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

PHA Plans

5 Year Plan for Fiscal Years 2000 - 2004
Annual Plan for Fiscal Year 2003

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

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Expires: 03/31/2002

PHA Plan
Agency Identification

PHA Name: St. Mary's County Housing Authority

PHA Number: MD021

PHA Fiscal Year Beginning: 01/2003

Public Access to Information

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

X Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices

Display Locations For PHA Plans and Supporting Documents

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

X Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices
☐ Main administrative office of the local government
☐ Main administrative office of the County government
☐ Main administrative office of the State government
☐ Public library
☐ PHA website
☐ Other (list below)

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

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

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5-YEAR PLAN
PHA FISCAL YEARS 2000 - 2004
[24 CFR Part 903.5]

A. Mission

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

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

X The PHA's mission is: (state mission here)
Optimize rental, homeownership opportunities community improvements, and housing rehabilitation for citizens whose annual incomes do not exceed 80% median income. The Housing Authority will work to provide housing for all citizens of need, and for the benefit of the county's economy.

B. Goals

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

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

X PHA Goal: Expand the supply of assisted housing
Objectives:
- X Apply for additional rental vouchers:
- ☐ Reduce public housing vacancies:
- X Leverage private or other public funds to create additional housing opportunities:
- X Acquire or build units or developments
- ☐ Other (list below)

Goal # 1: Provide options to those who need immediate assistance in areas such as emergency shelter, information and referrals, economic assistance in the form of rental and homeownership subsidies, and home improvement financing, as well as specific intervention counseling.

X PHA Goal: Improve the quality of assisted housing
Objectives:
- ☐ Improve public housing management: (PHAS score)

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- ☐ Improve voucher management: (SEMAP score)
- ☐ Increase customer satisfaction:
- ☐ Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections)
- ☐ Renovate or modernize public housing units:
- ☐ Demolish or dispose of obsolete public housing:
- ☐ Provide replacement public housing:
- ☐ Provide replacement vouchers:
- X Other: (list below)

Goal #2 Provide assistance to citizens currently receiving housing aid. This includes property maintenance, quality management and supervision for units rented to these citizens, incentives to self-sufficiency, counseling, and security and safety.

X PHA Goal: Increase assisted housing choices

Objectives:

- ☐ Provide voucher mobility counseling:
- ☐ Conduct outreach efforts to potential voucher landlords
- ☐ Increase voucher payment standards
- ☐ Implement voucher homeownership program:
- ☐ Implement public housing or other homeownership programs:
- ☐ Implement public housing site-based waiting lists:
- ☐ Convert public housing to vouchers:
- ☐ Other: (list below)

Goal #3 Anticipate future housing and community needs. Expand resources addressing changing household conditions via early identification. Understand the needs of communities and landlords with regard to both tenant affordability and housing development.

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

X PHA Goal: Provide an improved living environment

Objectives:

- ☐ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
- X Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- ☐ Implement public housing security improvements:
- X Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- ☐ Other: (list below)

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Goal #4 Leverage the Authority's ability to provide services through partnering with other entities (i.e., banking institutions, other State and local agencies, the Federal government, landlords, private developers, and law enforcement agencies).

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

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

Objectives:

- X Increase the number and percentage of employed persons in assisted families:
- X Provide or attract supportive services to improve assistance recipients' employability:
- X Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- X Other: (list below)

Goal#5 Expand information strategies for Housing Authority programs, services, including Fair Housing education and outreach to multi-ethnic population

Goal # 6 Improve internal operational effectiveness and efficiency and maintain full regulatory compliance

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

X PHA Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

- X Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
- X 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:
- X Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
- X Other: (list below)

St. Mary's County Housing Authority (SMCHA) supports the above goal where reasonable and practicable subject to the authority of the St. Mary's County Housing Authority Board of Commissioners and availability for funds. In addition, supporting this goal should not result in a fundamental alteration in the nature of any program or activity or in undue financial and administrative

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burdens. The Housing Authority will pursue all actions that would not result in such alterations or burdens but would ensure to the maximum extent practicable the achievement of this goal.

Other PHA Goals and Objectives: (list below)

1. Develop broad based community support for the work of the Authority

   Measurement: 1) Identify the number of community forums focused on community support;
   2) Plan and track activities, which seek community, support or involve a range of citizens

2. Motivate people to gain greater self-sufficiency by "offering personal development, professionalization, and mentoring programs."

   Measurement: 1) Reduction in amount of subsidies provided
   2) Stability, health of families shown by more family activities

3. Increase community support to help people continuing towards self-sufficiency.

   Measurement: 1) Track the number of services available related to education, employment options, childcare and self-reliance.

4. Anticipate and identify countywide housing needs, then develop and implement solutions.

   Measurement: 1) Identify and develop demographic data necessary to understand countywide housing needs

5. Help tenants be more self-sufficient through such means as developing childcare opportunties, self-reliance, and a cooperative support network

   Measurement: 1) Conduct research into developing innovative childcare opportunities, the criteria for effective support networks, and how to increase tenant self-reliance

6. Improve the maintenance and up keep of Housing Authority structures and improve resident participation.

7. Act as an advocate for more affordable housing initiatives in the county's comprehensive plan

   Measurement: 1) Improve and expand the housing component in the current

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comprehensive plan

8. Look at other avenues for revenue, including developing and expanding homeownership opportunities.

9. Develop means and authority (incentives, etc.) for improving the economic well being of existing public housing tenants to create vacancies for others.

10. Look aggressively for opportunties to develop properties in a way that would enhance the Housing Authority's operational independence

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

i. Annual Plan Type:
Select which type of Annual Plan the PHA will submit.

X **Standard Plan**

Streamlined Plan:

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

☐ **Troubled Agency Plan**

ii. Executive Summary of the Annual PHA Plan
[24 CFR Part 903.7 9 (r)]

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

St. Mary's County Housing Authority Annual PHA Plan for Fiscal Year 2003 reflects a continuing effort to aid working households, enhancing homeownership opportunities, improving access to services; expanding the County's continum of care addressing homelessness; and construction additional housing for modest income households. As in prior years St. Mary's County Housing Authority provided housing opportunities via additional housing vouchers supporting the county's workforce, enhanced the quality and safety of life in communities via partnerships with private sector housing developments under the New Approach Anti-Drug Program, continuing property maintenance and repair, tenant communication, resident safety services and neighborhood appearance in Housing Authority owned properties via the capital fund, and advancing and enhancing educational opportunties for youth and adults through partnerships with Head Start and Family Center agencies.

iii. Annual Plan Table of Contents
[24 CFR Part 903.7 9 (r)]

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

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Attachments

Attachment #a Signed Certification - Hard copy previously mailed
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Attachment #h Voluntary Conversion Initial Assessment
Attachment #i Homeownership Admin Plan
Attachment #j Homeownership Program Plan

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

Required Attachments:

☐ Admissions Policy for Deconcentration
☐ FY 2000 Capital Fund Program Annual Statement
☐ Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY)

Optional Attachments:

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

Supporting Documents Available for Review

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

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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 Quality Housing and Work Responsibility Act Initial Guidance; Notice* and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the methodology for setting public housing flat rents ☐ 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 ☒ check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Rent Determination

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List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
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 ☒ check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Grievance Procedures
NA	The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
X	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
NA	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
NA	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
NA	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
NA	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
NA	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
X	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program ☒ 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
X	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
NA	The most recent Public Housing Drug Elimination Program (PHEDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
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**
NA	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
NA	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

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

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	3,560	5	5	4	3	3	4
Income >30% but <=50% of AMI	5,219	5	5	4	3	3	3
Income >50% but <80% of AMI	7,839	3	3	3	2	3	3
Elderly	1,562	5	5	4	4	3	3
Families with Disabilities	1,631	5	5	4	4	3	4
Race/Ethnicity-Caucasian	7,228	4	4	4	3	3	3
Race/Ethnicity-Afro American	9,696	4	4	4	3	3	3
Race/Ethnicity-American Indian	353	4	4	4	3	3	3
Race/Ethnicity-Hispanic	291	4	4	4	3	3	3

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.)

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☐ Consolidated Plan of the Jurisdiction/s
Indicate year:
U.S. Census data: the Comprehensive Housing Affordability Strategy ("CHAS") dataset
☐ American Housing Survey data
Indicate year:
Other housing market study
Indicate year
X Other sources: (list and indicate year of information) 1990 Census

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.

Estimated Housing Needs of Families on the Waiting List			
Waiting list type: (select one) ☐ Section 8 tenant-based assistance ☐ Public Housing X Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	654		128
Extremely low income <=30% AMI	530	81%	
Very low income (>30% but <=50% AMI)	124	19%	
Low income (>50% but <80% AMI)	-0-	-0-	
Families with children	486	74%	
Elderly families	42	6.4%	
Families with	90	14%	

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Estimated Housing Needs of Families on the Waiting List			
Disabilities			
Race/Ethnicity-Caucasian	294	45%	
Race/Ethnicity-Afro American	340	52%	
Race/Ethnicity-American Indian	20	3%	
Race/Ethnicity-Hispanic	4	.06%	
Characteristics by Bedroom Size (Public Housing Only)	250		
1BR	15	6.0% Est.	
2 BR	117	47.0% Est.	
3 BR	75	30.0% Est.	
4 BR	25	10.0% Est.	
5 BR	10	4.0% Est.	
5+ BR	8	3.0% Est.	

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

If yes:

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

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

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

C. Strategy for Addressing Needs

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

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

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

Select all that apply

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

X Reduce turnover time for vacated public housing units

☐ Reduce time to renovate public housing units

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

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☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
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
☐ Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
☐ Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
☐ Other (list below)

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
☐ 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.
☐ Other: (list below)

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

Strategy 1: Target available assistance to families at or below 30 % of AMI
Select all that apply

☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
☐ Employ admissions preferences aimed at families with economic hardships Adopt rent policies to support and encourage work
☐ Other: (list below)

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 Employ admissions preferences aimed at families who are working

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X Adopt rent policies to support and encourage work
Other: (list below)

Need: Specific Family Types: The Elderly

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

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

Need: Specific Family Types: Families with Disabilities

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

☐ Seek designation of public housing for families with disabilities
☐ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
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
Other: (list below)

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

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

☐ Affirmatively market to races/ethnicities shown to have disproportionate housing needs
X other: (list below)
Affirmatively market to employment sectors paying modest wages.

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

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☐ Other: (list below)

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

(2) Reasons for Selecting Strategies

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

X Funding constraints
☐ Staffing constraints
X Limited availability of sites for assisted housing
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
☐ Influence of the housing market on PHA programs
☐ Community priorities regarding housing assistance
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
X other: (list below)
Housing stock availability and workforce housing needs.

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)**		
a) Public Housing Operating Fund	61,967	
b) Public Housing Capital Fund	133,262	2003 Grant Year
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	8,092,283	

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Financial Resources: Planned Sources and Uses		
Sources	**Planned $**	**Planned Uses**
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants	250,000	Career & educational Enhancement
h) Community Development Block Grant	800,000	Affordable rental & homeownership units
i) HOME	300,000	
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
3. Public Housing Dwelling Rental Income	160,000	Public Housing Operations
4. Other income (list below)	42,018	FSS Coordinator
4. Non-federal sources (list below)		
Total resources	9,839,530	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)]

A. Public Housing

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

(1) Eligibility

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

When families are within a certain number of beings offered a unit: (state number)

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

other: A family's eligibility for admission to Public Housing is verified when a "Offer letter" is sent to perspective family.

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

☐ Sub-jurisdictional lists

☐ Site-based waiting lists

☐ Other (describe)

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

X PHA main administrative office

PHA development site management office

☐ Other (list below)

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

1. How many site-based waiting lists will the PHA operate in the coming year?

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

If yes, how many lists?

3. Yes X No: May families be on more than one list simultaneously

If yes, how many list

All

4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?

XPHA main administrative office

☐ All PHA development management offices

☐ Management offices at developments with site-based waiting lists

☐ At the development to which they would like to apply

☐ Other (list below)

(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 One

☐ Two

☐ Three or more

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:

☐ Yes X 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

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X Medical justification
X Administrative reasons determined by the PHA (e.g., to permit modernization work)
☐ Resident choice: (state circumstances below)
X other: (list below)
Employment, Education or Training

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

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

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

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Former Federal preferences:

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

Other preferences (select all that apply)

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

4. Relationship of preferences to income targeting requirements:

☐ The PHA applies preferences within income tiers
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)?

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

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

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

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(6) Deconcentration and Income Mixing

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

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

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

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

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

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

X other (list policies and developments targeted below)
St. Mary's County Housing Authority Resolution 99-05 - A resolution revising the admission and occupancy policy prohibiting concentration of low income families residing in public housing

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?

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

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

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (Select all that apply)

☐ Not applicable: results of analysis did not indicate a need for such efforts
☐ List (any applicable) developments below:

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

B. Section 8

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

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (Select all that apply)
X criminal or drug-related activity only to the extent required by law or regulation
☐ Criminal and drug-related activity, more extensively than required by law or regulation
☐ More general screening than criminal and drug-related activity (list factors below)
☐ Other (list below)

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
☐ Other (describe below)

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(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 None
☐ Federal public housing
☐ Federal moderate rehabilitation
☐ Federal project-based certificate program
☐ Other federal or local program (list below)

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

X PHA main administrative office
X other (list below)
Satellite office located in Lexington Park Maryland

(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:
Vouchers may be extended in increments of days with a maximum totaling sixty (60) additional days. This extension will be granted only for the following conditions:

1. The client is hospitalized and thereby is prevented from actually securing a unit. Appropriate verification must be provided the HA from the hospital.

2. The client has submitted a Request for Lease Approval and the unit has failed or the lease cannot be approved. At this time the HA shall allow a "suspension" of the Voucher, which means stopping the clock on the term of the family's Voucher after the family submits a Request for Lease Approval. The clock will begin again if the unit does not meet HQS , if the landlord will not sign the Housing Assistance Payment (HAP) Contract, or the HA will not enter into an agreement with the landlord.

3. The HA may extend the initial voucher term beyond the 120 day limit, whether for reasonable accommodations or other good cause determined by the HA.

