

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

PHA Plans

5 Year Plan for Fiscal Years 2003 - 2007
Annual Plan for Fiscal Year 2003

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

PHA Plan Agency Identification

PHA Name: Fort Collins Housing Authority

PHA Number: CO 041

PHA Fiscal Year Beginning: 01/2003

Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting: Main administrative office of the FCHA.

Display Locations For PHA Plans and Supporting Documents

The PHA Plans (including attachments) are available for public inspection at:
Main administrative office of the FCHA

PHA Plan Supporting Documents are available for inspection at:
Main business office of the FCHA

5-YEAR PLAN
PHA FISCAL YEARS 2003 - 2007
[24 CFR Part 903.5]

Mission

To provide and promote safe, affordable housing, economic opportunity and a living environment free from discrimination.

Goals

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

Objectives:

1. Apply for additional rental vouchers.
 - Applications will be submitted annually, usually in March, for HUD's Fair Share and Mainstream Vouchers.
2. Maintain a satisfactory turn-over rate for public housing vacancies.
 - Maintain an average vacancy of 3% or less and an average turn-around time of 20 days or less.
 - Pre-approve applicants.
 - Weekly vacancy meetings for good communication.
3. Leverage private or other public funds to create additional housing opportunities.
 - City CDBG and HOME applications due in February and August. Federal Home Loan Bank Applications due in March and July. Division of Housing and CHFA Tax Credit applications accepted monthly.
4. Acquire or build units or developments.
 - FCHC to acquire 95 unit Sleepy Willow in June 2002.
 - WHA to develop 42 rental units utilizing LIHTC program.
 - FCHA pursue the development of Rigden Farm 132 homeownership and 33 rental units.
 - Increase portfolio by 50% over next five years for the Housing Corporation.

Goal: Improve the quality of assisted housing

Objectives:

1. HUD shall recognize the FORT COLLINS Housing Authority as a high performer under the Public Housing Assessment Program (PHAS) and the Section 8 Existing Management Assessment Program (SEMAP) by December 31, 2004.
 - Quarterly review and training of PHAS and SEMAP scoring criteria and current status check with all staff.
2. Improve public housing management:
 - Monthly random customer service survey by Maintenance Department. Ten mailings per month. Suggestion box at Mountain office.
 - Maintenance sector assignment and rotation. Weekly meetings for review.
3. Improve voucher management:
 - Continue maximizing number of vouchers issued, leased and outstanding. Continue to review at weekly Housing Programs meetings and communicate with accounting staff.
4. Increase customer satisfaction:
 - Complete customer generated work orders within 25 days. Emergency workorders within 24 hours.
 - Telephone calls returned within 24 hours.

- Make comment box available and follow up on 100% of comments.
 - Training annually on how and when to refer issues to department managers or executive director.
5. Concentrate on efforts to improve specific management functions: (public housing lease rates and turnover, Section 8 lease-ups.)

Goal: Increase assisted housing choices

Objectives:

1. Provide voucher mobility counseling.
 - At regular tenant Section 8 briefings or individually as necessary.
2. Conduct outreach efforts to potential voucher landlords:
 - Individual briefing for individual landlords. Continue representation at Apartment Owners Association monthly meetings.
3. Implement voucher homeownership program:
 - Implementation dependent upon staffing approval for 2002.
4. Implement homeownership programs.
 - Continue to assess viability of other homeownership program options.

Goal: Improve community quality of life and economic vitality

Objectives:

1. Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments.
 - Provide applicants information about all FCHA programs and all other community affordable housing options through receptionist and wait list functions.

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

Objectives:

1. Increase the number and percentage of employed persons in assisted families.
 - Continue operating public housing and Section 8 FSS programs and referral.
2. Provide or attract supportive services to improve assistance recipients' employability.
 - FSS Coordinators, ED, and Housing Programs Manager continue participation on boards of the Larimer County Workforce. Coordination with SBA, SBDC, and the economic development community.
 - Continue monthly newsletter and include more employment articles.
3. Provide or attract supportive services to increase independence for the elderly or families with disabilities.
 - Continue contact and participation on committees of Office on Aging, Larimer County Human Services, Disabled Resource Center, and other community groups.
 - Add a senior section to the monthly newsletter.

Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

1. Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
 - Fair Housing brochure and presentation at all briefings, lease-ups, tenant packets, and upon request.

2. 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.
 - Annual training for reception staff on resources available within the community.
3. Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.
 - Continue consistent awareness and processing of request for reasonable accommodation. Inform Board of Commissioners of any potential denial of request.

Goal: Work as a partner and resource with other community groups to develop and meet common goals

Objectives:

1. Building rapport with other civic agencies:
 - Workenders – Utilize monthly.
 - Apartment Owners Association – Monthly luncheons
 - Neighborhood Task Force, which includes law enforcement, City Attorney, City code enforcement, Streets Dept, Zoning, Parks, County Animal Control – Attended monthly by Housing Programs staff.
 - Larimer County Affordable Housing Coalition – Julie and/or John attend monthly meeting.
 - Larimer County Workforce committees: Julie – Workforce Investment Board Executive Committee. John & Ravenna – Youth Council.
 - PSS Advisory Board monthly meeting attended by Rachel.
 - Social Services Family Response Team monthly meeting attended by Rachel.
 - Experience Works – Employ and train interns as needed.
 - Larimer County Workforce – Employ and train interns as needed.
 - City’s HOMERUN program – Employ and train interns as needed.
 - Poudre School District contacts – Quarterly reports for PHDEP funding coordination and as needed for property management functions.
 - Northern Front Range Continuum of Care – John attends monthly.
 - Interfaith Council – Laurie attends the Housing Committee monthly.
 - Eastgate Homeowners association – attended annually by Jeff.
 - Stanford Homeowners association – attended annually by Jeff.
 - Thunderbird East Neighborhood Association – Attended monthly by Jeff, Laurie and Darlene.
2. Taking a leadership role in coordination efforts:
 - Weekly City Manager’s Executive Lead Team: Julie
 - CoNAHRO monthly meetings: Emily – VP of Member Services
 - National NAHRO Professional Development Committee: Julie
 - Larimer County Affordable Housing Coalition Legislative Committee: Julie
 - Board input and recommendation on issues such as growth, fees, etc. as determined by the Board.
 - CO FSS Coordinators monthly meetings and annual conference.
3. Identifying voids in the availability of facilities or programs in our community:
 - Coordinate with City and state consolidated plan, demographic surveys, etc.
4. Providing resources to the community regarding housing issues:
 - Offer meeting space and clerical support to neighborhood groups as appropriate.
 - Maintain area agency pamphlets and resource lists in waiting area, reception desk, through Housing Coordinators. Review and revise annually.
 - FCHA information listed in First Call Servicenet
 - Financial advising and financial resource for other agencies, at the Board’s discretion.
5. Linking residents to public and private resources.

