

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

PHA Plans

Annual Plan for Fiscal Year 2001

LOWELL HOUSING AUTHORITY

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

PHA Plan

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

Agency Identification

PHA Name:

ATTACHMENT A: Admissions Policy for De-Concentration

The following is an extract from the Low Rent Public Housing Administrative Plan, approved by the Board on April 10th, 2001

Policies on Selection and Admission of Applicants from Waiting List

Subsequent to verification of the information provided in the full application, LHA will group the applications into two tiers.

Tier 1 will include all applicants with incomes that do not exceed 30 % of median income for the Lowell area (NOTE: Families in this income category are termed Extremely Low-Income (ELI) families).

Tier 2 will include all applicants with incomes that exceed 30 % of median income but do not exceed 80 % of median income for the area (Such families are termed Low-Income Families).

Within each tier, families with local preferences will be listed first. Those preference-holders meeting the ranking preference described in Chapter 4. B. will be filed first by earliest date of pre-application, followed by preference-holders not meeting the ranking preference ordered by earliest date of pre-application.

In order to assure that the statutory income-targeting requirement that „not less than 40 % of the families admitted to a PHA’s LRP program during the PHA fiscal year from the PHA waiting list be ELI families“, 4 of the initial 10 referrals to briefings shall be families on the waiting list who are Tier I families and 6 of the initial 10 referrals to briefings shall be Tier 2 families that are preference-holders. If there is not a sufficient number of Tier 2 preference-holders, one or more of the referrals which were to be initially Tier 2 families will Tier I preference-holders.

In addition, if the agency’s deconcentration analysis indicates that there are any developments which require targeted selection of below average or above average income families then a further tiering of applications will be done.

Tier 3 will include all covered applicants whose incomes are less than 85% of the average income of all covered families.

Tier 4 will include all covered applicants whose incomes are more than 115% of the average income of all covered families.

As units become available for any covered development under the deconcentration analysis, then in addition to the targeting tiers and procedures, skipping will be applied to admit only those applicants who are also in Tier 3 or Tier 4 as may be required.

Attachment B: FY 2001 Annual Statement/Performance and Evaluation Report

FY 2001 Annual Statement/Performance and Evaluation Report

Annual Statement/Performance and Evaluation Report

Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary

PHA Name: Lowell Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06P00150101 Replacement Housing Factor Grant No:	Federal F 2001
---------------------------------------	---	-------------------

Original Annual Statement Performance and Evaluation Report for Period Ending: Reserve for Disasters/Emergencies Revised Annual Statement Final Performance and Evaluation

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Final
1	Total non-CFP Funds	0			
2	1406 Operations	0			
3	1408 Management Improvements Soft Costs	250,000			
	Management Improvements Hard Costs	100,000			
4	1410 Administration	361,938			
5	1411 Audit	0			
6	1415 Liquidated Damages	0			
7	1430 Fees and Costs	150,000			
8	1440 Site Acquisition	0			
9	1450 Site Improvement	200,000			
10	1460 Dwelling Structures	1,467,449			
11	1465.1 Dwelling Equipment – Nonexpendable	0			
12	1470 Nondwelling Structures	115,000			
13	1475 Nondwelling Equipment	725,000			

James L. Milinazzo, Executive Director

**Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary**

PHA Name: Lowell Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06P00150101 Replacement Housing Factor Grant No:	Federal F 2001
---------------------------------------	---	-------------------

Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement
Performance and Evaluation Report for Period Ending: Final Performance and Evaluation

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Final
17	1495.1 Relocation Costs	50,000			
18	1499 Development Activities	0			
19	1502 Contingency	116,585			
	Amount of Annual Grant: (sum of lines . . .)	3,735,972			
	Amount of line XX Related to LBP Activities	0			
	Amount of line XX Related to Section 504 compliance	0			
	Amount of line XX Related to Security – Soft Costs	100,000			
	Amount of line XX Related to Security – Hard Costs	200,000			
	Amount of line XX related to Energy Conservation Measures	0			

James L. Milinazzo, Executive Director

**Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages**

PHA Name: Lowell Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06P00150101 Replacement Housing Factor Grant No:	Federal F 2001
---------------------------------------	---	-------------------

Development Number Name/HA-wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost	Total Actual C
HA-wide 01-1	Fees/Cost	1430	N.A.	150,000	
HA-wide 01-2	Non-Dwelling Equipment	1475	N.A.	50,000	
HA-wide 01-3	Management Improvements	1408	N.A.	350,000	
HA-wide 01-4	Administration	1410	N.A.	361,938	
HA-wide 01-5	Relocation	1495.1	N.A.	50,000	
HA-wide 01-6	Contingency	1502	N.A.	116,585	
North Common Village/01-7	Intercom System	1460	13 bldgs.	200,000	
North Common Village/01-8	Site Work (Mailboxes)	1450	9 areas	200,000	
George Flanagan Development/01-9	Central Storage	1470	N.A.	100,000	
Bishop Markham Village/01-10	Replace Compactors	1475	6	500,000	
Fr. Norton Manor/ 01-11	Replace Compactors	1475	2	125,000	

1012/01-13								
Scattered Sites 1012/01-14	Roof Replacement		1460	40	250,000			
Scattered Sites 1014/01-15	Kitchens/Baths		1460	10	250,000			
Scattered Sites 1014/01-16	Roof Replacement		1460	40	250,000			
Archambault Towers/01-17	Replace Compactor		1475	1	50,000			
Fr. Norton Manor/ 01-18	Replace Heating System		1460	1	267,449			
North Common Village/01-19	Demolition		1485	2	200,000			

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part III: Implementation Schedule

PHA Name: Lowell Housing Authority		Grant Type and Number Capital Fund Program No: Replacement Housing Factor No:					Federal FY of Grant: 2001
Development Number Name/HA-Wide Activities	All Funds Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target
	Original	Revised	Actual	Original	Revised	Actual	
01-1	12-03			12-04			
01-2	12-03			12-04			
01-3	12-03			12-04			
01-4	12-03			12-04			
01-5	12-03			12-04			
01-6	12-03			12-04			
01-7	12-03			12-04			
01-8	12-03			12-04			
01-9	12-03			12-04			
01-10	12-03			12-04			
01-11	12-03			12-04			
01-12	12-03			12-04			
01-13	12-03			12-04			
01-14	12-03			12-04			
01-15	12-03			12-04			
01-16	12-03			12-04			
01-17	12-03			12-04			
01-18	12-03			12-04			
01-19	12-03			12-04			

Attachment C Operating Budget

Not required of Lowell Housing Authority

Attachment E: FY 2001 Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan

Part I: Summary

PHA Name Lowell Housing Authority						<input type="checkbox"/> Original 5-Year Plan
						<input type="checkbox"/> Revision No:
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: 2002 PHA FY: 2003	Work Statement for Year 3 FFY Grant: 2003 PHA FY: 2004	Work Statement for Year 4 FFY Grant: 2004 PHA FY: 2005	Work Statement for Year 5 FFY Grant: 2005 PHA FY: 2006	
North Common Village/ MA 1-1	Annual Statement	\$1,500,000	0	\$1,000,000		
George W. Flanagan Development/MA 1-2		0	\$500,000	0		\$500,000
Bishop Markham Village/MA 1-3		0	500,000	0		
Faulkner Street Develop- ment/MA 1-4		0	75,000	0		
Fr. Norton Manor/ MA 1-5		250,000	225,000	0		
Dewey Archambault Towers/MA 1-6		0	0	0		500,000
Scattered Sites/MA 1-12		200,000	400,000	0		