(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 **(5) Special purpose section 8 assistance programs**)

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

Former Federal preferences

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

Other preferences (select all that apply)

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

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

1 Date and Time

Former Federal preferences

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

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

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

5. If the PHA plans to employ preferences for "residents who live and/or work in the jurisdiction" (select one)
X This preference has previously been reviewed and approved by HUD
☐ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)
☐ The PHA applies preferences within income tiers
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
☐ Briefing sessions and written materials
☐ Other (list below)

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

4. PHA Rent Determination Policies

[24 CFR Part 903.7 9 (d)]

A. Public Housing

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

(1) Income Based Rent Policies

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

a. Use of discretionary policies: (select one)

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 highest of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))

---Or---

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

b. Minimum Rent

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

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

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

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

1. ☐ Yes X 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:

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

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

☐ Fixed percentage (other than general rent-setting policy)
If yes, state percentage/s and circumstances below:

☐ For household heads
☐ For other family members
☐ For transportation expenses
☐ For the non-reimbursed medical expenses of non-disabled or non-elderly families
☐ Other (describe below)

e. Ceiling rents

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

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

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

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

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

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

f. Rent re-determinations:

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

X At family option
☐ Any time the family experiences an income increase
☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)_____
☐ Other (list below)

g. X Yes ☐ No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year? Where applicable in conjunction with Southern Maryland Tri- County Action Committee, Inc. (SMTCCAC). In addition, St. Mary's County Housing Authority supports ISA for homeownership, education/training, or small business development in conjunction with flat rents for residents.

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(2) Flat Rents

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

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

B. Section 8 Tenant-Based Assistance

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

(1) Payment Standards

Describe the voucher payment standards and policies**.**

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

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

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

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

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

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

X other (list below)
To provide housing options for families

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

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (Select all that apply)
X Success rates of assisted families
X Rent burdens of assisted families
X other (list below)
Deconcentration

(2) Minimum Rent

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

b. ☐ Yes X No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (If yes, list below)

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 see attachment h.
☐ A brief description of the management structure and organization of the PHA follows:

B. HUD Programs Under PHA Management

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

Program Name	Units or Families Served at Year	Expected Turnover

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	Beginning	
Public Housing	62	6
Section 8 Vouchers	785	35
Section 8 Certificates	N/A	N/A
Section 8 Mod Rehab	N/A	N/A
Special Purpose Section 8 Certificates/Vouchers (list individually)	Work Force Rental Assist. 200 Families w/disabilities 100	15 8
Public Housing Drug Elimination Program (PHDEP)	N/A	N/A
Other Federal Programs(list individually)	Supportive Housing - 8 ROSS -0 New Approach Anti-Drug - 180 (approx.)	2 0 0

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)

Ongoing public housing assessment system

Resident Handbook

Lease

(2) Section 8 Management: (list below)

St. Mary's County Housing Authority working voucher administrative plan

6. PHA Grievance Procedures

[24 CFR Part 903.7 9 (f)]

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Exemptions from component 6: High performing PHAs are not required to complete component 6. Section 8-Only PHAs is 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?

If yes, list additions to federal requirements below:

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

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

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 family's contact to initiate the informal review and informal hearing processes? (Select all that apply)

X PHA main administrative office
☐ Other (list below)

7. Capital Improvement Needs

[24 CFR Part 903.7 9 (g)]

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

A. Capital Fund Activities

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

(1) Capital Fund Program Annual Statement

Using parts I, II, and III of the Annual Statement for the Capital Fund Program (CFP), identify capital activities the PHA is proposing for the upcoming year to ensure long-term physical and social viability of its public housing developments. This statement can be completed by using the CFP Annual

Statement tables provided in the table library at the end of the PHA Plan template **OR**, at the PHA's option, by completing and attaching a properly updated HUD-52837.

The Housing Authority will continue property improvements, betterment's, and establish rehabilitation activities where necessary within St. Mary's County Community Legacy areas and or at the properties it owns. In addition, it will develop plans and construct dwelling units and/or educational/multipurpose facilities supporting residential communities, expand affordable quality rental housing, provide revitalizing efforts in communities, acquire buildings and/or land and expand homeownership opportunities.

Select one:

X the Capital Fund Program Annual Statement is in the Table Library

-Or-

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

(2) Optional 5-Year Action Plan

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

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)

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

☐ Yes X no: c) does the PHA plan to apply for 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.)

2. Activity Description

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

Demolition/Disposition Activity Description
1a. Development name: 1b. Development (project) number:

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

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

[24 CFR Part 903.7 9 (i)]

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

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.)

2. Activity Description

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

Designation of Public Housing Activity Description

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

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

2. Activity Description

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

Conversion of Public Housing Activity Description

1a. Development name: 1b. Development (project) number:
2. What is the status of the required assessment? ☐ Assessment underway ☐ Assessment results submitted to HUD ☐ Assessment results approved by HUD (if marked, proceed to next question) ☐ Other (explain below)
3. ☐ Yes ☐ No: Is a Conversion Plan required? (If yes, go to block 4; if no, go to block 5.)
4. Status of Conversion Plan (select the statement that best describes the current status) ☐ Conversion Plan in development ☐ Conversion Plan submitted to HUD on: (DD/MM/YYYY) ☐ Conversion Plan approved by HUD on: (DD/MM/YYYY) ☐ Activities pursuant to HUD-approved Conversion Plan underway
5. Description of how requirements of Section 202 are being satisfied by means other than conversion (select one) ☐ Units addressed in a pending or approved demolition application (date submitted or approved: ☐ Units addressed in a pending or approved HOPE VI demolition application (date submitted or approved:) ☐ Units addressed in a pending or approved HOPE VI Revitalization Plan (date submitted or approved:) ☐ Requirements no longer applicable: vacancy rates are less than 10 percent ☐ Requirements no longer applicable: site now has less than 300 units ☐ Other: (describe below)

B. Voluntary Conversion Required Initial Assessments
See attachment # i

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

11. Homeownership Programs Administered by the PHA

[24 CFR Part 903.7 9 (k)]

A. Public Housing

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

1. X 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 X 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: Holland Forrest Landing 1b. Development (project) number:MD06P021009
2. Federal Program authority: ☐ HOPE I X 5(h) ☐ Turnkey III ☐ Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one) X Approved; included in the PHA's Homeownership Plan/Program ☐ Submitted, pending approval ☐ Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: (01/18/96)
5. Number of units affected: 32 units 6. Coverage of action: (select one) ☐ Part of the development X Total development

B. Section 8 Tenant Based Assistance

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1. X 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.)

See Attachment k (Homeownership Plan)

2. Program Description:

a. Size of Program

☐ Yes X 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

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

If yes, list criteria below:

The minimum annual income is $10,300 per family

Applicants must be currently employed at least 30 hours per week, unless retired or receiving other income

Applicants must show that they had continuous employment for least one year before commence of homeownership assistance.

Applicants many not have owned deeded property to, or present ownership interest in, a principal residence during the three years before the commencement of homeowerhip assistance.

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 is 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? 01/23/01

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

☐ Client referrals
☐ Information sharing regarding mutual clients (for rent determinations and otherwise)
☐ Coordinate the provision of specific social and self-sufficiency services and programs to eligible families
☐ Jointly administer programs
☐ Partner to administer a HUD Welfare-to-Work voucher program
☐ Joint administration of other demonstration program
☐ Other (describe)

B. Services and programs offered to residents and participants

(1) General

a. Self-Sufficiency Policies

Which if any of the following discretionary policies will the PHA employ to enhance the economic and social self-sufficiency of assisted families in the following areas? (Select all that apply)

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
X Preference/eligibility for public housing homeownership option participation
X Preference/eligibility for section 8 homeownership option participation
☐ Other policies (list below)

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

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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)
Welfare to Work	*230*	*Specific Criteria*	*Main & Satellite 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: 12/31/01)
Public Housing	0	0
Section 8	53	80

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

C. Welfare Benefit Reductions

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

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 Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services
X establishing a protocol for exchange of information with all appropriate TANF agencies
☐ Other: (list below)

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

13. PHA Safety and Crime Prevention Measures

[24 CFR Part 903.7 9 (m)]

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

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

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

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

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

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

☐ PHA employee reports
☐ Police reports
☐ Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
X☐ Other (describe below)
Residents comments and concerns

3. Which developments are most affected? (list below)
No one development is affected more than another is

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

1. List the crime prevention activities the PHA has undertaken or plans to undertake: (select all that apply)
☐ Contracting with outside and/or resident organizations for the provision of crime- and/or drug-prevention activities
☐ Crime Prevention through Environmental Design
☐ Activities targeted to at-risk youth, adults, or seniors
☐ Volunteer Resident Patrol/Block Watchers Program
X Other (describe below)
All the above including various "hot spot" initiatives

2. Which developments are most affected? (list below)
No one development is affected more than the other is

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
☐ 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)
☐ Police regularly testify in and otherwise support eviction cases
☐ Police regularly meet with the PHA management and residents
X Agreement between PHA and local law enforcement agency for provision of above-baseline law enforcement services
☐ Other activities (list below)
2. Which developments are most affected? (List below)

D. Additional information as required by PHDEP/PHDEP Plan

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

☐ Yes X No: Is the PHA eligible to participate in the PHDEP in the fiscal year covered by this PHA Plan?
☐ Yes X No: Has the PHA included the PHDEP Plan for FY 2000 in this PHA Plan?
☐ Yes X No: This PHDEP Plan is an Attachment. (Attachment Filename: ___)

14. RESERVED FOR PET POLICY

[24 CFR Part 903.7 9 (n)] See attachment

Attachment c

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 ☐ 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. X Yes ☐ No: Is the PHA engaging in any activities that will contribute to the long-term asset management of its public housing stock, including how the Agency will plan for long-term operating, capital investment, rehabilitation, modernization, disposition, and

other needs that have **not** been addressed elsewhere in this PHA Plan?

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

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

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?
St. Mary's County Housing Authority recognizes the need and legal requirement for a Resident Advisory Board. Such a Board does function as an integral component in advising staff and Housing Authority Commissioners relative to the Authority's plans and day to day operations. The term "Board" represents a more formal meeting groups and process then used by this Authority. The Housing Authority's community and neighborhood activity focuses on small neighborhoods and informal meetings. The Authority's rental housing development totals only 32 units. This scale is representative of other communities the Housing Authority provides services to via educational activities, Head Start Programs, Housing Voucher Programs, community policing, etc. These services in different geographical areas assist various small neighborhoods to which neighborhood/resident organizations operate. These organizations involve those citizens who go the extra mile providing their voluntary time for the betterment of their neighborhood. No interest on behalf of these resident organizations exist to structure a more formal advisory board, but Housing Authority staff respect input and comments from the Quad Community Association as this "Resident Advisory Component.

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

☒ Attached at Attachment (File name) See Attachment g
☐ Provided below:

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

☒ Considered comments but determined that no changes to the PHA Plan were necessary.

☐ The PHA changed portions of the PHA Plan in response to comments
List changes below:

☐ Other: (list below)

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)

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)

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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: State of Maryland

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

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

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

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

☐ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

☐ Other: (list below)

4. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

The major goals under the Consolidated plan are:

1) Revitalizing communities
2) Encouraging homeownership
3) Expanding the supply of decent and affordable housing.

The St. Mary's County Housing Authority annual plan compliments these goals

D. Other Information Required by HUD

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

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Attachments

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

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PHA Plan
Table Library

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

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

Capital Fund Grant Number MD06P02150103 FFY of Grant Approval: 2003

☐ Original Annual Statement St. Mary's County Housing Authority

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	
2	1406 Operations	
3	1408 Management Improvements	20,000
4	1410 Administration	13,326
5	1411 Audit	
6	1415 Liquidated Damages	
7	1430 Fees and Costs	1,500
8	1440 Site Acquisition	
9	1450 Site Improvement	10,000
10	1460 Dwelling Structures	
11	1465.1 Dwelling Equipment-Nonexpendable	10,436
12	1470 Nondwelling Structures	
13	1475 Nondwelling Equipment	30,000
14	1485 Demolition	
15	1490 Replacement Reserve	
16	1492 Moving to Work Demonstration	
17	1495.1 Relocation Costs	
18	1499 Development Activities	48,000
19	1502 Contingency	
20	**Amount of Annual Grant (Sum of lines 2-19)**	133,262
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
HA-Wide	Management Improvements Purchase of software, computers	1408	20,000
HA-Wide	Administration - Salary & Fringe Benefits	1410	13,326
HA-Wide	Fees And Cost - Inspections	1430	1,500
HA-Wide	Site Improvements Landscaping	1450	10,000
MD-003	Dwelling Equipment - Non expendable Replacement of Appliances in 16 units (Phase I at Patuxent Woods)	1465	10,436
HA-Wide	Non-dwelling Equipment - may also include Purchasing additional playground equip.	1475	30,000
HA-Wide	Development Activities Continue to pay down debt-service on Bank loan for construction of the Family Support & Head Start Center which Supports Public Housing & surrounding residents.	1499	48,000

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)
HA Wide	12/31/04	12/31/05

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**

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

Table Library

Optional Public Housing Asset Management Table

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

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

Attachment c

ST. MARY'S COUNTY HOUSING AUTHORITY'S PET POLICY

The St. Mary's County Housing Authority has established this policy with regard to pet ownership by residents of Patuxent Woods. Pets are only allowed in full compliance with this policy. Violation of the Housing Authority's Pet Policy will be grounds for termination of the lease.

Assistive/Service animals for Individuals with Handicaps are not considered pets.
Assistive/Service animals, however, must be registered with the Housing Authority's office.

REGISTRATION AND APPROVAL OF PET

All pets must be registered with the Housing Authority before being brought to reside in the development. The registration must include:

- A notarized statement naming the person(s) accepting responsibility for the care of the pet in case of owner's illness, hospitalization, or other emergencies when the owner is absent.

- Proof of current license. Every dog and cat must have a St. Mary's County animal license and a valid rabies tag and **must wear** a tag bearing the owner's name, address, and telephone number.

- A certificate signed by a licensed veterinarian or a state or local authority empowered to inoculate animals, stating that the pet has received all inoculation required by the state of Maryland and local law.

- A color photograph of each pet is required and will be retained by the St. Mary's County Housing Authority. (No smaller than 3 X 5).

- Proof of spaying or neutering.

Residents shall pay a deposit in advance or on the acceptance of said pet **in the amount of $300.00** for each dog and cat. This deposit will be deposited in **an escrow** account and is refundable if no damage is done as verified by the Housing Authority, after the Resident disposes of the pet or moves.

Ownership of pets is subject to the following limitations:

- A limit of one (1) dog or (1) cat per **household.**

- The dog not to exceed twenty (20) pounds in weight and eighteen (18) inches high at full growth. **These limitations will be verified annually or at any time evidence indicates a pet has exceeded these limitations.**

- Cats – Domesticated.

