

# PHA Plans

## Streamlined 5-Year/Annual Version

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

OMB No. 2577-0226  
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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief to certain PHAs. Public reporting burden for this information collection is estimated to average 11.7 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Information in PHA plans is publicly available.

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# Streamlined 5-Year Plan for Fiscal Years 2005 - 2009

## Streamlined Annual Plan for Fiscal Year 200

**NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue. Full reporting for each component listed in the streamlined Annual Plan submitted with the 5-year plan is required.**

# Streamlined Five-Year PHA Plan

## Agency Identification

**PHA Name:** WORCESTER

**PHA Number:** MA012

**PHA Fiscal Year Beginning:** 04/2004

**PHA Programs Administered:**

- Public Housing and Section 8**    
  **Section 8 Only**    
  **Public Housing Only**  
 Number of public housing units: 2074    
 Number of S8 units:    
 Number of public housing units:  
 Number of S8 units: 1798

**PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

**Public Access to Information**

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

- Main administrative office of the PHA
- PHA development management offices
- PHA local offices

**Display Locations For PHA Plans and Supporting Documents**

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

- 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)

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

# Streamlined Five-Year PHA Plan

## PHA FISCAL YEARS 2005 - 2009

[24 CFR Part 903.12]

### A. Mission

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

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

The PHA's mission is:

The mission of the Worcester Housing Authority is to offer its residents a clean, safe and well-maintained living environment in which to live and raise their families. The WHA is dedicated to providing its families an environment that will be a source of pride for its residents and an asset to the community at large. The WHA will seek out opportunities and see out strategies that will assist both its present and future families in obtaining the necessary educational, training and employment skills necessary in achieving social and economic self-sufficiency.

In its continuing effort to provide additional affordable housing opportunities to the community, the WHA will actively seek out development opportunities and craft solutions that will serve both the needs of the community and become an asset to surrounding neighborhoods.

We will treat each resident as if he or she were a member of our family. They will be treated with respect and encouraged to become active participants and partners in our community.

### B. Goals

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

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

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

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

- 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:
- Other: (list below)

- 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)

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

- PHA Goal: Provide an improved living environment  
Objectives:
  - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
  - 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:
  - Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
  - Other: (list below)

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

- PHA Goal: Promote self-sufficiency and asset development of assisted households  
Objectives:
  - Increase the number and percentage of employed persons in assisted families:
  - Provide or attract supportive services to improve assistance recipients' employability:
  - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
  - Other: (list below)

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

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing  
Objectives:
  - Undertake affirmative measures to ensure access to assisted housing regardless of race,

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

The WHA will advertise the opening of any closed waiting list to appropriate community and social service organizations. Additionally, the WHA will make public presentations to organizations that represent specific categories of applicants. These presentations will provide an overview of the application process and of housing opportunities that are available.

**Other PHA Goals and Objectives: (list below) NONE.**

# Streamlined Annual PHA Plan

## PHA Fiscal Year 2004

[24 CFR Part 903.12(b)]

### Table of Contents

Provide the following table of contents for the streamlined Annual Plan submitted with the Five-Year Plan, including all streamlined plan components, and additional requirements, together with the list of supporting documents available for public inspection.

#### **A. ANNUAL STREAMLINED PHA PLAN COMPONENTS**

- 1. Housing Needs
- 2. Financial Resources
- 3. Policies on Eligibility, Selection and Admissions
- 4. Rent Determination Policies
- 5. Capital Improvements Needs
- 6. Demolition and Disposition
- 7. Homeownership
- 8. Civil Rights Certifications (included with PHA Certifications of Compliance)
- 9. Additional Information
  - a. PHA Progress on Meeting 5-Year Mission and Goals
  - b. Criteria for Substantial Deviations and Significant Amendments
  - c. Other Information Requested by HUD
    - i. Resident Advisory Board Membership and Consultation Process
    - ii. Resident Membership on the PHA Governing Board
    - iii. PHA Statement of Consistency with Consolidated Plan
    - iv. (Reserved)
- 10. Project-Based Voucher Program
- 11. Supporting Documents Available for Review
- 12. FY 20\_\_ Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- 13. Capital Fund Program 5-Year Action Plan
- 14. Other (List below, providing name for each item)

#### **B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE**

**Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;**

**Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.**

For PHAs APPLYING FOR CAPITAL FUND PROGRAM (CFP) GRANTS:

**Form HUD-50070, Certification for a Drug-Free Workplace;**

**Form HUD-50071, Certification of Payments to Influence Federal Transactions;**

**Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.**

#### **Executive Summary (optional)**

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan.