- FSS Referrals/enrollment on a regular basis.
 - Housing Coordinators Referrals
 - Donating two office spaces and resources to Project Self Sufficiency
 - Pamphlets and resource lists included with monthly newsletter, one highlighted each month.
6. Active involvement and understanding of local and national housing issues and trends:
 - All staff attend at least one training per year.
 - Housing NOW Conference – Annually
 - CoNAHRO Conference – Annually
 - Mountain Plains Regional NAHRO Conference – Annually
 - CoNAHRO Maintenance Conference – Annually
 - Colorado Coalition for the Homeless Conference – Annually
 - Professional memberships in NAHRO, SHHP, Affordable Housing Coalition.
 - Continue professional periodicals and listserves for all.
 7. Development of relationship between the City of Fort Collins and other governmental entities.
 - City Executive Lead Team – Julie attends weekly.
 - City Department managers interaction. Ongoing.
 - Neighborhood Task Force – Monthly.
 - City Utilities interaction – Tenant Accounting Clerk ongoing.
 - County Sheriff’s Department – Ongoing
 - Police Services – regular interaction and cooperation.
 - City of Loveland Housing Authority LaHIP program advisory board - Julie

Goal: Hire and retain knowledgeable, skilled staff

Objectives:

1. Providing competitive wages.
 - Annual wage survey update.
 - Budget preparation and prioritization by the Board annually.
 - Job Description updates periodically.
 - Benefits coordination with the City of Fort Collins.
 - Periodic review of benefits
2. Conducting training and development activities which reflect the Mission for staff and the Board of Commissioners.
3. Attending local, State, and national meetings and training programs
 - See above.
4. Encouraging active staff participation in policy development.
5. Utilizing staff skills to the maximum capacity.
6. Providing cross-training opportunities.

Goal: Develop a positive public image and promote community awareness of Housing Authority

Programs by:

1. Educating the public in a politically sensitive manner.
 - Regular press releases regarding funding awards, awards of recognition, special achievements, etc.
2. Developing presentations to the public regarding goals attained, impact of services provided, and demonstration of accountability of public funds.
 - PowerPoint presentation prepared in 2002 and updated at least annually.
3. Active involvement of the Board of Commissioners in public relations.

Annual FCHA Plan
FCHA Fiscal Year 2003
[24 CFR Part 903.7]

i. Annual Plan Type:

Standard Plan

ii. Executive Summary of the Annual FCHA Plan

[24 CFR Part 903.7 9 (r)]

The Fort Collins Housing Authority has prepared this Agency Plan in compliance with Section 511 of the Quality Housing and Work Responsibility Act of 1998 and the ensuing HUD requirements. We have adopted the mission statement to guide the activities of the Fort Collins Housing Authority. We have also adopted goals and objectives for the next five years. Our Annual Plan is based on the premise that if we accomplish our goals and objectives we will be working towards the achievement of our mission.

The plans, statements, budget summary, policies, etc. set forth in the Annual Plan all lead towards the accomplishment of our goals and objectives. Taken as a whole, they outline a comprehensive approach towards our goals and objectives and are consistent with the Consolidated Plan.

Highlights of this plan include:

- Housing Needs
- Financial Resources
- Programmatic Policies and Procedures which have been newly adopted or revised
- Asset Management
- Safety and Crime Prevention

In addition to the Plan, which follows, you will find the required HUD form, summarizing this plan, which will be submitted electronically on an annual basis.

In summary, we are on course to improve the condition of affordable housing in Fort Collins and Larimer County Colorado.

iii. Annual Plan Table of Contents

[24 CFR Part 903.7 9 (r)]

Table of Contents

Annual Plan

- i. Executive Summary
- ii. Table of Contents
 1. Housing Needs
 2. Financial Resources
 3. Policies on Eligibility, Selection and Admissions
 4. Rent Determination Policies
 5. Operations and Management Policies
 6. Grievance Procedures
 7. Capital Improvement Needs
 8. Demolition and Disposition
 9. Designation of Housing
 10. Conversions of Public Housing
 11. Homeownership
 12. Community Service Programs
 13. Crime and Safety
 14. Pets
 15. Civil Rights Certifications (included with PHA Plan Certifications)
 16. Audit
 17. Asset Management
 18. Other Information

Attachments

Required Attachments:

- X FY 2003 Capital Fund Program Annual Statement

Optional Attachments:

Resident Advisory Committee Outreach

Supporting Documents Available for Review

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
X	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
X	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
X	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
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	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 <i>Quality Housing and Work Responsibility Act Initial Guidance; Notice</i> and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the methodology for setting public housing flat rents X check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Schedule of flat rents offered at each public housing development X check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies X check here if included in Section 8	Annual Plan: Rent Determination

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
	Administrative Plan	
X	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
X	Public housing grievance procedures X check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures X check here if included in Section 8 Administrative Plan	Annual Plan: Grievance Procedures
X	The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
X	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
X	Policies governing any Section 8 Homeownership program <input type="checkbox"/> check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
X	Any cooperative agreement between the PHA and the TANF agency	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community 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
X	The most recent Public Housing Drug Elimination Program (PHDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
X	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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

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 CITY OF FORT COLLINS CONSOLIDATED PLAN 2000-2005

The City of Fort Collins Consolidated Plan was written in 2000 and is a five-year strategic plan to identify and address community planning and housing needs. Based on the analysis of data, a number of needs were identified:

1. The community needs affordable rental and ownership housing units for very low, low and moderate income households,
2. The community needs to provide households the opportunity to purchase a home,
3. The community needs to expand homeless services in the community,
4. The community needs to provide additional transitional housing units, permanent supportive housing units and emergency shelter beds,
5. The community needs to provide housing for special needs households and,
6. The community needs to improve and increase services for seniors, disabled, indigent children, those affected by substance abuse and those needing employment training. Funding to meet these needs is provided, in part, by the City of Fort Collins Community Development Block Grant (CDBG) and HOME Investment Partnership programs along with Federal, State and other local funding.

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: 2000
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data
Indicate year:
- Other housing market study
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)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	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	603		100
Families with children	377	63%	
Elderly families	50	8%	
Families with Disabilities	118	20%	
Race/ethnicity W.	533	88%	
Race/ethnicity B.	30	5%	
Race/ethnicity I/A	37	6%	
Race/ethnicity A	3	1%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			

Housing Needs of Families on the Waiting List	
Is the waiting list closed (select one)? No <input checked="" type="checkbox"/> Yes (Section 8)	
If yes:	
How long has it been closed (# of months)? 18	
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input type="checkbox"/>	Section 8 tenant-based assistance		
<input checked="" type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	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	609		36
Families with children	440	72%	
Elderly families	14	2%	
Families with Disabilities	85	14%	
Race/ethnicity W.	537	88%	
Race/ethnicity B.	28	5%	
Race/ethnicity I/A	39	6%	
Race/ethnicity A	5	1%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	135	22%	3
2 BR	323	53%	15
3 BR	134	22%	15
4 BR	17	3%	3
5 BR	N/A		

Housing Needs of Families on the Waiting List			
5+ BR	N/A		
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (Section 8)			
If yes:			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> 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

- X Employ effective maintenance and management policies to minimize the number of public housing units off-line
- X Reduce turnover time for vacated public housing units
- X Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- X Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- X Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- X Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- X Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

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

Select all that apply

- X Apply for additional section 8 units should they become available
- X Leverage affordable housing resources in the community through the creation of mixed - finance housing
- X Pursue housing resources other than public housing or Section 8 tenant-based assistance.

