the above guidelines and will determine the maximum rent subsidy for the family; however, the family may select a unit that may be larger or smaller than the family unit size. If the family selects a smaller unit, the payment standard for the smaller size will be used to calculate the subsidy. If the family selects a larger size, the payment standard for the family unit size will determine the maximum subsidy.

6.1 BRIEFING

When the New Albany Housing Authority selects a family from the waiting list, the family will be invited to attend a briefing explaining how the program works. In order to receive a voucher the family is required to attend the briefing. If they cannot attend the originally scheduled briefing, they may attend a later session. If the family fails to attend two briefings without good cause, they will be denied admission.

If an applicant with a disability requires auxiliary aids to gain full benefit from the briefing, the Housing Authority will furnish such aids where doing so would not result in a fundamental alteration of the nature of the program or in an undue financial or administrative burden. In determining the most suitable auxiliary aid, the Housing Authority will give primary consideration to the requests of the applicant. Families unable to attend a briefing due to a disability may request a reasonable accommodation such as having the briefing presented at an alternate location.

The briefing will cover at least the following subjects:

A. A description of how the program works;

B. Family and owner responsibilities;

C. Where the family may rent a unit, including inside and outside the Housing Authority’s jurisdiction;

D. Types of eligible housing;

E. For families qualified to lease a unit outside the Housing Authority's jurisdiction under portability, an explanation of how portability works;

F. An explanation of the advantages of living in an area that does not have a high concentration of poor families; and

G. An explanation that the family share of rent may not exceed 40% of the family's monthly adjusted income.

6.2 PACKET

During the briefing, the Housing Authority will give the family a packet covering at least the following subjects:

A. The term of the voucher and the Housing Authority's policy on extensions and suspensions of the term. The packet will include information on how to request an extension and forms for requesting extensions;

B. How the Housing Authority determines the housing assistance payment and total tenant payment for the family;

C. Information on the payment standard, exception payment standard rent areas, and the utility allowance schedule;

D. How the Housing Authority determines the maximum rent for an assisted unit;

E. Where the family may lease a unit. For families qualified to lease outside the Housing Authority's jurisdiction, the packet includes an explanation of how portability works;

F. The HUD-required tenancy addendum that provides the language that must be included in any assisted lease, and a sample contract;

G. The request for approval of the tenancy form and an explanation of how to request Housing Authority approval of a unit;

H. A statement of the Housing Authority's policy on providing information to prospective owners. This policy requires applicants to sign disclosure statements allowing the Housing Authority to provide prospective owners with the family's current and prior addresses and the names and addresses of the landlords for those addresses. Upon request, the Housing Authority will also supply any factual information or third party verification relating to the applicant's history as a tenant or their ability to comply with material standard lease terms or any history of drug trafficking, drug-related criminal activity or any violent criminal activity;

I. The Housing Authority's subsidy standards, including when the Housing Authority will consider granting exceptions to the standards;

J. The HUD brochure on how to select a unit (“A Good Place to Live”);

K. The HUD-required lead-based paint brochure;

L. Information on Federal, State, and local equal opportunity laws; the brochure “Fair Housing: It’s Your Right;" and a copy of the housing discrimination complaint form;

M. A list of landlords or other parties known to the New Albany Housing Authority who may be willing to lease a unit to the family or help the family find a unit;

N. Notice that if the family includes a person with disabilities, the family may request a current list of accessible units known to the New Albany Housing Authority that may be available;

O. The family’s obligations under the program;

P. The grounds upon which the Housing Authority may terminate assistance because of the family’s action or inaction;

Q. New Albany Housing Authority informal hearing procedures, including when the Housing Authority is required to provide the opportunity for an informal hearing, and information on how to request a hearing; and

R. The New Albany Housing Authority owner information brochure. This brochure can be given by the applicant to a prospective owner to help explain the program.

6.3 ISSUANCE OF VOUCHER; REQUEST FOR APPROVAL OF TENANCY

The New Albany Housing Authority issues only vouchers.

Once all family information has been verified, their eligibility determined, their subsidy calculated, and they have attended the family briefing, the New Albany Housing Authority will issue the voucher. At this point the family begins their search for a unit.

When the family finds a unit that the owner is willing to lease under the program, the family and the owner will complete and sign a proposed lease, the HUD required tenancy addendum and the request for approval of the tenancy form. The family will submit the proposed lease and the request form to the Housing Authority during the term of the voucher. The Housing Authority will review the request, the lease, and the HUD required tenancy addendum and make an initial determination of approval of tenancy. The Housing Authority may assist the family in negotiating changes that may be required for the tenancy to be approvable. Once it appears the tenancy may be approvable, the Housing Authority

will schedule an appointment to inspect the unit within 15 days after the receipt of inspection request from the family and owner. The 15 day period is suspended during any period the unit is unavailable for inspection. The Housing Authority will promptly notify the owner and the family whether the unit and tenancy are approvable.

During the initial stage of qualifying the unit, the Housing Authority will provide the prospective owner with information regarding the program. Information will include Housing Authority and owner responsibilities for screening and other essential program elements. The Housing Authority will provide the owner with the family's current and prior address as shown in the Housing Authority records along with the name and address (if known) of the landlords for those addresses.

Additional screening is the responsibility of the owner. Upon request by a prospective owner, the Housing Authority will provide any factual information or third party written information they have relevant to a voucher holder's history of, or ability to, comply with standard material lease terms.

6.4 TERM OF THE VOUCHER

The initial term of the voucher will be 60 days and will be stated on the Housing Choice Voucher.

The Housing Authority may grant one or more extensions of the term, but the initial term plus any extensions will never exceed 120 calendar days from the initial date of issuance. To obtain an extension, the family must make a request in writing prior to the expiration date. A statement of the efforts the family has made to find a unit must accompany the request. A sample extension request form and a form for recording their search efforts will be included in the family's briefing packet. If the family documents their efforts and additional time can reasonably be expected to result in success, the Housing Authority will grant the length of request sought by the family or 60 days, whichever is less.

If the family includes a person with disabilities and the family requires an extension due to the disability, the Housing Authority will grant an extension allowing the family the full 120 days search time. If the Housing Authority determines that additional search time would be a reasonable accommodation, the Housing Authority will request HUD to approve an additional extension.

Upon submittal of a completed request for approval of tenancy form, the New Albany Housing Authority will suspend the term of the voucher. The term will be in suspension until the date the Housing Authority provides notice that the request has been approved or denied. This policy allows families the full term (60 days, or more with extensions) to find a unit, not penalizing them for the period during which the Housing Authority is taking action on their request. A family may submit a second request for approval of tenancy before the Housing Authority finalizes action on the first request. In this case the

suspension will last from the date of the first submittal through the Housing Authority's action on the second submittal. No more than two requests will be concurrently considered.

6.5 APPROVAL TO LEASE A UNIT

The New Albany Housing Authority will approve a lease if all of the following conditions are met:

A. The unit is eligible;

B. The unit is inspected by the Housing Authority and passes HQS;

C. The lease is approvable and includes the language of the tenancy addendum;

D. The rent to owner is reasonable;

E. The family's share of rent does not exceed 40% of their monthly adjusted income;

F. The owner has not been found to be debarred, suspended, or subject to a limited denial of participation by HUD or the Housing Authority; and

G. The family continues to meet all eligibility and screening criteria.

If tenancy approval is denied, the Housing Authority will advise the owner and the family in writing and advise them also of any actions they could take that would enable the Housing Authority to approve the tenancy.

The lease term may begin only after all of the following conditions are met:

A. The unit passes the Housing Authority HQS inspection;

B. The family's shre of rent does not exceed 40% of their monthly adjusted income;

C. The landlord and tenant sign the lease to include the HUD required addendum; and

D. The Housing Authority approves the leasing of the unit.

The Housing Authority will prepare the contract when the unit is approved for tenancy. Generally, the landlord, simultaneously with the signing of the lease and the HUD required tenancy addendum, will execute the contract. Upon receipt of the executed lease and the signed contract by the landlord, the Housing Authority will execute the contract. The Housing Authority will not pay any housing assistance to the owner until the contract is executed.

In no case will the contract be executed later than 60 days after the beginning of the lease term.

Any contract executed after the 60-day period will be void and the Housing Authority will not pay housing assistance to the owner.

6.6 NEW ALBANY HOUSING AUTHORITY DISAPPROVAL OF OWNER

The Housing Authority will deny participation by an owner at the direction of HUD. The Housing Authority will also deny the owner's participation for any of the following reasons:

A. The owner has violated any obligations under a Section 8 Housing Assistance Payments Contract;

B. The owner has committed fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program;

C. The owner has engaged in drug-related criminal activity or any violent criminal activity;

D. The owner has a history or practice of non-compliance with HQS for units leased under Section 8 or with applicable housing standards for units leased with project-based Section 8 assistance or leased under any other Federal housing program;

E. The owner has a history or practice of renting units that fail to meet State or local codes; or

F. The owner has not paid State or local real estate taxes, fines, or assessments.

G. The owner refuses (or has a history of refusing) to evict families for drug-related or violent criminal activity, or for activity that threatens the health, safety or right of peaceful enjoyment of the:

1. premises by tenants, New Albany Housing Authority employees or owner employees; or

2. residences by neighbors;

H. Other conflicts of interest under Federal, State, or local law.

6.7 INELIGIBLE/ELIGIBLE HOUSING

The following types of housing cannot be assisted under the Section 8 Tenant-Based Program:

A. A public housing or Indian housing unit;

B. A unit receiving project-based assistance under a Section 8 Program;

C. Nursing homes, board and care homes, or facilities providing continual psychiatric, medical or nursing services;

D. College or other school dormitories;

E. Units on the grounds of penal, reformatory, medical, mental, and similar public or private institutions;

F. A unit occupied by its owner. This restriction does not apply to cooperatives or to assistance on behalf of a manufactured home owner leasing a manufactured home space; and

G. A unit receiving any duplicative Federal, State, or local housing subsidy. This does not prohibit renting a unit that has a reduced rent because of a tax credit.

The New Albany Housing Authority will not approve a lease for any of the following special housing types, except as a reasonable accommodation for a family with disabilities:

A. Congregate housing

B. Group homes

C. Shared housing

D. Cooperative housing

E. Single room occupancy housing

The New Albany Housing Authority will approve leases for the following housing types:

A. Single family dwellings

B. Apartments

C. Manufactured housing

D. Manufactured home space rentals

6.8.1 SECURITY DEPOSIT

The owner may collect a security deposit from the tenant in an amount not in excess of amounts charged in private market practice and not in excess of amounts charged by the owner to unassisted tenants.

When the tenant moves out of the dwelling unit, the owner, subject to State or local law, may use the security deposit, including any interest on the deposit, in accordance with the lease, as reimbursement for any unpaid rent payable by the tenant, damages to the unit or for other amounts the tenant owes under the lease.

The owner must give the tenant a written list of all items charged against the security deposit and the amount of each item. After deducting the amount, if any, used to reimburse the owner, the owner must refund promptly the full amount of the unused balance to the tenant.

If the security deposit is not sufficient to cover amounts the tenant owes under the lease, the owner may seek to collect the balance from the tenant.

7.0 MOVES WITH CONTINUED ASSISTANCE

Participating families are allowed to move to another unit after the initial 12 months has expired, if the landlord and the participant have mutually agreed to terminate the lease, or if the Housing Authority has terminated the HAP contract. The New Albany Housing Authority will issue the family a new voucher if the family does not owe the New Albany Housing Authority or any other Housing Authority money, has not violated a Family Obligation, has not moved or been issued a certificate or voucher within the last 12 months, and if the New Albany Housing Authority has sufficient funding for continued assistance. If the move is necessitated for a reason other than family choice, the 12-month requirement will be waived.

7.1 WHEN A FAMILY MAY MOVE

For families already participating in the Certificate and Voucher Program, the New Albany Housing Authority will allow the family to move to a new unit if:

A. The assisted lease for the old unit has terminated;

B. The owner has given the tenant a notice to vacate, has commenced an action to evict the tenant, or has obtained a court judgment or other process allowing the owner to evict the tenant; or

C. The tenant has given notice of lease termination (if the tenant has a right to terminate the lease on notice to the owner).

7.2 PROCEDURES REGARDING FAMILY MOVES

Families considering transferring to a new unit will be scheduled to attend a mover's briefing. All families who are moving, including any families moving into or out of the New Albany Housing Authority's jurisdiction, will be required to attend a mover's briefing prior to the New Albany Housing Authority entering a new HAP contract on their behalf.

This briefing is intended to provide the following:

A. A refresher on program requirements and the family's responsibilities. Emphasis will be on giving proper notice and meeting all lease requirements such as leaving the unit in good condition;

B. Information about finding suitable housing and the advantages of moving to an area that does not have a high concentration of poor families;

C. Payment standards, exception payment standard rent areas, and the utility allowance schedule;

D. An explanation that the family share of rent may not exceed 40% of the family's monthly adjusted income;

E. Portability requirements and opportunities;

F. The need to have a reexamination conducted within 120 days prior to the move;

G. An explanation and copies of the forms required to initiate and complete the move; and

H. All forms and brochures provided to applicants at the initial briefing.

Families are required to give proper written notice of their intent to terminate the lease. In accordance with HUD regulations, no notice requirement may exceed 60 days. During the initial term, families may not end the lease unless they and the owner mutually agree to end the lease. If the family moves from the unit before the initial term of the lease ends without the owner's and the New Albany Housing Authority's approval, it will be considered a serious lease violation and subject the family to termination from the program.

The family is required to give the New Albany Housing Authority a copy of the notice to terminate the lease at the same time as it gives the notice to the landlord. A family's failure

to provide a copy of the lease termination notice to the New Albany Housing Authority will be considered a violation of Family Obligations and may cause the family to be terminated from the program.

A family who gives notice to terminate the lease must mail the notice by certified mail or have the landlord or his agent sign a statement stating the date and time received. The family will be required to provide the certified mail receipt and a copy of the lease termination notice to the New Albany Housing Authority, or a copy of the lease termination notice and the signed statement stating the date and time the notice was received. If the landlord or his/her agent does not accept the certified mail receipt, the family will be required to provide the receipt and envelope showing that the attempt was made.

Failure to follow the above procedures may subject the family to termination from the program.

8.0 PORTABILITY

8.1 GENERAL POLICIES OF THE NEW ALBANY HOUSING AUTHORITY

A family whose head or spouse has a domicile (legal residence) or works in the jurisdiction of the New Albany Housing Authority at the time the family first submits its application for participation in the program to the New Albany Housing Authority may lease a unit anywhere in the jurisdiction of the New Albany Housing Authority or outside the New Albany Housing Authority jurisdiction as long as there is another entity operating a tenant-based Section 8 program covering the location of the proposed unit.

If the head or spouse of the assisted family does not have a legal residence or work in the jurisdiction of the New Albany Housing Authority at the time of its application, the family will not have any right to lease a unit outside of the New Albany Housing Authority jurisdiction for a 12-month period beginning when the family is first admitted to the program. During this period, the family may only lease a unit located in the jurisdiction of the New Albany Housing Authority.

Families participating in the Voucher Program will not be allowed to move more than once in any 12-month period and under no circumstances will the New Albany Housing Authority allow a participant to improperly break a lease. Under extraordinary circumstances the New Albany Housing Authority may consider allowing more than one move in a 12-month period.

Families may only move to a jurisdiction where a Section 8 Program is being administered.

If a family has moved out of their assisted unit in violation of the lease, the New Albany Housing Authority will not issue a voucher, and will terminate assistance in compliance with Section 17.0, Grounds for Termination of the Lease and Contract.

8.2 INCOME ELIGIBILITY

A. Admission

A family must be income-eligible in the area where the family first leases a unit with assistance in the Voucher Program.

B. If a portable family is already a participant in the Initial Housing Authority's Voucher Program, income eligibility is not re-determined.

8.3 PORTABILITY: ADMINISTRATION BY RECEIVING HOUSING AUTHORITY

A. When a family utilizes portability to move to an area outside the Initial Housing Authority jurisdiction, another Housing Authority (the Receiving Housing Authority) must administer assistance for the family if that Housing Authority has a tenant-based program covering the area where the unit is located.

B. A Housing Authority with jurisdiction in the area where the family wants to lease a unit must issue the family a voucher. If there is more than one such housing authority, the Initial Housing Authority may choose which housing authority shall become the Receiving Housing Authority.

8.4 PORTABILITY PROCEDURES

A. When the New Albany Housing Authority is the Initial Housing Authority:

1. The New Albany Housing Authority will brief the family on the process that must take place to exercise portability. The family will be required to attend an applicant or mover's briefing.

2. The New Albany Housing Authority will determine whether the family is income-eligible in the area where the family wants to lease a unit (if applicable).

3. The New Albany Housing Authority will advise the family how to contact and request assistance from the Receiving Housing Authority.

4. The New Albany Housing Authority will, within ten (10) calendar days, notify the Receiving Housing Authority to expect the family.

5. The New Albany Housing Authority will immediately mail to the Receiving Housing Authority the most recent HUD Form 50058 (Family Report) for the family, and related verification information.

B. When the New Albany Housing Authority is the Receiving Housing Authority:

1. When the portable family requests assistance from the New Albany Housing Authority, the New Albany Housing Authority will within ten (10) calendar days inform the Initial Housing Authority whether it will bill the Initial Housing Authority for assistance on behalf of the portable family, or absorb the family into its own program. When the New Albany Housing Authority receives a portable family, the family will be absorbed if funds are available and a voucher will be issued.

2. The New Albany Housing Authority will issue a voucher to the family. The term of the New Albany Housing Authority's voucher will not expire before the expiration date of any Initial Housing Authority's voucher. The New Albany Housing Authority will determine whether to extend the voucher term. The family must submit a request for tenancy approval to the New Albany Housing Authority during the term of the New Albany Housing Authority's voucher.

3. The New Albany Housing Authority will determine the family unit size for the portable family. The family unit size is determined in accordance with the New Albany Housing Authority's subsidy standards.

4. The New Albany Housing Authority will within ten (10) calendar days notify the Initial Housing Authority if the family has leased an eligible unit under the program, or if the family fails to submit a request for tenancy approval for an eligible unit within the term of the voucher.

5. If the New Albany Housing Authority opts to conduct a new reexamination, the New Albany Housing Authority will not delay issuing the family a voucher or otherwise delay approval of a unit unless the re-certification is necessary to determine income eligibility.

6. In order to provide tenant-based assistance for portable families, the New Albany Housing Authority will perform all Housing Authority program functions, such as reexaminations of family income and composition. At any time, either the Initial Housing Authority or the New Albany Housing Authority may make a determination to deny or terminate assistance to the family in accordance with 24 CFR 982.552.

C. Absorption by the New Albany Housing Authority

1. If funding is available under the consolidated ACC for the New Albany Housing Authority's Voucher Program when the portable family is received, the New Albany Housing Authority will absorb the family into its Voucher Program. After absorption, the family is assisted with funds available under the consolidated ACC for the New Albany Housing Authority's Tenant-Based Program.

D. Portability Billing

1. To cover assistance for a portable family, the Receiving Housing Authority may bill the Initial Housing Authority for housing assistance payments and administrative fees. The billing procedure will be as follows:

a. As the Initial Housing Authority, the New Albany Housing Authority will promptly reimburse the Receiving Housing Authority for the full amount of the housing assistance payments made by the Receiving Housing Authority for the portable family. The amount of the housing assistance payment for a portable family in the Receiving Housing Authority's program is determined in the same manner as for other families in the Receiving Housing Authority's program.

b. The Initial Housing Authority will promptly reimburse the Receiving Housing Authority for 80% of the Initial Housing Authority's on-going administrative fee for each unit month that the family receives assistance under the tenant-based programs and is assisted by the Receiving Housing Authority. If both Housing Authorities agree, we may negotiate a different amount of reimbursement.