5-year planning					
Replacement Housing Factor Funds					

Capital Fund Program Five-Year Action Plan

Part II: Supporting Pages—Work Activities

Activities for Year 1	Activities for Year FFY Grant: 2002 PHA FY: 2003			Activities for Year FFY Grant: 2003 PHA FY: 2004		
	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	
See Annual Statement	North Common Village/ MA 1-1	Heating System Conversion	\$1,000,000	George W. Flanagan Development/MA 1-2	Heating Conversion	
		Roof Replacement	500,000			
	Fr. Norton Manor/ MA 1-5	Heating System	250,000	Faulkner Street Development/MA 1-4	Windows/Floors	
	Scattered Sites/MA 1-12	Kitchens/Bathrooms	200,000	Fr. Norton Manor/ MA 1-5	Roof Replacement Exterior Bldg. Painting	
	Scattered Sites/MA 1-14	Kitchens/Bathrooms	200,000	Scattered Sites/MA 1-12	Kitchens/Bathrooms Site/Exterior Buildings	
				Scattered Sites/MA 1-14	Kitchens/Bathrooms Site/Exterior Buildings	
				Bishop Markham Village/ MA 1-3	Heating System	

Total CFP Estimated Cost \$2,500,000

Attachment F: FY 2001 Public Housing Drug Elimination Program (PHDEP) Plan

Note: THIS PHDEP Plan template (HUD 50075-PHDEP Plan) is to be completed in accordance with Instructions located in applicable PIH Notices.

Annual PHDEP Plan Table of Contents:

1. General Information/History
2. PHDEP Plan Goals/Budget
3. Milestones
4. Certifications

Section 1: General Information/History

- A. Amount of PHDEP Grant **\$ 402,688.00**
- B. Eligibility type (Indicate with an „x“) N1_____ N2_____
- R **X**
- C. FFY in which funding is requested **2001**
- D. Executive Summary of Annual PHDEP Plan

The Lowell Housing Authority (LHA) will undertake a PHDEP Program that will include: employment of private security guards and community dispatchers to improve the overall security of the LHA developments. Programs will also be initiated to include youth activities to at-risk youth and a Family Resource Parenting Program to provide services to at-risk families/youth and will include a drug prevention component. These programs are intended to reduce the incidence of drug and criminal activity on LHA property.

E. Target Areas

PHDEP Target Areas (Name of development(s) or site)	Total # of Units within the PHDEP Target Area(s)	Total Population to be Served within the PHDEP Target Area(s)
LHA developments of Mass 1-1, 1-2, 1-3, 1-4, 1-5, 1-6, 1-7, 1-11, 1-12, and 1-14.	1,638	3,079

F. Duration of Program

6 Months_____ 12 Months **X** 18 Months_____ 24 Months_____ Other

G. PHDEP Program History

Fiscal Year of Funding	PHDEP Funding Received	Grant #	Fund Balance as of Date of this Submission	Grant Extension or Waivers	Anticipate Completion Date
FY 1995	417,250	MA06DEP0010195	0	GE	2/28/98
FY 1996	413,750	MA06DEP0010196	0	GE	9/30/98
FY 1997	430,040	MA06DEP0010197	0	GE	4/30/00
FY 1998	427,440	MA06DEP0010198	57,968	GE	7/8/01
FY 1999	360,262	MA06DEP0010199	55,341	N/A	6/30/01
FY 2000	375,467	MA06DEP0010100	375,467	N/A	12/31/01
FY 2001	402,688	MA06DEP0010101	402,688	N/A	12/31/02

Section 2: PHDEP Plan Goals and Budget

A. PHDEP Plan Summary

In the space below, summarize the PHDEP strategy to address the needs of the target population/target area(s). Your summary should briefly identify: the broad goals and objectives, the role of plan partners, and your system or process for monitoring and evaluating PHDEP-funded activities. This summary should not exceed 5-10 sentences.

The Lowell Housing Authority will undertake drug and crime prevention and intervention strategies that will reduce the incidences of crime and increase the level of safety and security in our federal developments. The LHA will contract with a security firm to provide guards who will patrol our developments with the goal of improving security, particularly in elderly developments. Dispatchers will be hired by the LHA with the goal of improving response time by quickly dispatching and routing resident calls for police and security guard services. Drug prevention programs will be implemented which will seek to involve at-risk youth in recreational and computer related training activities that will provide alternatives to involvement in drug related activities. A Family Resource Parenting Program will be implemented to involve at-risk families in a variety of supportive activities. All plan partners, including contacted vendors and LHA employees hired under PHDEP will be involved in regular meetings to prepare strategies to develop, implement and provide on-going evaluation of the effectiveness of the various programs included in the PHDEP Plan.

B. PHDEP Budget Summary

Enter the total amount of PHDEP funding allocated to each line item.

FY 2001 PHDEP Budget Summary	
Budget Line Item	Total Funding
9120 - Security Personnel	173,723.17

9130 - Employment of Investigators	0.00
9160 - Drug Prevention	228,964.83
TOTAL PHDEP FUNDING	402,688.00

C. PHDEP Plan Goals and Activities

9120 - Security Personnel						Total PHDEP Funding: \$173,723.17	
Goal(s) #1		Improve safety of LHA Developments.					
Objectives #1		Employ security guards and dispatch them to LHA sites.					
Proposed Activities	# of Persons Served	Target Population	Start Date	Expected Complete Date	PHEDEP Funding	Other Funding (Amount /Source)	Performance Indicators
1. Employ Security Guards			1/1/02	12/31/02	93,600.00	0	
2. Employ Dispatchers			1/1/02	12/31/02	80,123.17	0	

9160 - Drug Prevention						Total PHDEP Funding: \$228,964.83	
Goal(s) #1		Prevent crime and drug involvement for at-risk populations.					
Objectives #1		Implement alternative activities for at-risk youth and families.					
Proposed Activities	# of Persons Served	Target Population	Start Date	Expected Complete Date	PHEDEP Funding	Other Funding (Amount /Source)	Performance Indicators
1. Contract for a Family Resource Parenting Program.	1,655	families	1/1/02	12/31/02	99,832.00	0	
2. Hire Youth Program Staff	815	youth	1/1/02	12/31/02	77,381.50	0	
3. Develop Youth Programs	815	youth	1/1/02	12/31/02	27,221.00		
4. Develop Computer Training Programs	815	Families/youth	1/1/02	12/31/02	24,530.33	0	

Section 3: Expenditure/Obligation Milestones

Indicate by Budget Line Item and the Proposed Activity (based on the information contained in Section 2 PHDEP Plan Budget and Goals), the % of funds that will be expended (at least 25% of the total grant award) and obligated (at least 50% of the total grant award) within 12 months of grant execution.