No vicious or intimidating pets will be permitted. **Breeds of dogs specifically Prohibited under this paragraph are Pit Bulls and Rottweilers.**

The St. Mary's County Housing Authority reserves the right to refuse a pet if:

- The pet is NOT a common household pet.

- The keeping of the pet will violate any rule set forth in this policy.

- The presence of the pet will constitute a serious threat to another resident of the development.

Additional requirements related to the pet:

- Each dog and cat must be on a leash or in a **pet carrier** and under full control by their owners anytime they are outside the owner's apartment. A leash must be not longer that four (4) feet.

- All female dogs and cats will be spayed and all male dogs and cats neutered. Exceptions may be granted only upon medical certification that permanent harm may result from this procedure.

- All cats must be declawed or have a scratching post.

- All fur bearing pets must wear flea collars at all times or **provide proof that the pet has had preventive flea treatment on a regular basis as recommended by a veterinarian.**

- Pet owners shall pay a monthly pet fee in the amount of $10 for a dog and $5 for a cat. Said pet fees shall be deemed additional rent and collected as such.

OBLIGATIONS OF PET OWNER

Every pet must be re-registered annually with the Housing Authority's office **at the time of the family's reexamination.** Registration requires the following:

- Proof of current license.
- Recent photograph of pet (no smaller that "3x5")

- Proof of inoculations received in the previous year.

No pets shall be tied up on the outside of the building or left unattended at any time on Housing Authority's property.

No dog houses will be allowed on the premises. Residents shall not alter their unit to create an enclosure for an animal or install a pet door.

At no time are pets allowed in the office or community building.

Residents are responsible for all damages **caused** by their pets and **by signing this policy** accepting all liability of the pet. The pet owner is responsible for covering both public liability and bodily injury that may be caused by their pet. **Also, any pet-related insect infestation of the pet owner's unit will be the financial responsibility of the pet owner and the Housing Authority reserves the right to exterminate and charge the residents.**

Residents are responsible for complying with all local, state and federal laws and regulations governing the possession of their pets.

RESIDENT'S PET SHALL NOT INTERFERE WITH THE HOUSING AUTHORITY'S RESPONSIBILITIES OR OPERATIONS INCLUDING MAINTENANCE AND EXTERMINATION. **Residents accept that if the pet becomes vicious to a point which threatens the safety of a Housing Authority employee, it may be sprayed with mace for protection of the employee.**

CARE AND MAINTENANCE OF PET

Dogs and cats will not be permitted to excrete anywhere in the unit (other than cats using a litter box in resident's apartments.) Pet owners shall be responsible for immediately removing feces dropped anywhere in the unit or on the grounds.

- Waste must be placed in a sealed bag, tied securely and deposited in the dumpster.

- Residents owning a cat must provide a litter box for their cat, and it shall be cleaned on a daily basis, disposing of feces in a proper manner.

- AT NO TIME WILL PET WASTE BE PLACED IN TOILETS.

Residents shall take adequate precautions to **ensure that the pet and its living quarters are at all times maintained in a manner to prevent odors and any other unsanitary conditions in the owner's unit and surrounding areas.**

If pets are left unattended and are creating a nuisance or **appear to be uncared for or otherwise unhealthy,** the Housing Authority may enter to remove the pet and transfer it to the proper authorities subject to the provisions of **the Codes of the St. Mary's County, Maryland. The Housing Authority accepts no responsibilities for pets so removed.**

No pet shall be allowed to become a nuisance or create any unreasonable disturbance. Examples of nuisance behavior for the purposes of this paragraph include, but shall not be limited to:

- Personal injury or property damage caused by the pet.
- Pets who make noise continuously and/or incessantly for a period of 10 minutes or intermittently for ½ hour or more to the disturbance of any persons at any time of day or night.
- Pets outside the unit who are not under the complete control of a responsible human companion, and on a hand-held leash or in a pet carrier.
- Animals who relieve themselves on walls or floor of common areas.
- Animals who exhibit aggressive or vicious behavior.
- Pets who are conspicuously unclean or parasite-infested.

If pet poses a nuisance as stated above**,** which is deemed to interfere with the peaceful enjoyment of the premises by other residents, the owner will remove the pet from the premises within ten (10) days, if the Housing Authority so requests.

HEALTH THREATS AND EMERGENCY SITUATIONS

Health Threats to Other Residents

- The Housing Authority will not permit the presence of a pet to constitute a serious threat to the health of a resident or any member of his or her family. A pet will be deemed to constitute a serious threat to the health of an individual only if the individual, (or his/her parent or guardian) has filed with the Housing Authority a certificate signed by a licensed physician. The certificate must indicate that exposure to the pet will cause an allergic reaction that will constitute such a threat to the individual. The certificate must describe the type of exposure (such as long-haired, fur-bearing animals) or any other information relevant to ascertaining the nature and extent of the circumstances that will cause such a reaction.

- The Housing Authority will take reasonable measures to ensure that the presence of a pet does not constitute such a threat. These measures may include designating no-pet areas and may include steps such as requiring residents to move to suitable alternative dwelling units within the development restricting the presence of the pet or types of pets in common areas.

Emergencies

- If a pet becomes vicious, displays symptoms of severe illness or demonstrates other behavior that constitutes an immediate threat to health or safety of the residents as a whole, the Housing Authority may request the pet owner to remove the pet from the housing development. If the pet owner refuses to remove the pet or if the Housing Authority is unable to contact the pet owner, the Housing Authority may contact the appropriate State or local authority to have the pet immediately removed from the development.

- If the health or safety of a pet is threatened by the death or incapacity of the pet owner, or by other factors that render the pet owner unable to care for the pet, the Housing Authority may contact the responsible party listed in the pet registration. If an attempt has been made to contact the responsible party, but the party is either unwilling or unable to care for the pet, the Housing Authority may contact the State or local commission authorized to remove a pet under these circumstances.

OTHER RESTRICTIONS

- Pets other than those permitted in accordance with this pet policy and the lease shall not be permitted anywhere on the property**.** No guest will be allowed to bring pets on the premises. Residents will not be allowed to pet sit or house a pet without fully complying with this policy.

- Residents shall not feed any stray animals. The feeding or keeping of stray or unregistered animals shall constitute having a pet without permission of the Housing Authority.

I have reviewed and understand the above regulations and agree to conform to the same and understand that violation of the pet rules may result in a requirement to permanently remove the pet from the unit within ten (10) days or vacate the dwelling.

_____ _____

Head of Household Signature Date

Attachment d

Criteria for Substantial Deviation and Significant Amendments

A substantial deviation(s) and/or significant amendment(s) represent any action or fund change of material value or consequence in access of $100,000 in any 12 month period. Any other actions such as policy revisions or administrative clarifications by the Housing Authority remain as such revisions and clarifications. St. Mary's County Housing Authority will bring all changes deemed as Significant or Substantial Deviation to a full Public Hearing before the are added to the Housing Authority Plan.

Attachment e

Progress Statement Concerning Mission and Goals in current 5 - Year Plan

- Advancing and enhancing housing opportunities via additional housing vouchers supporting the county's workforce
- Advancing and enhancing the quality and safety of life in communities via partnerships with private sector housing developments
- Advancing and enhancing maintenance and repair, tenant communication, resident safety, resident services, and neighborhood appearance in Housing Authority owed properties via the capital fund
- Advancing and enhancing educational opportunities for youth and adults through partnerships with Head Start and Family Center agencies
- Expanding homeownership options for residents and voucher participants

Attachment f (1)

Required Attachment __f____: Resident Member on the PHA Governing Board

1. Yes x No ❒ : Does the PHA governing board include at least one member who is directly assisted by the PHA this year: (if no, skip to #2)

A. Name of resident member(s) on the governing board:

Patricia A. Ball

B. How was the resident board member selected: (select one)?

❒ Elected X Appointed

C. The term of appointment is (include the date term expires): June 30, 2003

2. A. If the PHA governing board does not have at least one member who is directly Assisted by the PHA, why not?

❒ the PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis

❒ the PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the board.

❒ Other (explain):

B. Date of next term expiration of a governing board member: 2005

C. Name and title of appointing official(s) for governing board (indicate appointing Official for the next position):

Board of County Commissioners for St. Mary's County, Maryland

Attachment f (2)

Required Attachment_____f_____: Membership of the Resident Advisory Board or Boards

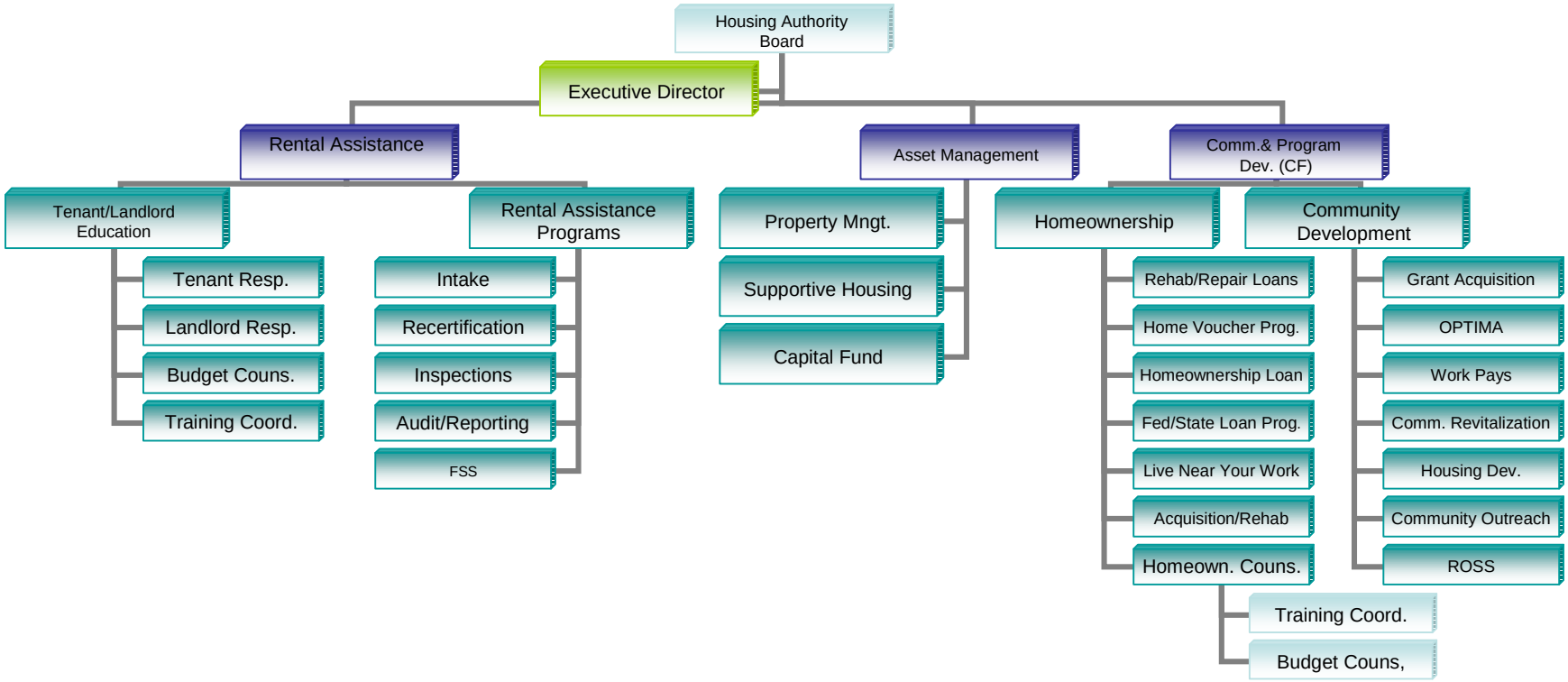
List members of the Resident Advisory Board or Boards: (If the list would be unreasonably long, list organizations represented or otherwise provide a description sufficient to identify how members are chosen.)

St. Mary's County Housing Authority as a "Standard PHA" continues to elicit resident participation through quarterly community meetings and routine communications regarding programs and plans. Although attempts have been made to provide public notice to other residents to review and comment on the St. Mary's County Housing Authority's PHA Plan, no interest on behalf of county residents exist to review this document. We solicited the input of the Quad Community Association (which includes our Public Housing development tenants), that the Housing Authority respects as its Resident Advisory Council.

Quad Community Association
John Berry, President
Barbara Bankins
Connie Shrell
Andre Newsome

Attachment g

St. Mary's County Housing Authority
Functional Organization Chart



March 2002

Attachment # h

Component 10(B) Voluntary Conversion Initial Assessment

a. How many of the PHA's developments are subject to the Required Initial Assessment?

One

b. How many of the PHA's developments are not subject to the Required Initial Assessments based on exemptions (e.g. and/or disabled developments not general occupancy projects)?

None

c. How many Assessments are conducted for the PHA's covered developments?

One

d. Identify PHA developments that may be appropriate for conversion based on the Required Initial Assessments:

Development Name	Number of Units
Patuxent Woods (Phase 1 & 2)	32

e. If the PHA has not completed the Required Initial Assessments, describe the status of these assessments:

Financial and Property Analysis Complete

Attachment i

ST. MARY'S COUNTY HOUSING AUTHORITY

A WORKING ADMINISTRATIVE PLAN

SECTION 8 HOUSING CHOICE VOUCHER PROGRAMS

Revised November 2002

ADMINISTRATIVE PLAN

St. Mary's County Housing Authority (HA) presents an Administrative Plan for operating its Section 8 Housing ChoiceVoucher Program (HAP). This program as defined by this HA shall benefit those households who meet the following definition of family.

Family "Family" with or without children includes but is not limited to an elderly family; near-elderly family; disabled family; displaced family; the remaining member of a tenant family; and a single person who is not elderly, disabled, displaced, or the remaining member of a tenant family; and any person/persons sharing residency whose income and resources are available to meet the Family's needs and who are related by blood, marriage or operation of law.

I. OUTREACH TO FAMILIES AND OWNERS

A. Outreach to Families

The HA will publicize and disseminate information to make known the availability of housing assistance and related services for very low income families on a regular basis. Outreach will include using newspapers, announcements, radio public service announcements, and notices to County's Office On Aging, other Senior Citizen Groups, Social Agencies and groups assisting families and persons with special needs.

The HA will communicate the status of housing availability to other service providers in the community, and advise them of housing eligibility factors and guidelines in order that they can make proper referrals for housing assistance.

B. Outreach to Owners

The HA will schedule individual meetings with all major landlords and property managers throughout the area, especially those landlords outside areas of low income concentration. At these meetings, the HA will explain the Section 8 Housing Choice Voucher Programs to landlords and elicit their participation.