E. When a Portable Family Moves

When a portable family moves out of the tenant-based program of a Receiving Housing Authority that has not absorbed the family, the Housing Authority in the new jurisdiction to which the family moves becomes the Receiving Housing Authority, and the first Receiving Housing Authority is no longer required to provide assistance for the family.

9.0 DETERMINATION OF FAMILY INCOME

9.1 INCOME, EXCLUSIONS FROM INCOME, DEDUCTIONS FROM INCOME

To determine annual income, the New Albany Housing Authority counts the income of all

family members, excluding the types and sources of income that are specifically excluded. Once the annual income is determined, the New Albany Housing Authority subtracts out all allowable deductions (allowances) as the next step in determining the Total Tenant Payment.

9.2 INCOME

A. Annual income means all amounts, monetary or not, that:

1. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member, or

2. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

3. Are not specifically excluded from annual income.

B. Annual income includes, but is not limited to:

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.

2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of $5,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of

such assets based on the current passbook savings rate, as determined by HUD.

4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount. (However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)

5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay. (However, lump sum additions such as insurance payments from worker's compensation are excluded.)

6. Welfare assistance.

   a. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:

      i. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

      ii. The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this requirement is the amount resulting from one application of the percentage.

   b. If the amount of welfare is reduced due to an act of fraud by a family member or because of any family member's failure to comply with requirements to participate in an economic self-sufficiency program or work activity, the amount of rent required to be paid by the family will not be decreased. In such cases, the amount of income attributable to the family will include what the family would have received had they complied with the welfare requirements and/or had not committed an act of fraud.

c. If the amount of welfare assistance is reduced as a result of a lifetime time limit, the reduced amount is the amount that shall be counted.

7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

8. All regular pay, special pay, and allowances of a member of the Armed Forces. (Special pay to a member exposed to hostile fire is excluded.)

9.3 EXCLUSIONS FROM INCOME

Annual income does not include the following:

A. Income from employment of children (including foster children) under the age of 18 years;

B. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

C. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses;

D. Amounts received by the family that is specifically for, or in reimbursement of, the cost of medical expenses for any family member;

E. Income of a live-in aide;

F. The full amount of student financial assistance paid directly to the student or to the educational institution;

G. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

H. The amounts received from the following programs:

1. Amounts received under training programs funded by HUD;

2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

3. Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;

4. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed $200 per month) received by a resident for performing a service for the Housing Authority or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiative coordination. No resident may receive more than one such stipend during the same period of time;

5. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the employment training program;

6. Temporary, nonrecurring, or sporadic income (including gifts);

7. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

8. Earnings in excess of $480 for each full-time student 18 years old or older (excluding the head of household and spouse);

9. Adoption assistance payments in excess of $480 per adopted child;

10. Deferred periodic amounts from Supplemental Security Income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts;

11. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

12. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member

at home; or

13. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits.

These exclusions include:

a. The value of the allotment of food stamps

b. Payments to volunteers under the Domestic Volunteer Services Act of 1973

c. Payments received under the Alaska Native Claims Settlement Act

d. Income from submarginal land of the U.S. that is held in trust for certain Indian tribes

e. Payments made under HHS's Low-Income Energy Assistance Program

f. Payments received under the Job Training Partnership Act

g. Income from the disposition of funds of the Grand River Band of Ottawa Indians

h. The first $2000 per capita received from judgment funds awarded for certain Indian claims

i. Amount of scholarships awarded under Title IV including Work-Study

j. Payments received under the Older Americans Act of 1965

k. Payments from Agent Orange Settlement

l. Payments received under the Maine Indian Claims Act

m. The value of child care under the Child Care and Development Block Grant Act of 1990

n. Earned income tax credit refund payments

o. Payments for living expenses under the AmeriCorps Program

9.4 DEDUCTIONS FROM ANNUAL INCOME

The following deductions will be made from annual income:

A. $480 for each dependent

B. $400 for any elderly family or disabled family

C. For any family that is not an elderly or disabled family but has a member (other than the head or spouse) who is a person with a disability, disability assistance expenses in excess of 3% of annual income. This allowance may not exceed the employment income received by family members who are 18 years of age or older as a result of the assistance to the person with disabilities.

D. For any elderly or disabled family:

1. That has no disability assistance expenses, an allowance for medical expenses equal to the amount by which the medical expenses exceed 3% of annual income;

2. That has disability expenses greater than or equal to 3% of annual income, an allowance for disability assistance expenses computed in accordance with paragraph C, plus an allowance for medical expenses that equal the family's medical expenses;

3. That has disability assistance expenses that are less than 3% of annual income, an allowance for combined disability assistance expenses and medical expenses that is equal to the total of these expenses less 3% of annual income.

E. Child care expenses.

10.0 VERIFICATION

The Section Eight Coordinator will conduct an audit on each record to determine:

A. Third party documentation has been obtained for:

1) income, assets, and deductions
2) correct utility allowance is used
3) allowances have been correctly been attributed and calculated

A. Audits will be conducted at entrance to the program and at reexaminations with a copy of the audit form, any explanations, comments, etc.

C. The Audit Forms will be kept on file.

10.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security Numbers will generally be verified with documentation provided by the family. For citizenship, the family's certification will be accepted. (Or for citizenship documentation such as listed below will be required.) Verification of these items will include photocopies of the Social Security cards and other documents presented by the family, the INS SAVE approval code, and forms signed by the family.

Other information will be verified by third party verification. This type of verification includes written documentation (with forms sent directly to and received directly from a source, not passed through the hands of the family). This verification may also be direct contact with the source, in person or by telephone. It may also be a report generated by a request from the New Albany Housing Authority or automatically by another government agency, i.e. the Social Security Administration. Verification forms and reports received will be contained in the applicant/tenant file. Oral third party documentation will include the same information as if the documentation had been written, i.e. name date of contact, amount received, etc.

When third party verification cannot be obtained, the New Albany Housing Authority will accept documentation received from the applicant/participant. Hand-carried documentation will be accepted if the New Albany Housing Authority has been unable to obtain third party verification in a four week period of time. Photocopies of the documents provided by the family will be maintained in the file.

When neither third party verification nor hand-carried verification can be obtained, the New Albany Housing Authority will accept a notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

10.2 TYPES OF VERIFICATION

The chart below outlines the factors that may be verified and gives common examples of the verification that will be sought. To obtain written third party verification, the New Albany Housing Authority will send a request form to the source along with a release form signed by the applicant/participant via first class mail.

Verification Requirements for Individual Items

Item to Be Verified	3rd party verification	Hand-carried verification
General Eligibility Items		
Social Security Number	Letter from Social Security, electronic reports	Social Security card
Citizenship	N/A	Signed certification, voter's registration card, birth certificate, etc.
Eligible immigration status	INS SAVE confirmation #	INS card
Disability	Letter from medical professional, SSI, etc	Proof of SSI or Social Security disability payments
Full time student status (if >18)	Letter from school	For high school students, any document evidencing enrollment
Need for a live-in aide	Letter from doctor or other professional knowledgeable of condition	N/A
Child care costs	Letter from care provider	Bills and receipts
Disability assistance expenses	Letters from suppliers, care givers, etc.	Bills and records of payment
Medical expenses	Letters from providers, prescription record from pharmacy, medical professional's letter stating assistance or a companion animal is needed	Bills, receipts, records of payment, dates of trips, mileage log, receipts for fares and tolls
Value of and Income from Assets		
Savings, checking accounts	Letter from institution	Passbook, most current statements
CDs, bonds, etc	Letter from institution	Tax return, information brochure from institution, the CD, the bond
Stocks	Letter from broker or holding company	Stock or most current statement, price in newspaper

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
		or through Internet
Real property	Letter from tax office, assessment, etc.	Property tax statement (for current value), assessment, records or income and expenses, tax return
Personal property	Assessment, bluebook, etc	Receipt for purchase, other evidence of worth
Cash value of life insurance policies	Letter from insurance company	Current statement
Assets disposed of for less than fair market value	N/A	Original receipt and receipt at disposition, other evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs
Self-employed	N/A	Tax return from prior year, books of accounts
Regular gifts and contributions	Letter from source, letter from organization receiving gift (i.e., if grandmother pays day care provider, the day care provider could so state)	Bank deposits, other similar evidence
Alimony/child support	Court order, letter from source, letter from Human Services	Record of deposits, divorce decree
Periodic payments (i.e., social security, welfare, pensions, workers' comp, unemployment)	Letter or electronic reports from the source	Award letter, letter announcing change in amount of future payments
Training program participation	Letter from program provider indicating - whether enrolled - whether training is HUD-funded - whether State or local program - whether it is employment training - whether payments are for out- of-	N/A

Verification Requirements for Individual Items		
Item to Be Verified	**3rd party verification**	**Hand-carried verification**
	pocket expenses incurred in order to participate in a program	

10.3 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/ eligible noncitizen status of each family member regardless of age must be determined.

Prior to being admitted, or at the first reexamination, all citizens and nationals will be required to sign a declaration under penalty of perjury. (They will be required to show proof of their status by such means as Social Security card, birth certificate, military ID or military DD 214 Form.)

Prior to being admitted or at the first reexamination, all eligible noncitizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted or at the first reexamination, all eligible noncitizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. The New Albany Housing Authority will make a copy of the individual's INS documentation and place the copy in the file. The New Albany Housing Authority also will verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, the New Albany Housing Authority will mail information to the INS so a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals or eligible noncitizens, or whose status cannot be confirmed, must be listed on a statement of non-eligible members and the list must be signed by the head of the household.

Noncitizen students on student visas, though in the country legally, are not eligible to be admitted to the Section 8 Program.

Any family member who does not choose to declare their status must be listed on the statement of non-eligible members.

If no family member is determined to be eligible under this Section, the family's admission

will be denied.

The family's assistance will not be denied, delayed, reduced or terminated because of a delay in the process of determining eligible status under this Section, except to the extent that the delay is caused by the family.

If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their Section 8 unit, the family's assistance will be terminated. Such family will not be eligible to be readmitted to Section 8 for a period of 24 months from the date of termination.

10.4 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security Number and who is at least six years of age must provide verification of his or her Social Security Number. New family members at least six years of age must provide this verification prior to being added to the lease. Children in assisted households must provide this verification at the first regular reexamination after turning six.

The best verification of the Social Security Number is the original Social Security card. If the card is not available, the New Albany Housing Authority will accept letters from Social Security that establish and state the number. Documentation from other governmental agencies will also be accepted that establish and state the number. Driver's license, military ID, passports, or other official documents that establish and state the number are also acceptable.

If an individual states that they do not have a Social Security Number they will be required to sign a statement to this effect. The New Albany Housing Authority will not require any individual who does not have a Social Security Number to obtain a Social Security Number.

If a member of an applicant family indicates they have a Social Security Number, but cannot readily verify it, the family cannot be assisted until verification is provided.

If a member of a tenant family indicates they have a Social Security Number, but cannot readily verify it, they shall be asked to certify to this fact and shall up to 60 days to provide the verification. If the individual is at least 62 years of age, they will be given 120 days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be denied assistance or will have their assistance terminated.

10.5 TIMING OF VERIFICATION

Verification must be dated within 90 days of certification or reexamination. If the verification is older than this, the source will be contacted and asked to provide information regarding any changes.

When an interim reexamination is conducted, the Housing Authority will verify and update only those elements reported to have changed.

10.6 FREQUENCY OF OBTAINING VERIFICATION

For each family member, citizenship/eligible noncitizen status will be verified only once. This verification will be obtained prior to admission. If the status of any family member was not determined prior to admission, verification of their status will be obtained at the next regular reexamination. Prior to a new member joining the family, their status will be verified.

For each family member age 6 and above, verification of Social Security Number will be obtained only once. This verification will be accomplished prior to admission. When a family member who did not have a Social Security Number at admission receives a Social Security Number, that number will be verified at the next regular reexamination. Likewise, when a child turns six, their verification will be obtained at the next regular reexamination.

11.0 RENT AND HOUSING ASSISTANCE PAYMENT

11.1 GENERAL

The New Albany Housing Authority issues only vouchers to applicants, movers, and families entering the jurisdiction through portability.

11.2 RENT REASONABLENESS

The Housing Authority will not approve an initial rent or a rent increase in any of the tenant-based programs without determining that the rent amount is reasonable. Reasonableness is determined prior to the initial lease and at the following times:

A. Before any increase in rent to owner is approved;

B. If 60 days before the contract anniversary date there is a 5% decrease in the published FMR as compared to the previous FMR; and

C. If the Housing Authority or HUD directs that reasonableness be re-determined.

11.3 COMPARABILITY

In making a rent reasonableness determination, the Housing Authority will compare the rent for the unit to the rent of comparable units in the same or comparable neighborhoods. The Housing Authority will consider the location, quality, size, number of bedrooms, age, amenities, housing services, maintenance and utilities of the unit and the comparable units.

The Housing Authority will maintain current survey information on rental units in the jurisdiction. The Housing Authority will also obtain from landlord associations and management firms the value of the array of amenities.

The Housing Authority will establish minimum base rent amounts for each unit type and bedroom size. To the base the Housing Authority will be able to add or subtract the dollar value for each characteristic and amenity of a proposed unit.

Owners are invited to submit information to the survey at any time. Owners may review the determination made on their unit and may submit additional information or make improvements to the unit that will enable the Housing Authority to establish a higher value.

The owner must certify the rents charged for other units. By accepting the housing assistance payment each month the owner is certifying that the rent to owner is not more than the rent charged by the owner for comparable unassisted units in the premises.

11.4 MAXIMUM SUBSIDY

The Fair Market Rent (FMR) published by HUD or the exception payment standard rent (requested by the New Albany Housing Authority and approved by HUD) determines the maximum subsidy for a family.

For the Voucher Program, the maximum payment standard will be 110% of the FMR without prior approval from HUD, or the exception payment standard approved by HUD.

For a voucher tenancy in an insured or noninsured 236 project, a 515 project of the Rural Development Administration, or a Section 221(d)(3) below market interest rate project the payment standard may not exceed the basic rent charged including the cost of tenant-paid utilities.

For manufactured home space rental, the maximum subsidy under any form of assistance is the Fair Market Rent for the space as outlined in 24 CFR 982.888.

11.4.1 Setting the Payment Standard

HUD requires that the payment standard be set by the Housing Authority at between 90 and 110% of the FMR. The New Albany Housing Authority will review its determination of the payment standard annually after publication of the FMRs. The New Albany Housing Authority will consider vacancy rates and rents in the market area, size and quality of units leased under the program, rents for units leased under the program, success rates of voucher holders in finding units, and the percentage of annual income families are paying for rent under the Voucher Program. If it is determined that success rates will suffer or that families are having to rent low quality units or pay over 40% of income for rent, the payment standard may be raised to the level judged necessary to alleviate these hardships.

Payment standards will not be raised solely to allow the renting of luxury quality units.

If success levels are projected to be extremely high and rents are projected to be at or below 30% of income, the Housing Authority will reduce the payment standard. Payment standards for each bedroom size are evaluated separately so that the payment standard for one bedroom size may increase or decrease while another remains unchanged. The New Albany Housing Authority may consider adjusting payment standards at times other than the annual review when circumstances warrant.

Before increasing any payment standard, the Housing Authority will conduct a financial feasibility test to ensure that in using the higher standard, adequate funds will continue to be available to assist families in the program.

11.4.2 Selecting the Correct Payment Standard for a Family

A. For the voucher tenancy, the payment standard for a family is the lower of:

1. The payment standard for the family unit size; or

2. The payment standard for the unit size rented by the family.

B. If the unit rented by a family is located in an exception rent area, the Housing Authority will use the appropriate payment standard for the exception rent area.

C. During the HAP contract term for a unit, the amount of the payment standard for a family is the higher of:

1. The initial payment standard (at the beginning of the lease term) minus any amount by which the initial rent to owner exceeds the current rent to owner; or

2. The payment standard as determined at the most recent regular reexamination of family income and composition effective after the beginning of the HAP contract term.

D. At the next annual reexamination following a change in family size or composition during the HAP contract term and for any reexamination thereafter, paragraph C above does not apply.

E. If there is a change in family unit size resulting from a change in family size or composition, the new family unit size will be considered when determining the payment standard at the next annual reexamination.

11.4.3 Area Exception Rents

In order to help families find housing outside areas of high poverty or when voucher holders are having trouble finding housing for lease under the program, the Housing Authority may request that HUD approve an exception payment standard rent for certain areas within its jurisdiction. The areas may be of any size, though generally not smaller than a census tract. The Housing Authority may request one such exception payment standard area or many. Exception payment standard rent authority may be requested for all or some unit sizes, or for all or some unit types.

When an exception payment standard rent has been approved and the FMR increases, the exception rent remains unchanged until such time as the Housing Authority requests and HUD approves a higher exception payment standard rent. If the FMR decreases, the exception payment standard rent authority automatically expires.

11.5 ASSISTANCE AND RENT FORMULAS

A. Total Tenant Payment

The total tenant payment is equal to the highest of:

1. 10% of monthly income

2. 30% of adjusted monthly income

3. Minimum rent

4. The welfare rent

Plus any rent above the payment standard.

B. Minimum Rent.

The New Albany Housing Authority has set the minimum rent as $ **XXX**. However, if the family requests a hardship exemption, the New Albany Housing

Authority will suspend the minimum rent for the family beginning the month following the family's hardship request. The suspension will continue until the Housing Authority can determine whether hardship exists and whether the hardship is of a temporary of long-term nature. During suspension, the family will not be required to pay a minimum rent and the Housing Assistance Payment will be increased accordingly.

1. A hardship exists in the following circumstances:

    a. When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program;

    b. When the family would be evicted as a result of the imposition of the minimum rent requirement;

    c. When the income of the family has decreased because of changed circumstances, including loss of employment;

    d. When the family has an increase in expenses because of changed circumstances, for medical costs, childcare, transportation, education, or similar items;

    e. When a death has occurred in the family.

2. No hardship. If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent to the Housing Authority for the time of suspension.

3. Temporary hardship. If the Housing Authority determines that there is a qualifying hardship but that it is of a temporary nature, the minimum rent will not be imposed for a period of 90 days from the date of the family's request. At the end of the 90-day period, the minimum rent will be imposed retroactively to the time of suspension. The Housing Authority will offer a reasonable repayment agreement for any minimum rent back payment paid by the Housing Authority on the family's behalf during the period of suspension.

4. Long-term hardship. If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.

5. Appeals. The family may use the informal hearing procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the informal hearing procedures.

C. Section 8 Merged Vouchers

1. The payment standard is set by the Housing Authority between 90% and 110% of the FMR or higher or lower with HUD approval.

2. The participant pays the greater of the Total Tenant Payment or the minimum rent, plus the amount by which the gross rent exceeds the payment standard.

2. No participant when initially receiving tenant-based assistance on a unit shall pay more than 40% of their monthly-adjusted income.

D. Section 8 Preservation Vouchers

1. Payment Standard

a. The payment standard is the lower of:

i. The payment standard amount for the appropriate family unit size; or

ii. The payment standard amount for the size of the dwelling unit actually rented by the family.

a. If the dwelling unit is located in an exception area, the New Albany Housing Authority will use the appropriate payment standard for the exception area.

b. During the HAP contract term, the payment standard for the family is the higher of :

i. The initial payment standard (at the beginning of the HAP contract term), as determined in accordance with paragraph (1)(a) or (1)(b) of this section, minus any amount by which the initial rent to the owner exceeds the current rent to the owner; or

ii. The payment standard as determined in accordance with paragraph (1)(a) or (1)(b) of

this section, as determined at the most recent regular reexamination of family income and composition effective after the beginning of the HAP contract term.

a. At the next regular reexamination following a change in family composition that causes a change in family unit size during the HAP contract term, and for any examination thereafter during the term:

i. Paragraph (c)(i) of this section does not apply; and

ii. The new family unit size must be used to determine the payment standard.