Budget Line Item #	25% Expenditure	Total PHDEP Funding	50% Obligation of	Total PHDEP Funding Obligated (sum of the activities)
---------------------------	------------------------	----------------------------	--------------------------	--

	of Total Grant Funds By Activity #	Expended (sum of the activities)	Total Grant Funds by Activity #	
<i>e.g Budget Line Item # 9120</i>	<i>Activities 1, 3</i>		<i>Activity 2</i>	
9120	1	93,600.00	1	93,600.00
9120	2	80,123.17	2	80,123.17
9160	1	99,832.00	1	99,832.00
9160	2	77,381.00	2	77,381.00
9160	3	27,221.00	3	27,221.00
9160	4	24,530.33	4	24,530.33
TOTAL		\$402,688.00		\$402,688.00

Section 4: Certifications

A comprehensive certification of compliance with respect to the PHDEP Plan submission is included in the „PHA Certifications of Compliance with the PHA Plan and Related Regulations.“

Attachment G: Comments of Resident Advisory Board or Boards

Resident Advisory Board Meetings held on April 10th 2001 and June 6th 2001. In addition there was a public hearing held on June 13th, 2001.

. Resident Comments:

Most of the comments were supportive of the decisions which were incorporated in the first Annual Plan and a desire to continue them for the second year. Specifically, residents supported the new deconcentration section and the new pet policy and the new Section 8 Homeownership program.

LHA Response: None needed

2. Resident Comment:

The major question raised by one tenant representative concerned a desire to clarify the new preferences and ranking of these for the low rent public housing program. Specifically some concern was expressed about how the homeless would be treated under the preferences.

LHA Response: After clarification of how a homeless person would access Lowell's housing programs, it was decided that no change was needed in the PHA Plan.

2. Resident Comment:

The major question raised by one tenant representative concerned a desire to clarify the new preferences and ranking of these for the low rent public housing program. Specifically some concern was expressed about how the homeless would be treated under the preferences.

LHA Response: After clarification of how a homeless person would access Lowell's housing programs, it was decided that no change was needed in the PHA Plan.

3. Citizen Comment:

No comments were received at the public hearing.

LHA Response: None required.

Attachment H: Pet Policies

Federal Elderly Developments Pet Policy

- 1 Tenants in Federally assisted housing designed for the elderly or handicapped are permitted to own and keep common household pets in their dwelling units in accordance with federal regulations adopted by the Lowell Housing Authority.
2. Common household pet means a domesticated animal such as a dog, cat, bird, fish, rodent or turtle.
3. Mandatory pet rules:
 - A. All pets must be registered with the Lowell Housing Authority before they are allowed on the premises.
 - B. Only one four-legged pet per household.
 - C. Dogs must be licensed by the City of Lowell and updated annually. The Tenant shall provide proof of license to the Lowell Housing Authority.
 - D. The weight of the dog/cat shall not exceed 20 pounds.
 - E. Dogs/cats must be spayed or neutered whichever is applicable. Certification by a licensed veterinarian must attest to this service and required inoculations in accordance with the State law and local ordinances. Proof of compliance to be submitted to the Lowell Housing Authority prior to entry on the premises.
 - F. Pet owners are to remove and properly dispose of all removable pet litter or waste down the trash chute. Litter and waste must be securely wrapped and placed in the barrel located outside the building.
 - G. Dogs/cats shall be appropriately and effectively restrained and under the control of a responsible person while in the common areas of the project. The use of common hallways for pet exercising or loitering is prohibited
 - H. Pets are to be excluded from specific common areas such as lobbies, laundry rooms, social rooms and elevators.
 - I. The Authority may adjust the pet and no pet areas or may direct such additional moves as may be necessary to accommodate for tenancy or to meet the changing needs of existing tenants.
4. Tenant must pay reasonable expenses directly attributable to the presence of the pet in the project, including (but not limited to) the cost of repairs and replacements to and fumigation of the tenant's dwelling and charges up to \$5.00 per occurrence to pet owner may be assessed to tenants who fail to remove pet waste in accordance with procedures.
5. Tenant shall identify an alternate custodian for pets in the event of tenant's illness or other absence from the dwelling unit. This identification of an alternate custodian must occur prior to the pet admission permit.
6. If the health or safety of a pet is threatened by the death, absence or incapacity of the owner and the owner or alternate is unwilling or unable to care for the pet, the Authority is authorized to remove and place the pet in another facility at the owner's expense not to exceed 30 days.

7. If the pets conduct or condition is duly determined to be a nuisance or threat to the health or safety of other tenants and the pet owner has failed to correct this violation in accordance with procedures the Authority may serve a written notice requiring the pet owner to remove the pet from the premises.
8. If the pets are left unattended for a period of 24 hours or more, the Lowell Housing Authority may enter the dwelling unit, remove the pet and transfer it to the proper agency, subject to the provisions of the State law and pertinent local ordinances.
9. The owners of pets which create a nuisance or interfere with the privacy or peace and quiet of other tenants will be given one written notice to control the pet and a second violation will be cause to require the removal of said pet from the premises. Failure to heed the second notice will be cause for tenant eviction.

Animals that are used to assist the handicapped are excluded from the pet ownership requirements.

The above are reasonable regulations adopted by the Lowell Housing Authority and therefore become a lease provision.

Federal Family Developments Pet Policy

- A. Ownership conditions – A resident of a dwelling unit in a federally subsidized family public housing development may own one or more common household pets or have one or more common household pets present in the dwelling unit of such resident, subject to the reasonable requirements of the Lowell Housing Authority.
- B. Common household pet means, ,, a domesticated animal such as a dog, cat, bird, fish, rodent or turtle.“ Snakes and lizards are not allowed.

The resident must comply with the following:

- All pets must be registered with the Lowell Housing Authority before they are allowed on the premises. (Registration shall include the naming of an alternate custodian.)
- Dogs must be licensed by the City of Lowell and license must be updated annually with a copy of same provided to the Housing Manager.
- Dogs/Cats must be spayed or neutered, whichever is applicable. Certification by a licensed veterinarian must attest to this service and any required inoculations in accordance with the State Law and local ordinance. Proof of compliance to be submitted to the Lowell Housing Authority prior to the entry of pet on LHA premises.
- The resident must maintain each pet in a responsible manner.
- Pet owners are to remove and properly dispose of all removable pet waste. In the case of cats, litter boxes are to be changed a minimum of twice per week. Litter is to be double-bagged and disposed of properly.
- Dogs/cats shall be appropriately and effectively restrained (leashed) and under the control of a responsible person while in the common areas such as entrance areas and hallways, etc. The use of common areas and hallways for pet exercising or loitering is prohibited. Pets are not to be tied outside and left unattended at any time. Violation of this clause shall be a violation of resident’s lease.
- Pets are excluded from common areas such as lobbies, laundry rooms, elevators,

social/community rooms and meeting areas.

- Residents must comply with all applicable State and local public health, animal control, and animal anti-cruelty laws and regulations.
- Pets must comply with the following policies established by the Lowell Housing Authority:

A. A limit on the number of animals in a unit.

Not more than one dog or cat per unit.

B. The following types of animals are prohibited:

Dangerous animals such as rottweillers, german shepards, dobermans or pit bulls.

Animals weighing more than 20 lbs at maturity.

- C. Resident shall identify an alternate custodian for pets in the event of resident illness or other absence from the dwelling unit. This identification of an alternate custodian must occur prior to the pet admission permit.
- D. If the health or safety of a pet is threatened by the death, absence, or incapacity of the owner, and the owner or alternate is unwilling or unable to care for the pet, the Authority is authorized to remove and place the pet in another facility at the owner's expense not to exceed thirty days.
- E. If the pet's conduct or condition is duly determined to be a nuisance or threat to the health or safety of other residents, and the pet owner has failed to correct this violation in accordance with procedures, the Authority may serve a written notice requiring the pet owner to remove the pet from the premises.
- F. Dogs shall not be left unattended for more than 4 hours and cats for more than 12 hours otherwise resident shall be cited. If the pets are left unattended for a period of twenty-four hours or more, the Lowell Housing Authority may enter the dwelling unit, have the dog officer remove the pet and transfer it to the proper agency, subject to the provisions of State Law and pertinent local ordinances.
- G. The owners of pets which create a nuisance or interfere with the privacy or peace and quiet of other tenants will be given one written notice to control the pet and a second violation will be cause to require the removal of said pet from the premises. Failure to heed second notice will be cause for tenant eviction.