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

- X Retain rent policies to support and encourage work

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

- X Retain admissions preferences aimed at families who are working
- X Retain rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- X Project Base Voucher Plan approved. Northern Hotel Received 20 project based vouchers.
- X Apply for special-purpose vouchers targeted to the elderly, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- X Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- X Apply for special-purpose vouchers targeted to families with disabilities, should they become available

- X Affirmatively market to local non-profit agencies that assist families with disabilities

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

- X Affirmatively market to races/ethnicities shown to have disproportionate housing needs

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- X Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- X Market the section 8 program to owners outside of areas of poverty /minority concentrations

(2) Reasons for Selecting Strategies

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

- X Funding constraints
- X Staffing constraints
- X Extent to which particular housing needs are met by other organizations in the community
- X Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- X Influence of the housing market on PHA programs
- X Community priorities regarding housing assistance
- X Results of consultation with local or state government
- X Results of consultation with residents and the Resident Advisory Board
- X Results of consultation with advocacy groups

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 2002 grants)	6,106,201	
a) Public Housing Operating Fund	383,000	
b) Public Housing Capital Fund	322,279	
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	5,240,065	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants	160,857	
h) Community Development Block Grant		
i) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)	0	
3. Public Housing Dwelling Rental Income	220,000	
4. Other income (list below)	1,153,637	
Interest	13,100	
Tenant Charges, Internal Service Fees	1,140,537	
4. Non-federal sources (list below)	13,000	
City Grant	13,000	
Total resources	7,492,838	7,325,213

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)]

A. Public Housing

(1) Eligibility

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

X When families are within a certain time of being offered a unit: (3 months)

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

X Criminal or Drug-related activity

X Rental history

X Housekeeping

Other (describe)

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

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

e. Yes X 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)

X Community-wide list

b. Where may interested persons apply for admission to public housing?

X PHA main administrative office

(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)

X Two

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

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:

X 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)

- X Emergencies
- X Overhoused
- X Underhoused
- X Medical justification
- X Administrative reasons determined by the PHA (e.g., to permit modernization work)
- X Resident choice: (After all others.)

c. Preferences

1. X 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:

- 1. Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)

Other preferences: (select below)

- 2. Working families and those unable to work because of age or disability
- 1. Residents who live and/or work in the jurisdiction
- 2. Those enrolled currently in educational, training, or upward mobility programs
- 2. Households that contribute to meeting income requirements (targeting)
- 2. Those previously enrolled in educational, training, or upward mobility programs
- 3. Individuals who have lived in a FCHA SRO Mod Rehab unit for at least six continuous months, OR Families required to relocate from an FCHA public housing unit for occupancy or disability reasons.

All applications are processed in order of Date and Time.

4. Relationship of preferences to income targeting requirements:

- X 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)

- X The PHA-resident lease
X The PHA's Admissions and (Continued) Occupancy policy
X PHA briefing seminars or written materials
X Other source (Tenant Handbook)

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

- X Any time family composition changes

(6) Deconcentration and Income Mixing

a. X 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 X 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)

d. Yes X 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?

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)

X Not applicable: Results of analysis did not indicate a need for such efforts. Public Housing units are scattered site, no large developments, and the majority of the families earn less than 30% AMI.

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)

X Not applicable: Results of analysis did not indicate a need for such efforts. Public Housing units are scattered site, no large developments, and the majority of the families earn less than 30% AMI.

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)

- X Criminal or drug-related activity only to the extent required by law or regulation
X Criminal and drug-related activity, more extensively than required by law or regulation

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

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

d. Yes X 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)

- X Criminal or drug-related activity if formally requested

(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)

- X Federal public housing
X Federal moderate rehabilitation
X Federal project-based certificate program

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

X PHA main administrative office

(3) Search Time

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

If yes, state circumstances below:

Severe hardship, disabilities/special accommodations, other issues approved by Housing Programs Manager.

(4) Admissions Preferences

a. Income targeting

Yes X 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. X 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)

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

1. Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)

Other preferences (select all that apply)

- 2. Working families and those unable to work because of age or disability
- 2. Residents who live and/or work in your jurisdiction
- 2. Those enrolled currently in educational, training, or upward mobility programs
- X Households that contribute to meeting income requirements (targeting)
- 3. Individuals who have lived in a FCHA SRO Mod Rehab unit for at least six continuous months, OR Families required to relocate from an FCHA public housing unit for occupancy or disability reasons.

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- X Date and time of application
- 5. If the PHA plans to employ preferences for “residents who live and/or work in the jurisdiction” (select one)
 - X The PHA requests approval for this preference through this PHA Plan
- 6. Relationship of preferences to income targeting requirements: (select one)
 - X 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)
 - X The Section 8 Administrative Plan
 - X Briefing sessions and written materials
- b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?
 - X Through published notices

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)
 - X 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))

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:

Contained in the Admissions and Occupancy Policy

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:

Flat rents, Ceiling rents.

e. Ceiling rents

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

No

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

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

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)

At family option for income, anytime for composition.

- g. Yes X 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?

(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

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)
- X 100% of FMR
- b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)
- c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)
- d. How often are payment standards reevaluated for adequacy? (select one)
- X Annually
- e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)
- X Success rates of assisted families
- X Rent burdens of assisted families

(2) Minimum Rent

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

X \$26-\$50

b. X Yes No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)
Found in the Administrative Plan

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)

A. PHA Management Structure

Describe the PHA's management structure and organization.

(select one)

X An organization chart showing the PHA's management structure and organization is attached.

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	154	36
Section 8 Vouchers	744	100
Section 8 Certificates		
Section 8 Mod Rehab	24	10
Special Purpose Section 8 Certificates/Vouchers (list individually)	100	15
Public Housing Drug Elimination Program (PHDEP)		

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)

- Admissions and Continued Occupancy Policy
- FIC Program Policies
- Grievance Procedures
- Tenant Handbooks
- Security and Crime Prevention
- Pest Control
- Move-out Procedures
- Preventative Maintenance and Routine Maintenance Schedules
- Annual Systems Inspections
- Annual Unit Inspections
- Schedule of Resident Charges
- Companion/Service Animal Policy

(2) Section 8 Management: (list below)

- Administrative Plan
- FSS Program Action Plan
- Grievance Procedures
- Fraud Control Procedures
- Section 8 Homeownership

(3) Agency-wide

- Personnel Policy
- Disposition of Property
- Capitalization Policy
- Investment Policy
- Drug-Free Workplace
- Procurement Policy
- Credit Card Usage

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.