1. The New Albany Housing Authority will pay a monthly housing assistance payment on behalf of the family that equals the lesser of:

a. The payment standard minus the total tenant payment; or

b. The gross rent minus the total tenant payment.

E. Manufactured Home Space Rental: Section 8 Vouchers

1. The payment standard for a participant renting a manufactured home space is the published FMR for rental of a manufactured home space.

2. The space rent is the sum of the following as determined by the Housing Authority:

a. Rent to the owner for the manufactured home space;

b. Owner maintenance and management charges for the space; and

c. Utility allowance for tenant paid utilities.

3. The participant pays the rent to owner less the HAP.

4. HAP equals the lesser of:

a. The payment standard minus the total tenant payment; or

b. The rent paid for rental of the real property on which the manufactured home owned by the family is located.

F. Rent for Families under the Noncitizen Rule

A mixed family will receive full continuation of assistance if all of the following conditions are met:

1. The family was receiving assistance on June 19, 1995;

2. The family was granted continuation of assistance before November 29,1996;

3. The family's head or spouse has eligible immigration status; and

4. The family does not include any person who does not have eligible status other than the head of household, the spouse of the head of household, any parent of the head or spouse, or any child (under the age of 18) of the head or spouse.

If a mixed family qualifies for prorated assistance but decides not to accept it, or if the family has no eligible members, the family may be eligible for temporary deferral of termination of assistance to permit the family additional time for the orderly transition of some or all of its members to locate other affordable housing. Under this provision the family receives full assistance. If assistance is granted under this provision prior to November 29, 1996, it may last no longer than three years. If granted after that date, the maximum period of time for assistance under the provision is 18 months. The New Albany Housing Authority will grant each family a period of 6 months to find suitable affordable housing. If the family cannot find suitable affordable housing, the New Albany Housing Authority will provide additional search periods up to the maximum time allowable.

Suitable housing means housing that is not substandard and is of appropriate size for the family. Affordable housing means that it can be rented for an amount not exceeding the amount the family pays for rent, plus utilities, plus 25%.

The family's assistance is prorated in the following manner:

1. Find the prorated housing assistance payment (HAP) by dividing the HAP by the total number of family members, and then multiplying the result by the number of eligible family members.

2. Obtain the prorated family share by subtracting the prorated HAP from the gross rent (contract rent plus utility allowance).

3. The prorated tenant rent equals the prorated family share minus the full utility allowance.

11.6 UTILITY ALLOWANCE

The Housing Authority maintains a utility allowance schedule for all tenant-paid utilities (except telephone), for cost of tenant-supplied refrigerators and ranges, and for other tenant-paid housing services (e.g., trash collection (disposal of waste and refuse)).

The utility allowance schedule is determined based on the typical cost of utilities and services paid by energy-conservative households that occupy housing of similar size and type in the same locality. In developing the schedule, the Housing Authority uses normal patterns of consumption for the community as a whole and current utility rates.

The Housing Authority reviews the utility allowance schedule annually and revises any allowance for a utility category if there has been a change of 10% or more in the utility rate since the last time the utility allowance schedule was revised. The Housing Authority maintains information supporting the annual review of utility allowances and any revisions made in its utility allowance schedule. Participants may review this information at any time by making an appointment with the **Section 8 Coordinator**.

The Housing Authority uses the appropriate utility allowance for the size of dwelling unit actually leased by the family (rather than the family unit size as determined under the Housing Authority subsidy standards).

At each reexamination, the Housing Authority applies the utility allowance from the most current utility allowance schedule.

The Housing Authority will approve a request for a utility allowance that is higher than the applicable amount on the utility allowance schedule if a higher utility allowance is needed as a reasonable accommodation to make the program accessible to and usable by the family member with a disability.

The utility allowance will be subtracted from the family's share to determine the amount of the Tenant Rent. The Tenant Rent is the amount the family owes each month to the owner. The amount of the utility allowance is then still available to the family to pay the cost of their utilities. Any utility cost above the allowance is the responsibility of the tenant. Any savings resulting from utility costs below the amount of the allowance belong to the tenant.

11.7 DISTRIBUTION OF HOUSING ASSISTANCE PAYMENT

The Housing Authority pays the owner the lesser of the housing assistance payment or the rent to owner. If payments are not made when due, the owner may charge the New Albany Housing Authority a late payment, agreed to in the Contract and in accordance with generally accepted practices in the New Albany/Floyd County jurisdiction.

11.8 CHANGE OF OWNERSHIP

The New Albany Housing Authority requires a written request by the owner who executed the HAP contract in order to make changes regarding who is to receive the New Albany Housing Authority's rent payment or the address as to where the rent payment should be sent.

In addition, the New Albany Housing Authority requires a written request from the new owner to process a change of ownership. The following documents must accompany the written request:

A. Deed of Trust showing the transfer of title; and

B. Tax Identification Number or Social Security Number.

New owners will be required to execute IRS form W-9. The New Albany Housing Authority may withhold the rent payment until the taxpayer identification number is received.

12.0 INSPECTION POLICIES, HOUSING QUALITY STANDARDS, AND DAMAGE CLAIMS

The New Albany Housing Authority will inspect all units to ensure that they meet Housing Quality Standards (HQS). No unit will be initially placed on the Section 8 Existing Program unless the HQS is met. Units will be inspected at least annually, and at other times as needed, to determine if the units meet HQS.

The New Albany Housing Authority must be allowed to inspect the dwelling unit at reasonable times with reasonable notice. The family and owner will be notified of the inspection appointment by first class mail. If the family can not be at home for the scheduled inspection appointment, the family must call and reschedule the inspection or make arrangements to enable the Housing Authority to enter the unit and complete the inspection.

If the family misses the scheduled inspection and fails to reschedule the inspection, the New Albany Housing Authority will only schedule one more inspection. If the family

misses two inspections, the New Albany Housing Authority will consider the family to have violated a Family Obligation and their assistance will be terminated.

12.1 TYPES OF INSPECTIONS

There are seven types of inspections the New Albany Housing Authority will perform:

A. Initial Inspection - An inspection that must take place to insure that the unit passes HQS before assistance can begin.

B. Annual Inspection - An inspection to determine that the unit continues to meet HQS.

C. Complaint Inspection - An inspection caused by the Authority receiving a complaint on the unit by anyone.

D. Special Inspection - An inspection caused by a third party, i.e. HUD, needing to view the unit.

E. Emergency - An inspection that takes place in the event of a perceived emergency. These will take precedence over all other inspections.

F. Move Out Inspection (if applicable) - An inspection required for units in service before October 2, 1995, and optional after that date. These inspections document the condition of the unit at the time of the move-out.

G. Quality Control Inspection - Supervisory inspections on at least 5% of the total number of units that were under lease during the Housing Authority's previous fiscal year.

12.2 OWNER AND FAMILY RESPONSIBILITY

A. Owner Responsibility for HQS

1. The owner must maintain the unit in accordance with HQS.

2. If the owner fails to maintain the dwelling unit in accordance with HQS, the New Albany Housing Authority will take prompt and vigorous action to enforce the owner obligations. The New Albany Housing Authority's remedies for such breach of the HQS include termination, suspension or reduction of housing assistance payments and termination of the HAP contract.

3. The New Albany Housing Authority will not make any housing assistance payments for a dwelling unit that fails to meet the HQS, unless the owner corrects the defect within the period specified by the New Albany Housing Authority and the New Albany Housing Authority verifies the correction. If a defect is life threatening, the owner must correct the defect within no more than 24 hours. For other defects the owner must correct the defect within no more than 30 calendar days (or any New Albany Housing Authority approved extension).

4. The owner is not responsible for a breach of the HQS that is not caused by the owner, and for which the family is responsible. Furthermore, the New Albany Housing Authority may terminate assistance to a family because of the HQS breach caused by the family.

B. Family Responsibility for HQS

1. The family is responsible for a breach of the HQS that is caused by any of the following:

   a. The family fails to pay for any utilities that the owner is not required to pay for, but which are to be paid by the tenant;

   b. The family fails to provide and maintain any appliances that the owner is not required to provide, but which are to be provided by the tenant; or

   c. Any member of the household or a guest damages the dwelling unit or premises (damage beyond ordinary wear and tear).

2. If an HQS breach caused by the family is life threatening, the family must correct the defect within no more than 24 hours. For other family-caused defects, the family must correct the defect within no more than 30 calendar days (or any New Albany Housing Authority approved extension).

3. If the family has caused a breach of the HQS, the New Albany Housing Authority will take prompt and vigorous action to enforce the family obligations. The New Albany Housing Authority may terminate assistance for the family in accordance with 24 CFR 982.552.

12.3 HOUSING QUALITY STANDARDS (HQS) 24 CFR 982.401

This Section states performance and acceptability criteria for these key aspects of the following housing quality standards:

A. Sanitary Facilities

1. Performance Requirements

The dwelling unit must include sanitary facilities located in the unit. The sanitary facilities must be in proper operating condition and adequate for personal cleanliness and the disposal of human waste. The sanitary facilities must be usable in privacy.

2. Acceptability Criteria

a. The bathroom must be located in a separate private room and have a flush toilet in proper operating condition.

b. The dwelling unit must have a fixed basin in proper operating condition, with a sink trap and hot and cold running water.

c. The dwelling unit must have a shower or a tub in proper operating condition with hot and cold running water.

d. The facilities must utilize an approvable public or private disposal system (including a locally approvable septic system).

B. Food Preparation and Refuse Disposal

1. Performance Requirements

a. The dwelling unit must have suitable space and equipment to store, prepare, and serve foods in a sanitary manner.

b. There must be adequate facilities and services for the sanitary disposal of food wastes and refuse, including facilities for temporary storage where necessary (e.g., garbage cans).

2. Acceptability Criteria

a. The dwelling unit must have an oven, a stove or range, and a refrigerator of appropriate size for the family. All of the equipment must be in proper operating condition. Either the owner or the family may supply the equipment. A microwave oven may be substituted for a tenant-supplied oven and stove or range. A microwave oven may be substituted for an owner-supplied oven and stove or range if the tenant agrees and microwave ovens are

furnished instead of an oven and stove or range to both subsidized and unsubsidized tenants in the building or premises.

b. The dwelling unit must have a kitchen sink in proper operating condition, with a sink trap and hot and cold running water. The sink must drain into an approvable public or private system.

c. The dwelling unit must have space for the storage, preparation, and serving of food.

d. There must be facilities and services for the sanitary disposal of food waste and refuse, including temporary storage facilities where necessary (e.g., garbage cans).

C. Space and security

1. Performance Requirement

The dwelling unit must provide adequate space and security for the family.

2. Acceptability Criteria

a. At a minimum, the dwelling unit must have a living room, a kitchen area, and a bathroom.

b. The dwelling unit must have at least one bedroom or living/ sleeping room for each two persons. Children of opposite sex, other than very young children, may not be required to occupy the same bedroom or living/sleeping room.

c. Dwelling unit windows that are accessible from the outside, such as basement, first floor, and fire escape windows, must be lockable (such as window units with sash pins or sash locks, and combination windows with latches). Windows that are nailed shut are acceptable only if these windows are not needed for ventilation or as an alternate exit in case of fire.

d. The exterior doors of the dwelling unit must be lockable. Exterior doors are doors by which someone can enter or exit the dwelling unit.

D. Thermal Environment

1. Performance Requirement

The dwelling unit must have and be capable of maintaining a thermal environment healthy for the human body.

2. Acceptability Criteria

a. There must be a safe system for heating the dwelling unit (and a safe cooling system, where present). The system must be in proper operating condition. The system must be able to provide adequate heat (and cooling, if applicable), either directly or indirectly, to each room, in order to assure a healthy living environment appropriate to the climate.

b. The dwelling unit must not contain unvented room heaters that burn gas, oil, or kerosene. Electric heaters are acceptable.

E. Illumination and Electricity

1. Performance Requirement

Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. The dwelling unit must have sufficient electrical sources so occupants can use essential electrical appliances. The electrical fixtures and wiring must ensure safety from fire.

2. Acceptability Criteria

a. There must be at least one window in the living room and in each sleeping room.

b. The kitchen area and the bathroom must have a permanent ceiling or wall light fixture in proper operating condition. The kitchen area must also have at least one electrical outlet in proper operating condition.

c. The living room and each bedroom must have at least two electrical outlets in proper operating condition. Permanent overhead or wall-mounted light fixtures may count as one of the required electrical outlets.

F. Structure and Materials

1. Performance Requirement

The dwelling unit must be structurally sound. The structure must not present any threat to the health and safety of the occupants and must protect the occupants from the environment.

2. Acceptability Criteria

a. Ceilings, walls, and floors must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.

b. The roof must be structurally sound and weather tight.

c. The exterior wall structure and surface must not have any serious defects such as serious leaning, buckling, sagging, large holes, or defects that may result in air infiltration or vermin infestation.

d. The condition and equipment of interior and exterior stairs, halls, porches, walkways, etc., must not present a danger of tripping and falling. For example, broken or missing steps or loose boards are unacceptable.

e. Elevators must be working and safe.

G. Interior Air Quality

1. Performance Requirement

The dwelling unit must be free of pollutants in the air at levels that threaten the health of the occupants.

2. Acceptability Criteria

a. The dwelling unit must be free from dangerous levels of air pollution from carbon monoxide, sewer gas, fuel gas, dust, and other harmful pollutants.

b. There must be adequate air circulation in the dwelling unit.

c. Bathroom areas must have one window that can be opened or other adequate exhaust ventilation.

d. Any room used for sleeping must have at least one window. If the window is designed to be opened, the window must work.

H. Water Supply

1. Performance Requirements

The water supply must be free from contamination.

2. Acceptability Criteria

The dwelling unit must be served by an approvable public or private water supply that is sanitary and free from contamination.

I. Lead-based Paint

1. Definitions

a. Chewable surface: Protruding painted surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age; for example, protruding corners, window sills and frames, doors and frames, and other protruding woodwork.

b. Component: An element of a residential structure identified by type and location, such as a bedroom wall, an exterior window sill, a baseboard in a living room, a kitchen floor, an interior window sill in a bathroom, a porch floor, stair treads in a common stairwell, or an exterior wall.

c. Defective paint surface: A surface on which the paint is cracking, scaling, chipping, peeling, or loose.

d. Elevated blood level (EBL): Excessive absorption of lead. Excessive absorption is a confirmed concentration of lead in whole blood of 20 ug/dl (micrograms of lead per deciliter) for a single test or of 15-19 ug/dl in two consecutive tests 3-4 months apart.

e. HEPA: A high efficiency particle accumulator as used in lead abatement vacuum cleaners.

f. Lead-based paint: A paint surface, whether or not defective, identified as having a lead content greater than or equal to 1 milligram per centimeter squared (mg/cm^2), or 0.5 % by weight or 5000 parts per million (PPM).

2. Performance Requirements

a. The purpose of this paragraph of this Section is to implement Section 302 of the Lead-Based Paint Poisoning Prevention Act, 42 U.S.C. 4822, by establishing procedures to eliminate as far as practicable the hazards of lead-based paint poisoning for units assisted under this part. This paragraph is issued under 24 CFR 35.24(b)(4) and supersedes, for all housing to which it applies, the requirements of subpart C of 24 CFR part 35.

b. The requirements of this paragraph of this Section do not apply to 0-bedroom units, units that are certified by a qualified inspector to be free of lead-based paint, or units designated exclusively for the elderly. The requirements of subpart A of 24 CFR part 35 apply to all units constructed prior to 1978 covered by a HAP contract under part 982.

c. If a dwelling unit constructed before 1978 is occupied by a family that includes a child under the age of six years, the initial and each periodic inspection (as required under this part), must include a visual inspection for defective paint surfaces. If defective paint surfaces are found, such surfaces must be treated in accordance with paragraph k of this Section.

d. The Housing Authority may exempt from such treatment defective paint surfaces that are found in a report by a qualified lead-based paint inspector not to be lead-based paint, as defined in paragraph 1(f) of this Section. For purposes of this Section, a qualified lead-based paint inspector is a State or local health or housing agency, a lead-based paint inspector certified or regulated by a State or local health or housing agency, or an organization recognized by HUD.

e. Treatment of defective paint surfaces required under this Section must be completed within 30 calendar days of Housing Authority notification to the owner. When weather conditions prevent treatment of the defective paint conditions on exterior surfaces with in the 30-day period, treatment as required by paragraph k of this Section may be delayed for a reasonable time.

f. The requirements in this paragraph apply to:

   i. All painted interior surfaces within the unit (including ceilings but excluding furniture);

   ii. The entrance and hallway providing access to a unit in a multi-unit building; and

iii. Exterior surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age (including walls, stairs, decks, porches, railings, windows and doors, but excluding outbuildings such as garages and sheds).

g. In addition to the requirements of paragraph c of this Section, for a dwelling unit constructed before 1978 that is occupied by a family with a child under the age of six years with an identified EBL condition, the initial and each periodic inspection (as required under this part) must include a test for lead-based paint on chewable surfaces. Testing is not required if previous testing of chewable surfaces is negative for lead-based paint or if the chewable surfaces have already been treated.

h. Testing must be conducted by a State or local health or housing agency, an inspector certified or regulated by a State or local health or housing agency, or an organization recognized by HUD. Lead content must be tested by using an X-ray fluorescence analyzer (XRF) or by laboratory analysis of paint samples. Where lead-based paint on chewable surfaces is identified, treatment of the paint surface in accordance with paragraph k of this Section is required, and treatment shall be completed within the time limits in paragraph c of this Section.

i. The requirements in paragraph g of this Section apply to all protruding painted surfaces up to five feet from the floor or ground that are readily accessible to children under six years of age:

i. Within the unit;

ii. The entrance and hallway providing access to a unit in a multi-unit building; and

iii. Exterior surfaces (including walls, stairs, decks, porches, railings, windows and doors, but excluding outbuildings such as garages and sheds).

j. In lieu of the procedures set forth in paragraph g of this Section, the housing authority may, at its discretion, waive the testing requirement and require the owner to treat all interior and exterior chewable surfaces in accordance with the methods set out in paragraph k of this Section.

k. Treatment of defective paint surfaces and chewable surfaces must consist of covering or removal of the paint in accordance with the following requirements:

i. A defective paint surface shall be treated if the total area of defective paint on a component is:

(1) More than 10 square feet on an exterior wall;

(2) More than 2 square feet on an interior or exterior component with a large surface area, excluding exterior walls and including, but not limited to, ceilings, floors, doors, and interior walls;

(3) More than 10% of the total surface area on an interior or exterior component with a small surface area, including, but not limited to, windowsills, baseboards and trim.

ii. Acceptable methods of treatment are the following: removal by wet scraping, wet sanding, chemical stripping on or off site, replacing painted components, scraping with infra-red or coil type heat gun with temperatures below 1100 degrees, HEPA vacuum sanding, HEPA vacuum needle gun, contained hydroblasting or high pressure wash with HEPA vacuum, and abrasive sandblasting with HEPA vacuum. Surfaces must be covered with durable materials with joint edges sealed and caulked as needed to prevent the escape of lead contaminated dust.

iii. Prohibited methods of removal are the following: open flame burning or torching, machine sanding or grinding without a HEPA exhaust, uncontained hydroblasting or high pressure wash, and dry scraping except around electrical outlets or except when treating defective paint spots no more than two square feet in any one interior room or space (hallway, pantry, etc.) or totaling no more than twenty square feet on exterior surfaces.

iv. During exterior treatment soil and playground equipment must be protected from contamination.

v. All treatment procedures must be concluded with a thorough cleaning of all surfaces in the room or area of treatment to remove fine dust particles. Cleanup must be accomplished by wet washing surfaces with a lead solubilizing detergent such as trisodium phosphate or an equivalent solution.

vi. Waste and debris must be disposed of in accordance with all applicable Federal, State, and local laws.

l. The owner must take appropriate action to protect residents and their belongings from hazards associated with treatment procedures. Residents must not enter spaces undergoing treatment until cleanup is completed. Personal belongings that are in work areas must be relocated or otherwise protected from contamination.

m. Prior to execution of the HAP contract, the owner must inform the Housing Authority and the family of any knowledge of the presence of lead-based paint on the surfaces of the residential unit.

n. The Housing Authority must attempt to obtain annually from local health agencies the names and addresses of children with identified EBLs and must annually match this information with the names and addresses of participants under this part. If a match occurs, the Housing Authority must determine whether local health officials have tested the unit for lead-based paint. If the unit has lead-based paint, the Housing Authority must require the owner to treat the lead-based paint. If the owner does not complete the corrective actions required by this Section, the family must be issued a certificate or voucher to move.

o. The Housing Authority must keep a copy of each inspection report for at least three years. If a dwelling unit requires testing, or if the dwelling unit requires treatment of chewable surfaces based on the testing, the Housing Authority must keep the test results indefinitely and, if applicable, the owner certification and treatment. The records must indicate which chewable surfaces in the dwelling units have been tested and which chewable surfaces were tested or tested and treated in accordance with the standards prescribed in this Section, such chewable surfaces do not have to be tested or treated at any subsequent time.

p. The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must

provide an alternate means of exit in case of fire (such as fire stairs or egress through windows).