The Housing Authority prohibits pets in buildings that share common entranceways. Service animals that assist persons with disabilities are excluded from the pet ownership policies.

The above are reasonable regulations adopted by the Lowell Housing Authority and therefore become a lease provision.

Attachment I: Progress Report

Accomplishments of the Lowell Housing Authority in Year 1 (2000) of the Five Year PHA Plan

Summary

The Board of Commissioners and the staff of the Lowell Housing Authority remain committed to the goals and objectives outlined in the 5 year and annual agency plans approved by the Department of Housing and Urban Development. The mission of the Lowell Housing Authority reflects our commitment to provide good, decent, safe and sanitary housing to our residents within a framework of providing an opportunity for self-sufficiency.

As this annual plan illustrates, the Lowell Housing Authority accomplished many of its goals outlined in the 1st Annual Plan. Specifically, the authority maintained a strong financial balance sheet, due in part, to 99% occupancy levels. The Family Self-Sufficiency Program has been expanded to include low rent public housing participants, and a home ownership component. A number of public housing and Section 8 residents became first-time home buyers.

The Lowell Housing Authority continued to provide essential supportive services to our elderly and young disabled residents. Through a unique partnership with Elder Services of the Merrimack Valley, the Lowell Housing Authority now hosts a variety of services, programs, and events, which have all contributed to improving the quality of life for our residents. These services are funded, in part, through an Economic Development and Supportive Services (EDSS) grant, and a Residents Opportunities Supportive Services (ROSS) grant.

The most significant accomplishment of the past year has been the implementation of new preferences in both the low rent public housing and Section 8 programs. These preferences, which were adopted after many productive meetings with the Resident Advisory Board (RAB), are aimed toward increasing the income mix of residents participating in our programs.

Financial Accomplishments

Year 2000 of the Annual Plan was a success for the Financial Operations of the Lowell Housing Authority.

Y2K

The Authority successfully went through the much-dreaded Y2K conversion. Countless man-hours, along with a series of hardware upgrades, made this a smooth transition into the new millennium.

Low Rent Public Housing Program

The low rent public housing program enjoyed a year of fiscal success. Occupancy levels remained well over 99%, allowing for increased dwelling income, and at the same time keeping tenant receivables to a minimum. Operating receipts totaled \$4,746,900, subsidies totaled \$3,822,058, and expenses totaled \$8,611,553, for a net loss from operations of \$(42,595).

The Authority, through the commitment of the Board of Commissioners, continued to build federal reserve levels in preparation of the reinvention of Julian D. Steele. A sound reserve level is currently in place to cushion the anticipated loss of state subsidies.

State Aided Programs

The state operated developments remain a constant challenge to the financial operations of the Authority. With the limited income from tenants and state agencies, as well as the dilapidated condition of some of the state development, the Authority was still able to operate efficiently, while maintaining an acceptable 44% reserve level. Operating receipts totaled \$1,596,861, subsidies totaled \$656,939, and expenses totaled \$2,333,224, for a net loss from operations totaling \$(79,424).

PHAS

A preliminary score for the financial condition indicator of the Public Housing Assessment System indicated a score of 27.3 out of a possible 30 points (91%). This score is a true indicator that the Lowell Housing Authority is a sound financial operation. The credit goes to the Board of Commissioners, to the top-level management and to the dedicated employees of the LHA.

FAMILY SELF-SUFFICIENCY PROGRAM

A public housing version of the Family Self Sufficiency Program has been offered to residents of conventional housing. A new Family Self Sufficiency Coordinator with a background in public housing was hired. The Public Housing Family Self Sufficiency Program focuses on Employment Referrals, Educational Opportunities, Child Care Services, Transportation Services, and Homeownership. Residents from all developments have been requesting information on the FSS Program. The FSS Coordinator assisted residents in credit repair, referrals to GED certificate programs, resume development, career counseling, and many residents were registered with the First Time Homebuyers Program.

COMMUNITY SERVICE PROGRAM

Over the course of the year 2000 the Community Service Program was implemented at the Lowell Housing Authority.

In March 2000 the Lowell Housing Authority hired a Community Service Coordinator.

Residents were notified of the new Community Service Regulations. They were also informed that the Community Service Program would be required in the form of a lease addendum. Residents and Tenant Councils were given the opportunity to express their concerns and comments in writing, to the Lowell Housing Authority Board of Commissioners.

The Community Service Coordinator recruited sites for Community Service placement. Throughout the month of October all residents at the North Common Village, consisting of 524 units, signed their community service lease addendum. The Community Service Coordinator facilitates informational meetings for residents participating in the Community Service Program. He links residents with worksites in the community and has initiated some creative programs under the Community Service Requirements.

As of December 2000 the Community Service Program has been fully implemented at the North Common Village Development and plans are going ahead to expand the program to our other developments.

Drug Elimination Program

The Lowell Housing Authority was awarded a FY 2000 New Approach Anti-Drug Program grant of \$108,012.00. This grant provides funding for contracting the services of a private investigator and security guards. The addition of these components complements the LHA's overall anti-drug strategy and enhances the overall security and safety in the LHA Developments.

The Lowell Housing Authority sponsored a successful Youth „Lock-in“ at our Mercier Community Center during the year. Approximately fifty youth participated in an overnight event that was both entertaining and informative. The youth heard about topics involving gangs, sex, drugs and alcohol abuse from a variety of community agency members. They also participated in a dance contest, karate demonstration, pizza party and numerous games and prizes. The evening was topped off by a swimming event at the local Boys and Girls Club and then they returned to the Mercier Center for a morning of breakfast snacks and a discussion of the merits of staying in school and saying no to drugs.

ROSS Program

The ROSS Grant funded program for A Supportive Living Services Program for Elders and Disabled Adults was a continued success. The major accomplishments from this program included on-site meals programs for elders, leadership training programs for tenant council officers and residents, on-site beauty salon services, health screenings, educational and informative programs, field trips, etc. The programs get elders to get out and participate in programs, reducing isolation, and improving their overall life experiences.

Casey Family Services has provided on-going parenting programs at both the North Common and Flanagan Developments. They have been successful in getting families to

participate in informational events and have provided counselling and assistance to families in need. They held an annual gardening contest that involved many families participating and gave residents a sense of pride in their accomplishments and their neighborhood surroundings.

Admissions

New preferences adopted by the LHA to replace Federal preferences, were put into effect in January 2001.

A sub-committee was formed for the purpose of reviewing over-housed tenants. By placing some tenants in smaller but appropriately sized units, units were opened up for larger families.

Management Operations

The LHA implemented a Community Service and Self-Sufficiency Program Program that allows residents the opportunity to participate in job related work experiences. A number of the residents who participated have gone to work as a result of the knowledge and experience they have gained.