A. Public Housing

1. Yes X 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?
2. Which PHA office should residents or applicants to public housing contact to initiate the PHA grievance process? (select all that apply)
- X PHA main administrative offices

B. Section 8 Tenant-Based Assistance

1. Yes X 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)
- X PHA main administrative office

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)

-or-

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

**Capital Fund Component 7
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: (01/2003)

X Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	
2	1406 Operations	254,279
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	50,000
11	1465.1 Dwelling Equipment-Nonexpendable	
12	1470 Nondwelling Structures	
13	1475 Nondwelling Equipment	18,000
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)	322,279
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
PHA - Wide	Operations	1406	254,279
PHA – Wide	Vinyl Siding	1460	50,000
PHA – Wide	Key System	1475	18,000
	TOTAL		322,279

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)
PHA – Wide	6/30/2003	12/31/2003

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.

Optional 5-Year Action Plan Tables				
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development	
CO 041	PHA - Wide	N/A	N/A	
Description of Needed Physical Improvements or Management Improvements			Estimated Cost	Planned Start Date (HA Fiscal Year)
Operations			1,178,816	2004-2007
Vehicles			21,000	2004
Vehicles			29,300	2005
Vehicles			48,000	2006
Vehicles			12,000	2007
Total estimated cost over next 4 years			1,289,116	

(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 x 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 X 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)
- Yes X 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 X 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:
- Yes X 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:

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 X 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.)

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.

1. Yes X 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.)

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.

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.)

11. Homeownership Programs Administered by the PHA

[24 CFR Part 903.7 9 (k)]

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:	<input type="checkbox"/> HOPE I <input type="checkbox"/> 5(h) <input type="checkbox"/> Turnkey III <input type="checkbox"/> Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one)	<input type="checkbox"/> Approved; included in the PHA's Homeownership Plan/Program <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> 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)	<input type="checkbox"/> Part of the development <input type="checkbox"/> 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 eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 12.)

2. Program Description:

Section 8 Homeownership, 10 Vouchers set-aside for 2002. Section 8 Homeownership Plan attached.

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?
Yes, FSS Participation.

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.

A. PHA Coordination with the Welfare (TANF) Agency

1. Cooperative agreements:

- X 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? 01/24/2001

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

- X Client referrals
X Information sharing regarding mutual clients (for rent determinations and otherwise)
X Coordinate the provision of specific social and self-sufficiency services and programs to eligible families

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)

- X Public housing rent determination policies
X Public housing admissions policies
X Section 8 admissions policies
X Preference in admission to section 8 for certain public housing families
X Preferences for families working or engaging in training or education programs for non-housing programs operated or coordinated by the PHA

b. Economic and Social self-sufficiency programs

- X 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 selection/specific criteria/other)	Access (development office / PHA main office / other provider name)	Eligibility (public housing or section 8 participants or both)
Public Housing Self Sufficiency and general resident services	12	General Application	PHA Main Office	Public Housing
Section 8 Family Self Sufficiency	40	General application/Wait List	PHA Main Office	Section 8

(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	0	0
Section 8	33 Families	40 Families 08/29/02

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)

- X Adopting appropriate changes to the PHA’s public housing rent determination policies and train staff to carry out those policies
- X Informing residents of new policy on admission and reexamination
- X Actively notifying residents of new policy at times in addition to admission and reexamination.
- X Following the cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services.
- X Following the protocol for exchange of information established with Larimer County Workforce.

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

FCHA's Community Service Requirement is stated in Section 14 of the Admissions and Continued Occupancy Policy as follows:

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 FORT COLLINS Housing Authority shall identify all adult family members who are apparently not exempt from the community service requirement.

The FORT COLLINS 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 FORT COLLINS 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 10/1/99. 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 FORT COLLINS Housing Authority will coordinate with social service agencies, the Department of Human Services, the Department of Labor, local schools, and local nonprofits in identifying a list of volunteer community service positions.

Together with the resident groups, the FORT COLLINS 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 October 1, 1999, and each annual reexamination thereafter, the FORT COLLINS 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. Assist the family members in identifying appropriate volunteer positions and in meeting their responsibilities. The family will track its progress monthly on the volunteer time sheet and submit by the 5th of each month. Staff will meet with the family member as needed to best encourage compliance.
- E. At the time of annual recertification, the family's file will be reviewed to determine whether each applicable family member is in compliance with the community service requirement.

14.6 Notification of Non-compliance with Community Service Requirement

The FORT COLLINS 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 FORT COLLINS 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 staff 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 FORT COLLINS Housing Authority shall take action to terminate the lease.

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.

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)

- X Residents fearful for their safety and/or the safety of their children
- X Observed lower-level crime, vandalism and/or graffiti

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).

- X Analysis of crime statistics over time for crimes committed “in and around” public housing authority
- X Analysis of cost trends over time for repair of vandalism and removal of graffiti
- X Resident reports
- X PHA employee reports
- X Police reports

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

None, FCHA has mostly scattered sites.

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)

- X Crime Prevention Through Environmental Design
- X Activities targeted to at-risk youth, adults, or seniors
- X Volunteer Resident Patrol/Block Watchers Program
- X Will pursue increased police presence/drive throughs at some sites.

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)

- X Police involvement in development, implementation, and/or ongoing evaluation of drug-elimination plan
- X Police provide crime data to housing authority staff for analysis and action
- X Police have established a physical presence on housing authority property (e.g., community policing office, officer in residence)
- X Police regularly testify in and otherwise support eviction cases
- X Police regularly meet with the PHA management and residents

- X Other activities (list below)
- Detective assigned to fraud cases
 - HA staff on Neighborhood Task Force

14. PET POLICY

[24 CFR Part 903.7 9 (n)]

1.1 Purpose

The purpose of this policy is to ensure uniformity in application of the Housing Authority's pet policy, and to ensure the welfare of all tenants and the sanitation of FCHA properties. This policy does not cover service/support animals for the disabled or Public Housing designated for the elderly or disabled.

1.2 Registration

All animals must be approved by the Housing Authority and registered with the Housing Authority. Within ten days of getting an animal a tenant must submit the following documentation to the Housing Authority:

1. Completed application.
2. A copy of the animal's license or certification.
3. Completed veterinarian's statement.
4. Payment of fee and deposit.

1.3 Non-refundable Fee

A non-refundable fee of \$50 will be charged to the tenant at the time of application submittal to cover the extra costs to the Housing Authority. This is a separate charge from the pet deposit.

1.4 Pet Deposit

A pet deposit of \$250 will be collected from the tenant at the time of application. At the time of move-out, any damages to the unit, building, grounds, flooring, walls, trim, finish, tiles, carpeting, etc. caused by the pet will be the full responsibility of the tenant, and will be collected from the pet deposit. If the pet deposit is not adequate to cover the cost of the damages caused by the pet, the excess amount will be charged to the tenant. An itemized list of charges and any refund due the tenant will be sent within 60 days of the tenant's move-out date, provided the tenant has given proper written notice to the Housing Authority.