J. Access

1. Performance Requirements

The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must provide an alternate means of exit in case of fire (such as fire stairs or egress through windows).

K. Site and Neighborhood

1. Performance Requirements

The site and neighborhood must be reasonably free from disturbing noises and reverberations and other dangers to the health, safety, and general welfare of the occupants.

2. Acceptability Criteria

The site and neighborhood may not be subject to serious adverse environmental conditions, natural or manmade, such as dangerous walks or steps; instability; flooding, poor drainage, septic tank back-ups or sewage hazards; mudslides; abnormal air pollution, smoke or dust; excessive noise, vibration or vehicular traffic; excessive accumulations of trash; vermin or rodent infestation; or fire hazards.

L. Sanitary Condition

1. Performance Requirements

The dwelling unit and its equipment must be in sanitary condition.

2. Acceptability Criteria

The dwelling unit and its equipment must be free of vermin and rodent infestation.

M. Smoke Detectors

1. Performance Requirements

a. Except as provided in paragraph b below of this Section, each dwelling unit must have at least one battery-operated or hard-wired smoke detector, in proper operating condition, on each level of the dwelling unit, including basements but excepting crawl spaces and unfinished attics. Smoke detectors must be installed in accordance with and meet the requirements of the National Fire Protection Association Standard (NFPA) 74 (or its successor standards). If the dwelling unit is occupied by any hearing-impaired person, smoke detectors must have an alarm system, designed for hearing-impaired persons as specified in NFPA 74 (or successor standards).

b. For units assisted prior to April 24, 1993, owners who installed battery-operated or hard-wired smoke detectors prior to April 24, 1993, in compliance with HUD's smoke detector requirements, including the regulations published on July 30, 1992, (57 FR 33846), will not be required subsequently to comply with any additional requirements mandated by NFPA 74 (i.e., the owner would not be required to install a smoke detector in a basement not used for living purposes, nor would the owner be required to change the location of the smoke detectors that have already been installed on the other floors of the unit).

12.4 EXCEPTIONS TO THE HQS ACCEPTABILITY CRITERIA

The New Albany Housing Authority will utilize the acceptability criteria as outlined above with applicable State and local codes. Additionally, the New Albany Housing Authority has received HUD approval to require the following additional criteria:

A. In each room, there will be at least one exterior window that can be opened and that contains a screen.

B. Owners will be required to scrape peeling paint and repaint all surfaces cited for peeling paint with 2 coats of non-lead paint. An extension may be granted as a severe weather related item as defined below.

C. Adequate heat shall be considered to be 68 degrees.

D. In units where the tenant must pay for utilities, each unit must have separate metering device(s) for measuring utility consumption.

E. A ¾" overflow pipe must be present on the hot water heater safety valves and installed down to within 6 inches of the floor.

12.5 TIME FRAMES AND CORRECTIONS OF HQS FAIL ITEMS

A. Correcting Initial HQS Fail Items

The New Albany Housing Authority will schedule a timely inspection of the unit on the date the owner indicates that the unit will be ready for inspection, or as soon as possible thereafter (within 5 working days) upon receipt of a Request for Tenancy Approval. The owner and participant will be notified in writing of the results of the inspection. If the unit fails HQS again, the owner and the participant will be advised to notify the New Albany Housing Authority to reschedule a re-inspection when the repairs have been properly completed.

On an initial inspection, the owner will be given up to 30 days to correct the items noted as failed, depending on the extent of the repairs that are required to be made. No unit will be placed in the program until the unit meets the HQS requirements.

B. HQS Fail Items for Units under Contract

The owner or participant will be given time to correct the failed items cited on the inspection report for a unit already under contract. If the failed items endanger the family's health or safety (using the emergency item list below), the owner or participant will be given 24 hours to correct the violations. For less serious failures, the owner or participant will be given up to 30 days to correct the failed item(s).

If the owner fails to correct the HQS failed items after proper notification has been given, the New Albany Housing Authority will abate payment and terminate the contract in accordance with Sections 12.7 and 17.0(B)(3).

If the participant fails to correct the HQS failed items that are family-caused after proper notification has been given, the New Albany Housing Authority will terminate assistance for the family in accordance with Sections 12.2(B) and 17.0(B)(3).

C. Time Frames for Corrections

1. Emergency repair items must be abated within 24 hours.

2. Repair of refrigerators, range and oven, or a major plumbing fixture supplied by the owner must be abated within 72 hours.

3. Non-emergency items must be completed within 10 days of the initial inspection.

4. For major repairs, the owner will have up to 30 days to complete.

D. Extensions

At the sole discretion of the New Albany Housing Authority, extensions of up to 30 days may be granted to permit an owner to complete repairs if the owner has made a good faith effort to initiate repairs. If repairs are not completed within 60 days after the initial inspection date, the New Albany Housing Authority will abate the rent and cancel the HAP contract for owner noncompliance. Appropriate extensions will be granted if a severe weather condition exists for such items as exterior painting and outside concrete work for porches, steps, and sidewalks.

12.6 EMERGENCY FAIL ITEMS

The following items are to be considered examples of emergency items that need to be abated within 24 hours:

A. No hot or cold water

B. No electricity

C. Inability to maintain adequate heat

D. Major plumbing leak

E. Natural gas leak

F. Broken lock(s) on first floor doors or windows

G. Broken windows that unduly allow weather elements into the unit

H. Electrical outlet smoking or sparking

I. Exposed electrical wires which could result in shock or fire

J. Unusable toilet when only one toilet is present in the unit

K. Security risks such as broken doors or windows that would allow intrusion

L. Other conditions which pose an immediate threat to health or safety

12.7 ABATEMENT

When a unit fails to meet HQS and the owner has been given an opportunity to correct the deficiencies, but has failed to do so within in the required timeframe, the rent for the dwelling unit will be abated.

The initial abatement period will not exceed 7 days. If the corrections of deficiencies are not made within the 7-day timeframe, the abatement will continue until the HAP contract is terminated. When the deficiencies are corrected, the New Albany Housing Authority will end the abatement the day the unit passes inspection. Rent will resume the following day and be paid the first day of the next month.

For tenant caused HQS deficiencies, the owner will not be held accountable and the rent will not be abated. The tenant is held to the same standard and timeframes for correction of deficiencies as owners. If repairs are not completed by the deadline, the New Albany Housing Authority will send a notice of termination to both the tenant and the owner. The tenant will be given the opportunity to request an informal hearing.

13.0 OWNER CLAIMS FOR DAMAGES, UNPAID RENT, AND VACANCY LOSS AND PARTICIPANT'S INSUING RESPONSIBILITIES

This Section only applies to HAP contracts in effect before October 2, 1995. Vouchers have a provision for damages and unpaid rent. No vacancy loss is paid on vouchers. No Damage Claims will be processed unless the New Albany Housing Authority has performed a move-out inspection. Either the tenant or the owner can request the move-out inspection. Ultimately, it is the owner's responsibility to request the move-out inspection if he/she believes there may be a claim.

Damage claims are limited in the following manner:

A. In the Voucher Program, owners are allowed to claim up to one (1) month contract rent minus greater of the security deposit collected or the security deposit that should have been collected under the lease. There will be no payment for vacancy losses under the Voucher Program.

B. No damage claims will be paid under either program effective on or after October 2, 1995.

13.1 OWNER CLAIMS FOR PRE-OCTOBER 2, 1995, UNITS

In accordance with the HAP contract, owners can make special claims for damages, unpaid rent, and vacancy loss (vacancy loss can not be claimed for vouchers) after the tenant has vacated or a proper eviction proceeding has been conducted.

Owner claims for damages, unpaid rent, and vacancy loss are reviewed for accuracy and completeness. Claims are then compared to the move-in and move-out inspections to determine if an actual claim is warranted. No claim will be paid for normal wear and tear. Unpaid utility bills are not an eligible claim item.

The New Albany Housing Authority will make payments to owners for approved claims. It should be noted that the tenant is ultimately responsible for any damages, unpaid rent, and vacancy loss paid to the owner and will be held responsible to repay the New Albany Housing Authority to remain eligible for the Section 8 Program.

Actual bills and receipts for repairs, materials, and labor must support claims for damages. The New Albany Housing Authority will develop a list of reasonable costs and charges for items routinely included on damage claims. This list will be used as a guide.

Owners can claim unpaid rent owned by the tenant up to the date of HAP termination.

In the Certificate Program, owners can claim for a vacancy loss as outlined in the HAP contract. In order to claim a vacancy loss, the owner must notify the New Albany Housing Authority immediately upon learning of the vacancy or suspected vacancy. The owner must make a good faith effort to rent the unit as quickly as possible to another renter.

All claims and supporting documentation under this Section must be submitted to the New Albany Housing Authority within thirty (30) days of the move-out inspection. Any reimbursement shall be applied first towards any unpaid rent. No reimbursement may be claimed for unpaid rent for the period after the family vacates.

13.2 PARTICIPANT RESPONSIBILITIES

If a damage claim or unpaid rent claim has been paid to an owner, the participant is responsible for repaying the amount to the New Albany Housing Authority. This shall be done by either paying the full amount due immediately upon the New Albany Housing Authority requesting it or through a Repayment Agreement that is approved by the New Albany Housing Authority.

If the participant is not current on any Repayment Agreements or has unpaid claims on more than one unit, the participant shall be terminated from the program. The participant retains the right to request an informal hearing.

14.0 RECERTIFICATION

14.1 ANNUAL REEXAMINATION

At least annually the New Albany Housing Authority will conduct a reexamination of family income and circumstances. The results of the reexamination determine (1) the rent

the family will pay, and (2) whether the family subsidy is correct based on the family unit size.

The New Albany Housing Authority will send a notification letter to the family letting them know that it is time for their annual reexamination and scheduling an appointment. The letter includes forms for the family to complete in preparation for the interview. The letter includes instructions permitting the family to reschedule the interview if necessary. The letter tells families who may need to make alternate arrangements due to a disability that they may contact staff to request an accommodation of their needs.

During the interview, the family will provide all information regarding income, assets, expenses, and other information necessary to determine the family's share of rent. The family will sign the HUD consent form and other consent forms that later will be mailed to the sources that will verify the family circumstances.

Upon receipt of verification, the New Albany Housing Authority will determine the family's annual income and will calculate their family share.

14.1.1 Effective Date of Rent Changes for Annual Reexaminations

The new family share will generally be effective upon the anniversary date with 30 days notice of any rent increase to the family.

If the rent determination is delayed due to a reason beyond the control of the family, then any rent increase will be effective the first of the month after the month in which the family receives a 30 day notice of the amount. If the new rent is a reduction and the delay is beyond the control of the family, the reduction will be effective as scheduled on the anniversary date.

If the family caused the delay, then any increase will be effective on the anniversary date. Any reduction will be effective the first of the month after the rent amount is determined.

14.1.2 Missed Appointments

If the family fails to respond to the letter and fails to attend the interview, a second letter will be mailed. The second letter will advise of a new time and date for the interview, allowing for the same considerations for rescheduling and accommodation as above. The letter will also advise that failure by the family to attend the second scheduled interview will result in the New Albany Housing Authority taking action to terminate the family’s assistance.

14.2 INTERIM REEXAMINATIONS

During an interim reexamination only the information affected by the changes being reported will be reviewed and verified.

Families will not be required to report any increase in income or decreases in allowable expenses between annual reexaminations.

Families are required to report the following changes to the New Albany Housing Authority between regular reexaminations. These changes will trigger an interim reexamination.

A. A member has been added to the family through birth or adoption or court-awarded custody.

B. A household member is leaving or has left the family unit.

C. Family break-up

In circumstances of a family break-up, the New Albany Housing Authority will make a determination of which family member will retain the certificate or voucher, taking into consideration the following factors:

1. To whom the certificate or voucher was issued.

2. The interest of minor children or of ill, elderly, or disabled family members.

3. Whether the assistance should remain with the family members remaining in the unit.

4. Whether family members were forced to leave the unit as a result of actual or threatened physical violence by a spouse or other member(s) of the household.

If a court determines the disposition of property between members of the assisted family in a divorce or separation under a settlement of judicial decree, the New Albany Housing Authority will be bound by the court's determination of which family members continue to receive assistance in the program.

Because of the number of possible different circumstances in which a determination will have to be made, the New Albany Housing Authority will make determinations on a case by case basis.

The New Albany Housing Authority will issue a determination within 10 business days of the request for a determination. The family member requesting the determination may request an informal hearing in compliance with the informal hearings in Section 16.3.

In order to add a household member other than through birth or adoption (including a live-in aide) the family must request that the new member be added to the lease. Before adding the new member to the lease, the individual must complete an application form stating their income, assets, and all other information required of an applicant. The individual must provide their Social Security Number if they have one, and must verify their citizenship/eligible immigrant status (Their housing will not be delayed due to delays in verifying eligible immigrant status other than delays caused by the family). The new family member will go through the screening process similar to the process for applicants. The New Albany Housing Authority will determine the eligibility of the individual before allowing them to be added to the lease. If the individual is found to be ineligible or does not pass the screening criteria, they will be advised in writing and given the opportunity for an informal review. If they are found to be eligible and do pass the screening criteria, the New Albany Housing Authority will grant approval to add their name to the lease. At the same time, the family's annual income will be recalculated taking into account the income and circumstances of the new family member. The effective date of the new rent will be in accordance with paragraph below 14.2.2.

Families are not required to, but may at any time, request an interim reexamination based on a decrease in income, an increase in allowable expenses, or other changes in family circumstances. Upon such request, the New Albany Housing Authority will take timely action to process the interim reexamination and recalculate the family share.

14.2.1 Special Reexaminations

If a family's income is too unstable to project for 12 months, including families that temporarily have no income or have a temporary decrease in income, the New Albany Housing Authority may schedule special reexaminations every 60 days until the income stabilizes and an annual income can be determined.

14.2.2 Effective Date of Rent Changes Due to Interim or Special Reexaminations

Unless there is a delay in reexamination processing caused by the family, any rent increase will be effective the first of the second month after the month in which the family receives notice of the new rent amount. If the family causes a delay, then the rent increase will be effective on the date it would have been effective had the process not been delayed (even if this means a retroactive increase).

If the new rent is a reduction and any delay is beyond the control of the family, the reduction will be effective the first of the month after the interim reexamination should have been completed.

If the new rent is a reduction and the family caused the delay or did not report the change in a timely manner, the change will be effective the first of the month after the rent amount

is determined.

15.0 TERMINATION OF ASSISTANCE TO THE FAMILY BY THE NEW ALBANY HOUSING AUTHORITY

The Housing Authority may at any time terminate program assistance for a participant, because of any of the actions or inaction by the household:

A. If the family violates any family obligations under the program.

B. If a family member fails to sign and submit consent forms.

C. If a family fails to establish citizenship or eligible immigrant status and is not eligible for or does not elect continuation of assistance, pro-ration of assistance, or temporary deferral of assistance. If the New Albany Housing Authority determines that a family member has knowingly permitted an ineligible noncitizen (other than any ineligible noncitizens listed on the lease) to permanently reside in their Section 8 unit, the family's assistance will be terminated. Such family will not be eligible to be readmitted to Section 8 for a period of 24 months from the date of termination.

D. If any member of the family has ever been evicted from public housing.

E. If the Housing Authority has ever terminated assistance under the Certificate or Voucher Program for any member of the family.

F. If any member of the family commits drug-related criminal activity, or violent criminal activity.

G. If any member of the family commits fraud, bribery or any other corrupt or criminal act in connection with any Federal housing program.

H. If the family currently owes rent or other amounts to the Housing Authority or to another Housing Authority in connection with Section 8 or public housing assistance under the 1937 Act.

I. If the family has not reimbursed any Housing Authority for amounts paid to an owner under a HAP contract for rent, damages to the unit, or other amounts owed by the family under the lease.

J. If the family breaches an agreement with the Housing Authority to pay amounts owed to a Housing Authority, or amounts paid to an owner by a Housing Authority. (The Housing Authority, at its discretion, may offer a family the opportunity to enter an agreement to pay amounts owed to a Housing Authority or

amounts paid to an owner by a Housing Authority. The Housing Authority may prescribe the terms of the agreement.)

K. If a family participating in the FSS program fails to comply, without good cause, with the family's FSS contract of participation.

L. If the family has engaged in or threatened abusive or violent behavior toward Housing Authority personnel.

M. If any household member is subject to a lifetime registration requirement under a State sex offender registration program.

N. If a household member's illegal use (or pattern of illegal use) of a controlled substance, or whose abuse (or pattern of abuse) of alcohol, is determined by the New Albany Housing Authority to interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

16.0 COMPLAINTS, INFORMAL REVIEWS FOR APPLICANTS, INFORMAL HEARINGS FOR PARTICIPANTS

16.1 COMPLAINTS

The New Albany Housing Authority will investigate and respond to complaints by participant families, owners, and the general public. The New Albany Housing Authority may require that complaints other than HQS violations be put in writing. Anonymous complaints are investigated whenever possible.

16.2 INFORMAL REVIEW FOR THE APPLICANT

A. Informal Review for the Applicant

The New Albany Housing Authority will give an applicant for participation in the Section 8 Existing Program prompt notice of a decision denying assistance to the applicant. The notice will contain a brief statement of the reasons for the New Albany Housing Authority decision. The notice will state that the applicant may request an informal review within 10 business days of the denial and will describe how to obtain the informal review.

B. When an Informal Review is not Required

The New Albany Housing Authority will not provide the applicant an opportunity for an informal review for any of the following reasons:

1. A determination of the family unit size under the New Albany Housing Authority subsidy standards.

2. A New Albany Housing Authority determination not to approve an extension or suspension of a certificate or voucher term.

3. A New Albany Housing Authority determination not to grant approval to lease a unit under the program or to approve a proposed lease.

4. A New Albany Housing Authority determination that a unit selected by the applicant is not in compliance with HQS.

5. A New Albany Housing Authority determination that the unit is not in accordance with HQS because of family size or composition.