An Annual LHA Field Day was held in the LHA developments where an emphasis was placed on conducting a clean-up and sprucing up of the developments. Residents participated at each site and helped feel a special pride in making their home environments look good. A celebration took place after the clean-up that included competitive field events and prizes were awarded to the resident participants. LHA staff participated in hosting a cookout to culminate the days events.

The achievement of homeownership was a huge accomplishment for several residents of the LHA this year. The Authority staff worked with four of our residents in getting them through the financing eligibility requirements for obtaining a mortgage. As a result of the construction efforts of the Residents First Developments Corporation and the cooperation of many agencies in the area these four residents moved into brand new homes. They became first time homeowners!

The Authority's efforts in eliminating fraud and unreported income really paid off this year. Through the diligent efforts of the LHA investigator, the LHA Police, and various management staff, twelve cases of unreported income were discovered. At least five of these cases paid their back due amounts immediately and the rest are under repay agreements or under litigation. The Wage Match Program and Third Party Verifications assisted the staff in discovering these cases.

In the Authority's State Development the Julian D. Steele Reinvention Program has been successfully approved at the state government level. The Authority is implementing a program to move current residents out of this development and into existing public housing units and/or Section 8 program. New homes will be developed on this site once the relocation has been completed.

Capital Funding Programs

Harold Hartwell Court

Major exterior building and grounds renovation project resulting in a totally transformed family public housing development. New exterior cedar shingles, shutters, roof lines, windows, porches, etc. In addition a playground was installed along with new walks, retaining walls, sprinkler system, etc.

Dewey Archambault Towers

New ventilation system installed to provide fresh air to public areas. Also, hallways were reconfigured to add curb appeal. New lighting and handrails were installed to the residents delight.

Maintenance Programs

Accomplishments over the past year were:

1. Continuing rehabilitation of residential units at Mass 1-12 and 1-14 by in-house staff and force labor accounts;
2. Maintained and got ready vacant units in 10 days on average;
3. Painted occupied units with force labor accounts at all Federal projects;
4. Installed new generators at Mass 1-5 using in-house staff and a contractor;
5. Installed new handicapped bathroom with in-house staff; and
6. Conducted on-going programs to clean all vents and ducts throughout LHA properties.

Section 8 Programs

The Section 8 program has undergone many changes over the last year. In October 2000, the LHA began the conversion of all Certificates to Vouchers which will be completed in September 2001.

The LHA received 75 Mainstream vouchers in October 2000 targeted for persons with disabilities.

The development of a Project Based Program using vouchers of the LHA was commenced in the Fall of 2000.

A Homeownership program using vouchers will be implemented in the Spring of 2001.

Homeownership Program

Through the LHA's development arm (RFDC) and employee contributions of time (L&O, Family Self Sufficiency, D&C, Executive Department) a number of new homes were constructed for first time home buyers (public housing and Section 8 residents). Additionally, residents were also assisted with purchasing existing single family homes in Lowell.

Attachment J: Lowell Housing Authority Community Service and Self-Sufficiency Policy

PURPOSE

The Community Service and Self-Sufficiency Requirement is a legislative mandate by Congress as part of the Public Housing Reform Act of 1998. Under this provision of law, the Lowell Housing Authority will require every adult (non-exempt) resident of Public Housing to perform eight (8) hours of community service each month, or participate in a Economic Self-Sufficiency Program for at least eight (8) hours every month or a combination of each activity.

WHAT IS COMMUNITY SERVICE?

The term **community service** is defined in Code of Federal Regulations 24 (CFR) 960.601 as the performance of voluntary work or duties that are a public benefit, and that serve to improve the quality of life, enhance resident self-sufficiency or increase resident self-responsibility in the community. Community Service is not employment and may not include political activities. Community service or economic self-sufficiency activities performed by residents **may not be substituted** for work ordinarily performed by Lowell Housing Authority's employees, or replace a job at any location where residents perform activities to satisfy the service requirement (24 CFR 960.609).

Economic Self-sufficiency program is defined in 24 CFR 5.603 as any program „designed to encourage, assist, train, or facilitate the economic independence of HUD-assisted families or to provide work for such families.“

WHO DOES COMMUNITY SERVICE APPLY TO?

Community Service and Self-Sufficiency applies to all (non-exempt), adult residents in public housing. There are numerous exemptions under the law for adult residents who are unable to participate or for whom the provision is unfeasible (24 CFR 960.601).

WHO IS EXEMPT FROM COMMUNITY SERVICE?

1. Persons age 62 years or older
2. Blind or disabled (as defined under 216(i)(1) or 1614 of the Social Security Act (42 U.S.C.416(i)(1), 1382© and who certify that because of this disability they are unable to comply with the service provisions or primary caretakers of such individuals.
3. Engaged in work activities: defined in Section 401(d) of the Social Security Act (42 U.S.C.607(d) as the following:
 - a. Unsubsidized employment
 - b. Subsidized private-sector employment
 - c. Subsidized public-sector employment
 - d. Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private-sector employment is not available.
 - e. On-the-job training
 - f. Job Search and Job-Readiness assistance
 - g. Community Service programs

- h. Vocational educational and training (not to exceed 12 months with respect to any individual)
- i. Job Skills training directly related to employment
- j. Education directly related to employment in the case of a recipient who has not received a High School Diploma or a Certificate of High School Equivalency.
- k. Satisfactory attendance at secondary school or in a course of study leading to a Certificate of General Equivalence, in the case of a recipient who has not completed secondary school or received such as a certificate (GED course).
- l. The provision of Childcare Services to an individual who is participating in a Community Service Program.
- m. Persons receiving welfare assistance, an adult who is receiving assistance, benefits or services under a state program funded under Part A of Title IV of the Social Security Act (42 U.S.C.601 et. seg.) or under any other welfare program of the State in which the Lowell Housing Authority is located including a state-administered welfare-to-work program and has not been found by the State or other administering entity to be in noncompliance with such program.

WHAT ARE CONSIDERED AS COMMUNITY SERVICE & SELF-SUFFICIENCY ACTIVITIES ?

The Lowell Housing Authority will determine what activities are acceptable under community service. Some examples **may** include but not limited to:

Assisting in an after school program

- 1. Volunteering at a Lowell Public School
- 2. Assisting with an elderly development gardening and landscaping project
- 3. Taking GED course
- 4. Taking English as a Second Language (ESL) or Literacy course
- 5. Involvement in Homeownership Counseling
- 6. Volunteering in any Lowell Housing Authority's training and educational programs
- 7. Or any other Lowell Housing Authority's activity

ECONOMIC SELF-SUFFICIENCY PROGRAM ACTIVITIES CAN BE:

- 1. Job training
- 2. Employment counseling
- 3. Work place
- 4. Basic Skills training
- 5. Education
- 6. English proficiency
- 7. Workfare
- 8. Financial or household management
- 9. Apprenticeship
- 10. Or any program necessary to ready a participant for work (including a substance

abuse or mental health treatment program), or other work activities.