1.5 Sick or Injured Animals

No sick or injured animal will be accepted for occupancy without consultation and written acknowledgement of a veterinarian as to the condition of the animal's ability to live in an apartment situation. Denial of the animal regardless of documentation and

consultation is the prerogative of management. Admitted animals that suffer illnesses or injury must be immediately taken for veterinarian care at the tenant's expense.

1.6 Size

Pets shall weigh no more than 50 pounds and shall be no more than 24 inches at the shoulder at the time of maturity.

1.7 Number Limitations

No more than one animal is permitted in a unit, with the exception of birds, fish, or other small animals kept exclusively in a cage.

1.8 Inoculations

All pets must be current in their vaccinations and inoculations. A veterinarian's statement to this effect must be submitted at the time of a tenant's annual certification.

1.9 City Ordinances

All owners are required to comply with all city ordinances covering animals.

In Fort Collins, these include the following sections of the city code:

- Section 4-51. Rabies vaccination required.
- Section 4-70. Improper care or treatment prohibited.
- Section 4-71. Removal of animal waste required.
- Section 4-73. Limitation on possession and feeding of wild or exotic animals.
- Section 4-93. Animals at large prohibited.
- Section 4-94. Disturbance of peace and quiet prohibited.
- Section 4-95. Public nuisance prohibited.
- Section 4-96. Vicious animals prohibited.

In Wellington, these include the following regulations:

- All pets must be licensed annually.
- All animals must be under the physical control of the owner at all times.
- All animals must be current in their rabies vaccination.
- Dogs who bark, whine, screech or howl for more than 10 minutes are deemed a nuisance.

1.10 Public Access

Pets are not allowed in public lobbies, community rooms, TV lounges, laundry rooms, SRO units, or other public gathering places. Pets may not be tied up outside and left unattended and must be on a leash outside of the building.

1.11 Unit Care and Inspections

The tenant agrees to maintain the unit in a sanitary and odorless manner. The owner or keeper of any animal shall be responsible for the immediate removal of any feces deposited by such animal. No alterations may be made to the premises. The tenant agrees that the Housing Authority has the right to inspect the unit as frequently as deemed necessary. The Housing Authority will abide by the terms of the lease regarding proper notice to the tenant.

1.12 Tenant's Absence

The tenant agrees that if for any reason the animal is left unattended for more than twenty-four hours, the tenant will provide information on how the animal should be cared for. The Housing Authority may call the designated alternative care provider if the tenant is unable to do so, and that person will then be permitted to enter the premises and be required to remove the animal. If the alternative care provider cannot be reached, the animal may be placed in an appropriate boarding facility with all fees and costs borne by the tenant. Within five days of such an emergency, the tenant, his agent, family or estate must make arrangements with the holder of said animal as to its disposition and shall be responsible for all obligations, financial and otherwise. The tenant absolves the Housing Authority and its agents of any or all liability, financial or otherwise, for the actions taken on behalf of the tenant, or the well being of the animal. In the event the tenant can no longer care for the animal due to health deterioration, the tenant agrees to remove the animal from the premises.

1.13 Animal Behavior and Violation of Policy

Upon receipt of a verified animal complaint, the Housing Authority will issue a written warning to the tenant. Three verified complaints within any twelve-month period shall constitute a violation of this Pet Policy and the tenant may be required to remove the animal from the premises. The tenant must certify that the animal is no longer on the premises and will not return in the future. Misrepresentation of this certification or refusal to remove the animal will be grounds for eviction of the tenant. The Housing Authority reserves the right to act immediately in animal removal situations deemed an emergency.

1.14 Unauthorized Pets

If the Housing Authority discovers that a tenant has one or more pets which have not been registered and approved as required in this policy, the tenant will be notified to remove the pet(s) from the unit and will forfeit the right to have a pet in the future on Housing Authority property.

1.15 Liability

The tenant shall be strictly liable for the entire amount of any injury caused by their animal to the person or property of another tenant, staff, neighbor, or visitors of the Fort Collins Housing Authority.

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. X 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. X Yes No: Was the most recent fiscal audit submitted to HUD?
3. Yes X No: Were there any findings as the result of that audit?
4. Yes X No: If there were any findings, do any remain unresolved? If yes, how many unresolved findings remain? _____
5. Yes No: Have responses to any unresolved findings been submitted to HUD? If not, when are they due (state below)?

17. PHA Asset Management

[24 CFR Part 903.7 9 (q)]

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 X 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)
X Not applicable
3. Yes X 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)
3. In what manner did the PHA address those comments? (select all that apply)

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: (describe) Selected and appointed by City Council

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: City of Fort Collins Consolidated Plan
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)

- X The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- X Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

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.

Resident Advisory Committee Outreach
Section 8 Homeownership Plan

August 13, 2002
Resident Advisory Committee

The Resident Advisory Committee of the Fort Collins Housing Authority consists of all residents. FCHA has had a difficult time getting resident participation due to having such scattered sites.

A Resident Advisory Committee meeting was held on August 13, 2002. No residents attended or responded. A half-page advertisement was published in both the July and August issues of The Home Page, the Housing Authority's monthly newsletter which is sent to all residents.

Julie J. Brewen
August 13, 2002

FORT COLLINS HOUSING AUTHORITY
SECTION 8 HOMEOWNERSHIP GUIDELINES

I. INTRODUCTION

On October 30, 2000, the U S Department of Housing and Urban Development (HUD), released Federal Register Part IV, 24 CFR Parts 5, 903, and 982, making the creation of the Section 8 Home Ownership Voucher program final. That Final Rule went into effect on November 15, 2000.

General Rules

HUD set out regulations that must be included in these written guidelines. There are regulations that FCHA must follow, and there are regulations the participating families must follow. Understanding these regulations will create a home ownership program that will help reach long term goals for the families we serve. The ultimate goal is to provide opportunities for families to become first time homebuyers and remain stable homeowners.

II. ELIGIBILITY

Home ownership assistance offers a new and special housing option for families that receive Section 8 tenant-based assistance from the FCHA. Current Section 8 participants who are interested in home ownership and meet FCHA/HUD program requirements are eligible to apply for this program.

Income Requirements

Qualified participants may freely choose whether to continue with their rental assistance or request home ownership assistance; this is a voluntary program. If a family decides to pursue the home ownership option, that family must meet the general requirements for participation in the Section 8 tenant-based program, be a current Section 8 tenant-based voucher participant, and be a participant in good standing. FCHA policy maintains that a family must have been a Section 8 participant for at least one year and continuously employed for at least one year before applying. FCHA must inform all families of the availability of this program. Current families will be notified by mail, and incoming families will be told of this option during the rental voucher briefing.

The family must meet, at a minimum, the income eligibility for the Section 8 program. To qualify for the home ownership option, the family must demonstrate sufficient income to meet a minimum income standard, which is intended to assure that a family will have sufficient income to pay home ownership and other family expenses not covered by the Section 8 subsidy.