6. General policy issues or class grievances.

7. Discretionary administrative determinations by the New Albany Housing Authority.

C. Informal Review Process

The New Albany Housing Authority will give an applicant an opportunity for an informal review of the New Albany Housing Authority decision denying assistance to the applicant. The procedure is as follows:

1. The review will be conducted by any person or persons designated by the New Albany Housing Authority other than the person who made or approved the decision under review or a subordinate of this person.

2. The applicant will be given an opportunity to present written or oral objections to the New Albany Housing Authority decision.

3. The New Albany Housing Authority will notify the applicant of the New Albany Housing Authority decision after the informal review within 14 calendar days. The notification will include a brief statement of the reasons for the final decision.

D. Considering Circumstances

In deciding whether to terminate assistance because of action or inaction by members of the family, the Housing Authority may consider all of the circumstances in each case, including the seriousness of the case, the extent of

participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.

The Housing Authority may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit. The Housing Authority may permit the other members of a participant family to continue receiving assistance.

If the Housing Authority seeks to terminate assistance because of illegal use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny or terminate assistance. In determining whether to terminate assistance for these reasons the New Albany Housing Authority will consider evidence of whether the household member:

1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol;

2. Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol; or

3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol.

E. Informal Review Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The applicant family may request that the New Albany Housing Authority provide for an informal review after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the applicant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For applicant families, the Informal Review Process above will be utilized with the exception that the applicant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision to request the review.

16.3 INFORMAL HEARINGS FOR PARTICIPANTS

A. When a Hearing is Required

1. The New Albany Housing Authority will give a participant family an opportunity for an informal hearing to consider whether the following New Albany Housing Authority decisions relating to the individual circumstances of a participant family are in accordance with the law, HUD regulations, and New Albany Housing Authority policies:

   a. A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment.

   b. A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the New Albany Housing Authority utility allowance schedule.

   c. A determination of the family unit size under the New Albany Housing Authority subsidy standards.

   d. A determination to terminate assistance for a participant family because of the family's action or failure to act.

   e. A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under the New Albany Housing Authority policy and HUD rules.

2. In cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the New Albany Housing Authority will give the opportunity for an informal hearing before the New Albany Housing Authority terminates housing assistance payments for the family under an outstanding HAP contract.

B. When a Hearing is not Required

The New Albany Housing Authority will not provide a participant family an opportunity for an informal hearing for any of the following reasons:

1. Discretionary administrative determinations by the New Albany Housing Authority.

2. General policy issues or class grievances.

3. Establishment of the New Albany Housing Authority schedule of utility allowances for families in the program.

4. A New Albany Housing Authority determination not to approve an extension or suspension of a certificate or voucher term.

5. A New Albany Housing Authority determination not to approve a unit or lease.

6. A New Albany Housing Authority determination that an assisted unit is not in compliance with HQS. (However, the New Albany Housing Authority will provide the opportunity for an informal hearing for a decision to terminate assistance for a breach of the HQS caused by the family.)

7. A New Albany Housing Authority determination that the unit is not in accordance with HQS because of the family size.

8. A determination by the New Albany Housing Authority to exercise or not exercise any right or remedy against the owner under a HAP contract.

C. Notice to the Family

1. In the cases described in paragraphs 16.3(A)(1)(a), (b), and (c), of this Section, the New Albany Housing Authority will notify the family that the family may ask for an explanation of the basis of the New Albany Housing Authority's determination, and that if the family does not agree with the determination, the family may request an informal hearing on the decision.

2. In the cases described in paragraphs 16.3(A)(1)(d), (e), and (f), of this Section, the New Albany Housing Authority will give the family prompt written notice that the family may request a hearing within 10 business days of the notification. The notice will:

   a. Contain a brief statement of the reasons for the decision; and

   b. State this if the family does not agree with the decision, the family may request an informal hearing on the decision within 10 business days of the notification.

D. Hearing Procedures

The New Albany Housing Authority and participants will adhere to the following procedures:

1. Discovery

a. The family will be given the opportunity to examine before the hearing any New Albany Housing Authority documents that are directly relevant to the hearing. The family will be allowed to copy any such document at the family's expense. If the New Albany Housing Authority does not make the document(s) available for examination on request of the family, the New Albany Housing Authority may not rely on the document at the hearing.

b. The New Albany Housing Authority will be given the opportunity to examine, at the New Albany Housing Authority's offices before the hearing, any family documents that are directly relevant to the hearing. The New Albany Housing Authority will be allowed to copy any such document at the New Albany Housing Authority's expense. If the family does not make the document(s) available for examination on request of the New Albany Housing Authority, the family may not rely on the document at the hearing.

Note: The term **document** includes records and regulations.

2. Representation of the Family

At its own expense, a lawyer or other representative may represent the family.

3. Hearing Officer

a. The hearing will be conducted by any person or persons designated by the New Albany Housing Authority, other than a person who made or approved the decision under review or a subordinate of this person.

b. The person who conducts the hearing will regulate the conduct of the hearing in accordance with the New Albany Housing Authority hearing procedures.

4. Evidence

The New Albany Housing Authority and the family must have the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

5. Issuance of Decision

The person who conducts the hearing must issue a written decision within 14 calendar days from the date of the hearing, stating briefly the reasons for the decision. Factual determinations relating to the individual circumstances of the family shall be based on a preponderance of the evidence presented at the hearing.

6. Effect of the Decision

The New Albany Housing Authority is not bound by a hearing decision:

a. Concerning a matter for which the New Albany Housing Authority is not required to provide an opportunity for an informal hearing under this Section, or that otherwise exceeds the authority of the person conducting the hearing under the New Albany Housing Authority hearing procedures.

b. Contrary to HUD regulations or requirements, or otherwise contrary to Federal, State, or local law.

c. If the New Albany Housing Authority determines that it is not bound by a hearing decision, the New Albany Housing Authority will notify the family within 14 calendar days of the determination, and of the reasons for the determination.

E. Considering Circumstances

In deciding whether to terminate assistance because of action or inaction by members of the family, the Housing Authority may consider all of the circumstances in each case, including the seriousness of the case, the extent of participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.

The Housing Authority may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit. The Housing Authority may permit the other members of a participant family to continue receiving assistance.

If the Housing Authority seeks to terminate assistance because of illegal use, or possession for personal use, of a controlled substance, or pattern of abuse of alcohol, such use or possession or pattern of abuse must have occurred within one

year before the date that the Housing Authority provides notice to the family of the Housing Authority determination to deny or terminate assistance. In determining whether to terminate assistance for these reasons the New Albany Housing Authority will consider evidence of whether the household member:

1. Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol;

2. Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol; or

3. Is participating in a supervised drug or alcohol rehabilitation program and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol.

F. Informal Hearing Procedures for Denial of Assistance on the Basis of Ineligible Immigration Status

The participant family may request that the New Albany Housing Authority provide for an informal hearing after the family has notification of the INS decision on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the *Notice of Denial or Termination of Assistance*, or of the INS appeal decision.

17.0 TERMINATION OF THE LEASE AND CONTRACT

The term of the lease and the term of the HAP contract are the same. They begin on the same date and they end on the same date. The lease may be terminated by the owner, by the tenant, or by the mutual agreement of both. The owner may only terminate the contract by terminating the lease. The HAP contract may be terminated by the New Albany Housing Authority. Under some circumstances the contract automatically terminates.

A. Termination of the lease

1. By the family

The family may terminate the lease without cause upon proper notice to the owner and to the New Albany Housing Authority after the first year of the

lease. The length of the notice that is required is stated in the lease (generally 30 days).

2. By the owner.

   a. The owner may terminate the lease during its term on the following grounds:

      i. Serious or repeated violations of the terms or conditions of the lease;

      ii. Violation of Federal, State, or local law that impose obligations on the tenant in connection with the occupancy or use of the unit and its premises;

      iii. Criminal activity by the household, a guest, or another person under the control of the household that threatens the health, safety, or right to peaceful enjoyment of the premises by other persons residing in the immediate vicinity of the premises;

      iv. Any drug-related criminal activity on or near the premises;

      v. Other good cause. Other good cause may include, but is not limited to:

         (1) Failure by the family to accept the offer of a new lease;

         (2) Family history of disturbances of neighbors or destruction of property, or living or housekeeping habits resulting in damage to the property or unit;

         (3) The owner's desire to utilize the unit for personal or family use or for a purpose other than use as a residential rental unit;

         (4) A business or economic reason such as sale of the property, renovation of the unit, desire to rent at a higher rental amount.

   b. During the first year the owner may not terminate tenancy for other good cause unless the reason is because of something the household did or failed to do.

c. The owner may only evict the tenant by instituting court action. The owner must give the New Albany Housing Authority a copy of any owner eviction notice to the tenant at the same time that the owner gives the notice to the tenant.

d. The owner may terminate the contract at the end of the initial lease term or any extension of the lease term without cause by providing notice to the family that the lease term will not be renewed.

3. Termination of the Lease by mutual agreement

The family and the owner may at any time mutually agree to terminate the lease.

B. Termination of the Contract

1. Automatic termination of the Contract

a. If the New Albany Housing Authority terminates assistance to the family, the contract terminates automatically.

b. If the family moves out of the unit, the contract terminates automatically.

c. The contract terminates automatically 180 calendar days after the last housing assistance payment to the owner.

2. Termination of the contract by the owner

The owner may only terminate tenancy in accordance with lease and State and local law.

3. Termination of the HAP contract by the New Albany Housing Authority

The Housing Authority may terminate the HAP contract because:

a. The Housing Authority has terminated assistance to the family.

b. The unit does not meet HQS space standards because of an increase in family size or change in family composition.

c. The unit is larger than appropriate for the family size or composition under the regular Certificate Program.

d. When the family breaks up and the New Albany Housing Authority determines that the family members who move from the unit will continue to receive the assistance.

e. The New Albany Housing Authority determines that there is insufficient funding in their contract with HUD to support continued assistance for families in the program.

f. The owner has breached the contract in any of the following ways:

i. If the owner has violated any obligation under the HAP contract for the dwelling unit, including the owner's obligation to maintain the unit in accordance with the HQS.

ii. If the owner has violated any obligation under any other housing assistance payments contract under Section 8 of the 1937.

iii. If the owner has committed fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program.

iv. For projects with mortgages insured by HUD or loans made by HUD, if the owner has failed to comply with the regulations for the applicable mortgage insurance or loan program, with the mortgage or mortgage note, or with the regulatory agreement;

v. If the owner has engaged in drug trafficking.

4. Final HAP payment to owner

The HAP payment stops when the lease terminates. The owner may keep the payment for the month in which the family moves out. If the owner has begun eviction proceedings and the family continues to occupy the unit, the Housing Authority will continue to make payments until the owner obtains a judgment or the family moves out.

18.0 CHARGES AGAINST THE SECTION 8 ADMINISTRATIVE FEE RESERVE

Occasionally, it is necessary for the New Albany Housing Authority to spend money of its Section 8 Administrative Fee Reserve to meet unseen or extraordinary expenditures or for its other housing related purposes consistent with State law.

The New Albany Housing Authority Board of Commissioners authorizes the Executive Director to expend without prior Board approval up to **$10,000.00** for authorized expenditures.

Any item(s) exceeding **$10,000.00** will require prior Board of Commissioner approval before any charge is made against the Section 8 Administrative Fee Reserve.

19.0 INTELLECTUAL PROPERTY RIGHTS

No program receipts may be used to indemnify contractors or subcontractors of the New Albany Housing Authority against costs associated with any judgement of infringement of intellectual property rights.

GLOSSARY

1937 Housing Act: The United States Housing Act of 1937 [42 U.S.C. 1437 et seq.)

Absorption: In portability, the point at which a receiving housing authority stops billing the initial housing authority for assistance on behalf of a portable family. [24 CFR 982.4]

Adjusted Annual Income: The amount of household income, after deductions for specified allowances, on which tenant rent is based.

Administrative fee: Fee paid by HUD to the housing authority for the administration of the program.

Administrative Plan: The plan that describes housing authority policies for the administration of the tenant-based programs.

Admission: The point when the family becomes a participant in the program. In a tenant-based program, the date used for this purpose is the effective date of the first HAP Contract for a family (first day of initial lease term).

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Amortization Payment: In a manufactured home space rental: The monthly debt service payment by the family to amortize the purchase price of the manufactured home.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program.

Annual Income: All amounts, monetary or not, that:

a. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member, or

b. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

c. Are not specifically excluded from Annual Income.

d. Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access.

Applicant (applicant family): A family that has applied for admission to a program but is not yet a participant in the program.

Assets: see net family assets.

Asset Income: Income received from assets held by household members. If assets total more than $5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income.

Assisted lease (lease): A written agreement between an owner and a family for the leasing of a dwelling unit to the family. The lease establishes the conditions for occupancy of the dwelling unit by a family with housing assistance payments under a HAP contract between the owner and the housing authority.

Certificate: A document issued by a housing authority to a family selected for admission to the Certificate Program. The certificate describes the program and the procedures for housing authority approval of a unit selected by the family. The certificate also states the obligations of the family under the program.

Certification: The examination of a household's income, expenses, and family composition to determine the household's eligibility for program participation and to calculate the household's rent for the following 12 months.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age.

Child care expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care. In the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income.

Citizen: A citizen or national of the United States.

Common space: In shared housing: Space available for use by the assisted family and other occupants of the unit.

Congregate housing: Housing for elderly or persons with disabilities that meets the HQS for congregate housing.

Consent form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits.

Contiguous MSA: In portability, an MSA that shares a common boundary with the MSA in which the jurisdiction of the initial housing authority is located.

Continuously assisted: An applicant is continuously assisted under the 1937 Housing Act if the family is already receiving assistance under any 1937 Housing Act program when the family is admitted to the Voucher Program.

Cooperative: Housing owned by a non-profit corporation or association, and where a member of the corporation or association has the right to reside in a particular apartment, and to participate in management of the housing.

Domicile: The legal residence of the household head or spouse as determined in accordance with State and local law.

Decent, safe, and sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development.

Dependent: A member of the family (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age, or is a person with a disability, or is a full-time student.

Disability assistance expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source.

Disabled family: A family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.

Disabled person: See "person with disabilities."

Displaced family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Displaced person: A person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Drug related criminal activity: Illegal use or personal use of a controlled substance, and the illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute or use, of a controlled substance.

Drug trafficking: The illegal manufacture, sale, or distribution, or the possession with intent to manufacture, sell, or distribute, of a controlled substance.

Elderly family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; or two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

Elderly person: A person who is at least 62 years of age.

Evidence of citizenship or eligible status: The documents that must be submitted to evidence citizenship or eligible immigration status.

Exception rent: An amount that exceeds the published fair market rent.

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.*)*.

Fair market rent (FMR): The rent, including the cost of utilities (except telephone), as established by HUD for units of varying sizes (by number of bedrooms), that must be paid in the housing market area to rent privately owned, existing, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. FMRs are published periodically in the Federal Register.

Family includes but is not limited to**:**

a. A family with or without children (the temporary absence of a child from the home due to placement in foster care shall not be considered in determining family composition and family size);
b. An elderly family;
c. A near-elderly family;
d. A disabled family;
e. A displaced family;
f. The remaining member of a tenant family; and
g. A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

Family members: include all household members except live-in aides, foster children and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the HUD-50058.

Family self-sufficiency program (FSS program): The program established by a housing authority to promote self-sufficiency of assisted families, including the coordination of supportive services (42 U.S.C. 1437u).

Family share: The portion of rent and utilities paid by the family.

Family unit size: The appropriate number of bedrooms for a family as determined by the housing authority under the housing authority's subsidy standards.

50058 Form: The HUD form that Housing Authority's are required to complete for each assisted household in public housing to record information used in the certification and re-certification process, and, at the option of the housing authority, for interim reexaminations.

FMR/exception rent limit: The Section 8 existing housing fair market rent published by HUD headquarters, or any exception rent. For a tenancy in the Voucher Program, the housing authority may adopt a payment standard up to the FMR/exception rent limit.

Full-time student: A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or Certificate Program, as well as an institution offering a college degree.

Gross rent: The sum of the rent to the owner plus any utilities.

Group Home: A dwelling unit that is licensed by a State as a group home for the exclusive residential use of two to twelve persons who are elderly or persons with disabilities (including any live-in aide).

Head of household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent.

Household members: include all individuals who reside or will reside in the unit and who are listed on the lease, including live-in aides, foster children and foster adults.

Housing Assistance Payment (HAP): The monthly assistance by a housing authority, which includes (1) a payment to the owner for rent to the owner under the family's lease, and (2) an additional payment to the family if the total assistance payment exceeds the rent to owner.

Housing quality standards (HQS): The HUD minimum quality standards for housing assisted under the Section 8 program.

Housing voucher: A document issued by a housing authority to a family selected for admission to the Voucher Program. This document describes the program and the procedures for housing authority approval of a unit selected by the family. The voucher also states the obligations of the family under the program.

Housing voucher holder: A family that has an unexpired housing voucher.

Imputed income: For households with net family assets of more than $5,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used in determining annual income.

Income category: Designates a family's income range. There are three categories: low income, very low income and extremely low-income.

Incremental income: The increased portion of income between the total amount of welfare and earnings of a family member prior to enrollment in a training program and welfare and earnings of the family member after enrollment in the training program. All other amounts, increases and decreases, are treated in the usual manner in determining annual income.

Initial Housing Authority: In portability, both: (1) a housing authority that originally selected a family that later decides to move out of the jurisdiction of the selecting housing authority; and (2) a housing authority that absorbed a family that later decides to move out of the jurisdiction of the absorbing housing authority.

Initial payment standard: The payment standard at the beginning of the HAP contract term.

Initial rent to owner: The rent to owner at the beginning of the initial lease term.

Interim (examination): A reexamination of a household's income, expenses, and household status conducted between the annual recertifications when a change in a household's circumstances warrant such a reexamination.

Jurisdiction: The area in which the housing authority has authority under State and local law to administer the program.

Lease: A written agreement between an owner and tenant for the leasing of a dwelling unit to the tenant. The lease establishes the conditions for occupancy of the dwelling unit by a family with housing assistance payments under a HAP Contract between the owner and the housing authority.

Live-in aide: A person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:

a. Is determined to be essential to the care and well- being of the persons;
b. Is not obligated for the support of the persons; and
c. Would not be living in the unit except to provide the necessary supportive services.

Low-income families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families. *[1937Act)*

Manufactured home: A manufactured structure that is built on a permanent chassis, is designed for use as a principal place of residence, and meets the HQS.

Manufacture home space: In manufactured home space rental: A space leased by an owner to a family. A manufactured home owned and occupied by the family is located on the space.

Medical expenses: Medical expenses, including medical insurance premiums, that are anticipated during the period for which annual income is computed, and that are not covered by insurance.

Mixed family: A family whose members include those with citizenship or eligible immigration status, and those without citizenship or eligible immigration status.

Moderate rehabilitation: Rehabilitation involving a minimum expenditure of $1000 for a unit, including its prorated share of work to be accomplished on common areas or systems, to:

a. upgrade to decent, safe and sanitary condition to comply with the Housing Quality Standards or other standards approved by HUD, from a condition below these standards (improvements being of a modest nature and other than routine maintenance; or
b. repair or replace major building systems or components in danger of failure.

Monthly adjusted income: One twelfth of adjusted income.

Monthly income: One twelfth of annual income.

Mutual housing is included in the definition of "cooperative".

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession.

Near-elderly family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.

Net family assets:

a. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.
b. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.
c. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms.

Noncitizen: A person who is neither a citizen nor national of the United States.

Notice Of Funding Availability (NOFA): For budget authority that HUD distributes by competitive process, the Federal Register document that invites applications for funding. This document explains how to apply for assistance, and the criteria for awarding the funding.