Some examples of HUD economic self-sufficiency programs include:

1. Family Self-Sufficiency program
2. Resident Opportunity and Self-Sufficiency program
3. Moving to Work
4. Welfare to Work
5. Moving to Opportunity
6. HOPE VI
7. Public Housing Drug Elimination Program

WHAT COMMUNITY SERVICE IS NOT

24 CFR 960.609

1. Employment (paid wages)
2. Political Activities
3. Work ordinarily performed by the Lowell Housing Authority's employees
4. Replace a regular job

WHAT ARE THE LOWELL HOUSING AUTHORITY RESPONSIBILITIES IN ASSURING COMPLIANCE FOR COMMUNITY SERVICES

1. The Lowell Housing Authority's residents must comply with the community service and self-sufficiency requirements beginning October 1, 2000.
2. The Lowell Housing Authority's Community Services Program Staff will determine eligibility of exempt and nonexempt public housing adult residents.
3. The Lowell Housing Authority has incorporated the community service and self-sufficiency provision into residents' lease.
4. The Lowell Housing Authority will act as the site performing the community services activity, but, instead, will provide a list of possible sites in the community or activities that are acceptable to meet the service requirement.
5. The Lowell Community Services Program Staff will meet with each resident that is required to complete community services and give general community service guidelines on types of activities, but have great flexibility in determining where and how they will meet the service requirement as long as the activity is unpaid and can be documented.
6. The Lowell Housing Authority's property managers will review family compliance with service requirements and must verify such compliance annually at least 30 days prior to end of 12-month lease term.
7. The Lowell Housing Authority's Community Service resident will be expected to obtain written verification of completion of the activities and the number of hours performed from participating agency or organization.
8. Third party administrators must provide the Lowell Housing Authority's Community Services Program Staff with verification of resident or family compliance.
9. The Community Service requirement is part of the lease. Penalties for

non-compliance will apply. It is the Lowell Housing Authority's intention to make every effort to assist individuals in meeting the requirements.

Residents who fail to comply with the mandate of Community Service will be given an opportunity to develop a Plan of Correction to assist them in fulfilling their obligation in a constructive manner, leading toward self-sufficiency.

Attachment K: Section 8 Homeownership Capacity Statement

The intent of the Plan is to develop specific local homeownership policies within program regulations designed to allow Section 8 program participants to become homeowners, while including adequate safeguards to protect program integrity, the Lowell Housing Authority and program participants.

Prior to providing details of the Administrative Plan, the LHA feels it is important to note that it has been operating an on going Homeownership Program since 1998. The Program is open to public housing residents, as well as Section 8 program participants. In terms of program requirements, the LHA's Homeownership Program is very similar to the Homeownership Option for Section 8 program participants currently in effect. The Administrative Plan has been developed in compliance with all known HUD regulations and with knowledge gained from past experiences derived from the LHA's on going Homeownership Program.

HUD REQUIREMENTS

Program participants will be selected from the current base of Section 8 participants. Initially the Program size will be limited to ten (10) families. The Authority will choose candidates for the Program based on the length of time of participation in the Section 8 Rental Assistance Program. All participants must meet the following minimum requirements as mandated by HUD.

1. Must be a first time homeowner as defined by HUD. Specifically, applicants cannot have owned a home within the past three years.
2. Both the family and the adult members who will own the home must be able to document a minimum annual income (excluding welfare) of \$10,300.
3. One or more adult family members must be able to document that he or she has been continually employed (at least 30 hours per week) during the prior year. An interruption of 4 weeks or less is not considered a break in continuity. Considerations will be given for longer breaks in employment IF the adult family members were working an average of 20 hours per week and attending school or job training for 10 hours a week or more. Exemptions shall be granted to elderly and disabled participants.
4. Must complete a homeownership counseling program provided free through the LHA.
5. Must not have defaulted previously on Section 8 Homeownership Assistance.

Program participant(s) must determine and document whether or not the unit is located in an airport runway clear zone or an airfield clear zone.

Program participants must determine and document whether or not the unit is located in a flood hazard area. Units in flood hazard areas must retain flood insurance.

2. LHA BRIEFINGS and HOMEOWNERSHIP COUNSELING

While the LHA realizes that not all Section 8 tenants are ready, willing and able to

purchase a home, it plans to notify all current Section 8 program participants in writing, of the newly enacted Homeownership Option and provide a brief description of the program and its possible benefits.

If a tenant responds to the initial letter, the tenant will be mailed an application for entry into the Homeownership Option Program. Once the application has been completed and returned, the LHA will order and pay for a credit report in the name(s) of the applicant(s), perform an employment verification for all applicant(s) and determine the applicant's ability to qualify for financing and the amount of said financing. At this point, an individual briefing session will be scheduled.

At the LHA briefing session, the applicant(s) and at least two LHA staff persons currently involved with the Authority's ongoing Homeownership Program will be in attendance. The LHA will provide the program participant(s) with information regarding geographic choice, portability and benefits of purchasing in low poverty areas. Additionally the participant's application, including their verified employment history and their current credit report, will be discussed and a determination of participant readiness to purchase will be made.

Having an active ongoing Homeownership Program, LHA staff has worked closely with local banks and are familiar with qualifying ratios and bank formulas used for evaluating home loan applications. Using income information supplied and verified by the applicant(s) employer and credit information taken from the applicant(s) credit report, LHA staff will determine if the applicant(s) income, credit history and current monthly installment debt are such that said applicant(s) is likely to qualify for a home loan and, if so, the approximate amount of the loan.

Assuming the applicant(s) is likely to qualify for a home loan in an amount sufficient to purchase a suitable home, the LHA will proceed to enroll the applicant in „Project Genesis“, which is a HUD approved homebuyer counseling program. Administered by Merrimack Valley Housing Partnership, „Project Genesis“ consists of three, two-hour counseling sessions. Qualified professionals in the field of housing and related issues teach instructional classes.

Homebuyer counseling will include the following elements:

1. Home maintenance
2. Budgeting and money management
3. Credit Counseling
4. Negotiate purchase price
5. Financing
6. Home search
7. Advantages of purchasing in areas that do not have high concentrations of low income families
8. Information regarding fair housing

9. Information relative to settlement procedures, truth in lending laws and loan terms

The LHA will strongly consider local circumstances and the needs of individual families when providing briefing and counseling. The LHA plans to require that program participants enroll in and complete post purchase counseling for a period of one year. The one-year local requirement may be extended at the discretion of the LHA.

SEARCH TIME / OPTIONS FOR HOUSEHOLDS UNABLE TO BUY

The LHA has chosen not to establish a minimum/maximum search time for program participants to select and purchase a home. Also, the LHA will not require program participants to provide periodic reports regarding the home search process.

UNIT ELIGIBILITY / INSPECTION REQUIREMENTS

In terms of unit eligibility, the LHA is required to enforce specific unit eligibility standards. One such standard is the type of unit a program participant may purchase. Under program guidelines, participants are restricted to purchasing existing or new single-family homes, condominiums and cooperatives units. The purchase of multi unit structures, including two family dwellings, is prohibited.

In terms of unit inspections, the Homeownership Option requires two pre-purchase inspections. One will be performed by a qualified LHA employee, while the second inspection is to be performed by a privately employed qualified professional Home Inspector. There will be no fee associated with the LHA inspection. However, the program participant must pay for the cost of the inspection done by a professional Home Inspector. The LHA will review the inspection performed by the professional Home Inspector and determine if the dwelling is suitable for purchase and eligible for sale to a program participant. The LHA may disapprove a unit based on information provided in the Inspection Reports.

The Lowell Housing Authority plans to utilize the same procedure for unit inspection as it now uses for Section 8 rental units. Currently, the LHA has qualified staff persons designated to perform unit inspections prior to occupancy. The inspection conducted by the Authority will be used to determine compliance with Housing Quality Standards.