The final rule establishes a national minimum income requirement that is equal to 2,000 hours of annual full-time work at the Federal minimum wage. (One FTE equals 2,080 hours annually.)

The final rule also provides that the adult family members who will own the home at the commencement of the home ownership assistance (as opposed to only the head of household or spouse) must have a combined annual gross income that is not less than the minimum income requirement.

The final rule designates that any minimum income requirement will only be applied to determine initial qualification to purchase a particular home, not as a continuing requirement that must be maintained so long as the family is receiving assistance under this option. However, FCHA will income-qualify the participating family on an annual basis as long as the family is receiving a Section 8 home ownership voucher.

Income must come from sources other than welfare assistance. The final rule clarifies that the requirement to disregard welfare assistance income only applies in determining whether a family has the minimum income to qualify for home ownership assistance. However, welfare assistance can be included for elderly or “disabled families” as per HUD’s definition.

The final rule requires that the family must demonstrate that one or more adult members of the family who will own the home at commencement of home-ownership assistance:

- Is currently employed on a full-time basis (an average of 30 hours per week); and
- Has been continuously so employed during the year before commencement of home ownership assistance for the family.

Families participating in an FSS program and who are employed qualify to apply for this program. Since families must apply personal funds to the required down payment, as outlined later, it is strongly recommended that families who are currently employed and have an FSS escrow account are encouraged to consider this assistance program as part of their goals.

Preferences and Waiting Lists

Preferences for families applying for Section 8 home ownership will be based on the preferences listed for the rental voucher program. Since employment is necessary for a minimum of one year prior to commencing the home ownership option, placing a family with one or more employed adults on the waiting list is acceptable.

The FSS escrow account established for the FSS participating family may be used as part of the necessary down payment portion, which must come from the family’s own assets.

Minimum Down Payment

The home ownership participating family is required to have a minimum down payment to purchase a home under this program. The total minimum down payment required will be 3% of the sales price or \$3,000; whichever amount is less. Of this total, the family must apply no less than the greater of \$1,000 or 1% of the purchase price of their own funds to the down payment. The remainder of the required down payment may include loans from down payment assistance

programs, from grants, or gifts from family, friends, or other agencies, and FSS escrow may be used.

Since the amount that the family must apply to the down payment can be significant, the family should be strongly advised to become part of the FSS program well in advance of purchasing a home. As families will learn from the first time homebuyer counseling classes, the amount of the down payment will affect the amount of the mortgage. Families who are nearing the end of the FSS program may be better prepared to make a significant down payment, which can lower their overall costs.

III. FAMILY AND AGENCY REQUIREMENTS

General Requirements

Family participation is voluntary. Families must meet the following criteria:

Participating families must attend home ownership counseling sessions. These sessions may be provided by FCHA or by a mortgage lending institution such as Neighbor to Neighbor, the Colorado Housing and Finance Authority (CHFA), or other agencies that provide home ownership counseling such as the Colorado Housing Assistance Corp. (CHAC). FCHA may offer a program of ongoing counseling and has the discretion to determine if the family is required to participate in post-purchase, ongoing homeownership counseling. Pre-purchase counseling should include, but is not limited to the following subjects:

- Home maintenance
- Budgeting money and money management
- Credit counseling
- How to negotiate the purchase price of a home
- How to find financing
- How to locate a home
- Basic lender underwriting policies, e.g. FHA

Instead of being given a voucher, participating families will be given reasonable deadlines for:

- Locating a home
- Securing financing
- Purchasing the home

(Generally this timeframe will be 180 days with possible extensions of up to 60 days for verifiable extenuating circumstances.)

Participating families must hire an independent inspector to inspect the home they wish to purchase. Although FCHA can't require the family to use a particular inspector, it may establish standards for the qualifications of the home inspector. (See "Inspecting the Home".)

The family must secure its own financing for the home. To help determine the quality of the financing, FCHA will offer a list of qualified lenders to the family. The family is free to choose their own lender. However, FCHA may disprove of certain lenders and not allow a family to use certain lenders based on items such as predatory lending practices. In most cases,

families will select lenders that meet the guidelines for normal lending practices, but it is part of the FCHA's responsibility to help the family make wise choices in lenders.

The family must be a "first time home buyer". The household may not include any person who had an ownership interest in the residence of any family member in the last three years (with the exception of ownership in a cooperative membership, which is detailed later).

Families must meet general requirements for Section 8 admission.

The family must be income eligible. Income eligibility includes:

- Demonstrate that gross monthly income is equal to 2,000 hours of annual full-time work at the Federal minimum wage. (One FTE equals 2,080 hours annually.)
- The minimum income requirement only applies at initial purchase.
- Income counted toward the minimum must come from sources other than public assistance.

The family and FCHA will sign a statement of homeowner obligations.

If the Head of Household and/or spouse has a previous default on a Section 8-assisted mortgage, they are barred from any future Section 8 home ownership assistance. (See also *Termination*.)

Applying

As soon as a family decides to consider purchasing a home under the home ownership assistance program, they should make an appointment with FCHA to fill out a home ownership application. The application will include income eligibility and familial status and the names and relationships of each participating adult.

The application will include the timeline created by FCHA and the family. It should include the plan a family needs to follow in order to fulfill requirements of lending and entering into an offer to purchase a home. For example, if a family indicates a desire to participate, but doesn't know where to start, FCHA will help create a plan of action. This plan can include items such as cleaning up credit, creating a budget, and etc., and should be flexible enough to be created individually on a case-by-case basis.

The application process should take from one to three weeks for FCHA to complete (depending on the length of response time for third party income verification). This application is **not** the loan application. The loan application will be specific to the lender chosen by the family, and will have specific criteria that may or may not be included on FCHA's application.

Creating the Timeline Together

When a family submits an application and is determined eligible, the family and FCHA must schedule an appointment to create a timeline. The timeline should include all the steps the family and FCHA must take to get to homeownership, and can include any follow up activity after the purchase of the home. This timeline must be reasonable for both the family and FCHA. For example, if property in the area is selling within a month of being put on the market, it is reasonable to expect that the family's buyer's broker or real estate agent can find a suitable property within 60 days. If, however, the market is slower, it may be more reasonable to expect to be able to get an offer down on a property within 180 days. It is important that the family, the real estate agent, the lender, and FCHA all work together within the same timeline.

As long as all the requirements are being met, and it remains reasonable for all parties, the timeline may be extended for up to 60 days. During that time, the family's rental voucher is still valid. If a family decides to remain in the rental voucher program, after exhausting a search for a suitable home to purchase, the agency will leave the family in the rental program. Failure to purchase a home in the required time does not prohibit a family from remaining in the Section 8 rental program.

First Time Home Buyer's Counseling

It is a requirement of the family to participate in a homeownership counseling class. Many lenders offer these classes, as do non-profit agencies. Many lending institutions and regulations require a specific form of homeownership counseling. Although FCHA may offer suggestions of where and when classes are held and may give the family a referral, it is up to the family to take part in the counseling before entering into a contract to buy and sell. Since some homeownership counseling classes offer how to obtain and read a credit rating, it may be important to take this class as soon as possible when considering homeownership as an option.