Occupancy standards: The standards that the housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Owner: Any person or entity, including a cooperative, having the legal right to lease or sublease existing housing.

Participant (participant family]: A family that has been admitted to the housing authority's program and is currently assisted in the program. The family becomes a participant on the

effective date of the first HAP contract executed by the housing authority for the family (first day of initial lease).

Payment standard: In a voucher tenancy, the maximum monthly assistance payment for a family (before deducting the total tenant payment by family contribution). For a voucher tenancy, the housing authority sets a payment standard in the range from 90% to 110% of the current FMR.

Person with disabilities: A person who:

a. Has a disability as defined in Section 223 of the Social Security Act,

   "Inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months, or

   In the case of an individual who attained the age of 55 and is blind and unable by reason of such blindness to engage in substantial, gainful activity requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time."

b. Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental, or emotional impairment that:

   (1) is expected to be of long-continued and indefinite duration,

   (2) substantially impedes his or her ability to live independently, and

   (3) is of such a nature that such ability could be improved by more suitable housing conditions, or

c. Has a developmental disability as defined in Section 102(7) of the of the Developmental Disabilities Assistance and Bill of Rights Act.

   "Severe chronic disability that:

   (1) is attributable to a mental or physical impairment or combination of mental and physical impairments;

   (2) is manifested before the person attains age 22;

   (3) is likely to continue indefinitely;

(4) results in substantial functional limitation in three or more of the following areas of major life activity: (1) self care, (2) receptive and responsive language, (3) learning, (4) mobility, (e) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and

(5) reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated."

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

No individual shall be considered to be a person with disabilities for purposes of eligibility solely based on any drug or alcohol dependence.

Portability: Renting a dwelling unit with Section 8 tenant-based assistance outside the jurisdiction of the initial housing authority.

Premises: The building or complex in which the dwelling unit is located, including common areas and grounds.

Private space: In shared housing: The portion of a contract unit that is for the exclusive use of an assisted family.

Preservation: This program encourages owners of eligible multifamily housing projects to preserve low-income housing affordability and availability while reducing the long-term cost of providing rental assistance. The program offers several approaches to restructuring the debt of properties developed with project-based Section 8 assistance whose HAP contracts are about to expire.

Proration of assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance.

Public Housing Agency: A State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) authorized to engage in or assist in the development or operation of low-income housing.

Reasonable rent: A rent to owner that is not more than charged: (a) for comparable units in the private unassisted market; and (b) for a comparable unassisted unit in the premises.

Receiving Housing Authority: In portability, a housing authority that receives a family selected for participation in the tenant-based program of another housing authority. The receiving housing authority issues a certificate or voucher, and provides program assistance to the family.

Re-certification: A reexamination of a household's income, expenses, and family composition to determine the household's rent for the following 12 months.

Remaining member of a tenant family: A member of the family listed on the lease who continues to live in an assisted household after all other family members have left.

Rent to owner: The monthly rent payable to the owner under the lease. Rent to owner covers payment for any housing services, maintenance, and utilities that the owner is required to provide and pay for.

Set-up charges: In a manufactured home space rental, charges payable by the family for assembly, skirting and anchoring the manufactured home.

Shared housing: A unit occupied by two or more families. The unit consists of both common space for shared use by the occupants of the unit and separate private space for each assisted family.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single person: Someone living alone or intending to live alone who does not qualify as an elderly person, a person with disabilities, a displaced person, or the remaining member of a tenant family.

Single room occupancy housing (SRO): A unit for occupancy by a single eligible individual capable of independent living that contains no sanitary facilities or food preparation facilities, or contains either, but not both, types of facilities.

Special admission: Admission of an applicant that is not on the housing authority waiting list, or without considering the applicant's waiting list position.

Special housing types: Special housing types include: SRO housing, congregate housing, group homes, shared housing, cooperatives (including mutual housing), and manufactured homes (including manufactured home space rental).

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State, or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information.

Statement of family responsibility: An agreement in the form prescribed by HUD, between the housing authority and a Family to be assisted under the Moderate Rehabilitation Program, stating the obligations and responsibilities of the family.

Subsidy standards: Standards established by a housing authority to determine the appropriate number of bedrooms and amount of subsidy for families of different sizes and compositions.

Suspension: Stopping the clock on the term of a family's certificate or voucher, for such period as determined by the housing authority, from the time when the family submits a request for housing authority approval to lease a unit, until the time when the housing authority approves or denies the request. Also referred to as tolling.

Tenant: The person or persons (other than a live-in aide) who executes the lease as lessee of the dwelling unit.

Tenant rent: The amount payable monthly by the family as rent to the owner minus any utility allowance.

Third-party (verification): Oral or written confirmation of a household's income, expenses, or household composition provided by a source outside the household, such as an employer, doctor, school official, etc.

Tolling: see suspension.

Total tenant payment (TTP):

(1) Total tenant payment is the amount calculated under Section 3(a)(1) of the 1937 Act. which is the higher of :

30% of the family's monthly adjusted income;

10% of the family's monthly income;

Minimum rent; or

if the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under Section 3(a)(1) shall be the amount resulting from one application of the percentage.

Utility allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made or approved by a housing authority or HUD of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an

energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.

Utility hook-up charge: In a manufactured home space rental, costs payable by a family for connecting the manufactured home to utilities such as water, gas, electrical and sewer lines.

Utility reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit.

Verification:

a. The process of obtaining statements from individuals who can attest to the accuracy of the amounts of income, expenses, or household member status (e.g., employers, public assistance agency staff, doctors).

b. The three types of verification are:

(1) Third-party verification, either written or oral, obtained from employers, public assistance agencies, schools, etc.)

(2) Documentation, such as a copy of a birth certificate or bank statement

(3) Family certification or declaration (only used when third-party or documentation verification is not available)

Very low-income families: Low-income families whose incomes do not exceed 50% of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families. *[1937 Act]*

Violent criminal activity: Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

Voucher (rental voucher): A document issued by a housing authority to a family selected for admission to the Housing Choice Voucher Program. This document describes the program and the procedures for housing authority approval of a unit selected by the family and states the obligations of the family under the program.

Voucher holder: A family holding a voucher with unexpired search time.

Waiting list admission: An admission from the housing authority waiting list. *[24 CFR 982.4]*

Welfare assistance. Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. *[24 CFR 5.603(d)]*

Welfare rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CACC	Consolidated Annual Contributions Contract
CFR	Code of Federal Regulations
FMR	Fair Market Rent
FSS	Family Self Sufficiency (program)
HA	Housing Authority
HAP	Housing Assistance Payment
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PBC	Project-Based Certificate (program)
QHWRA	Quality Housing and Work Responsibility Act of 1998
PHA	Public Housing Agency
TTP	Total Tenant Payment

SELF AUDIT
ASSESSMENT OF OUR ORGANIZATION
ITS' STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS

List the major STRENGTHS and WEAKNESSES that relate to the following aspects of our organization. These should reflect areas that are **INTERNAL.** The planning process will then focus on how we can maximize our strengths and overcome/minimize our weaknesses.

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STRENGTHS and WEAKNESSES

PERSONNEL RESOURCES (Are our personnel able to maintain and improve current operations effectively? Are our personnel able to create a promising future?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

HOUSING and RELATED SERVICES and SYSTEMS (Is what we offer adequate, responsive, and/or empowering to the needs and values/preferences of the people we serve, to the community we serve? As a side note: How does the system behind our system effect our quality of services and housing?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

PUBLIC IMAGE/PUBLIC RELATIONS (How is our organization perceived by our different audiences, customers and publics? What impacts does this have on us now? On our future?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**

4.	**4.**
5.	**5.**

FINANCIAL RESOURCES (How stable is our funding base? What trends is our funding base demonstrating? …What is the size and stability of our financial assets?)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

FACILITIES and PHYSICAL PLANT (Are they adequate? What shape are they in? Which are in good shape…which are not? Which have a more obselescent status? Consider size, sturdiness, location, landscaping, community context and immediate surroundings of our properties.)

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

TECHNOLOGY (Electronic, computer, communications, transportation, etc.):

STRENGTHS	**WEAKNESSES**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

List the major OPPORTUNITIES and THREATS that relate to the following aspects of our organization. These should reflect major **EXTERNAL FORCES** (present and future) that will make a difference in whether the organization succeeds or fails. (By the way, what is a definition of success and failure?) During our planning process, we'' determine how to make the most of the opportunities and minimize the effects of the threats.

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OPPORTUNITIES AND THREATS

CHANGING DEMOGRAPHICS, SOCIETAL and CULTURAL TRENDS:

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

NEW LEGISLATION, CHANGES IN POLITICAL and COMMUNITY LEADERSHIP and/or SUPPORT:

OPPORTUNITIES	**THREATS**

1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

CHANGES IN FUNDING PATTERNS and ECONOMIC TRENDS:

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

NEW DEVELOPMENTS IN THE FIELD (The changing needs of the people we serve, competition from other organizations, possible alliances/partnerships with other organizations, different approaches to and types of housing, different community role(s)):

OPPORTUNITIES	**THREATS**
1.	**1.**
2.	**2.**
3.	**3.**
4.	**4.**
5.	**5.**

Sessions: 8/26/99 @ IUS
9/21/99@ Carnegie Museum

SWOT (Strengths, Weaknesses, Opportunities & Threats) ***ANALYSIS***
For

New Albany Housing Authority (NAHA) Five (5) Year Strategic Plan
April, 2000 through March, 2005

Conducted with NAHA property & maintenance management staff, & NAHA directors

INPUTS

STRENGTHS & WEAKNESSES

1) PERSONNEL RESOURCES

Strengths

-Staff is very committed to helping to gain new funding to:
1) Maintain & improve what we have
2) Change & develop new products

-Caring & committed staff
-Combined experience & expertise of staff
-Following instructions & policies
-Staff Descriptors: Helpful
Friendly/Positive Attitude
Subscribe to a value system
Responsible
Intelligent
Dedicated (100% & beyond)
Informative
Competent
Integrity
Versatile
Willingness
Trustworthy

Concerned "seeking improvement" perspective
Willing to gain skills
Handling changes, esp. into the future/HUD well

Weaknesses

-Organizationally: Lack of information sharing with personnel
Lack of input from personnel on budget, capital improvement, personnel policy, etc….(Could have quality control circles)
-Lack of staff training, knowledge sharing, or professional development
-No 2nd language ability (Ex: Spanish)
-Lack of expertise in certain areas
-Learned apathy, both staff & residents
-Previous administration: Promoted isolation over the years
Put downs of employees; being ignored
Ostracized
Rude & degrading treatment of staff
Minimal acknowledgment or appreciation of staff expressed

2) HOUSING RELATED SERVICES & SYSTEMS

Strengths

-Assist persons with emergency housing needs in our community
-Affordable Housing is available
-Setting new, higher expectations with contractors & vendors regarding quality & timeliness
-New (work) environs fosters learning, growing, changing & improving; this new environs is apt to have a direct, positive effect on services (Ex: Financing, fiscal monitoring & control…)
-Fostering new efficiencies
-Long record of adequate financial handling of assets & properties
-Ready to set new (& better) policy; ready to revise/update some policies; conscientious policy change breeds better use of organization's resources & better financial impacts
-Improvements in community policing; new resident policing (partners in policing) program

Weaknesses

-No guidance or services re homeownership for residents
-Public Housing becomes less affordable for those residents who have employment
-Inadequate marketing (We have not "adequately" kept rules we set with clients/residents; as a consequence, what is expected of them (setting expectations) decreases…this has a PR, resident & public perception impact)
-Highrise-specific & general senior activities are not communicated well (in advance, regularly, clearly…to senior residents)
-Helping tenants to understand the lease
-Building "expectations" with our customers in general…
-Our language reinforces "problems" we identify; negatively effects our mindset re solutions, progress etc.
-Social services support
-Inadequate activities @ highrises
-Inadequate communications about "activities" & resources (Ex: TARC) available to residents
-Inadequate access to immediate & larger community
-Inadequate resident voice
-Non-support of court system re NAHA (landlord) rules & eviction
-Personnel backup…@ any/all locations
-Financing abilities are not up-to-date
-Up until recently, there have been low expectations regarding contractor & vendor work
-Old "systems" have generally been oppressive & rigid; secret monitoring, etc.
-No strong, organized or productive resident input &/or council in general on family unit properties
-"Prospective tenant" screening policy has produced neighborhoods that are less safe to live in
-In the past, a lack of support from the police
-Inadequate policies & training regarding general resident personal safety
-In some areas & ways, there is inadequate ADA compliance
-Inadequate resident support services, i.e. case management
-Inadequate housing/home inspections in NAHA's Section 8 program
-No agency ethics code
-Inadequate communications through NAHA regarding changes in the "field"

3) PUBLIC IMAGE/PUBLIC RELATIONS

Strengths

-1st impression & daily impression in working/interacting w customers
-Some properties: aesthetically pleasing & not viewed as part of public housing
-We "care" for the elderly, for the poor
-Public sees the need for affordable housing…(in the vein of) people experience crisis (& need help)
-Good direct service, working relationships with other community organizations
-Recent "Clean-up" New Albany experience

Weaknesses

-Misinformed public image: We/NAHA is always supposed to help a person immediately
-NAHA is viewed as "the project(s)"…it is stigmatizing to both residents & to NAHA itself
-The public only hears about us when something "bad" occurs
-The public doesn't know much about us, what we have/own, what we do…
-We/NAHA looks foolish to our publics when rules are not enforced
-The public perceives our clientele as "those people"; they don't want to associate with "them"; They fear "those people" (Those people" are describes as poor, lazy, welfare moms, drugs, crime, partying, unkempt, lacking morals &/or character, having no ambition, system suckers…)
-Courts are not educated about real resident problems
-Clientele express dislike of having to be in public housing
-Little media attention that is positive; no publicity campaigns or marketing
-Public Housing operates as "permanent" housing; seen as a slumlord
-Our name (AUTHORITY): it's connected to our services & how we operate
-Vance Court = Black Court
-Housing Authority operates as an isolated & uncooperative "kingdom"
-NAHA has operated historically as an isolated, autocratic fiefdom in the New Albany community ; this style of operation has produced a negative perception of NAHA, its services & clientele, in our community
-NAHA has engendered and accepted 2nd class treatment from contractors: "It's the housing authority; they can be taken for granted; we, as contractors, can perform as we wish". Contractor perception of NAHA is shared with our other publics

4) FINANCIAL RESOURCES

Strengths
-Financially stable
-Property assets
-Open to exp loring new sources of funds ($$)
-Most building & property assets are unencumbered
-Due to amount & scope of resources & assets, able to financially facilitate community & economic development/reinvestment--revitalization
-Perceived by publics as a new, valued $$/development resource
-New investments/accounts upon which to further build reserves

Weaknesses

-Have not explored many/different funding pots
-Poor investment performance: internally with employees/pension plan
externally with the community in general (operated in isolation)

5) FACILITIES & PHYSICAL PLANT

Strengths

-Structural Soundness
-Safe, warm, dry place to live
-Minor infrastructural problems in units
-Some properties: attractive grounds & perceived as such by residents
-Some offices have improved designs

Weaknesses

-Efficiencies do not rent very often (might convert them to a larger unit)
-1 bedroom apt.(s) @ Vance Court do not have safe egress
-Need a front office @ Vance & Crystal Courts
-No community center/bldg. Activities space in the large Parkview/Broadmeade area
-@ 12-3, 12-5 & 12-8, the units are too close together; in effect, the design & spacing of some units & bldgs. are too close, too tight
-Parkview area: 1 &2 bedroom apts. have no washer/dryer space
-Inadequate laundromat facilities in general
-Some electrical box problems
-Some exhaust fan problems
-Some properties: grounds are adequate, at best, and seen as such by residents
-Some replacement of tubs & lighting
-Offices: messy, no custodial service, no client privacy (no private conference rooms), office space & design is not welcoming to people

6) TECHNOLOGY

Strengths

-Computer hardware
-E-mail
-Proactive evaluating of our software
-Increased competencies in HVAC; refrigeration repair

Weaknesses

-Phone system is antiquated
-VISTA comprehensive "public housing authority" software is not being implemented on schedule and is not Y2K, due to inadequate, unreliable contractor performance
-NAHA has no linkages to (electronic) community resource data
-Voice mail…We don't have it
-A few more computers are needed
-Old, limited copier
-No Internet access (yet)

-High-rise intercom systems…not adequate (don't exist?)
-Personnel transportation over a property, esp. maintenance (a "gator" vehicle could be of much use)
-No debit card or automatic withdrawal (of funds) capacity in resident rent transactions
-No tenant access to technology or computers (relates also to NAHA services on our properties)
-Inadequate property security & communications devices (no TV monitor information bulletin boards; no property cameras or intercoms, which are common in "mainstream" apts./condos complexes
-Inadequate communications equipment in maintenance; for example, could use digital pagers, etc. and use an alphanumeric code for calls
-Not enough phone/cable lines in units

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OPPORTUNITIES & THREATS

7) CHANGING DEMOGRAPHICS, SOCIETAL & CULTURAL TRENDS

Opportunities
-Title I offers "poverty district" schools added support of the children
-Meet one's needs quickly
-More people being able to live independently and with ease, esp. with the elderly as biggest population growth (Assisted Living)
-Information access: media, Internet, etc.; speed of communications
-Older workers as reliable and available/needed performers in the workforce; able to mentor others
-World is "smaller"
-Diversity in community is growing in appreciation of its value & functionality
-Mixed-income communities are emerging; some are flourishing
-Old town/downtown reinvestment (commercial, residential, etc.) is growing & gaining in popularity; it's quite community- friendly & uses existing infrastructure, etc.
-Welfare-to-Work services can help improve a tenant's life
-Holistic view; people, business, education, community, etc. are viewed "in context"
-To work with other citizens & organizations in our community; to partner in services, housing development, etc.
-Neighborhood-based & home-based services to/with families, via schools, community-based (Non-profit) organizations
-Local control
-Quality Housing & Work Responsibility Act of 1998 (QHWRA)

Threats
-Stigmatizes the school (Title I type); pervasive social & psychological pressure
-People want & feel that they should have needs &/or preferences met "right away"
- Social & cultural isolation
-Public housing policy penalizes tenants who do go to work
-NIMBY (not in my backyard) & classist issues
-Hate crimes & violence (guns, gangs, drug abuse, domestic, etc.)
-Negative behavioral influences via media, etc.
-There is not enough resources to keep pace with community/human need. For example, ongoing increases in "vulnerable" population demographics: elderly, people with disabilities, homeless; low-mod→low→very low socioeconomic levels, etc.