When a Section 8 unit is ready for inspection, the LHA inspector will gain access to the unit by coordinating with the property owner. The LHA inspector then conducts a thorough room-by-room inspection of the premises, including the basement and any and all mechanical systems, all common areas and the exterior. The inspection results are written on the LHA standard unit inspection form and maintained on file. The unit must meet the inspection criteria of Housing Quality Standards in order to qualify for the Homeownership Program.

If the unit fails the inspection, the owner of the property will be required to make needed

repairs in order to bring the unit into compliance with Housing Quality Standards.

As part of its existing homebuyer program, the LHA requires a home inspection by a qualified home inspector. In an effort to provide the potential Section 8 buyers with a choice of qualified home inspectors, the LHA has developed a list of qualified home inspectors in the Greater-Lowell area. Each applicant will be given a copy of the list and the potential homebuyer(s) may select whomever they want. It should also be mentioned that prior to placing a home inspector's name on the list, the LHA requires said home inspector provide the LHA with their qualifications.

If the applicant wishes to utilize a home inspector who is not on the list the LHA will permit the applicant to do so. However, the LHA will require that the selected home inspector provide the LHA and the applicant with qualifications that are acceptable to the LHA.

CONTRACT OF SALE / BUYER PROTECTION

In terms of the contract for sale, the LHA plans to utilize the same contract for sale as it now uses for its ongoing homebuyer program.

The contract for sale will contain an additional list of provisions including the following:

1. The price and other terms of sale.
2. The purchaser will arrange for a pre-purchase inspection to be performed by an independent inspector selected and paid for by the purchaser.
3. The purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the LHA.
4. The purchaser is not obligated to pay for any repairs.
5. The seller certifies that he or she has not been debarred, suspended, or subject to a limited denial of participation under part 24 of this title.

FINANCING

The LHA plans to utilize the same financing program as is currently in effect as part of the Authority's on going Homeownership Program. Since 1997, the LHA has assisted twenty former public housing residents and Section 8 program participants in becoming first time homebuyers.

The financing package is as follows:

1. First mortgage – 80% of purchase price
2. Second mortgage - 15% of purchase price
3. Third mortgage - 4.5% of purchase price
4. Buyer cash - 0.5% of purchase price

The LHA has developed an excellent working relationship with several local banks for first mortgage commitments, the Lowell Development and Financial Corporation for second mortgage financing and the City of Lowell for third mortgage financing (down payment assistance).

The aforementioned financing package has several positive aspects, which work to the advantage of the purchaser including the following:

1. Minimum cash down (0.5%)
2. Second mortgage has deferred payments for first five years
3. Purchaser not required to pay private mortgage insurance

The program participant will be required to have adequate funds to meet the .5% down payment amount and to pay all closing costs. Assessments of costs involved will be completed on a case by case basis.

In addition to the financing package previously described, the LHA plans to implement the following requirements:

1. Prohibit balloon payments
1. LHA to reserve the right to approve or reject financing terms and conditions
2. Allow seller financing on a case by case basis
3. Purchasers must not exceed qualifying ratio and must meet all other financing requirements established by the first mortgage lender.

AMOUNT OF ASSISTANCE

The amount of the Homeownership Assistance Payment shall be a sum equal to the lower of:

1. The payment standard minus the total tenant payment
2. The family's monthly homeownership expenses minus the total tenant payment

The payment standard for a family is the lower of:

1. The payment standard for the family unit size
2. The payment standard for the size of the home

If the home is located in an exception payment standard area, the LHA will use the approximate payment standard for the exception payment standard area. The LHA will use the same payment schedule, payment standard amounts and subsidy standards for the Homeownership Option as for the Rental Voucher Program. The LHA will conduct an annual reexamination of program participants in order to update income, family size and other relevant data and adjust the payment standard accordingly.

The LHA has adopted the following homeownership expenses in accordance with HUD

requirements:

1. Principal and interest on initial mortgage(s) debt including refinancing if any
2. Real estate taxes
3. Sewer and water fees
4. Trash pick up and disposal fees
5. Homeowners insurance costs
6. Allowance for maintenance expenses*
7. Allowance for costs of major repairs and replacements**
8. Utility allowance
9. Principal and interest on debt incurred to finance major repairs or HCP accessible

* Monthly allowance for maintenance \$75

** Monthly allowance for major repairs and replacements \$75

If the home is a cooperative or condominium unit, homeownership expenses will include maintenance fees assessed by the condominium or cooperative homeowner association. Additionally, the LHA will make payment directly to the first mortgage lender. If the assistance payment exceeds the amount due the lender, the LHA will pay the balance directly to the homeowner.

The term of homeowner assistance shall be fifteen (15) years if the term of the first mortgage is twenty (20) years or longer, except in the case of elderly and disabled program participants where the maximum term of fifteen (15) years does not apply. In all other cases, the term shall be ten (10) years.

POST PURCHASE REQUIREMENTS FOR FAMILIES

The family must sign a statement of homeowner obligations before the start of homeownership assistance agreeing to comply with all obligations under the program. In keeping with HUD regulations, the LHA has imposed the following post purchase requirements:

1. The family must reside in the home. If the family moves out of the home, the LHA will not continue homeownership assistance payments after the month when the family moves out.
2. The LHA will require each family receiving homeownership assistance to attend and participate in post purchase counseling. The counseling sessions will be administered by LHA staff and will focus on home maintenance issues, family finances and budgeting and maintaining good credit by ensuring that the family is paying off its credit card and other monthly debt in a timely fashion.
3. The family must comply with the terms of all mortgage(s) securing debt incurred to purchase the home and any refinancing debt, if applicable.
4. The family must not convey or transfer ownership of the home while receiving homeownership assistance.

5. The family may grant a mortgage on the home for debt incurred to finance the purchase of the home or any refinancing of such debt.
6. After the death of a family member who holds title to the home, homeownership assistance will continue pending settlement of the estate provided that the family continues to occupy the home.
7. The family must comply with all requirements of the Section 8 Program or be subject to termination of assistance.
8. The family must allow the LHA access to the home for the purpose of performing an inspection, if it is so required.

The family must supply the LHA with the following information upon request:

1. Information relative to any mortgage(s) secured by the property.
2. Any sale or transfer of any interest in the home.
3. The family must provide the LHA with its homeownership expenses.
4. The family must notify the LHA before moving out of the home.
5. The family must notify the LHA if it defaults on any mortgage securing debt incurred to purchase the home. If the family defaults on the mortgage, the LHA may choose to issue a Voucher to the family to facilitate a move to a rental unit and continue rental assistance. However, the determination will be at the LHA's discretion, based on the good faith efforts of the family to meet its obligations and prevent default.

Proof that no family member has an ownership interest in other real estate while receiving homeownership assistance.

PORTABILITY

The LHA will not be accepting any new vouchers holders as part of the Homeownership Option. If a family currently participating in the LHA 's Section 8 Rental Voucher Program wants to purchase a home outside of the LHA 's jurisdiction under the Homeownership Option it may do so provided that the receiving PHA is accepting new homeownership families and provided that the family meets all the requirements of the receiving PHA.

RECAPTURE OF HOMEOWNERSHIP ASSISTANCE

Program recipients participating in the Homeownership Option are subject to recapture provisions if they sell their unit within ten (10) years of initially purchasing the unit.

At the time of sale, the LHA will place a lien on the property in accordance with HUD regulations. The lien will be drawn up in such a way that it is consistent with State and local law. The amount of homeownership assistance subject to recapture will be the lesser of the following two recapture alternatives:

1. The amount of homeownership assistance subject to recapture will automatically be

reduced over a ten-year period, beginning one year from the purchase date, in annual increments of ten percent. At the end of the ten-year period, the amount of homeownership assistance subject to recapture will be zero.