Special press releases designed to attract landlord participation may be placed in newspapers.

The staff of the HA initiates personal contact with private property owners and managers by conducting formal and informal discussions and meetings. Printed material is given to acquaint owners and managers with the opportunities available under the program.
The HA will actively recruit property owners with property located outside areas of minority and poverty concentration and apply for exception payment standrards, if

the HA determines it is necessary to make the program more accessible in the HA's jurisdiction.

The HA encourages program participation by owners of units located outside areas of poverty or minority concentration. The HA periodically evaluates the demographic distribution of assisted families to identify areas within the jurisdiction where owner outreach should be targeted. The purpose of these activities is to provide more choice and better housing opportunities to families. Voucher holders are informed of a broad range of areas where they may lease units inside the HA's jurisdiction and given a list of landlords or other parties who are willing to lease units or help families who desire to live outside areas of poverty or minority concentration.

Establish contact with civic, charitable or neighborhood organizations which have an interest in housing for low-income families and public agencies concerned with obtaining housing for displacements.

Explain the program, including equal opportunity requirements and nondiscrimination requirements, including Fair Housing amendments Act of 1988 and Americans with Disabilities Act, to real estate agents, landlords, and other groups that have dealing with low-income families or are interested in housing such families.

II. STAFFING

The HA intends to staff the Section 8 Housing Choice Voucher Program with a Program Manager who has overall responsibility for managing the program, and who will structure the program's organization and staff positions according to program needs, subject to the availability of funds. Initially staffing will be as follows:

Program Manager: (Full time, benefit position) General functions include overall program management, landlord outreach, inspections, etc...

Housing Specialists: (Full time, benefit position) General functions include reexaminations, inspections, tenant counseling, landlord counseling, accounts payable, etc.

Clerical Support: (Full time, benefit position) General functions include maintaining waiting list, providing housing information, typing support, other duties as required.

III. FAIR HOUSING AND REASONABLE ACCOMMODATION POLICIES

A. Fair Housing Policy

It is the policy of the Housing Authority to comply fully with all Federal, State and local nondiscrimination laws and with the rules and regulations governing Fair Houisng and Equal Opportunity in housing and employment.

The HA shall not deny any family or individual the equal opportunity to apply for or receive assistance under the Section 8 Programs on the basis of race, color, sex, religion, creed, national or ethnic origin, age, familial or marital status, handicap or disability, or sexual orientaion.

To further its commitment to full compliance with applicable Civil Rights laws, the HA will provide Federal, State, local information to Voucher holders regarding unlawful discrimination and any recourse available to families who believe they are victims of a discriminatory act. Such information will be made available during the family briefing session, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made a part of the Voucher holder's briefing packet and available upon request at the front desk.

All Housing Authority staff will be informed of the importance of affirmatively furthering fair housing and providing equal opportunity to all families, including providing reasonable accommodations to persons with disabilities, as a part of the overall commitment to quality customer service. Fair Housing posters are posted throughout the Housing Authority offices. Staff will attend local fair housing update training sponsored by HUD and other local organization to keep current with new developments.

Except as otherwise provided in 24 CFR 8.24 (a), no individual with disabilities shall be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination because the HA's facilities are inaccessible to or unusable by persons with disabilities. Posters and housing information are displayed in locations throughout the HA's office in such a manner as to be easily readable from a wheelchair.

The St. Mary's County Housing Authority's offices are accessible to persons with disabilities. Accessibility for the hearing impaired is provided by the Maryland Relay Service 1-800-735-2258 (V/TTY).

B. Reasonabile Accommodations Policy (PIH Notice 99-52)

It is the policy of this HA to be service directed in the administration of our housing programs, and to exercise and demonstrate a high level of professionalism while providing housing services to families.
The HA's policies and practices will be designed to provide assurances that persons with disabilities will be given reasonable accomodations, upon request, so that they

may fully access and utilize the housing program and related services. This policy is intended to afford persons with disabilities an equal opportunity to obtain the same result, to gain the same benefit, or to reach the same level of achievement as those who do not have disabilities and is applicable to all situations described in this Administrative Plan including when a family initiates contact with the HA, when the HA initiates contact with a family including when a family applies, and when the HA schedules or reschedules appointments of any kind.

To be eligible to request a reasonable accommodation, the requester must first certify (if apparent) or verify (if not apparent) that they are a person with a disability under the following Americans with Disabilities Act of 1990 (ADA) definition:

- A physical or mental impairment that substantially limits one or more of the major life activities of an individual;

- A record of such impairment; or

- Being regarded as having such an impairment

NOTE: This is not the same as the HUD definition used for purposes of determining allowances.

Rehabilitated former drug users and alcholocis are covered under the ADA. However, a current drug user is not covered. In accordance with 5.403(a), individuals are not considered disabled for eligibility purposes solely on the basis of any drug or alcohol dependence. Individuals whose drug or alcohol addiction is a material factor to their disability are excluded from the definition. Individuals are considered disabled if disabling mental and physical limitations would persist if drug or alcohol abuse discontinued.

Once the person's status as a qualified person with a disability is confirmed, the HA will require that a professional third party competent to make the assessment, provides written verification that the person needs the specific accommodation due to their disability and the change is required for them to have equal access to the housing program.

If the HA finds that the requested accommodation creates an undue administrative or financial burden, the HA will either deny the request and/or present an alternate accommodation that will still meet the need of the person.

An undue administrative burden is one that requires a fundamental alteration of the essential functions of the HA (i.e., waiving a family obligation).
An undue financial burden is one that when considering the available resources of the agency as a whole, the requested accommodation would pose a severe financial hardship on the HA.

The HA will provide a written decision to the person requesting the accommodation within thirty (30) business days. If a person is denied the accommodation or feels that the alternative suggestions are inadequate, they may request an informal hearing to review the HA's decision.

Reasonable accommodation will be made for persons with a disability that requires an advocate or accessible offices. A designee will be allowed to provide some information, but only with the permission of the person with the disability.

The HA supports equal opportunity in housing for all Americans where reasonable and practicable subject to the authority of the St. Mary's County Housing Authority Board of Commissioners and the availability of funds. In addition, supporting this goal should not result in a fundamental alteration in the nature of any program or activity or in undue financial and administrative burdens. The HA will pursue all actions that would not result in such alterations or burdens but would ensure to the maximum extent practicable the achievement of this goal.

IV. PROCEDURES FOR PROCESSING APPLICATIONS

All applicants for Section 8 Housing Voucher Programs are required to complete and sign a preliminary application to be entered on the waiting list. Families can obtain a preliminary application by calling or visiting the HA Office during its hours of operation. The HA has an open enrollment policy and does not close its waiting list.

The preliminary application is available to all people and it is designed to insure an orderly and equitable enrollment process, to generate data regarding the people's different housing needs and to carry out the completion of a formal application and meeting of the Selection Criteria for Issuance of a Voucher.

To provide specific accommodation to persons with disabilities, upon request, assistance will be provided to complete the application.

A. Applications from the waiting list will be processed based on the following:

1. Date and time of application receipt;

2. Availability of the appropriate funding;

3. Any preferences for which the family is eligible;

4. Initial review that the family is preliminary eligible for the program; and

5. Whether the family prefers to receive assistance in the form of a Voucher,

or Public Housing (when applicable).

6. When the family accepts a Voucher, but wants to be considered for the Public Housing Program, the family's name goes to the bottom of the waiting list, (See Resolution 99-07.) or vise versa. Any offer for housing assistance refused will also place the applicant at the bottom of the waiting list.

B. Applicants are responsible for reporting address and family composition changes in order to maintain their place on the waiting list.

C. Periodically the HA requests that applicants update their preapplications by mailing an update request to the applicant's stated mailing address. Should there be no response by the deadline stated in the update request, the preapplication will be removed from the waiting list and the applicant must reapply for assistance.

D. The Housing Authority will notify applicants on the waiting list as funding becomes available. The applicant must respond within a specified time frame set forth in the notice. However, if the applicant is unable to provide the requested verification within the allotted time an extension may be given on a case by case basis.

V. DENIAL OF APPLICANT ON WAITING LIST

A. An applicant will be denied a place on the waiting list for any of the following reasons:

1. If any member of the family has been evicted from public housing within the past five years.

2. If a HA has ever terminated assistance under the certificate or voucher program for any member of the family within the past three years.

3. If the HA determines there is reasonable cause to believe that any member of the family is currently engaging in, or has engaged in:
    1. Drug related criminal activity;
    2. Violent criminal activity; or
    3. Other criminal activity that would threaten the health, safety, or right to peaceful enjoyment of the premises by other residents, or

B. An applicant will be permanently denied a place on the waiting list for any of the following reasons:

1. If any member of the family has been convicted of manufacturing or producing methamphetamine on "premises" of assisted housing.

- “Premises” is building or complex in which dwelling unit is located, including common areas and grounds.

2. If any member of the family is a sex offender subject to a lifetime registration with State or local agencies pursuant to the State sex offender registration program.

3. If any member of the family commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.

4. If any member of the family currently owes rent or other amounts to the HA or to another HA in connection with Section 8 or public housing assistance until the HA is paid in full. Once payment in full is received, the family may be eligible for the waiting list.

H. If the HA determines there is reasonable cause to believe that a family member has engaged in criminal activity that would threaten the health or safety of the HA or owner or any employee, contractor, subcontractor or agent of the HA or owner who is involved in the housing operations.

VI. SELECTION CRITERIA FOR ISSUANCE OF A VOUCHER

The Housing Authority will issue a Voucher in accordance with the following selection preferences. These preferences will be used equalble as practical in order to provide at least some assistance to all preference categories based on available funding.

A. "Family" with or without children includes but is not limited to an (a) elderly family; (b) near-elderly family; (c) disabled family; (d) displaced family; (e) the remaining member of a tenant family; and (f) a single person who is not elderly, disabled, displaced, or the remaining member of a tenant family; and any person/persons sharing residency whose income and resources are available to meet the Family's needs and who are related by blood, marriage or operation of law.

B. Applicants residing or expecting to reside in St. Mary’s County, because of their established employment.

C. Families whose dwelling is deemed by an appropriate agency to be hazardous, unfit, and unsuitable for human habitation.

D. Families whose head of household or spouse are elderly, displaced, homeless, or person with disabilities.

E. Single persons who are elderly, displaced, homeless, or persons with disabilities shall be admitted over other single persons.

F. Working families whose head or spouse has been employed for the past six (6) consecutive months at a minimum of twenty hours per week.

G. Families who must move from public housing because of change in family size that would cause the family to be under or over housed.

H. St. Mary's County residents receiving support services from the following agencies namely:

St. Mary's Association for Retarded Citizens
Mental Health Authority of St. Mary's Inc.
Pathways
Walden/Sierra Homeless Support Program
Hughesville Regional Shelter
Three Oaks Center

I. Families who meet the criteria established by HUD for use of available funds for a special purpose or program (e.g., deconcentration, income mixing, family unification, Welfare-To-Work, Workforce Rental Assistance Program, etc.).

J. St. Mary's County residents referred by one of the major apartment complexes who are a stable family or individual that remains an excellent tenant but now is having a difficult time paying their rent.

K. Families approved for residency by Lexington Park Senior Apartments, Cedar Lane Apartments, Joe Baker Village, and New Towne Village.

L. Families displaced and/or requiring replacement housing caused by natural, governmental or private actions beyond the family's control.

M. A minimum of 75% of Section 8 new admissions will be reserved each fiscal year for families whose income does not exceed 30% of area median.

VII. HOMEOWNERSHIP VOUCHER PROGRAM

The Section 8 Homeownership Program, as covered by 24 CFR 982.625, permits applicants and participants, who have already qualified and received the Section 8 Housing Choice Voucher Program, the option of purchasing a home with the Section 8 assistance rather than renting. The St. Mary's County Housing Authority is appropriately staffed and operationally capable of operating a viable Homeownership Program. The Homeownership Program is utilized widely as a community outreach, homeownership and housing education resource in St. Mary's County.

A. AVAILABLE ASSISTANCE

Under the Section 8(y) homeownership option, St. Mary's County Housing Authority can provide monthly tenant-based assistance to eligible families that purchase a dwelling unit that will be ocupied by the family. Amendments to Section 8(y) made by Section 301 (of the American Homeownership and Economic Opportunity Act of 2000) also allows this agency to provide (either additional or stand-alone) homeownership assistance in the form of a single downpayment grant, per HUD's funding availability.

1. Mortgage Assistance

   Mortgage assistance in the form of monthly payments will be provided to families who are approved for the Homeownership Voucher Program. Families currently receiving Section 8 rental assistance from St. Mary's County, are enrolled in or completed the Family Self-Sufficiency Program, and/or who are enrolled in or have completed a homeownership program will be afforded priority consideration for assistance.

   a. The St. Mary's County Housing Authority's Homeownership Voucher Assistance will remain in force for families who comply with the program requirements for 15 years of a 30-year mortgage.

   b. For Mortgages of 20 years or less, the Homeownershp Voucher will be available for up to 10 years.

2. Downpayment Assistance

   St. Mary's County Housing Authority will provide homeownership assistance in the form of a single grant to be used toward the downpayment required in connection with the purchase of a home. Funds will be dispursed in accordance with HUD regulations, and upon funding availability from HUD.

B. ELIGIBILITY REQUIREMENTS

In order to participate in the St. Mary's County Homeownership Program, the family must meet all of the income requirements of the Section 8 Voucher Program; must complete all of the St. Mary's County Housing Authority Homeownership Management training sessions; and must complete HUD-Approved First Time Homeowner Counseling sessions within 3 months of receiving Section 8 Homeownership Voucher assistance. Specific eligibility requirements are:

1. The family must have received tenant-based Section 8 Voucher Assistance for at least one year to qualify for long-term homeownership assistance.

2. The family must be currently receiving tenant-based Section 8 Voucher Assistance (although not for a year) to receive down-payment assistance grant.

3. The family must qualify as a first-time homebuyer.

4. The family must meet the Federal minimum income requirement. The household must have a gross minimum income of $10,300. Unless the family is elderly or disabled, income from welfare assistance will not be counted toward this requirement

   - In determining income eligibility of elderly and disable families, welfare assistance shall be included only for those adult elderly or disabled family members who will own the home.

   - The minimum income standards for disabled families will equal to the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone (or paying his or hershare of food and housing costs) multiplied by twelve.

3. The family must show continuous employment for at least one year before homeownership assistance, unless the family is income-restricted due to age or disability.

4. At least one adult family member who will own the home must be currently employed full time (not less than an average of 30 hours per week) and must have been continuously employed for one year prior to homeownership assistance.