FCHA will offer continuing post-purchase counseling and the family is strongly encouraged to take part in this counseling. If at any time, the family experiences difficulty maintaining their new home, or making the mortgage payment, the family must report to FCHA immediately. At that time, FCHA may determine that the family must take part in further credit and post-purchase counseling.

Qualifying and Financing

The participating family must qualify for a home loan. The family must find a lender and apply for homeownership qualification. Many lenders can do a preliminary report over the phone.

In order to qualify for a home loan, participating families must be informed about their credit rating and the importance of good credit. This is one of the most important steps to homeownership and should begin at least a year before the family actually applies for a home loan. FCHA can play a vital role in helping the family understand what it takes to have a good credit rating, but it is ultimately the family's responsibility to pay their bills and to take whatever

other steps are necessary to insure the best possible credit rating they can achieve before they apply for a loan. Non-occupant co-signers are permitted to add strength and stability to the borrower. Un-related co-borrowers are also permitted, but they must be considered part of the homeowner's household, and to have an owner's interest in the home, and must reside in the home.

The final rule allows the PHA to disallow certain forms of financing. The FCHA homeownership guideline disallows any 100% financing or any ARM with a balloon payment. There is no prohibition to obtaining a second mortgage. However, FCHA should always work with the family to insure that the family understands and can meet the terms of that extra mortgage. (This would include the down payment assistance if it is written as a loan.)

Underwriting

It is anticipated that mortgage lenders will consider the Section 8 assistance when underwriting the loan. The final rule states that if the purchase of a home is financed with FHA-insured mortgage financing, such financing is subject to FHA mortgage insurance credit underwriting requirements. Otherwise, the underwriting standards of the individual lender and/or financing program will apply in cases where financing for purchase of the home is not FHA-insured.

According to the final rule, if the purchase of the home is financed with FHA-insured mortgage financing, such financing is subject to FHA mortgage insurance credit underwriting requirements. Otherwise, the underwriting standards of the individual lender and/or financing program will apply in cases where financing for purchase of the home is not FHA-insured. Lenders should be made aware of this regulation and can help the family understand how this impacts financing the home.

When considering the Housing Assistance Payment (HAP) as part of the family's ability to pay the mortgage, the lender may also consider the length of the loan and the length of possible subsidy. Section 8 homeownership assistance may only be paid for a maximum of fifteen (15) years **if** the initial mortgage incurred to finance purchase of the home has a term of twenty (20) years or longer. In all other cases, the maximum term of possible assistance is Ten (10) years.

The family must participate in annual reexamination of their household income to continue to receive homeownership mortgage HAP. This is the same process as an annual rectification of income for a rental HAP.

The final rule upholds that there is no prohibition against using local or State CDBG or subsidized financing with this program. FCHA will prohibit certain types of financing, such as 100% financing, balloon payments, pre-payment penalties, and anything other than "A-B paper" loans, and requires a minimum down payment amount from the participating family. Again, the family must have a minimum of the greater of 1% of the purchase price or \$1,000 of their own funds for down payment. The minimum down payment must be the lesser of \$3,000 or 3% of the

purchase price. Additional down payment assistance may come from family, friends, or agencies. FSS escrow funds may be used.

There are non-profit housing agencies throughout Colorado that offer down payment assistance to first time, income qualified homebuyers. Since these agencies are already working with local lenders and realtors, families applying for Section 8 homeownership may be able to work with the these down payment assistance agencies.

The participating family and FCHA need to work closely with the lender to insure that the proper underwriting standards are used. Even though the family must choose the lender, FCHA needs to know what lenders are available and what the underwriting standards are. FCHA will work with a local down payment assistance agencies: The City of Fort Collins' and the City of Loveland's First Time Homebuyers programs, and the Larimer Home Ownership Program (LaHOP) though the Housing Authority of the City of Loveland.

Finding a Home

It is the responsibility of the family to find a suitable property. This needs to happen at the proper time within the timeline and should be part of the counseling given by FCHA when the family first expresses an interest in homeownership. Since the timing of all the pieces is crucial, it doesn't serve the family if they find the ideal home before they have considered financing it.

There are two possible exceptions to this plan. The first is if the family has an ownership in a cooperative unit, the second is if the family has entered into (or will be entering) a lease to own option in the current Section 8 rental unit. (Both options are described in more detail below.)

Inspecting the Home

The FCHA is required to perform a standard HQS inspection on the prospective home. The house must pass the HQS inspection before the family can purchase the unit and annually thereafter. If after three years, the family has a track record of passing HQS and are working at maintaining the unit, they may be waived from any further HQS inspections.

However, it is up to the family to hire an independent housing inspector to fulfill the homebuyer's required inspection. Qualified inspectors are listed in most yellow pages. The real estate agent can give the homebuyer a listing of qualified inspectors, but may not insist the buyer use a specific inspector.

FCHA will not require the family to use a particular inspector, either, but may establish standards for the qualifications of the home inspector. FCHA will also keep a list of qualified inspectors in the area, and provide that list to families, as long as families are free to choose their own inspector who meets the established criteria.

The family must provide a copy of the inspector's report. FCHA and the family must discuss the findings of this inspection prior to the buyer accepting the contract to buy and sell. If the inspection reveals potential or current problems with major systems, FCHA needs to discuss the costs of repair/replacement that would be part of maintaining this particular unit and help the family evaluate the full cost of ownership. FCHA has the right to disapprove a home based upon major physical problems and substantial correction costs. A copy of the inspection must be kept in the family file.

A home inspection is more than a necessity of the process; it is one more way to insure that the family is purchasing a home without major defects that will be major expenses. The inspector should make sure that all the major systems function properly, such as the furnace, the roof, the hot water heater, the plumbing, any appliances, and the electrical system. Home inspectors usually have a checklist of everything they check and will explain any defects they might find.

Cooperative Membership

The homeownership option can be used to assist families in which one or more family members own or are acquiring membership shares in a cooperative unit. Thus, the law allows assistance for a family that *already owns cooperative shares before commencement of Section 8 homeownership assistance*, not just for a family that acquires cooperative shares for the first time with the support of this assistance.

Under this final rule, FCHA may provide assistance for a cooperative member either under the new homeownership option or under the special procedures for cooperative housing within the Section 8 tenant-based rental program. Each form of assistance is designated as a separate special housing type under the Section 8 voucher program.

In the new homeownership option, assistance is paid on behalf of a cooperative member, but there is no requirement that the cooperative enter into any agreement or direct relationship with FCHA that provides assistance for the cooperative member. The cooperative is not asked to modify any ordinary requirement concerning assessment or collection of the cooperative carrying charge, maintenance of the unit, or sanctions for violation of cooperative requirements.