**1. Statement of Housing Needs** [24 CFR Part 903.12 (b), 903.7(a)]

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

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

Housing Needs of Families on the PHA’s Waiting Lists			
Waiting list type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	185	100%	
Extremely low income <=30% AMI	169	92%	
Very low income (>30% but <=50% AMI)	14	7.1%	
Low income (>50% but <80% AMI)	2	0.9%	
Families with children	135	73%	
Elderly families	4	2%	
Families with Disabilities	28	15%	
Race/ethnicity <b>White</b>	128	68.9%	
Race/ethnicity <b>Black</b>	50	27%	
Race/ethnicity <b>Latino</b>	70	54.9%	
Race/ethnicity <b>Asian</b>	5	2.7%	
Race/ethnicity <b>Native Am.</b>	2	1.4%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
If yes:			
How long has it been closed (# of months)? 18 months			
Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	1,279		338

<b>Housing Needs of Families on the PHA's Waiting Lists</b>			
Extremely low income <=30% AMI	1,177	92%	
Very low income (>30% but <=50% AMI)	91	7.1%	
Low income (>50% but <80% AMI)	11	0.9%	
Families with children	677	53%	
Elderly families	42	3%	
Families with Disabilities	248	19%	
Race/ethnicity <b>White</b>	996	77.8%	
Race/ethnicity <b>Black</b>	251	19.6%	
Race/ethnicity <b>Latino</b>	680	68.4%	
Race/ethnicity <b>Asian</b>	32	2.6%	
Race/ethnicity <b>Native Am.</b>	0	0%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	560	43.8%	198
2 BR	493	38.5%	57
3 BR	190	14.9%	58
4 BR	32	2.5%	23
5 BR	4	.3%	2
5+ BR	N.A.	N.A.	N.A.
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
If yes: The WHA monitors its waiting lists on a monthly basis and makes a determination after this analysis whether a particular program waiting list should be opened or closed. Applicants have a reasonable expectation that they will be housed within a relatively short period of time once an application is submitted. The average waiting time to be offered housing is approximately 12 months.			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

## **B. Strategy for Addressing Needs**

Provide a brief description of the PHA's strategy for addressing the housing needs of families on the PHA's public housing and Section 8 waiting lists **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

The WHA strategy with regard to its public housing inventory is to continue to maintain a 97% or higher occupancy rate agency wide and monitor the opening and closing of its waiting lists to ensure that the applicant's waiting time is reasonable. The WHA will also assess all of its off-market public housing units in an effort to provide additional units of affordable housing. Additionally, the WHA plans on developing new housing that will provide eligible families additional affordable rental and possible homeownership opportunities.

Applicant's to the WHA's rental assistance programs have reported difficulty in identifying and locating units for lease-up. The WHA continues to increase its efforts in assisting the voucher holder with opportunities by actively recruiting landlords to its rental assistance programs by offering competitive

rents and providing better customer service.

The WHA continues to support these strategies because they are proven methods.

**(1) Strategies**

**Need: Shortage of affordable housing for all eligible populations**

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

Select all that apply

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

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

Select all that apply

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

**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

- Employ admissions preferences aimed at families who are working
- 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
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

**Need: Specific Family Types: Families with Disabilities**

**Strategy 1: Target available assistance to Families with Disabilities:**

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

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

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

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

**Strategy 2: Conduct activities to affirmatively further fair housing**

Select all that apply

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

- Market the section 8 program to owners outside of areas of poverty /minority concentrations  
 Other: (list below)

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

**(2) Reasons for Selecting Strategies**

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

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

**2. Statement of Financial Resources**

[24 CFR Part 903.12 (b), 903.7 (c)]

List on the following table 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.

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 20__ grants)</b>		
a) Public Housing Operating Fund	6,292,078	
b) Public Housing Capital Fund	3,299,451	
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	13,064,137	
f) Resident Opportunity and Self-Sufficiency Grants Neighborhood Network - 50,000 SCPH - 336,056 FSS Coordinator - 42,400	428,456	
g) Community Development Block Grant		
h) HOME		
Other Federal Grants (list below)		
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
MA06P012501-03	1,362,483	Capital Improvements
MA06R012501-00	48,138	Capital Improvements

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
MA06R012501-01	62,010	Capital Improvements
MA06R012501-02	55,104	
MA06R012501-03	113,702	
MA06P012502-03	543,801	
<b>3. Public Housing Dwelling Rental Income</b>	5,575,277	PHA Operations
<b>4. Other income</b> (list below)		
Antenna Rental	186,718	PHA Operations
Washer/Dryer	72,000	PHA Operations
<b>4. Non-federal sources</b> (list below)		
Public Housing Interest	15,000	PHA Operations
Section 8 Interest	5,000	S8 Supportive Services
<b>Total resources</b>	31,123,355	PHA Operations

### **3. PHA Policies Governing Eligibility, Selection, and Admissions**

[24 CFR Part 903.12 (b), 903.7 (b)]

#### **A. Public Housing**

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

##### **(1) Eligibility**

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

- When families are within a certain number of being offered a unit: (state number)
- When families are within a certain time of being offered a unit: (state time)
- Other: Eligibility is verified with third party sources prior to the family being offered a unit.