5. The family may not have owned deeded property to, or present ownership interest in a principal residence during the three years before the commencement of homeownership assistance. (This does not apply to certain cooperative homeowner programs, single parents, or displaced homemakers.)

6. Any family member who has previously defaulted on a mortgage obtained through the Section 8 Homeownership Voucher Program is barred from receiving future homeownership assistance.

C. TRAINING REQUIREMENTS

When the family has been determined eligible to receive Homeownership Voucher Assistance, they must complete various forms of training to ensure success in the purchase of their home and continued affordability.

1) First Time Homeownership Counseling.
   Homeownership counseling will consist of at least one group workshop, and at least three one-on-one sessions. These counseling sessions shall be consistent

with HUD-approved housing counseling. Topics to be included in this homeownership counseling will include, but is not limited to:

- Budgeting and money management
- Credit counseling
- Fair Housing Practices
- Home maintenance (including care of the grounds)
- How to negotiate the purchase price of a home
- How to obtain homeownership financing and loan preapprovals, including a description of types of financing that may be available, and the pros and cons of different types of financing
- How to find a home, including infromation about homeownership opportunities, schools, and transportation
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.)(RESPA), State and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions
- Predatory Lending

2) Homeownership Management Training.
This ongoing training and group workshop is designed to assist the new homeowner in settling in to becoming a responsible homeowner and a good neighbor. This training, which was devised to accommodate users of the St. Mary's County Housing Authority's Homeownership Opportunities Revolving Loan Fubnd, is not required for the voucher, but is offered to assist new homeowners during their transition from property renters to property owners. The training is offered periodically over a 2 year period. Recipients of the program can expect the following:

- reinforce what was discussed in First Time Homeownership Counseling
- what to expect after moving in
- provides detailed discussion regarding home maintenance, preventive maintenance, and using a maintenance fund
- homeowners association familiarization
- neighborhood etiquette training
- homeowner rights, responsibilities, and expectations
- importance of continued employability
- job skill training opportunities and programs offered in the community
- educational opportunities offered in the community
- sponsors guest speakers of interest to the group (how-to instructors, homeowner's associations, insurance agents, etc.)

- group discussions on problems or questions after moving in

D. DOWN PAYMENT

A minimum down payment of three percent (3%) is required based on the purchase price or appraisal, whichever is less. At least one percent (1%) of the purchase price must come from the buyer's personal resources. The St. Mary's County Housing Authority can provide the balance of the downpayment requirement through a Downpayment Assistance Grant from the Section 8 Homeownership Voucher Program for reasonable and customary closing costs, as long as the family currently receives tenant-based assistance. The St. Mary's County Housing Authority defines the following fees and charges as reasonable and customary:

a. Appraisals
b. Inspections
c. Legal fees
d. Impact fees (St. Mary's County)
e. Points
f. Mortgage Insurance

E. FINANCING

The family is responsbile for securing financing, unless the St. Mary's County Housing Authority has a program which includes financing from local financial institutions. The proposed loan terms, which must be fixed rate, must be submitted and approved by the Housing Authority prior to closing. Financing must be insured or guaranteed by the state or Federal government; must comply with secondary mortgage market underwriting requirements, and/or comply with generally accepted private sector underwriting standards.

The St. Mary's County Housing Authority reserves the right, in our administrative discretion, to disapprove of the seller. These reasons (which are the same as those provided under "Disapproval of An Owner" under the Voucher Rental Program Regulations) include:

- violations of the housing assistance payments (HAP) contract
- committing fraud
- bribery
- any other corrupt or criminal acts in connection with any Federal housing program
- engaging in drug-related or violent criminal activity
- non-compliance with HUD's housing quality standards (HQS)
- failure to meet State or local housing codes
- failure to pay State or local real estate taxes, fines or assessments

F. ELIGIBLE HOUSING PRODUCTS

An eligible family may purchase any of the following types of homes: a new or existing single-family home, a single dwelling unit in a condominium, or cooperative, or a manufactured home.

a. Foundation built single-family homes, a condominium, or a cooperative may be pre-existing, new, or under construction at the time the family enters the contract of sale.

b. Manufactured homes may be purchased, whether they are to be sited on a parcel of land to be deeded to the purchaser; or sited in a land-leased community. For those sited in a land-leased community, homeownership expenses will be calculated to include the land lease (lot rent) payments. Also, the family must have the right to occupy the site for a period of at least forty years and the home must have a permanent foundation.

The home must pass a Housing Quality Standards inspection, which will be performed by Housing Authority staff. Inspection by an independent professional inspector must be performed, as part of closing, for purchases of condominiums, cooperatives or foundation-built single family homes. The independent inspector will be selected and paid by the family, and must cover major building systems and compoents. The inspector must be qualified to identify physical defects and report on property conditions, including major building systems and components. These systems and components include, but are not limited to: Foundation and structure; housing interior and exterior, roofing; and plumbing, electrical and heating systems. Copies of the independent inspection report will be provided to the family and the Housing Authority. The family is not obligated to pay for any necessary repairs.

G. CONTRACT OF SALE

A copy of the contract of sale must be provided to the Housing Authority and must contain the contingencies outlined in the Statement of Homeowner Obligations.

H. CONTINUED ASSISTANCE

1. Homeownership assistance may only be paid while the family is residing in the home.

2. Homeownership assistance will be paid for a maximum period of fifteen (15) years if the initial mortgage has a term that is twenty (20) years or longer.

3. Homeownership assistance in all other cases will be paid for a maximum of ten (10) years.

4. An exemption may apply for the elderly and disabled.

5. Homeownership assistance will end if the family vacates the premises.

6. Homeownership assistance will end if the family's earned income proves sufficient to afford housing payments without Homeownership Voucher Program assistance.

7. Homeownership assistance will terminate upon mortgage default. In such instances, it is at the Housing Authority's discretion to allow the family to continue with rental assistance.

I. RECAPTURE

Upon sale or refinancing, the Housing Authority will not recapture previously distributed homeownership assistance.

J. HOMEOWNER OBLIGATIONS

1. The family must agree to comply and execute the Homeowner Obligations under the Section 8 Homeownership Voucher Program.

2. The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.

3. At least one adult in the family must remain employed for 30 - 40 hours per week. At least one adult in the family must continually seek and remain employed, except as noted for elderly or disabled families.

4. The family must notify the Housing Authority if household income drops below that amount originally qualified.

5. The home will be maintained in a safe and clean manner.

6. Homeownership Voucher Payment standards will be re-evaluated annually throughout the payment term (either 10 years or 15 years).

7. The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member.

8. The family must supply to the Housing Authority any information required by the Housing Authority or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home or homeownership expenses.

9. The family must notify the Housing Authority before moving out of the home.

10. The family must notify the Housing Authority if the family defaults on the mortgage used to purchase the home.

11. The family must notify the Housing Authority if the household income decreases within the certifying year.

12. No family member may have any ownership interest in any other residential property.

13. The family must attend and complete ongoing homeownership counseling.

VIII. INFORMATION WHEN FAMILY IS SELECTED

If an family is determined by this Housing Authority to be eligible and is selected for participation, they shall be given a Voucher signed by a representative of the Housing Authority. At the same time, a full explanation of necessary program requirements shall be provided according to 24 CFR 982.301(a) and the family shall be given an Information Packet which shall include all items pertaining to 24 CFR 982.301(b), including procedures for filing complaints of illegal discrimination, and those items applicable to the Authority's jurisdiction.

Briefing will be conducted through individual sessions whenever practical; however, group briefings may be conducted at the discretion of the Housing Authority. Regardless of the method, adequate opportunity shall be provided for Families to raise questions and to discuss the information provided as defined in 24 CFR 982.301.

Portability

A family must lease an assisted unit within the HA's jurisdiction for the first year of participation. After the first year, the family may be approved to move outside the initial jurisdiction under portability procedures in accordance with 982.353.

Families on the Workforce Rental Assistance Program may not move from St. Mary's County while participating in the program. If a family participating in the Workforce Rental Assistance Program must move from the county because of employment, they may request a regular Housing Choice Voucher to use for portability. A regular Housing Choice Voucher will be issued only if one is available.

IX. DENIAL OF RENTAL ASSISTANCE:

The HA may at any time deny program assistance for an applicant for any of the following reasons:

A. If any member of the family has been evicted from public housing within the past three years.

B. If a HA has ever terminated assistance under the certificate or voucher program for any member of the family within the past three years .

C. If the HA determines there is reasonable cause to believe that any member of the family is currently engaging in, or has engaged in:
    1. Drug related criminal activity;
    2. Violent criminal activity;
    3. Other criminal activity that would threaten the health, safety, or right to peaceful enjoyment of the premises by other residents within the past three years; or
    4. Other criminal activity that would threaten the health or safety of the Housing Authority or owner or any employee, contractor, subcontractor or agent of the Housing Authority or owner who is involved in the housing operations.

D. If the HA determines there is reasonable cause to believe that any family member's abuse or pattern of abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.

E. If the HA determines there is reasonable cause to believe that any family member's illegal use or pattern of illegal use of a drug may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

F. If the HA determines there is reasonable cause to believe that a family member has engaged in criminal activity that woul threaten the health or safety of the HA or owner or any employee, contractor, subcontractor or agent of the HA or owner who is involved in the housing operations. This is a cause for permanent denial of assistance.

G. If any member of the family has been convicted of manufacturing or producing methamphetamine on "premises" of assisted housing. This is a cause for permanent denial of assistance.
    - "Premises" is building or complex in which dwelling unit is located, including common areas and grounds.

H. If any member of the family is a sex offender subject to a lifetime registration with State or local agencies, pursuant to the State sex offender registration program. This is a cause for permanent denial of assistance.

I. If any member of the family commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program. This is cause for permanent denial of assistance.

J. If any member of the family currently owes rent or other amounts to the HA or to another HA in connection with Section 8 or public housing assistance, they will be permanently denied assistance until the HA is paid paid in full.

K. If a family participating in the Family Self-Sufficiency (FSS) program fails to comply without good cause, with the family's FSS Contract of Participation.

L. If a family participating in the Workforce Rental Assistance program does wilfully and persistently fail to fulfill their Workforce Rental Assistance obligations.

N. If any member of the family fails to sign and submit consent forms for obtaining information required.

N. If any member of the family fails to submit required evidence of citizenship or eligible immigration status.

X. INFORMAL REVIEW FOR DENIAL OF RENTAL ASSISTANCE

St. Mary's County Housing Authority shall give an applicant for the Section 8 Existing and Housing Voucher Programs prompt written notice of a decision to deny assistance. This notice will explain reasons for such a determination. The Housing Authority shall give the applicant an opportunity for an informal review of the decision, complying with 24 CFR 982.554 and in accordance with review procedures established by the Housing Authority.

The informal review shall be conducted by the Review Officer. The Family shall be given an opportunity to present written or oral objections to the Housing Authority's decision. The Housing Authority shall promptly notify the Family in writing of the final decision.

XI. FAMILY OBLIGATIONS:

A. The family must supply any information that the HA or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status.

B. The family must supply any information requested by the HA or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and

composition in accordance with HUD requirements. A change in Family Income, Composition or other relevant circumstances must be reported immediately to the HA.

C. The family must disclose to the HA any information they receive from the U.S. Department of Housing and Urban Development (HUD).

D. The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information.

E. Any information supplied by the family must be true and complete.

F. The family must not damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit or premises.

G. The family is responsible for any Housing Quality Standard breach caused by the family.

H. The family must allow the HA to inspect the unit at reasonable times and after reasonable notice.

I. The family may not commit any serious or repeated violation and breach of the lease.

J. The family must notify the HA and the owner in writing before the family moves out of the unit, or terminates the lease on notice to the owner.

K. The family must promptly give the HA a copy of any owner eviction notice.

L. The family must use the assisted unit for residence by the family. The unit must be the family's only residence.

M. The composition of the assisted family residing in the unit must be approved by the HA. The family must promptly inform the HA of the birth, adoption or court-awarded custody of a child. The family must request HA approval to add any other family member as an occupant of the unit. No other person may reside in the unit.

N. The family must promptly notify the HA if any family member no longer resides in the unit.

O. If the HA has given approval, a foster child or a live-in-aide may reside in the unit. The HA will annually request the family to justify and document the necessity for an verify services that the live-in-aide is providing.

P. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family.

Q. The family must not sublease or let the unit.

R. The family must not assign the lease or transfer the unit.

S. The family must supply any information or certification requested by the HA to verify that the family is living in the unit, or relating to family absence from the unit, including any HA requested information or certification on the purposes of family absences. The family must cooperate with the HA for this purpose. The family must propmtly notify the HA in writing of absence from the unit.

T. The family must not own or have any interest in the unit.

U. The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the programs.

V. The members of the family may not engage in drug-related criminal activity, or violent criminal activity, or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.

W. The members of the family must not abuse alcohol in a way that threatens the health, safety or right to peacefulenjoyment of other residents and persons residing in the immediate vicinity of the premises.

X. An assisted family, or members of the family, may not receive Section 8 tenant-based assistance while receiving another housing subsidy, for the fame unit or for a different unit, under any duplicative federal, State or local housing assistance program.

Y. The family must not owe rent and/or other monies to the HA or to another HA in connection with Section 8 or Public Housing assistance.

Z. Family Self-Sufficiency (FSS) and Workforce Rental Assistance families must not willfully and persistently fail to fulfill their FSS and Workforce Rental Assistance obligations. This includes failure to comply with the Department of Social Service's Certified Employment Plan.

AA. Workforce Rental Assistance families must live in St. Mary's County and be employed a minimum of twenty-four (24) hours per week. If the families need to

move from St. Mary's County because of employment, a Housing Choice Voucher may be issued if one is available.

XII. COMPUTATION OF TOTAL TENANT PAYMENT (TTP)

The amount of the monthly assistance payment with respect to any dwelling unit will be calculated locally allowing grant funds to assist the maximum reasonable number of families.

XIII. EXPIRATION AND EXTENSION VOUCHERS

A. The Voucher shall be issued for a total of sixty (60) days.

B. Vouchers may be extended in increments of days with a maximum totaling sixty (60) additional days. This extension will be granted only for the following conditions:

1. The client is hospitalized and thereby is prevented from actually securing a unit. Appropriate verification must be provided the HA from the hospital.

2. The client has submitted a Request for Lease Approval and the unit has failed or the lease cannot be approved. At this time the HA shall allow a "suspension" of the Voucher, which means stopping the clock on the term of a family's Voucher after the family submits a Request for Lease Approval. The clock will begin again if the unit does not meet HQS, if the landlord will not sign the Housing Assistance Payment (HAP) Contract, or the HA will not enter into an agreement with the landlord.