In addition, this rule modifies the allocation of maintenance responsibility between the cooperative and the family. The cooperative agreement defines the division of maintenance obligations between the member and the cooperative.

Lease-Purchase Agreements

The final rule explicitly permits Section 8 homeownership assistance for a family that purchases a home that the family previously occupied under a “lease-purchase” or “rent to own” agreement. The rule also specifies that the right to purchase title under a lease-purchase agreement does not constitute a prohibited “present ownership interest”. A family that holds an option to purchase may exercise that option and receive homeownership assistance.

HUD added S 982.317 to describe the requirements for a lease purchase agreement. The housing assistance payment for a lease purchase unit may not exceed the amount that would be paid on behalf of the family if the rental unit was not subjected to a lease purchase agreement. Any “homeownership premium” included in the rent to the owner that would result in a higher subsidy amount than would otherwise be paid by FCHA must be absorbed by the family. Families are permitted to pay an extra amount out-of-pocket to the owner for the purchase-related expenses. This expense must be excluded when FCHA determines rent reasonableness.

Lease-purchase agreements are considered rental, and all the normal tenant based rules are applicable. The family will be subject to the homeownership requirements at the time the family is ready to exercise the option to purchase the unit. At that time, FCHA will determine whether the family is eligible for the homeownership assistance. If the family is eligible for a homeownership voucher, the family will then arrange for an independent home inspection, attend counseling sessions, and obtain financing. Homeownership assistance will begin when the family purchases the home and after all the requirements for the homeownership option are met.

Section 8 Specific Requirements

The HAP

The homeownership housing assistance payment will equal the lower of 1) the payment standard minus the total tenant payment or, 2) the monthly homeownership expenses minus the total tenant payment.

In the new 50058, page 14, section 15, is reserved for calculating the homeownership HAP. For purposes of this calculation, the homeownership expenses shall include the PITI, the PMI (if necessary), and the same utility allowance used for a rental voucher for the unit.

Also included as allowances are monthly maintenance (line 15h) and monthly reserve for major replace/repair items (line 15j). Families are not required to bank these allowances in an escrow account, but should be strongly encouraged to maintain some set-aside for these items. An explanation of the replacement costs of major appliances can be part of the initial briefing and part of ongoing counseling.

These allowance amounts are not expected to fully cover real expenses, in the same manner that the utility allowance does not usually cover the true cost of utilities. FCHA must determine what amounts are appropriate for routine maintenance and for a reserve. This determination can be made on local costs, and unit type and size, but must be standard for all families. For example, it may be more expensive to replace a roof in certain areas of the state and

for certain units, in which case the agency may maintain that \$75 per month (\$900/yr) is an adequate set aside for major repairs. The agency can set these amounts, but it may not exclude any homeownership expenses as listed on the 50058.

The family is responsible for the monthly homeownership expenses not reimbursed by the housing assistance payment. (Total tenant payment is calculated the same for home ownership as for the rental voucher.) FCHA must use the utility allowance schedule and payment standard schedules applicable to the section 8 voucher rental program. In any case where the family's monthly homeownership expenses exceed the applicable payment standard, the maximum subsidy is capped by the applicable payment standard. Reimbursement for such expenses is limited by the voucher subsidy formula.

FCHA will send the HAP directly to the lender, the company that is servicing the loan (e.g. CHFA), or to an account set up for the sole purpose of paying mortgage. In the latter case, the family must agree to allow the lender to extract the mortgage payment electronically (using EFT) by a specific date each month. The agency receiving the mortgage must be made aware that FCHA will not be responsible for any late fees. FCHA will not be held liable for any late or incomplete payment.

After the homeownership housing assistance payments begin, FCHA will annually reexamine family income and composition and make appropriate adjustments to the amount of the monthly housing assistance payment. FCHA will make necessary adjustments to the HAP and the TTP based on any changes to the family income or composition.

Except for elderly and disabled families, homeownership assistance may only be paid for a maximum period of 15 years if the initial mortgage incurred to finance the home has a term that is 20 years or longer. In all other cases, the maximum term of homeownership assistance is 10 years. The maximum term for homeownership assistance applies to any member of the household who has an ownership interest in the unit during any time that homeownership payments are made, or is the spouse of any member of the household who has an ownership interest in the unit at the time homeownership payments are made.

The maximum term for homeownership assistance does not apply to an elderly family or a disabled family. In the case of the elderly family, this exception is only applied if the family qualifies as an elderly family at the commencement of homeownership assistance. In the case of a disabled family, this exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership commenced. However, such a family must be provided with at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive such assistance).

Termination of Assistance

The final rule clarifies that homeownership assistance for a family terminated automatically 180 days after the last housing assistance payment on behalf of the family. The exception would be due to extreme hardship for the family.

If the family defaults on the mortgage or the home is lost to foreclosure, homeownership assistance will be terminated and the family will not be eligible for Section 8 homeownership assistance at any time in the future. (This ruling by HUD is statutory.)

It will be the decision of FCHA whether to issue a rental voucher to a family that has defaulted on an assisted mortgage. If a rental voucher is issued, the usual Section 8 rental voucher regulations would continue to apply.

Portability

Generally, a family determined for homeownership assistance by the initial PHA may purchase a unit outside of the initial PHA's jurisdiction, if the receiving PHA is administering a voucher homeownership program and is accepting new homeownership families. In general, the portability procedures for the rental voucher program apply to the homeownership program and the administrative responsibilities of the initial and receiving PHA are not altered except that some administrative functions do not apply to the homeownership option (for example: issuing a voucher or execution of a tenancy addendum).

The receiving PHA may absorb the homeownership family or bill the initial PHA using the normal billing process. As in rental portable families, all of the receiving PHA's administrative policies are applicable to the homeownership family. The family will be required to attend the briefing and counseling sessions required by the receiving PHA. The receiving PHA, not the initial PHA, will determine whether the financing for and the physical condition of the unit are acceptable.

Other General Items

- A homeownership family may purchase another home with Section 8 assistance provided there is no mortgage loan default. The family *must* sell its current home in order to purchase another with assistance. Any unit purchased with homeownership assistance must be the family's only residence and may not be used as a rental unit by the family.
- The family must inform FCHA of any decision to sell and the agency must review this decision with the family.
- Section 982.641 details portions of the Section 8 voucher regulations that apply to the homeownership special housing type.
- All civil rights laws applicable to the Section 8 voucher program are applicable to the homeownership program.

After the Home Purchase

FCHA will establish guidelines that allow families the opportunity to participate in post-purchase counseling. This counseling may be offered by the agency, or by another qualified organization. Post-purchase counseling can include, but should not be limited to the following:

- Continuing offers of budget counseling classes
- Foreclosure prevention information
- Yearly financial rectification
- Maintaining the home as an investment

The family must notify FCHA immediately if there is any problem concerning maintenance or ability to make the monthly mortgage payment. FCHA will provide information and referral to help the family maintain the home and/or continue to maintain mortgage payments and avoid foreclosure.