2. The difference between the sales price and the purchase price of the home minus the costs of any capital expenditures, the costs incurred by the family in the sale of the home, the amount of the difference between the sales price and purchase price that is being used, upon sale, towards the purchase of a new home under the Section 8 Homeownership Option and any amounts that have been previously recaptured.

In the case of a refinancing of the home, the recapture will be an amount equaling the lesser of:

1. The amount of homeownership assistance subject to recapture will automatically be reduced over a ten-year period, beginning one year from the purchase date, in annual increments of ten percent. At the end of the ten-year period, the amount of homeownership assistance subject to recapture will be zero.
2. The difference between the current mortgage debt and the new mortgage debt minus the costs of any capital expenditures, the costs incurred by the family in the refinancing of the home and any amounts that have been previously recaptured.

In the case of identity-of-interest transactions, the LHA will establish a sales price based on fair market value.

OTHER PROVISIONS

Section 8 families that currently receive Section 8 rental assistance can enter a lease-purchase agreement. Prior to closing the sale, they will receive conventional rental assistance and the Section 8 payment cannot be used to cover the „homeownership premium“ (the portion of the payment used to accumulate a down payment or reduce the purchase price). Instead, the family must use its own funds for the premium. The LHA must and will exclude the homeownership premium in determining rent reasonableness.

A family receiving homeownership assistance can move to a new unit with homeownership assistance, as long as it is in compliance with program requirements, no family member has any ownership interest in the prior unit, and the LHA has sufficient funds. To move with continued homeowner assistance, families must again meet all eligibility requirements. A family may not move more than one time per year.

Attachment L: RAB Membership

PURPOSE: In response to the requirements of the Quality Housing and Work Responsibility Act of 1998 (QHWRA), the Lowell Housing Authority has established a Resident Advisory Board (RAB). The purpose of the Resident Advisory Board is to provide assistance to the housing authority in evaluating agency policies and the Agency Plan.

GUIDELINES: In drafting the Five Year Plan and the First Annual Plan in FY 2000, because the Lowell Housing Authority does not have an Authority-wide Tenant Council, it invited the Tenant Councils for each development to appoint representatives, the number for each being based on the size of the development. In addition, Section 8 voucher recipients were invited by a letter to all, to volunteer to serve on the RAB.

In all 45 members were selected. The same RAB members were invited to participate in the preparation of the FY 2001 Annual Plan.

In addition, members were encouraged to meet separately with their respective Councils and other Voucher members who volunteered between meetings of the RAB.

Lowell Housing Authority Lowell, Massachusetts

Resident Advisory Board

2001

NAME	ADDRESS	DEVELOPMENT	TITLE/PROGRA
Michael Anneheim	657 Merrimack St. #232	Archambault Towers	Resident /Public Housing/President/ Tenant Council
Wanda Bautista	200 Mass Mills Drive #216	Massachusetts Mills	Resident/Section 8 Voucher Program
Robert Brady	735 Broadway St. #B 21	Francis Gatehouse	Resident/Public Housing
John Burke	604 Market St. # H 314	North Common Village	Resident/Public Housing/Treasurer/ Tenant Council
Nancy Burke	604 Market St. # H 314	North Common Village	Resident/Public Housing/Secretary

			of Tenant Council
Elsie Burke	735 Broadway St. #125	Francis Gatehouse	Resident/Public Housing/Vice President/Tenant Council
Justine Cannell	137 High St. # 211 E	Father Norton Manor	Resident/Public Housing
Thomas Chiasson	657 Merrimack St. # 416	Archambault Towers	Resident/Public Housing
Paul Chicklis	18-E Gilmore St.	Private Landlord	Resident/Section 8 Voucher Program
Nancy Clarke	26 O'Brien Terr. #508	North Common Village	Resident/Public Housing
Diane Comtois	50 Summer St.	Bishop Markham Village	Resident/Public Housing
Jean Dizoglio	137 High St. # 401-E	Father Norton Manor	Resident/Public Housing
Rita Douglas	50 Summer St. #112	Bishop Markham Village	Resident/Public Housing/Vice President/Tenant Council

NAME	ADDRESS	DEVELOPMENT	TITLE/PROGRA
Rita Grady	735 Broadway St. # B 24	Francis Gatehouse	Resident/Public Housing/ President/ Tenant Council
Mamie Groenendal	117 High St. # 211 W	Father Norton Manor	Resident/Public Housing/Treasurer/ Tenant Council
Jeannette Hedlund	657 Merrimack St. # 738	Archambault Towers	Resident/Public Housing
Hilda Howard	137 High St. # 301-E	Father Norton Manor	Resident/Public Housing
Dinorah Marquez	205-207 School St. # 2	Private Landlord	Section 8 Voucher Program
Mary McCarthy	22 A Faulkner St.	Mass 1-4 Elderly/Disabled	Resident/Public Housing
Pamela Miller	20 Morse St.	G.W. Flanagan	Resident/Public Housing/President/ Tenant Council
Ricardo Montalvo	117 High St. # 405 W	Father Norton Manor	Resident/Public Housing/President/ Tenant Council
Theresa Morin	735 Broadway St. # 315	Francis Gatehouse	Resident/Public Housing
Robert Murphy	14B Faulkner St.	Mass 1-4 Elderly/Disabled	Resident/Public Housing
Camen Ortiz	25 Avenue C	G.W. Flanagan	Resident/Public Housing
Joan Paquette	18-C Faulkner St.	Mass 1-4 Elderly/Disabled	Resident/Public Housing
Noel Perez	438 Adams St. #104	North Common Village	Resident/Public Housing
Henry Perrin	408 Adams St. #132	North Common Village	Resident/Public Housing
Carol Proctor	50 Summer St. #84	Bishop Markham Village	Resident/Public Housing
Priscilla Rivers	50 Summer St. #86	Bishop Markham Village	Resident/Public Housing/President/ Tenant Council
Edward Santos	340 Suffolk St. #435	North Common Village	Resident/Public Housing

NAME	ADDRESS	DEVELOPMENT	TITLE/PROGRA
Estelle Silva	657 Merrimack St.	Archambault Towers	Resident/Public Housing
Gladys St. Jean	117 High St. # 302 W	Father Norton Manor	Resident/Public Housing
Anna Suarez	117 High St. # G7W	Father Norton Manor	Resident/Public Housing
Martha Torres	596 Market St. #350	North Common Village	Resident/Public Housing
Rita Tyrell	735 Broadway St. # 104	Francis Gatehouse	Resident/Public Housing
Angel Vega	408 Adams St. #128	North Common Village	Resident/Public Housing/President/ Tenant Council
Linda Wesinger	735 Broadway St. #B 20	Francis Gatehouse	Resident/Public Housing
Donna Whelan	145 Gorham St. # 264	Bishop Markham Village	Resident/Public Housing
Sharyn Whalen	198 South St. # H201	Bishop Markham Village	Resident/Public Housing
Rosaline Willie-Bongo	21 Avenue C	G.W. Flanagan	Resident/Public Housing
Tomas Santos	608 Lakeview Ave.	667-2C Elderly/Disabled	Resident/Public Housing
Anita Dabuc	153 Gershom Ave. #2	Private Landlord	Resident/Section 8 Voucher Program