3. The HA may extend the initial voucher term beyond the 120 day limit, whether for reasonable accommodation or other good cause determined by the HA.

XIV. CONTINUED PARTICIPATION WHEN ASSISTED FAMILY MOVES

A. An assisted family wanting to move must:

1. notify the HA and the owner in writing at least thirty (30) days in advance to terminate their lease under the terms of the lease;
2. be in Good Standing as verified by current landlord's "Tenant in Good Standing Certification" form; and

3. make arrangements for the HA to perform a walk-through of their current unit.

Ater completing the steps listed above, a family in "Good Standing" may obtain another Voucher for the purpose of finding another dwelling unit.

B. A family is prohibited from moving during the initial year of assisted occupancy and from moving more than once in any one year period, both within and outside the HA's jurisdiction.

C. A family who wants to move, or must move, will not be issued a Voucher if they owe rent or other amounts to this or any other HA, or current landlord.

XV. RENT REASONABLENESS AND AFFORDABILITY ADJUSTMENT

A. Vouchers

Before approving any lease, the HA will comply with 24 CFR 882.106(b) and determine that the unit's contract rent appears reasonable. This determination will involve reviewing location, condition and amenities of the rental unit with respect to comparable units. In addition, the contract rent will be compared with county wide rental market data for reasonableness.

B. Voucher Affordability

1. Objective: To assist as many households while providing "freedom of choice" and maintain adequate program funding for the full budget term.

2. Methodology: On at least an annual basis, the HA will review market rental data and the applicable payment standard by bedroom size. This standard will be based on the current FMR and in accordance with 982.503(B). During annual budget estimation for the HA's new fiscal year, the payment standard will be assessed for its practicality and feasibility. Leasing experience of Voucher participants, market rental rates, available Voucher Contract and budget authority and tenant rent burdens will be reviewed in order to determine the new year's standard.

XVI. PROCEDURES FOR LEASE APPROVAL

A. Information to Owners

1. This Housing Authority will respond to inquiries from Owners who have been approached by Voucher Holders by explaining major program procedures including: lease provisions, lease approval procedures, housing quality standards and inspections, contract provisions and payment procedures. The HA will give

the owner the family's current address, and the name and address of the current and previous landlord(s) if known.

2. Upon finding a unit to lease, the family shall submit a Request for Lease Approval to the HA signed and completed by the Owner or Property Manager. The Family may submit only one Request for Lease Approval. The Family shall submit to the HA a copy of the proposed Lease, complete except for execution and entry of Family portion of Payment to Owner.

C. Approval of Contract Rent to Owner

1. The Housing Authority shall determine whether the requested Contract Rent can be approved according to 24 CFR 882.106(b)(1) and 887.209(b):

   a. The rent shall be reasonable in relation to rents currently charged for comparable units in the private unassisted market;

   b. The rent shall not exceed rents currently charged by Owner for comparable unassisted units; and

   c. Any new admission or any family who moves may not pay more than 40% of adjusted monthly income toward the initial rent for the unit.
2. If the Family is to pay directly for any utilities or services, the Housing Authority shall determine the amount of the allowance applicable as indicated in their utility schedules.

D. Disapproval of Owner

The HA may reject an Owner based on any of the grounds stated in 24 CFR 982.306 and 982.453;

1. If the owner is debarred, suspended, or subject to a limited denial of participation under 24 CFR part 24.

2. The federal government has instituted an administrative or judicial action against the owner for violation of the Fair Housing Act or other federal equal opportunity requirements, and such action is pending.

3. A court or administrative agency has determined that the owner violated the Fair Housing Act or other federal equal opportunity requirements.

4. The owner has violated obligations under a HAP contract under Section 8 of the 1937 Act.

5. The owner has committed fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.

6. The owner has engaged in drug related or violent criminal activity.

7. The owner has a history or practice of non-compliance with the HQS for units leased under the tenant based programs, or with applicable housing standards for units leased with project-based Section 8 assistance or leased under any other federal housing program.

8. The owner has a history or practice of renting units that fail to meet State or local housing codes.

9. The owner has not paid State or local real estate taxes, fines or assessments.

10. The owner has a history of failing to terminate tenancy for drug-related or violent criminal activity or other threatening activity.

E. <u>Determination of Amount of Rent Payable by Family to Owner</u>

1. The Family with a Certificate shall have their rent computed to reflect 30% of their monthly adjusted income, less the amount of any allowance for utilities not provided by the Owner.

2. The Family with a Voucher may pay 30% or more of their monthly adjusted income for rent and utilities depending on the amount of rent and the Payment Standard. Initial occupancy of a dwelling unit by a family, the family share must not exceed 40 percent of the family's adjusted monthly income.

F. <u>Housing Quality Inspection</u>

1. Before entering into a HAP contract, the HA shall inspect the unit to certify that it is decent, safe and sanitary as defined by 24 CFR 882.109 and 887.251.

2. If there are defects or deficiencies which must be corrected in order for the unit to meet HQS, the Owner shall be advised by the HA of the work required. The Owner must correct those defects or deficiencies within the time prescribed in the repair letter.

   Before a Contract is executed, the unit must be reinspected to ascertain that the necessary work has been performed.

3. A report for each inspection and re-inspection shall be maintained in the HA's files. Each report shall specify those defects or deficiencies which must be

corrected in order for the unit to be eligible for participation in the Section 8 Housing Choice Voucher Program.

G. Determination of Unit Size (subsidy Standards)

1. The following standards will determine the number of bedrooms required to properly accommodate a family of a given size.

Number of Bedrooms*	Maximum Persons
0	1
1	2
2	4
3	6
4	8
5	10

*sleeping rooms

   a. No more than two persons should share a bedroom or living/sleeping area;

   b. Persons of the opposite sex other than spouses or two consenting adults, should not be required to occupy the same bedroom.

2. The above subsidy standards shall be followed; families may select smaller units than listed on the Voucher if the unit selected has at least one sleeping or living/sleeping room for each two persons in the household. The HA may grant exceptions to the subsidy standards if circumstances presented by the family warrant an exception.

3. St. Mary's County has the right to participate in shared housing, and that such housing would be locally designed, supporting the needs of county residents.

H. Lease Approval and Execution of Documents

1. If the proposed Lease complies with the requirements specified in 24 CFR 982.308, the HA shall approve the Lease and shall notify the Owner and Family of same. The Contract and Lease shall thereafter be executed by the appropriate parties. A copy of the Contract, Addendum to the Lease, Lease, Request for Lease Approval and inspection report(s) relating to the unit shall be maintained in the Housing Authority's files.

2. If the Housing Authority determines that the Lease cannot be approved for any reason, including condition of unit, the Owner and Family shall be notified. The notice shall specify the reason(s) for disapproval and shall be maintained in

the Housing Authority's files with the original Request for Lease Approval and the inspection report(s) relating to the unit.

XVII. PAYMENTS TO OWNERS

A. Security Deposit Paid by Tenant

Voucher holders pay a security deposit as determined by the lease and Maryland law. The HA prohibits security deposits in excess of private market practice or in excess of amounts charged by the Owner to unassisted tenants.

B. Issuance of Monthly Rental Assistance Payments

Once the Lease and Contract have been executed the Owner shall be entitled to monthly HAP from the HA on behalf of the participating Family. The payment will be an amount equal to the difference between the Family portion of the rent and the monthly Lease rent. The Housing Authority will issue payments by the first of each month. The HAP is deemed received by the owner upon mailing by the HA.

The HA will not be obligated to pay any late payment penalty if due to factors beyond the HA's control.

C. Unpaid Rent and Tenant Damages

If a participating Family vacates a unit and the security deposit is insufficient to cover unpaid rent, damages, or other amounts owned under the Lease, the Owner may collect the balance from the Family. The Owner may not claim reimbursement from the HA.

D. After a Family Moves

If a Family with a Certificate or Voucher vacates their unit in violation of the provisions of the Lease, the Owner may keep the full housing assistance payment for the month in which the Family moves. Payments will not be made after the month of the move.

XVIII. ANNUAL OR PERIODIC INSPECTIONS

A. Inspections

The Housing Authority will inspect each dwelling unit leased to a Family at least annually and at such other times as may be necessary to assure that the Owner and Family are meeting their obligations under the HUD program guidelines. The HA

wll take into account complaints and other information coming to its attention in scheduling inspections.

B. Disapproved Units

If the HA notifies the Owner that their unit is not in accordance with established HQS and the Owner fails to take corrective action within the time prescribed in the notice, the HA may exercise any of its rights in the Contract.

If the HA notifies the Family that their unit is not in accordance with established HQS because of their failure to provide utilities or meet tenant obligations, the HA may exercise any of its rights in the Contract.

XIX. RECERTIFICATION OF FAMILY INCOME, COMPOSITION AND EXTENT OF EXCEPTIONAL MEDICAL OR OTHER UNUSUAL EXPENSES

A. Recertification

Recertification of Family composition, income, assets and allowances will be conducted by the HA on an annual basis. The HA will make appropriate redetermination of the amount of the HAP. A Family's eligibility for the HAP shall continue until the amount payable by the Family equals or exceeds the gross rent for the unit it occupies. If six months has elapsed since the date of the last payment and the family's income still equals or exceeds the gross rent for the unit, the contract shall be terminated.

B. Interim Reexamination

A change in Family Income, Composition or other relevant circumstances must be reported immediately to the HA. A decrease in Family's income will result in a reduction of rent effective with the next month's payment. A Family’s rent will not be reduced because of a decrease in welfare assistance that is the result of fraud, failure to participate in an economic self-sufficiency program, or comply with a work activities requirement.

In the case of an increase in income, the rent will go into effect sixty days (60) from the beginning of the income/composition change. This sixty day (60) period will correspond to the beginning of a month. Therefore, this time frame may extend beyond the sixty days (60) but may never be less. Should circumstances deemed appropriate by the HA require additional time, this may be granted.

The HA will not issue a larger Voucher because of increase in Family size other than by birth, adoption, marriage or court awarded custody.

In the event that a Family breaks up, the HA will determine which Family members will retain assistance based on 24 CFR 982.315, individual circumstances and according to the preferences below:

1. Custodial parent/guardian of minor children.

2. Persons with disabilities or elderly family members.

3. The Head of Household (responsible adult) as deemed by the HA.

C. Overcrowded Unit

If the HA determines that a dwelling unit is not Decent, Safe and Sanitary because of an increase in family size, the Family will be issued a Voucher and encouraged to find an acceptable unit as soon as possible.

XX. ANNUAL OR SPECIAL RENT ADJUSTMENTS TO THE OWNER

If a unit is in Decent, Safe and Sanitary condition and is in compliance with the term of the Contract, the Owner may request adjustments of Contract Rent as follows:

A. Annual Adjustments

Owners shall be permitted an adjustment of rent as of the anniversary date of the Lease according to HUD's Annual Adjustment Factors.

B. Special Adjustments

Owners may request a special adjustment as of the anniversary date of the lease to reflect increases in the actual and necessary expenses of owning and maintaining the unit. These increases must have resulted from substantial general increases in real property taxes, utility rates, or similar costs, and in compliance with the HUD program guidelines.

XXI. ADJUSTMENT OF ALLOWANCE FOR UTILITIES AND OTHER SERVICES

A. Adjustment

To the extent practicable, the HA shall determine annually whether there has been a substantial change in utility rates or other changes of general applicability, and whether an adjustment is required in the Allowance for Utilities and Other Services by reason of such changes or because of errors in the original determination. If it is

determined that an adjustment should be made, the HA shall establish a schedule of adjustments taking into account size and type of dwelling and other pertinent factors and shall furnish HUD with a copy of the adjustment schedule.

B. Effects of Fair Market Rents

If the HA finds that utility cost changes are causing substantial difficulties in leasing Decent, Safe and Sanitary housing within the existing Fair Market Rent limitations, the HA shall furnish appropriate documentation to HUD with a request for consideration of a change in the Fair Market Rents.

XXII. OWNER TERMINATION OF TENANCY

A. During the term of the lease, the Owner must given the tenant a written notice that specifies the grounds for termination of tenancy. The following are grounds for termination of tenancy:

1. Serious or repeated violation of the terms and conditions of the lease.

2. Violation of federal, State or local law that imposes obligations on the tenant in connection with the occupancy or use of the premises.

3. Other good cause.

4. Criminal Activity - Any of the following types of criminal activity by the tenant, any member of the household, a guest or another person under the tenants control shall be cause for termination of tenancy:

   a. Any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents.

   b. Any criminal activity that threatens the health, safety or right to peaceful enjoyment of their residences by persons residing in the immediate vicinity of the premises;

   c. Any drug-related criminal activity on or near the premises.

5. A family history of disturbance of neighbors or destruction of property, or of living or housekeeping habits resulting in damage to the unit or premises.

The owner must give the tenant a written notice that specifies the grounds for termination of tenancy. The notice of grounds must be given at or before commencement of the eviction action. The Owner must give the HA a copy of any Owner eviction notice to the tenant.

The Owner may only evict the tenant from the unit by instituting a court action.

B. During the first year of the lease term, the Owner may not terminate the tenancy for "other good cause" such as:

1. Failure by the Family to accept the offer of a new lease or revision.

1. The Owner's desire to use the unit for personal or family use, or for a purpose other than as a residential rental unit; or economic reason for termination of the tenancy, such as sale of the property, renovation of the unit, desire to lease unit at a higher rental.

C. The Owner must give sixty (60) calendar days notice of HAP contract termination in the following cases:

1. If the owner terminates the tenancy for other good cause that is a business or economic reason.

2. At "expiration" of the HAP contract.

XXIII. TERMINATION OF RENTAL ASSISTANCE:

The HA may at any time terminate program assistance for a participant for any of the following:

A. If the Family violates any family obligations under the program (See X. Family Obligations).

B. If any member of the family has ever been evicted from public housing.

C. If a HA has ever terminated assistance under the Certificate or Voucher Program for any member of the family.

D. If any member of the family commits drug-related criminal activity, or violent criminal activity. The HA may terminate assistance if the preponderance of evidence indicates that a family member has engaged in such activity, regardless of whether the family member has been arrested or convicted.

E. If any family member is convicted of manufacturing or producing methamphetamine on the premises of assisted housing, the assistance will be terminated and the family will be permanently deny any assistance in the future.

- "Premises" is building or complex in which dwelling unit is located, including common areas and grounds.