-Local government is not prepared for new/more responsibilities as the federal govt. legislates state & local control
-Resident illiteracy; lack of education; lack of marketable job skills
-There are not enough workers who have electronic/computer skills in the general workforce
-Growth in the # of citizens/families who do not make a "living wage" (even, at times when 2 in the household work; steady increases in the population of the "working poor"

8) NEW LEGISLATION, CHANGES IN POLITICAL and COMMUNITY LEADERSHIP and/or SUPPORT

Opportunities

-Community Collaborations: Metro Housing Coalition
Southern Indiana Housing Initiative
Southern Indiana Transit Advisory Group
Floyd County STEP AHEAD Council, & Youth Services Coalition
Floyd County Welfare Reform Local Planning Council
NA-FC Community Housing Development Organization (CHDO)…

-Broad strategic vision/plan for affordable housing in New Albany
-Partnership in services, products: new development
-Diversification of products
-Local control, involvement & ownership
-Privatization; adopting private sector practices
-City support
-Changing/improving our properties significantly
-Facilitate/partner in neighborhood &/or community/economic development

Threats

-More financial risks for NAHA itself due to/through legislative change & expectations
-NIMBY issues grow; increases in classist conflicts as a "community reaction" consequence to new legislation, etc.
-Some and/or more people with/in need will not be served

9) CHANGES IN FUNDING PATTERNS & ECONOMIC TRENDS

Opportunities

-Employment opportunities for the elderly
-New funding/grant sources: Indiana Housing Finance Authority, Dept. of Commerce, etc.
-Develop profit-oriented enterprises
-Most residents can be employed

Threats

-Personal income situations require a # of elderly persons to work
-Decreases in federal funding
-$6.00---$9.00/hour jobs largely available. These jobs do not relate well to a living wage, often for a single head of household with 1 or more children
-There is more/stiff competition for the $$$ available
-There are not (nearly) enough resources to meet the needs of people
-Increased financial risk to the organization

10) NEW DEVELOPMENTS IN THE FIELD

Opportunities

-Community Collaborations

-Partnerships (public—private—community-based organizations/non-profits)

-Ventures, consortia, diversification as a means to new & better products

-Private sector practices

-Mixed-income communities; deconcentration of poverty

-Neighborhood redesigning/creation

-Economic & community development dimension is growing

-Communications/ventures with other local public housing authorities

-Increased focus on a person's/ on a neighborhood's assets; clearer, higher expectations of people and also increased focus on individualized assistance to acknowledge & build on those assets, & to meet those expectations

Threats

-Funding cuts; funding cuts…

-Some persons will not focus on his/her assets; will not meet expectations…Results: Homelessness?, Violence?, etc.

-Increases in the "working poor"

-Increased financial risk to the organization

NEW ALBANY HOUSING AUTHORITY

FIVE (5) YEAR STRATEGIC PLAN

(Plan begins on pg. 7)

FISCAL YEARS 2001—2005

Core Values, Vision and Mission
of the
New Albany Housing Authority

The core **Values, Vision and Mission** make up the **core ideology** of an organization. Core ideology defines the organization with an enduring identity that goes beyond various social, cultural and market trends, competitive marketing and business strategy. The core ideology is **the guiding "soul" of the organization, articulating and driving through the several dimensions and dynamics of its daily operation.** The core ideology represents and sustains the guiding light in developing a powerful and vivid description of what the future looks like.

1999

THE CORE VALUES OF THE NEW ALBANY HOUSING AUTHORITY AND ITS EMPLOYEES:

To treat each Person with respect and dignity, in a valued manner

To acknowledge and appreciate the worth and potential of each Person

To provide and foster opportunities for individuals to exercise Choice responsibly

To participate and contribute to one's own Community

To recognize and build on the potential, and the diversity, interdependence and partnership dimensions of Community

That people deserve safe, affordable Homes

That "Neighborhood" is important to a person's Home

That quality service creates opportunities which truly build and enhance each Family's "Quality of Life"

That our Stewardship of all our resources benefits our Community

July, 1999

NEW ALBANY HOUSING AUTHORITY

VISION STATEMENT

EVERYONE CAN HAVE AFFORDABLE HOMES IN SAFE AND PROSPEROUS NEIGHBORHOODS

MISSION STATEMENT

PROMOTING AND SUSTAINING OUR COMMUNITY'S VITALITY THROUGH SAFE, AFFORDABLE HOUSING AND CREATIVE ECONOMIC DEVELOPMENT

July, 1999

"Five Year" Planning Process and Strategic Issues

Planning Process

The planning process has been guided by a fundamental belief that the lasting strength of effective organizations lies in their reliable ability to **identify, articulate and revisit a chosen core ideology.** Identification and articulation of NAHA's ideology, as well its strategic issues and competitive advantages, have emerged through:

- Senior management retreat, followed by staff discussion and dialogue with NAHA's Board of Commissioners
- A Strengths, Weakness, Opportunities and Threats (SWOT) analysis and
- An open, listening, stakeholder input process.

I. The senior management retreat in June, 1999 Acted to fashion **NAHA's <u>first</u> core agency and employee values, Vision statement and the "engine" of a Mission.** This "draft" was disseminated to all other management and supervisory staff for their review and inputs. Moreover, the "draft" was distributed to NAHA's Board of Commissioners for in depth review and discussion.

II. The **SWOT analysis** occurred across three (3) sessions and approximately eight (8) hours of review, visioning and prioritizing with all management staff (15 persons). **SWOT activities** described, interpreted and measured:

- the array of local, regional and national marketplace trends and change conditions,
- both competition from and collaboration with other vendors, entities and institutions,
- the identified needs and interests of the respective customer and funding groups, and
- an examination of the relationships within the existing organization.

SWOT inputs, which became prioritized out of 135 final staff inputs**,** originally crossed the following ten (10) areas:

- Personnel Resources
- Housing Related Services and Systems
- Public Image/Public Relations
- Financial Resources
- Facilities and Physical Plant
- Technology
- Changing Demographics, Societal and Cultural Trends
- New Legislation, Changes in Political and Community Leadership and/or Support
- Changes in Funding Patterns and Economic Trends
- New Developments in the Field

III. Nine (9) focus groups have occurred, incorporating over 800 inputs from residents at all seven (7) property sites, a community public and private sector services provider forum and a general citizen forum. These sessions introduced:

1) A <u>brief</u> history and status summary of NAHA,
2) The new federal legislation: the Quality Housing and Work Responsibility Act/QHWRA, and
3) Descriptions of the work of other "exemplary" Housing Authority work locally, regionally and nationally.

The sessions then typically received 1.5 hours each of collective input from residents.

. (Please refer to the attachments which provide a full record of all SWOT analysis and prioritizing inputs and all focus group inputs.)

IV. NAHA staff also attended national training with Joseph Schiff and Associates to assist in understanding the rationale, intent and content of QHWRA and one of its first requirements: an agency plan. As well, the consulting services of Dr. Cecilia Wooden (Wooden and Associates) and Mr. Vern Eswine (The Marketing Co.) have assisted in insuring a quality planning process.

V. Review of the Strategic Plan and Approval

Once drafted, the Strategic Plan will be reviewed, critiqued and refined based on final inputs from NAHA's various "publics". This review process includes:

A) Public review of the draft document: The Plan will be available for review by any citizen between January 24, 2000 and February 23, 2000. The Plan will be available at each NAHA property in the property manager's office and at the following sites:

- New Albany Housing Authority Administrative Offices
- New Albany-Floyd County Public Library
- City of New Albany, Redevelopment Department

Citizens may gain a copy of parts of the Plan, as specified, or the entire plan, at a reasonable cost. Written comment may be made on-site or they may be mailed to NAHA's Administrative Offices. All comments will be considered in preparing the Plan. They will be listed/summarized, with brief responses by NAHA, as an attachment to the final Plan submitted to the Department of Housing and Urban Development (HUD).

B) The draft Plan will be distributed to all members of the Resident Advisory Board (RAB), which includes representation of/by all NAHA developments and properties. RAB members will seek local input and resident opinion and represent those opinions as well as their own at a special RAB meeting to be held in late January, 2000. All inputs/comments will be recorded and considered in preparing the final Strategic Plan.

C) A draft Plan will be distributed to an array of community resources stakeholders, such as the City, non-profit organizations, civic groups, churches, business, etc. They are requested to review the Plan and provide written and/or verbal comment. Written comment may be returned directly to NAHA's Administrative offices. Verbal comments and discussion opportunity will occur at a special focus group/forum held during the second week of February. Vern Eswine (an objective 3rd party planning expert) will facilitate the forum. The forum is designed to maximize honest and open input regarding NAHA's future strategic direction with those it serves and the general community. All such comments will be summarized, with responses by NAHA, in an attachment to the Plan submitted to HUD.

D) The Board of Commissioners of NAHA has received the draft Plan as of January 10, 2000 at NAHA's January Board meeting. Members had received earlier drafts of NAHA's Core Values, Vision and Mission and Plan format and portions thereof, with presentation on the Plan, its perspective, process and content, at an earlier Board meetings, since July, 1999. The Board will review the Plan, with final discussion and anticipated approval at a special February NAHA Board meeting. Board members may contact the Executive Director or other Directors with questions, comments and/or discussion interest at any time in January and February, 2000. Their inputs will be considered in preparing the final Plan.

E) All NAHA Directors and Managers will convene for a special meeting at which their individual and collective Plan inputs can be expressed. Inputs will be discussed and clarified. This meeting represents the third set of inputs by staff regarding NAHA's future direction and operations. The SWOT analysis (see attached) represents earlier inputs. The meeting is scheduled for January 26, 2000 at the Carnegie Museum of Art and History in New Albany, Indiana. These inputs will be summarized and considered in preparing the final Plan.

(As well, all staff attended a day-long in-service training on November 18, 1999, at the Villages of Park-DuValle development in Louisville, Kentucky so that they could see firsthand new and different types of affordable and mixed-income housing, both rental and homeownership, and new neighborhood development approaches, crafted in a progressive, quality manner.)

All staff will have access to a copy of the draft Strategic Plan. A presentation regarding the draft plan will be made to all staff. Staff have the opportunity to offer input, to discuss the draft plan, and to make suggestions regarding its scope and content.

F) A Public Hearing will be held on February 17, 2000 at The Brown-Starks Neighborhood Place, located in the Parkview/Broadmeade property area. The meeting will be presided over by NAHA's Board of Commissioners. Any citizen may express his/her comments verbally regarding the Strategic Plan; organizations may also formally make comment on the draft Plan at this hearing. Special arrangements will be made, upon request, so that persons with disabilities can attend the hearing and make their comments known. As well, special arrangements will be made so that persons, who are unable to speak English well or not able to speak it at all, are able to communicate their comments to NAHA and its Board effectively. All comments will be listed and summarized, with responses by NAHA, as an attachment to the Plan submitted to HUD.

VI. Final Plan Product

Once all final inputs have been gained and considered, with final revisions made to the plan, the Plan will be formally approved by NAHA's Board of Commissioners. Then, the Five Year Strategic Plan will be detailed, per objective, with:

- action steps,
- estimated timelines for accomplishing phases of each objective,
- staff assigned to the objective, and
- procedures for a periodic reporting on progress/achievement.

Objectives will likely be prioritized annually to insure time and resources are allocated to those areas deemed most important each year. Details of action steps, etc. will follow from this prioritization; that is, those with more priority will have more detail, as necessary.

VII. Strategic Issues

Such organizations use the core ideology to guide the organization forward. In so doing, that guidance is translated dynamically, so that **stakeholders at every level genuinely identify with, commit to and act over time in accord with the core ideology.**

This Strategic Plan thus describes and incorporates the core Values, Vision and Mission of the New Albany Housing Authority. In light of this core or "foundation", both the planning process (described above), new federal legislation (The Quality Housing and Work Responsibility Act of 1998/QHWRA), the identified competitive advantages <u>and</u> the critical strategic issues can best be viewed.

Specifically, based on all stakeholder inputs, four (4) basic strategic issues have been identified as core to Values, Vision and Mission of the New Albany Housing Authority:

1) *How does the New Albany Housing Authority support its residents toward economic self-sufficiency, asset development, living affordably and an improved "quality of life"?*

2) *How does the New Albany Housing Authority meet the needs for decent, safe, affordable and valued housing?*

3) *How does the New Albany Housing Authority educate the public and create a positive valuing of affordable housing in and by the whole community?*

4) *How does the New Albany Housing Authority maximize its particular and joint stewardship of resources for the benefit of the citizens it directly serves and for our community?*

To firmly build its broad niche as a vital part of the quality affordable housing, neighborhood renewal and community/economic development capacities growing in New Albany-Floyd County, **NAHA and its diverse stakeholders must focus their energies, talents and resources to forward and accomplish the NAHA and community Visions.**

VIII. Sustainable Competitive Advantages

The New Albany Housing Authority (NAHA) has actively and thoughtfully crafted its five-year Strategic Plan through a structural analysis and a broad range of stakeholder involvement. A thorough Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis was conducted with many employees. The **analysis revealed that NAHA has several significant competitive advantages in the affordable housing and community building marketplace.** These competitive advantages spring from SWOT activities designed to define and contextually describe the industry/market in which NAHA operates and competes.

Based on the analysis, the senior management of NAHA identified the following sustainable competitive advantages:

- Assets of buildings and properties
- A positive affordable housing alternative for senior housing
- An asset-based focus toward people and neighborhoods
- The expertise, vision and commitment of staff
- A unique Mission in New Albany-Floyd County that complements and strengthens the community-oriented Missions of other local institutions and entities
- Networking with our community to synergize resources and thus maximize their benefit to our community
- Initiative and resources to assist in catalyzing needed, planned and valued community and economic development
- Viewed and utilized well as a growing leader in community building

New Albany Housing Authority (NAHA)

Five Year Strategic Plan

Fiscal Years 2001-2005

1) How will the New Albany Housing Authority support its residents toward economic self- sufficiency, living affordably, asset development and an improved "quality of life"?

OUTCOME: Residents

Residents, both as individuals, families and neighborhoods:
a) Improve or gain their real and lasting self-sufficiency and/or
b) Improve and/or keep a healthy, productive and "personally" meaningful,
asset-based "quality of life",
based on identified needs, interests, and "vision".

***GOAL 1*: To increase, sustain and nurture the empowerment of residents in their "owning" and accomplishing of personal and neighborhood improvements, both formally and informally.**

Objective 1A:
NAHA shall facilitate the establishing or maintaining of effective and fully functioning resident organizations in every public housing development, with a separate central resident advisory council, by March 31, 2001.

Objective 1B:
A resident organization shall gain a separate and independent 501c3 non-profit status, having the general purpose of improving their "quality of life", with NAHA's technical assistance, by December 1, 2000.

Objective 1C:
A resident-based non-profit organization shall gain regular resources, via grant or other funding, to meet resident-focused and/or neighborhood(s)-based needs identified in their mission-driven "plan", by December 31, 2002.

Objective 1D:
NAHA shall assist with or accomplish at least 30 specific site-based improvements across all properties cumulatively in accord with resident or neighborhood(s)-based "plans" by June 30, 2001. (Examples: neighborhood dinners/celebrations, block watch, beautification, after-school programs, etc.)

***GOAL 2*: To establish and grow diverse products/services capacity, based on identified resident, Neighborhood and/or community need and interest, with at least "near maximum"**

resident use and benefit.

Objective 2A:
NAHA shall create a non-profit Community Development Corporation by June 30, 2000, designed to more quickly and fully meet the continuum of resident, affordable housing and/or community development needs/interests identified by stakeholders, New Albany's Comprehensive Plan and Consolidated Plan, etc.

Objective 2B:
NAHA shall expand and enhance a full Family Self-Sufficiency (FSS) program for resident use and benefit, based on a "best practices" approach and maximizing available resources, by January 1, 2001.
Note: FSS services generally occur in conjunction with Welfare Reform W2W county-based services; an aim is each TANF-assisted resident leaving TANF in their alloted time without a penalty.)

Objective 2C:
NAHA shall establish or assist in creating a quality Homeownership services operation, designed to assist residents in all phases of homeownership, by March 31, 2001, with a specific expectation of assisting at least 20 NAHA residents to gain and keep homeownership by March 31, 2005.

Objective 2D:
NAHA shall increase 1) resident access to and 2) effective, individualized use of current and new community resources by 20% (given adequate baseline data) by Sept. 30, 2001. (Examples: IMPACT, health screenings/care, WIC, Healthy Families, personal counseling, GED/ABE, financial literacy, cooking & housekeeping, senior social and recreational opportunities, etc.)
Note: Action steps can include developing case management support at each site, as needed; securing new resources via grant efforts/awards; partnership with other community resources; outreach work, transit assistance, etc.

Objective 2E:
NAHA will operate an Assisted Living operation, serving at least 30 senior citizens and/or persons with a disability in a properly accredited manner, by March 31, 2004.

Objective 2F:
NAHA shall facilitate and/or conduct quality resident research at least annually to identify/ track change/progress in the types and degrees of resident need, life circumstances and satisfaction (for the purposes of well-directed resource seeking, resource-use monitoring, resident "quality of life" information, etc.), beginning by September 30, 2000.

Objective 2G:
NAHA shall access and/or establish and operate individual asset development resources serving at least 30 residents/families by September 30, 2001.
Note: Escrow accounts, IDAs, microloan access, etc.; resident may craft assets whether as an FSS program participant or otherwise.

Objective 2H:
NAHA shall ensure that support services are available directly (through NAHA) or via referral (with NAHA's assistance as needed) to every public housing resident by March 31, 2003.

2) How will the New Albany Housing Authority meet the needs for decent, safe, affordable and valued housing?

OUTCOME: Neighborhood and "Home"

Specific neighborhoods and the adjacent areas of the city are improved or revitalized in terms of housing, infrastructure, property management, neighborhood relations, safety and both resident and community "peaceful enjoyment":

a) according to measurable stakeholder-based criteria
b) in a sustainable manner that benefits the entire community.

***GOAL 3*: Improve and adapt NAHA's housing stock and program resources to meet, as fully as possible, the housing needs and markets identified:**

a) in our needs assessment,
b) New Albany's Comprehensive Plan and Consolidated Plan,
c) New Albany-Floyd County's Community-wide Affordable Housing Strategy, community-based and citizen forums/focus groups input and
d) by HUD's strategic goals and "best practices" in affordable housing and community building (Ex.: mixed income approaches; mixed use approaches; partnerships in developing and/or managing new developments, etc.)

Objective 3A:
NAHA shall substantially renovate or fully replace at least 100 family housing units (14%) by March 31, 2005, based on a "threshold criteria" analysis of each property.

Objective 3B:
NAHA shall acquire, renovate and/or build 40 new rental affordable housing units for the residents of our community by March 31, 2005.

Objective 3C:
NAHA shall: a) acquire and renovate older single family unit housing stock with quality or
b) build new single family houses
for various purposes, inclusive of public housing, Section 8 use, or (conversion to) homeownership (the latter being the preference), totaling at least 35, by March 31, 2005.

Objective 3D:
NAHA shall create or co-create 1 new residential community with a mixed financing approach (HUD/PH funding, tax credit financing, etc.) by March 31, 2005.

Objective3E:
NAHA shall renovate or develop at least 40 units of housing to accommodate people with special needs by March 31, 2003.

Objective 3F:
NAHA shall expand its tenant-based assistance program, inclusive of greater range and quality of housing choices available to participants, to total 200 vouchers, 15% more range (including more non low-income areas), and a regular good-to-excellent range of participant satisfaction, by March 31, 2003.
Note: Attract new landlords; increase inspection efficiencies/turnaround; regularly survey tenants, etc.

Objective 3G:
NAHA shall add one (1) or more "amenities" to at least 50% of its residential units by March 31, 2003, based on a) resident inputs and preference and b) a study of market-rate, private sector "amenities". (Examples: ceiling fans, computer ready apt., etc.)

GOAL 4: Establish and appropriately maintain new "quality of life" community assets (human & bricks & mortar infrastructures) across all NAHA developments.

Objective 4A:
Increase community transportation (TARC; brokered system, etc.) capacity by July 31, 2000 to meet significantly more transportation needs identified by NAHA residents and as estimated for the residents in adjacent neighborhoods.

Objective 4B:
Explore and determine the need, value and feasibility of a new Recreational complex, designed to meet a wide range of child, adolescent and adult needs and interests identified in the New Albany-Floyd County area, on or near NAHA property by March 31, 2001.

Objective 4C:
NAHA (in partnership with other local institutions, resident groups and/or community planning groups, as appropriate) will improve and then maintain at least 33% of its property infrastructure, inclusive of, for example, increased greenspace, a variety of beautification and curb appeal projects, sidewalks, street lighting, drainage, etc. by March 31, 2005.