F. If any member of the family commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.

G. If the family currently owes rent or other amounts to the HA or to another HA in connection with the Section 8 or public housing assistance.

H. If the family has not reimbursed any HA for amounts paid to an Owner under a HAP contract for rent, damages to the unit, or other amounts owed by the family under the lease.

I. If the family breaches an agreement with the HA to pay amounts owed to an HA, or amounts paid to an Owner by an HA.

J. If a Family participating in the FSS program fails to comply, without good cause, with the family's FSS Contract of Participation.

K. If the family has engaged in or threatened abusive or violent behavior toward HA personnel.

"Abusive or violent behavior" towards HA personnel includes verbal as well as physical abuse or violence. Use of expletives that are generally considered insulting, racial epithets, or other language, written or oral, that is customarily used to insult or initimidate, may be cause for termination or denial.

"Threatening" refers to oral or written threats or physical gestures that communicate an intent to abuse or commit violence.

Actual physical abuse or violence will always be cause for termination.

L. Because of action or failure to act by members of the family.

M. If any member of the family fails to sign and submit consent forms for obtaining information in accordance with 24 CFR part 760 and 24 CFR part 813.

N. The Family must submit required evidence of citizenship or eligible immigration status.

O. <u>Absences from unit</u>

A Family may not be absent from their unit for more than five (5) consecutive days unless the HA approves an extended absence. Extended absences will be granted for a maximum of sixty (60) days. Examples of acceptable reasons for extended absences include entrance into a rehabilitation program or hospitalization.

When a family must be absent for more than sixty (60) days for an acceptable reasons, the HAP contract is terminated. A Voucher will be held for the Family for up to six months.

P. Owes Money

A Family who owes money to the HA or any other HA must pay the amount owed in full before the end of the HAP contract or before the family is allowed to enter into a new lease. Any payment plan towards this owed money will be at the discretion of the HA and a confessed judgment note will be used to set the terms of such plan.

XXIV. INFORMAL HEARING FOR TERMINATION FROM THE PROGRAM

This section outlines the HA's procedures terminating Housing Assistance as defined in 24 CFR 982.555.

A. The Family will be mailed a termination notice which will state the reasons for the HA's action and the Family's right to an informal hearing. If the Family does not exercise their option to an informal hearing within fifteen (15) calendar days from the date of the letter, then termination of assistance will become final.
B. The Family must submit all hearing requests in writing to the St. Mary's County Housing Authority, P. O. Box 653, Leonardtown, Maryland 20650 by the Family within fifteen (15) calendar days from the date on the Housing Authority's termination notice.

- The Family is entitled to a prehearing discover of HA records and regulations that are directly relevant to the hearing.

- At their own expense, the Family may copy any such documents.

- At their own expense, the Family may be represented by a lawyer or other representative.

- The Hearing Officer will regulate the conduct of the hearing.

- The Housing Authority and the Family shall be given the opportunity to present written or oral evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

- The Hearing Officer shall issue a written decision to the Family stating briefly the reasons for the decision. Factual determinations relating to the individual

circumstances of the Family shall be based on a preponderance of the evidence presented at the hearing.

- The HA is not bound by the Hearing Officer's decision. Housing Authority staff will review the Hearing Officer's decision and forward a decision promptly to the Family.

XXV. SUMMARY STATEMENT REGARDING REVIEWS AND HEARINGS

Should HA staff have what is deemed credible information that may result in termination of rental assistance, the following policy will apply: Initially HA staff will review facts relating to termination of rental assistance. These facts will then be discussed with the Program Manager or another impartial staff member. This discussion will focus on resolving any termination issues at this staff level prior to starting the review or hearing process.

XXVI. RIGHT TO AMEND

This Administrative Plan functions as an open and generic plan providing guidance to program administration. New laws or program changes to the Certificate or Voucher Programs will update and clarify this plan. Subsequent updates will be incorporated into this plan as an appendage. In addition, administration plans should not restate federally mandated policies and procedures. The HA reserves the right to amend this Administrative Plan wherever necessary to effectively carry out program operations.

Attachment j

St. Mary's County Housing Authority

Homeownership Program Plan
2002 - 2004

ST. MARY'S COUNTY HOUSING AUTHORITY
HOMEOWNERSHIP PROGRAM PLAN
2002 - 2004

I. INTRODUCTION

The St. Mary's County Housing Authority (Housing Authority) accepts the challenge to increase homeownership among St. Mary's County's low-income residents, and to assist in preserving the safe and habitable conditions of existing homes in the county. This will be done through offering a variety of homebuyer education programs, credit counseling and repair, homeownership acquistion, and homeowner support programs; all of which are designed to correct bad financial habits, provide default prevention counseling, increase homebuyer education, and provide homeowner awareness. Additionally, the Housing Authority offers its resources in Federal, State and Local funding and programs to assist low-earning households with purchasing a home, provide needed upgrades, or provide needed repair/rehabilitation modifications to existing homes.

The St. Mary's County Housing Authority is appropriately staffed and operationally capable of operating a viable Homeownership Program. The Homeownership Program is operated under the Community and Program Development Division of the St. Mary's County Housing Authority, which is already recognized as a housing education resource in St. Mary's County.

The Housing Authority is a Level II Loan Administrator with the Maryland Department of Housing and Community Development's CDA Department. Federal and State funding will be utilized whereever practicable to assist households with incomes at or below 80% of the St. Mary's County median income. This will be done through administering existing programs, and/or developing new programs that will bring various Federal, State and Local-level funding sources to families in the county who need assistance in procuring their first home or who need assistance to preserve or improve their current homes.

II. ANALYSIS

St. Mary's County, Maryland was settled by English colonist in the spring of 1634. This Chesapeake Bay Peninsula, bordered by the Wicomico river, the Potomac River, the Chesapeak Bay, and the Patuxent River, abounds in sites and structures of historic interest. Approximately 31% of the county's land area is used for farming. The county is also on the outer edge of the Washington D.C. Commutershed, which accounts for 4.7% of the county's labor force. By far, the county's largest economic asset is the 6,384 acre Patuxent River Naval Air Station, which is located in Lexington Park, and is responsible for 72.7% of the county's existing jobs (in 2000).

The Lexington Park development district is approximately equivalent to the county 's 8th Election District, which contains 39,228 acres (slightly under one fifth of the county land area). Over 36 percent (30,468 people) of the total county population live in Lexington Park, making it

the most densely populated area in the county. Lexington Park is located approximately 68 miles south of Washington, D.C. and 110 miles south of Baltimore Maryland. According to the U.S. Census Bureau, the St. Mary's County population grew 13.5%, totaling 86,211, between 1990 and 2000. Of that total, Lexington Park assumed 12,784 of those new residents.

Yearly increases in population, median income, and employer's technological skill requirements have indirectly created an ever-increasing group of residents who fall at or below the average income level for this area. Since the January 1, 1992 Navy realignment and consolidation of the Naval Air Warfare Center Aircraft Division (NAWCAD) to NAS Patuxent River Naval Air Station; the workforce primarily staffed by the base has increased to include highly skilled labor for research, development, test and evaluation, engineering, and fleet support for air platforms. The income levels of these skilled artisans have followed suit, thus driving median income (for a family of four) figure in the area to $70,700, and increase in excess of $5,600 in one year.

There is a serious county need concerning the segment of the St. Mary's County population earning less than $25,000 per year, with respect to homeownership. Approximately 4,000 households whose annual incomes fall below $30,000 struggle daily with housing costs well beyond their means. Under-served families are pushed out of the high cost housing market, and have created a greater need for more low- to mid-income housing and a strategy to progress these families into homeownership.

The county's average home cost in the year 2000 was $164,534 (Source – CACI Marketing Systems). Homeowners and renters county-wide are split 76% owners and 24% renters per CACI data. This trend changes in the Lexington Park area where ownership drop to 55% and renters increase to 45%, per 2000 census. In large part, this shift is due to significantly lower incomes in this area. To purchase a home priced at the County's average of $164,534, a family's annual income would need to be $52,806 with a monthly payment of $1,250. This assumes $0 down payment, a 7% interest rate as well as insurance and taxes placed in an escrow account. Assuming a good credit rating, families earning $40,000 per year would be able to qualify for a mortgage of up to $108, 414, an amount significantly below the County average home cost. Very few properties not requiring extensive repairs or renovations are available in this price range. For those families earning $30,000 annually, the largest available mortgage would be $79,884. Properties in an acceptable condition, with the exception of some manufactured housing, are viable alternatives in this price range.

Another essential variable in the housing arena includes the supply equation, which involve dwellings offered for sale and the availability to procure mortgage financing with limited income. Standard practice of most mortgage lenders require up to 20% down, depending on the credit rating of the applicant. It is equally discouraging for families with credit issues to just "pay off" bad debts identified on their credit reports – especially when they are scrounging funds to meet day-to-day living expenses. The demand for housing priced for a household budget earning less than $30,000 per annum and the ability for those households to procure a mortgage remains a serious need in St. Mary's County. Additionally, even if funds were provided to sufficiently address outstanding credit issues, budgeting skills are needed so the family will not wind up in the same, if not worse, financial predicament.

Educational gaps in the adult workforce have also played a key role in the income disparity of low-income residents. Insufficient career-oriented education prevent the potential homeowner from being able to afford a home, or to keep the home - once procured. The new missions assumed by the naval base have created an even greater demand for a technically skilled work force. The lack of computer, technical and scientific skills in the local population has brought about a large influx of new residents already possessing the needed education and skill requirements needed to fill these well paying positions. While there are multiple institutions offering education options ranging from GED preparation to post graduate degrees, low-income residents of St. Mary's County have not traditionally pursued these options. Even the advent of Welfare Reform with its emphasis on education has not altered this trend. The limited amount of childcare vouchers, accessible public transportation, emotional support and networks that promote the desire to improve their economic situation are still roadblocks to the successful implementation of the spirit of the Reform.

The Section 8 Homeownership Program, as covered by 24 CFR 982.625, permits applicants and participants, who meet the general requirements for admission into the Section 8 Housing Choice Voucher Program, the option of purchasing a home with the Section 8 Homeownership Voucher Program assistance. This assistance can be in the form of long-term payments, a downpayment grant, and/or a combination of both.

III. ARGUMENTS

The Analysis identifies several arguments that affect increasing homeownership in St. Mary's County. They include the following issues:

A. The household needs to make efforts to change their housing situation
B. The head of the household (at a minimum) must be able to be and remain employable
C. Workforce needs to be re-trained to accommodate the economic needs of the area and the families
D. Low-income families need a new approach to achieving and sustaining economic independence
E. There is an insufficient number of lower-priced (new) housing products affordable to low income households
F. The current affordable housing stock (older homes for purchase) is not in condition to offer safe homeownership options
G. Lower income families do not qualify for a mortgage due to insufficient income or bad credit
H. There are a limited number of mortgage financers or mortgage programs that will finance low income families
I. The "whole person" concept must be addressed in providing assistance
    a. Personal
    b. Professional
    c. Educational
J. Assistance should be coordinated through all eligible and applicable county agencies
K. Mentoring is needed to provide constant motivation

IV. GOALS AND OBJECTIVES

The primary goal of the St. Mary's County Housing Authority's Homeownership Program is to increase and preserve homeownership in St. Mary's County. This will need to be done by addressing social, educational, emotional, professional and financial barriers of lower earning households. The Housing Authority intends to use its resources to coordinate these services, most of which are already provided by other county agencies. It is also our goal to establish a process whereby all eligible recipients who request assistance from the St. Mary's County Housing Authority, are provided with the necessary knowledge to achieve their homeownership goals.

To meet this goal, the following objectives will address increasing homeownership among low-earning families:

A. Develop programs that focus on social, professional, and educational goal attainment
B. Prepare potential home buyers for the increased responsibily of homeownership
C. Solicit mortgage financing participation from Federal, State, local and private resources
D. Provide loans and grants to low-income families for homeownership
E. Provide family and homeowner mentoring whereever possible and practicable
F. Expand marketing on home acquisition and improvement programs
G. Steward reinvestment in homeowner communities
H. Assist with the rehabilitation and reliability of the county's aging housing stock
I. Ensure that Housing Authority staff is sufficiently trained and qualified to provide the necessary homeownership, credit, or self-sufficiency counseling and services

V. PROGRAMS

1. HOMEOWNERSHIP VOUCHER PROGRAM

The Section 8 Homeownership Program, as covered by 24 CFR 982.625, permits applicants and participants, who have already qualified and received the Section 8 Housing Choice Voucher Program, the option of purchasing a home with the Section 8 assistance rather than renting. The St. Mary's County Housing Authority is appropriately staffed and operationally capable of operating a viable Homeownership Program. The Homeownership Program is utilized widely as a community outreach, homeownership and housing education resource in St. Mary's County.

A. AVAILABLE ASSISTANCE

Under the Section 8(y) homeownership option, St. Mary's County Housing Authority can provide monthly tenant-based assistance to eligible families that purchase a dwelling unit that will be ocupied by the family. Amendments to

Section 8(y) made by Section 301 (of the American Homeownership and Economic Opportunity Act of 2000) also allows this agency to provide (either additional or stand-alone) homeownership assistance in the form of a single downpayment grant, per HUD's funding availability.

1). Mortgage Assistance

Mortgage assistance in the form of monthly payments will be provided to financial institutions on behalf of families who are approved for the Homeownership Voucher Program. Families currently receiving Section 8 rental assistance from St. Mary's County, are enrolled in or completed the Family Self-Sufficiency Program, and/or who are enrolled in or have completed a homeownership program will be afforded priority consideration for assistance.

a. The St. Mary's County Housing Authority's Homeownership Voucher Assistance will remain in force for families who comply with the program requirements for 15 years of a 30-year mortgage.

b. For Mortgages of 20 years or less, the Homeownershp Voucher will be available for up to 10 years.

2). Downpayment Assistance

St. Mary's County Housing Authority will provide homeownership assistance in the form of a single grant to be used toward the downpayment required in connection with the purchase of a home. Funds will be dispursed in accordance with HUD regulations, and upon funding availability from HUD.

B. ELIGIBILITY REQUIREMENTS

In order to participate in the St. Mary's County Homeownership Voucher Program, the family must meet all of the income requirements of the Section 8 Voucher Program; must complete all applicable program requirements; and must complete HUD-Approved First Time Homeowner Counseling sessions within 3 months of receiving Section 8 Homeownership Voucher assistance. Specific eligibility requirements are:

1. The family must have received tenant-based Section 8 Voucher Assistance for at least one year to qualify for long-term homeownership assistance.

2. The family must be currently receiving tenant-based Section 8 Voucher Assistance (although not for a year) to receive a down-payment assistance grant.

3. The family must qualify as a first-time homebuyer.

4. The family must meet the Federal minimum income requirement. The household must have a gross minimum income of $10,300. Unless the family is elderly or disabled, income from welfare assistance will not be counted toward this requirement

   - In determining income eligibility of elderly and disable families, welfare assistance shall be included only for those adult elderly or disabled family members who will own the home.

   - The minimum income standards for disabled families will equal to the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone (or paying his or hershare of food and housing costs) multiplied by twelve.

5. The family must show continuous employment for at least one year before homeownership assistance, unless the family is income-restricted due to age or disability.

6. At least one adult family member who will own the home must be currently employed full time (not less than an average of 30 hours per week) and must have been continuously employed for one year prior to homeownership assistance.

7. The family may not have owned deeded property to, or present ownership interest in a principal residence during the three years before the commencement of homeownership assistance. (This does not apply to certain cooperative homeowner programs, single parents, or displaced homemakers.)

8. Any family member who has previously defaulted on a mortgage obtained through the Section 8 Homeownership Voucher Program is barred from receiving future homeownership assistance.

C. TRAINING REQUIREMENTS

When the family has been determined eligible to receive Homeownership Voucher Assistance, they must complete various forms of training to ensure success in the purchase of their home and continued affordability.

D. DOWN PAYMENT

A minimum down payment of three percent (3%) is required based on the purchase price or appraisal, whichever is less. At least one percent (1%) of the purchase price must come from the buyer's personal resources. The St. Mary's County Housing Authority can provide the balance of the downpayment requirement through a Downpayment Assistance Grant from the Section 8 Homeownership Voucher Program for reasonable and customary closing costs,

as long as the family currently receives tenant-based assistance. The St. Mary's County Housing Authority defines the following fees and charges as reasonable and customary:

a. Appraisals
b. Inspections
c. Legal fees
d. Impact fees (St. Mary's County)
e. Points
f. Mortgage Insurance

E. FINANCING

The family is responsbile for securing financing, unless the St. Mary's County Housing Authority has a program which includes financing from local financial institutions. The proposed loan terms, which must be fixed rate, must be submitted and approved by the Housing Authority prior to closing. Financing must be insured or guaranteed by the state or Federal government; must comply with secondary mortgage market underwriting requirements, and/or comply with generally accepted private sector underwriting standards.

The St. Mary's County Housing Authority reserves the right, in our administrative discretion, to disapprove of the seller. These reasons (which are the same as those provided under "Disapproval of An Owner" under the Voucher Rental Program Regulations) include:

- violations of the housing assistance payments (HAP) contract
- committing fraud
- bribery
- any other corrupt or criminal acts in connection with any Federal housing program
- engaging in drug-related or violent criminal activity
- non-compliance with HUD's housing quality standards (HQS)
- failure to meet State or local housing codes
- failure to pay State or local real estate taxes, fines or assessments

F. ELIGIBLE HOUSING PRODUCTS

An eligible family may purchase any of the following types of homes: a new or existing single-family home, a single dwelling unit in a condominium, or cooperative, or a manufactured home.

a. Foundation built single-family homes, a condominium, or a cooperative may be pre-existing, new, or under construction at the time the family enters the contract of sale.

b. Manufactured homes may be purchased, whether they are to be sited on a parcel of land to be deeded to the purchaser; or sited in a land-

leased community. For those sited in a land-leased community, homeownership expenses will be calculated to include the land lease (lot rent) payments. Also, the family must have the right to occupy the site for a period of at least forty years and the home must have a permanent foundation.

The home must pass a Housing Quality Standards inspection, which will be performed by Housing Authority staff. Inspection by an independent professional inspector must be performed, as part of closing, for purchases of condominiums, cooperatives or foundation-built single family homes. The independent inspector will be selected and paid by the family, and must cover major building systems and compoents. The inspector must be qualified to identify physical defects and report on property conditions, including major building systems and components. These systems and components include, but are not limited to: Foundation and structure; housing interior and exterior, roofing; and plumbing, electrical and heating systems. Copies of the independent inspection report will be provided to the family and the Housing Authority. The family is not obligated to pay for any necessary repairs.

G. CONTRACT OF SALE

A copy of the contract of sale must be provided to the Housing Authority and must contain the contingencies outlined in the Statement of Homeowner Obligations.

H. CONTINUED ASSISTANCE

1. Homeownership assistance may only be paid while the family is residing in the home.

2. Homeownership assistance will be paid for a maximum period of fifteen (15) years if the initial mortgage has a term that is twenty (20) years or longer.

3. Homeownership assistance in all other cases will be paid for a maximum of ten (10) years.

4. An exemption may apply for the elderly and disabled.

5. Homeownership assistance will end if the family vacates the premises.

6. Homeownership assistance will end if the family's earned income proves sufficient to afford housing payments without Homeownership Voucher Program assistance.

7. Homeownership assistance will terminate upon mortgage default. In such instances, it is at the Housing Authority's discretion to allow the family to continue with rental assistance.

I. RECAPTURE

Upon sale or refinancing, the Housing Authority will not recapture previously distributed homeownership assistance.

J. HOMEOWNER OBLIGATIONS

The family must agree to execute and comply with the Homeowner Obligations under the Section 8 Homeownership Voucher Program (See Attachment A). In summary, the family must comply with the terms of the mortgage securing debt incurred, compliance with family behavior expectations, and responsibilities of open communications.

VI. LOAN PROGRAMS

1. OVERVIEW

2. FEDERAL PROGRAMS

3. STATE PROGRAMS

4. LOCAL PROGRAMS

1) Homeownership Opportunities Revolving Loan Fund

The Homeownership Opportunities Revolving Loan Fund, or HORLF, was established by the St. Mary's County Housing Authority to assist low-income households achieve homeownership. The loan fund utilizes grant funds, Housing Authority, and/or blended funds to finance a variety of homeownership tools. will be used either uniquely or together to total no more than $20,000 per household in assistance towards the purchase of a home. Preference is provided to St. Mary's County first-time home buying residents

(for at least 2 years) who 1) will be relocating from Lexington Manor Apartments in Lexington Park, Maryland; 2) are persons with disabilities who can live independently, and 3) Seniors who can live independently. Approved home prices will be based on income capacity, availability of Homeownership Voucher Program assistance, and the approved Market Rent rates in effect at the time. All financial assistance will be extended only where the use of the financial assistance will allow the home to be affordable by the purchaser. All loan repayment schedules will be based on the purchaser's capacity to repay, and are due in full should the property be transferred by the original purchaser.

A. DOWN PAYMENT/PRINCIPAL BUY-DOWN ASSISTANCE

This tool will decrease the amount of the mortgage balance to make monthly mortgage payments lower. Feedback from local manufactured housing communities state that while they may find clients who meet the income and credit thresholds, many of them cannot purchase a home because they cannot afford the down payment required by the financing institution.

B. INTEREST RATE ASSISTANCE

This tool is largely effective where financial institutions determine mortgage interest rates based on credit and the amount the client puts down on the property. Funds will be paid to reduce the interest rate and therefore reduce monthly mortgages. Funds will be extended only to where the use of the financial assistance will allow the home to be affordable by the purchaser.

C. INSURANCE PREMIUMS ASSISTANCE

This tool pays for the cost of homeowner's insurance for the first year. Therefore, these expenses will not have to be added onto the cost of the monthly mortgage and consequently lowering the price the family pays each month.

D. CREDIT REPAIR ASSISTANCE

Up to $3,000 will be made available to low to moderate income households who need to repair credit issues on their Credit Report before they can secure a mortgage for homeownership. Loans will also be available to low to moderate income homeowners who are in jeopardy of losing their homes. In this case, loans will be used to pay arrearages on mortgages to prevent default on mortgage loan. NOTE: Users of this tool MUST attend Credit, Budget, and Default Counseling.

E. CLOSING COST AND/OR SETUP ASSISTANCE

Funds will be used to assist with traditional closing costs (appraisals, inspections, legal fees, surveys, taxes, etc.) and/or the costs associated with equipment and

services for the set-up of manufactured homes. NOTE: Manufactured Housing Community living affords minimal to no closing costs since homes are to be purchased brand new and most costs have already been absorbed by the community owners.

F. D IRECT HOME SALE

This option will be used when the Homeownership Opportunities Revolving Loan Fund is appropriately capitalized to assist with the purchase of foundation-built homes. Homes will be purchased and rehabilitated for the purpose of providing additional homeownership options. Acquisition will only be procured if the home will remain affordable after the costs for necessary rehabilitation are factored into the mortgage amount.

G. BLENDED MORTGAGE LOAN

The Mortgage Loan Program will be utilized only if the client cannot procure a mortgage loan conventionally with the use of the aforementioned assistance products. All Mortgage Loans for manufactured housing will be fixed at 8.25% (or better) for 10 years, and will be accepted based on the financial capacity of the Homeownership Opportunities Revolving Loan Fund. Mortgages for manufactured housing will be for a maximum of 10 years, while foundation-built mortgages will be made for a maximum of 30 years. Monthly mortgage payments will include: mortgage principal, interest, taxes, insurance, a 5% maintenance fund fee, and lot rent (for manufactured housing in land-leased communities).

An account will be established on the purchaser's behalf whereas the Housing Authority will pay for property taxes, homeowners insurance, and lot rent. The maintenance fund will be available to make necessary repairs to the home and lot, replace appliances (not under warranty), and for property upgrades for the duration of the loan. Default on the mortgage loan will automatically initiate conveyance of the maintenance fund to the Housing Authority. The maintenance fund balance will not exceed $5,000, and will be turned over to the purchaser at the end of the loan term. Escrow account balances will be provided on an annual basis.

H. RENT-TO-OWN MORTGAGE PROGRAM

This program will be utilized for purchasers who have slow credit, but a strong work history- and will be offered to assist in rebuilding creditworthiness to clients who have a good rent payment history. This program will purchase a home on the homebuyer's behalf, and accept rent payments for 1 to 2 years, whichever is necessary to show 1 full year of timely payments. Rent payments will be composed of the price of the mortgage principal, insurance, taxes, a 5% maintenance fund fee, and funds to be put into an Escrow Account toward the down payment. The Housing Authority will make every effort to arrange a 1:3

fund-match for escrow deposits whenever possible, depending on the availability of the Southern Maryland Tri-County Community Action Committee's Individual Assets Program (IAP).

During the rental period, the maintenance fee will be used toward repairs and upkeep of the property. After one (1) to two (2) years of responsible rent payments, the purchaser will close on ownership of the (same) property, using the Escrow Account to offset closing costs and/or down payments. After purchase, the maintenance fee will be put in an account on behalf of the purchaser, and made available to make necessary repairs and/or upgrades to the home or lot, replace appliances (not under warranty) for the duration of the loan. The maintenance fund balance will not exceed $5,000, and will be turned over to the purchaser at the end of the loan term. Default on the mortgage loan will automatically initiate conveyance of all "holding" accounts to the Housing Authority. Escrow account balances will be provided on an annual basis.

Rent-to-Own properties that have not been purchased by the occupant after 2 years of rental occupancy will be made available for sale by the Housing Authority at its discretion. In such cases, maintenance fees in escrow default to the Housing Authority to offset the cost to repair, advertise, and sell the property and homebuyer waives any and all claim to reimbursement of same. Holding Account funds will be forfeited to the Housing Authority (minus IDP contributions) upon vacancy of the property.

VII. TRAINING REQUIREMENTS

A. FIRST TIME HOMEOWNERSHIP COUNSELING

Homeownership counseling will consist of at least one group workshop, and at least three one-on-one sessions. These counseling sessions shall be consistent with HUD-approved housing counseling. Topics to be included in this homeownership counseling will include, but is not limited to:

- Budgeting and money management
- Credit counseling
- Fair Housing Practices
- Home maintenance (including care of the grounds)
- How to negotiate the purchase price of a home
- How to obtain homeownership financing and loan preapprovals, including a description of types of financing that may be available, and the pros and cons of different types of financing
- How to find a home, including infromation about homeownership opportunities, schools, and transportation

- Information on fair housing, including fair housing lending and local fair housing enforcement agencies
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.)(RESPA), State and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions
- Predatory Lending

B. HOMEOWNERSHIP MANAGEMENT TRAINING.

This ongoing training and group workshop is designed to assist the new homeowner in settling in to becoming a responsible homeowner and a good neighbor. This training, which was devised to accommodate users of the St. Mary's County Housing Authority's Homeownership Opportunities Revolving Loan Fubnd, is not required for the voucher, but is offered to assist new homeowners during their transition from property renters to property owners. The training is offered periodically over a 2 year period. Recipients of the program can expect the following:

- reinforce what was discussed in First Time Homeownership Counseling
- what to expect after moving in
- provides detailed discussion regarding home maintenance, preventive maintenance, and using a maintenance fund
- homeowners association familiarization
- neighborhood etiquette training
- homeowner rights, responsibilities, and expectations
- importance of continued employability
- job skill training opportunities and programs offered in the community
- educational opportunities offered in the community
- sponsors guest speakers of interest to the group (how-to instructors, homeowner's associations, insurance agents, etc.)
- group discussions on problems or questions after moving in

VIII. ELIGIBLE HOUSING PRODUCTS

A family may purchase any of the following types of homes: a new or existing single-family home, a single dwelling unit in a condominium, or cooperative, or a manufactured home.

c. Foundation built single-family homes, a condominium, or a cooperative may be pre-existing, new, or under construction at the time the family enters the contract of sale.

d. Manufactured homes may be purchased, whether they are to be sited on a parcel of land to be deeded to the purchaser; or sited in a land-leased

community. For those sited in a land-leased community, homeownership expenses will be calculated to include the land lease (lot rent) payments. Also, the family must have the right to occupy the site for a period of at least forty years and the home must have a permanent foundation.

The home must pass a Housing Quality Standards inspection, which will be performed by Housing Authority staff. Inspection by an independent professional inspector must also be performed, as part of closing, for purchases of condominiums, cooperatives or foundation-built single family homes. The independent inspector will be selected and paid by the family, and must cover major building systems and compoents. The inspector must be qualified to identify physical defects and report on property conditions, including major building systems and components. These systems and components include, but are not limited to: Foundation and structure; housing interior and exterior, roofing; and plumbing, electrical and heating systems. Copies of the independent inspection report will be provided to the family and the Housing Authority. The family is not obligated to pay for any necessary repairs.