Objective 4D:
NAHA shall maintain or exceed "private-sector"-oriented standards of property management care and cleanliness, shaped in part by a consensus of employees, tenant organizations, city government, and property management "experts", with monthly regularity (4 consecutive month minimum) by September 30, 2001.
Note: Action Examples – Lease upgrades and enforcement (see Obj. 8E), upgraded landscaping, grass regularly cut, litter-free properties, removing all graffiti within 24 hours, etc.

Objective 4E:
NAHA shall facilitate the establishing of 1 or more affordable, specialized or commercial alternatives of food and related goods near or on NAHA property by March 31, 2003.

Objective 4F:
NAHA shall create adequate resident meeting/group activity space on each of its family unit properties by September 30, 2002.

GOAL 5: **To provide a safe, secure neighborhood environment on all NAHA properties.**

Objective 5A:
NAHA shall reduce crime in its developments so that its crime rate is less than or no more than the rate of any other neighborhood/city area, in proactive, innovative and diverse partnership activity mode with local institutions, by March 31, 2004.
Note: Action examples -- Increased policing, "Policing with Partners", refine MOU with the local police regarding "edge" problem of crime, eviction procedures, police officers living in its developments, etc.

Objective 5B:
NAHA shall assist and/or lead in establishing 3 or more proactive, preventive measures with and for residents across the majority of developments, as appropriate, designed to reduce 1st time and/or repeated criminal activity, by March 31, 2001.
Note: Block watches, case management supports with 1st time offenders, a variety of positive after-school programs for children and adolescents, etc.

Objective 5C:
NAHA shall reduce its evictions due to violations of criminal laws by 50% by March 31, 2002.
Note: Action examples – aggressive screening procedures, case management supports, etc.

GOAL 6: **Achieve community and economic improvements, desired by particular neighborhoods and the City community in general, per New Albany's Comprehensive Plan, the city's Consolidated Plan, Urban Enterprise Zone Plan, etc.**

Objective 6A:
NAHA shall assist in identifying, designing, establishing and/or maintaining a variety of new community improvements and increased economic/employment opportunities, totaling at least 3 significant items, by March 31, 2005.
Note: Examples – Community Center; Van service, jobs access, affordable assisted living, downtown revitalization related projects, Community Development Financial Institution, etc.

Objective 6B:
NAHA shall explore and determine the feasibility of a project-based partnership with the New Albany-Floyd County Community Housing Development organization (CHDO) or other similar local or regional organization, by March 31, 2002.

Objective 6C:
NAHA shall co-lead, via a financial "match" partnership with the city of New Albany and other partnership with "Develop New Albany", in creating a Downtown Revitalization Plan, to be completed by June 30, 2001.

Objective 6D:
NAHA shall participate regularly in the formation, growth and business activities of New Albany's Urban Enterprise Zone Association, seeking to positively maximize its community reinvestment impacts in the "Zone" and adjacent areas, beginning by April 1, 2000 and growing significantly by March 31, 2005.

3) How will the New Albany Housing Authority educate the public and create a positive valuing of affordable housing in and by the whole community?

OUTCOME: Education/Public relations

The New Albany-Floyd County community has a measurably more positive, consistent and participatory understanding and observable valuing of the abiding need, role and value of affordable housing in its full community context.

***GOAL 7*: To develop and sustain a broad, effective, valid and persuasive "positive public perception" of the New Albany Housing Authority which engenders a variety of expressed community support for:**

a) its current and future work as "community assets"and

b) affordable housing, vital neighborhoods, and strong, healthy community in general.

Objective 7A:

NAHA shall develop and fully carry out a multi-faceted and effective long term marketing plan, which:

a) meaningfully communicates to several audiences on a regular basis (residents, employees and board members, community-based organizations, local institutions, and the general public)

b) is in full operation by July 31, 2001.

Note: Logo, brochure(s), newsletter(s), regular positive media attention (about NAHA, residents, partner contributions, etc.); speaking engagements; may seek a college intern to assist, employee training in customer service/relations, etc.

Objective 7B:

NAHA shall co-sponsor at least 4 local/regional training opportunities for a broad, diverse audience (PH, AH, Community Development/Redevelopment professionals, local govt., human services, etc.) annually over the next 2 calendar years, ending December 31, 2001.

Objective 7C:

NAHA shall participate regularly and responsibly in various local, state and national "councils"/organizations to both learn, network, educate, advocate and build resources, regarding any and all facets of affordable housing, (80% or less median income) citizen "needs", and community issues, challenges and/or improvements.

Note: NAHRO, PHADA, Metropolitan Housing Coalition, Southern Indiana Housing Initiative, Transit Advisory Group, Workforce Investment Board, Welfare Reform Planning Council, STEP AHEAD, etc.

4) How will the New Albany Housing Authority maximize its particular and joint stewardship of resources for the benefit of the citizens it directly serves and for our community?

OUTCOME: NAHA Performance

Organizationally, the New Albany Housing Authority performs "measurably" in all facets of its operation, per HUD/PHA standards (and other accreditation standards that may apply) and its own internal standards, as a "center of excellence" for its community.

***GOAL 8:* To upgrade, implement, monitor and refine all organizational systems (and performance), which generally serves to orient, structure and drive the daily operation, in a "best practices" manner.**

Objective 8A:

NAHA shall upgrade and/or create all organizational and operational policies, as identified at a minimum by the "Annual Agency Plan", per:

a) federal legislation (QHWRA/HUD, Fair Housing , ADA, OSHA, etc.)

b) sound business and human resources practice (Example: Performance expectations and periodic review and correction), and
c) our core ideology,

by June 30, 2000.

Note: Examples – Personnel, Maintenance (include "preventive"), Fiscal, ACOP, Safety, Homeownership, etc.

Objective 8B:

All NAHA employees will gain and use technology (computers, communications equipment, maintenance equipment, etc.) regularly and appropriately, in accord with their respective job descriptions, by March 31, 2001, with equipment, skills and support upgrades thereafter, as necessary.

Note: Objective assumes actions of equipment and support purchases.

Objective 8C:

NAHA shall develop and fully implement a complete vendor/subcontractor performance policy, emphasizing timeliness, quality and cost-efficiency, with development completed by May 31, 2000 and full, "routine" implementation established (based on adequate review process/correction data) by May 31, 2001.

Objective 8D:

NAHA shall manage its programs and services efficiently and effectively, thus maintaining its status as a "high performer" annually.

Objective 8E:

NAHA shall upgrade its rent/lease policy in a manner that is fair, equitable and in accord with the intent and requirements of QHWRA by March 31, 2000.

Note: Consider lease and regulation aspects that act to:

a) provide functional and motivational incentive(s) (Ex: no rent increase when a tenant gains employment) to tenants,
b) provide real consequences to tenants who have notable misconduct and/or endanger others.

Objective 8F:

NAHA shall increase the percentage of rents collected from 87% to 95% by March 31, 2002.

Objective 8G:

NAHA shall sustain an occupancy rate of 95% annually.

Objective 8H:

NAHA shall have all its units in compliance with the New Albany Housing Code, by March 31, 2004.

Note: A critical first task phase is the updating/revamping of the Housing Code itself, followed by creation of a local, regularly enforced Rental Inspection Ordinance, developed in conjunction with the City of New Albany.

***GOAL 9*: To maintain and improve NAHA's financial stability and strength thereby responsibly guiding:**

a) a variety of residential and neighborhood initiatives to be achieved and
b) the use and growth of its assets and reserves.

Objective 9A:

NAHA shall implement and maintain GAP accounting, beginning March 31, 2000.

Objective 9B:

NAHA shall implement its asset management plan by March 31, 2001.

Objective 9C:

NAHA shall improve management and resource efficiencies and/or create profitable products/services, gaining at least $50,000 in discretionary income annually.
Note: Energy conservation, service partnerships, leveraging of resources, in-kind strategies, consultation and training, college interns, etc.

Objective 9D:
NAHA shall explore and gain new sources of funding, permitting:
a) current programs and services to continue (fully or in part) and/or new or increased services, identified as needed
b) new affordable housing and community/economic development capacity
c) coverage of all non-HUD development-related fees and associated operating overhead
d) long term profit potential in appropriate instances and
e) Reduction of dependence on HUD
("c, d, and e" by March 31, 2005.)

Objective 9E:
NAHA shall operate so that income equals expenses annually.

Objective 9F:
NAHA shall at least maintain its operating reserves between now and March 31, 2005.

GOAL 10: **To create and sustain a "work culture" that fosters, expects, evaluates and appreciates the mix of employee skills, work environment and technology essential to succeed, on behalf of our community, in the 21st century PHA industry.**

Objective 10A:
NAHA shall provide required and elective staff training/development and tracking annually, with all staff.
Note: Certain tuition benefits are/may be available.

Objective 10B:
NAHA employees will enhance their customer relations skills, applying them daily with specific skills designated as appropriate to each employee's performance evaluation process, with specific and periodic trainings, beginning April 2000.

Objective 10C:
NAHA will implement a Continuous Quality Improvement (CQI) approach to staff performance and daily operations by September 30, 2001.
Note: CQI includes, for example, staff input and feedback mechanisms, peer review processes, performance-based staff evaluation based on job description, staff appreciation and celebration, high performance teamwork, enhancements in physical work setting/conditions, etc.

Objective 10D:
NAHA shall renovate office space and improve work area cleanliness to:
a) enhance work performance,
b) create a more positive and employee/person-friendly "welcoming" environment and
c) provide a healthier, safer work area on-site
beginning April, 2000 and completed in a prioritized manner by March 31, 2003.
Note: Improvement can include extensive renovation or a new office site.

Qualities of Plan Implementation

The following list of "approach" or "process" factors will act as important guides in how the Strategic Plan is implemented over the five years' timeline. These "principles" represent the ways in which many objectives will be executed and achieved.

- **Collaboration with a wide variety of community resources and institutions** in:
  a) research and study,
  b) need identification,
  c) program an services design and practices and
  d) a task-oriented commitment and follow—through
  to achieve the most effective outcomes possible with and for individuals, families and neighborhoods.

- **Partnerships**, via Memorandums of Understanding/Agreement, project sponsorships, grant applications and activities, financial or in-kind match and /or investment, etc.

Partnerships may focus on resident programs and services, neighborhood improvement(s), building affordable housing capacity or economic development. Partnerships may be made with city and/or county government, non-profit organizations and/or the private sector, for example.

- **Maximizing the <u>effective</u> use of "existing" community resources**. Whether viewing the need for a specific support service, a Resident Organization opportunity, an infrastructure improvement or building affordable housing capacity/improvements, for example, NAHA will seek to bring already existing quality resources into resident and/or organizational use in order to achieve or exceed a given plan objective. NAHA's priority is to better insure that any particular resource is, in fact, available and accessible to/by residents, and effective in its performance.

- **NAHA's efforts will be holistic in serving individuals and families.** NAHA will consider each family in their context, in their "home" and neighborhood, with their needs, issues, concerns, goals, hopes and dreams. This approach is in keeping with "best practices" in human, social, family or neighborhood services, especially in relation to Welfare Reform's Work First mandates and "quality of Life" themes and priorities for families and seniors. **As a consequence, NAHA's service efforts will incorporate individual and family needs and goals involving transportation, child care, employment services, health care, education and career development and financial "asset-building". The holistic approach serves to emphasize the value, relevance and benefits of:**
  a) collaboration,
  b) partnership,
  c) a coordinated and cohesive service effort and
  d) a good, efficient, synergizing use of community resources
  in achieving the aims of the Strategic Plan.

- **NAHA <u>may</u> provide direct services only in the event of:**
  a) the service or resource is not present in the community or
  b) existing services are clearly evidenced as not accessible, not affordable and/or of inadequate quality to residents in need.
  In effect, NAHA may invest itself in helping to meet a "GAP" need identified by NAHA staff, the Floyd County Welfare Reform Local Planning Council, Lifepan Resources, the Southern Indiana Housing Initiative, City Government and/or other organizations or institutions.

- **Ventures**, such as a Metro United Way Venture Grant opportunity designed to meet a "GAP" need, or a business venture with a private sector interest.

- **Consortiums**, such as working jointly in a project or partnership mode with a one (1) or more of the Public Housing Authorities in the metropolitan area. **HUD encourages such consortiums as an efficient and synergizing mechanism by which (senior, family, etc.) needs can be met and/or affordable housing capacity can be increased, for instance.**

- **Internal Performance Improvements** in NAHA's systems and procedures, our customer services, maintenance outcomes, vendor quality control, etc.

- **"Private Sector"** property management **practices and operations.**

- **Measurable performance,** procedural and outcomes "accountability" for **NAHA** and its staff and for **those entities with whom NAHA partners.**

<u>EXAMPLES</u> OF SOURCES OF FUNDING NECESSARY TO STRATEGIC PLAN PROGRESS AND ACCOMPLISHMENT

- Various types of HUD funding
- Indiana Housing Finance Authority
- Federal Home Loan Bank of Indianapolis
- Department of Commerce
- Family and social Services Administration
- Social Security
- United Way
- Private Foundations
- Financial Institutions

Highlights/Activities and action steps regarding the 1st (fiscal*) year implementation of the five-year Strategic Plan:

1) Facilitating and supporting the establishing of effective a) resident organizations in each property area/"neighborhood" and b) a central Resident Advisory Board with regular and active representatives from each and all properties (family areas and senior areas respectively).

2) Assisting in the identifying site-based improvements in accord with resident or neighborhood-based needs and plans; accomplishing the 1st several improvements.

3) Creating a non-profit Community Development Corporation (CDC).

4) Expanding Family Self-Sufficiency services to better serve all PH properties and neighborhoods, with emphasis on active partnershipping with a variety of community resources. NAHA sees its obligation to be actively engaged in this effort; historically, NAHA's involvement has been passive at best. Implement the HUD EDSS (Economic Development and Support Services) grant.

5) Building capacity in the area of Homeownership Counseling services in partnership with the city and the Homeownership Partners, Inc. (of Louisville): Marketing and "scholarship" efforts, etc. This service can be a component of an expanded Family Self-Sufficiency program.

6) Increasing support services only as relates to helping to meet community-identified "GAP" needs; the focus is apt to center on case management supports available to residents at all properties. As such, these supports will help to identify and address individual and family needs in a more timely and effective manner than has occurred to date. Such supports will also work in conjunction with the Brown-Starks Neighborhood Place, for example. **The emphasis is on improving "client" access and use, and quality of service.**

7) Do initial research and exploration regarding "affordable" assisted living operations, based on demographic data pointing to emerging, current and/or future community need.

8) Conduct resident-oriented research, possibly in conjunction with IUS's Applied Education and Research Center resources.

9) Facilitate, establish or operate Individual Development Accounts with/for 5-10 residents; will be partnership-based activity with a local non-profit organization and/or financial institution; accounts can be generated in conjunction with an expanded and cohesive Family Self-Sufficiency program.

10) Gain technical assistance funds that permit a "master planning" of 1 or more NAHA properties for upgrade, redesigning, renovation, and/or increased affordable housing capacity of rental and/or homeownership units.

11) Seek funding which allows the purchase and quality renovation of older housing stock and/or the construction of new single family houses principally for use as a Section 8 property or for use as an opportunity for "affordable" homeownership; can be sought either through NAHA directly or through the CDC, for example.

12) Identify at least 8 units in need of "accommodation" for individuals with disabilities; specify the accommodation(s) needed; complete that work.

13) Apply for additional Section 8 vouchers and seek a wider range of "range" of property

locations in New Albany for voucher use; gain vouchers.

14) Identify types of "amenities" which are desired, are able to be fit into/with unit design, and are affordable. Begin amenity installation.

15) Advocate for and secure improved public transportation access for most or all PH properties.

16) Seek funding to conduct a feasibility study, in partnership with the NA-FC Parks and Recreation Dept., for a Recreational Center in/for the City, near NAHA property.

17) Study and assess property infrastructure conditions; identify areas of need; craft a multi-phase work plan for improvements over at least 33% of NAHA properties (if that extent of improvement is indicated); begin 1st phase of work.

18) Study, create and adopt new property management procedures and practices, especially as relates to a) lease policies and enforcement and b) property care and cleanliness; initial implementation phase of new practices, inclusive of work force duties reorganization as needed and staff training.

19) Initial exploring of "affordable" commercial grocery near NAHA property.

20) Access properties to determine availability and need for community center space, per property. Based on needs identified, draft plans for building/space plans and design.

21) Determine the types and scopes of programs and services judged to be effective in
   a) reducing crime on (and near) NAHA properties and
   b) establishing and maintaining well-used, positive youth development supports and resources.

The approach is to be multi-faceted and may use both external measures of increased security and protection and internal organizational measures such as both upgraded screening and eviction procedures. Internal procedures will be first researched based on proven positive and effective measures used by other housing authorities. Youth development resources will be shaped in a community partnership mode (Ex: Step Ahead Council; Juvenile Justice Council; Youth Leadership; 4H Youth programs; 21st Century Scholars, etc.)

22) Assist in identifying, designing or establishing at least 1 community improvement. Examples include: improved TARC service, a 40-50 van "pooled" brokerage transit system, a true Community Development capacity in a financial institution locally, a community center, etc.

23) Continue to have a working relationship with the NA-FA Community Housing Development Organization. Participate on its committees and in its activities. Explore a

specific development partnership.

24) Seek and gain funding, in partnership with the city and Develop New Albany, to permit a downtown revitalization plan to be produced. Participate in all phases of the study and planning process.

25) Participate regularly and actively in the New Albany Urban Enterprise Zone Association goals and activities. Build zone activity and momentum for business investment and increased employment opportunities.

26) Design and implement a NAHA marketing and community relations/education plan.

27) Co-sponsor and co-design training events/opportunities for Community Development and Human Development practitioners and professionals in the Southern Indiana region.

28) Participate regularly, actively and meaningfully on a variety local, regional and state organizations that relate to or represent affordable housing. Examples include the Metropolitan Housing Coalition, Southern Indiana Housing Initiative, SITAG, CTAC, to Repair Affair, etc. An offshoot of this participation is the emergence of opportunities collaborate and work directly with other Public Housing Authorities in the metro area, such as the Jeffersonville Housing Authority, Louisville Housing Authority, the Housing. Authority of Jefferson County, etc.

29) Review, upgrade and/or create all needed organization al policies and procedures. This is a broad and diverse objective that will have outcomes associated with a wide array of positive changes and improvements. Areas to be influenced and affected as these policies are implemented, with the expectation of success, include, for example: Personnel policies, Maintenance and Property Management policies, GAP accounting systems, ACOP, Staff Development, etc…

30) Identify all technology-related needs throughout the organization. Prioritize needs. Purchase equipment through a prioritized purchasing and work plan. Provide staff training on equipment purchases made. Care for and maximize effective use of technology and related equipment.

31) Design, adopt and implement an effective subcontractor/vendor performance and quality control policy. Focus includes, for example, timeliness of work completion, quality of work performed (materials, workmanship, etc.), cost-efficiency, etc. Quality control in maintenance dept. work and activities will also be integrated into internally handled maintenance and property management work.

32) Upgrade and enforce the lease policy as a multi-faceted means of improving each neighborhood and providing meaningful tenant incentives.

33) Increase rent collection and occupancy rates via implementing various procedures (Ex: unit

turnaround and prepping, marketing units, etc.)

34) Working with the NA-FC Community Development Organization and the City to update, create and adopt a new housing code in general, incorporating a rental inspection ordinance component.

35) Complete NAHA asset management study and planning.

36) Craft a set of strategies, adopt measures and initially implement procedures that improve services and also provide new discretionary income which can be dedicated to further both housing capacity and quality and related services.

37) Design and implement an organization-wide staff/professional development program, which seeks to improve employee skills, competencies and satisfaction on a regular basis over time. A particular training target will be customer service skills.

38) Assess, redesign and upgrade at least 33% of NAHA office spaces to provide a healthier, safer and more welcoming work environment for both employees and "clients".