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

- Criminal or Drug-related activity
- Rental history
- Housekeeping
- Other (describe)

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

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

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

**(2)Waiting List Organization**

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

- Community-wide list
- Sub-jurisdictional lists
- Site-based waiting lists
- Other (describe)

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

- PHA main administrative office
- PHA development site management office
- Other (list below)

c. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to d. NONE.

Site-Based Waiting Lists				
Development Information: (Name, number, location)	Date Initiated	Initial mix of Racial, Ethnic or Disability Demographics	Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL	Percent change between initial and current mix of Racial, Ethnic, or Disability demographics

2. What is the number of site based waiting list developments to which families may apply at one time? \_\_\_

3. How many unit offers may an applicant turn down before being removed from the site-based waiting list? \_\_\_

4.  Yes  No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

d. Site-Based Waiting Lists – Coming Year

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  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  No: May families be on more than one list simultaneously  
If yes, how many lists?

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

- PHA main administrative office  
 All PHA development management offices  
 Management offices at developments with site-based waiting lists  
 At the development to which they would like to apply  
 Other (list below)

### **(3) Assignment**

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

- One  
 Two  
 Three or More

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

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

### **(4) Admissions Preferences**

- a. Income targeting:

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

- b. Transfer policies:

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

- Emergencies  
 Over-housed  
 Under-housed  
 Medical justification  
 Administrative reasons determined by the PHA (e.g., to permit modernization work)  
 Resident choice: (state circumstances below)  
 Other: (list below)

- c. Preferences

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

### **Occupancy**

2. Which of the following admission preferences does the PHA plan to employ in the coming year?

(select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

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

Other preferences: (select below)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in the jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes<sup>3</sup>
- 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.

### 3 Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- 1 Veterans and veterans' families
- Residents who live and/or work in the jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- 2 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
- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting

requirements

**(5) Occupancy**

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

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

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

- At an annual reexamination and lease renewal
- Any time family composition changes
- At family request for revision
- Other: When a member of the family vacates.

**(6) Deconcentration and Income Mixing**

a.  Yes  No: Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.

b.  Yes  No: Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? If no, this section is complete. If yes, list these developments on the following table:

<b>Deconcentration Policy for Covered Developments</b>			
<b>Development Name</b>	<b>Number of Units</b>	<b>Explanation (if any) [see step 4 at §903.2(c)(1)(iv)]</b>	<b>Deconcentration policy (if no explanation) [see step 5 at §903.2(c)(1)(v)]</b>
Southwest Gardens	25	Attachment A	

**B. Section 8**

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

**Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

**(1) Eligibility**

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

- Criminal or drug-related activity only to the extent required by law or regulation
- Criminal and drug-related activity, more extensively than required by law or regulation
- More general screening than criminal and drug-related activity (list factors): Sex Offender Registry
- Other: Landlord References; Assets; Income Verification

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

- c.  Yes  No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- d.  Yes  No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)
- e. Indicate what kinds of information you share with prospective landlords? (select all that apply)
- Criminal or drug-related activity
- Other: Any disclosures to landlords relative to prospective tenants is provided based on information permitted to be disclosed by regulation(s).

## **(2) Waiting List Organization**

- a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)
- None
- Federal public housing
- Federal moderate rehabilitation
- Federal project-based certificate program
- Other federal or local program (list below)
- b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)
- PHA main administrative office
- Other (list below)

## **(3) Search Time**

- a.  Yes  No: Does the PHA give extensions on standard 60-day period to search for a unit? If yes, state circumstances below: Initial search period 120 days.

## **(4) Admissions Preferences**

- a. Income targeting

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

- b. Preferences

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

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

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

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing

- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

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

3      Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

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

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

- Date and time of application
- Drawing (lottery) or other random choice technique

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

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

6. Relationship of preferences to income targeting requirements: (select one)

- The PHA applies preferences within income tiers
- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

**(5) Special Purpose Section 8 Assistance Programs**

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)

- The Section 8 Administrative Plan
- Briefing sessions and written materials
- Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- Through published notices
- Other (list below)

**4. PHA Rent Determination Policies**

[24 CFR Part 903.12(b), 903.7(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 of the following two)

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

b. Minimum Rent

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

- \$0
- \$1-\$25
- \$26-\$50

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

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

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

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

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

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

For the earned income of a previously unemployed household member

For increases in earned income

Fixed amount (other than general rent-setting policy)

If yes, state amount/s and circumstances below:

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

No

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

For all developments

For all general occupancy developments (not elderly or disabled or elderly only)

For specified general occupancy developments

For certain parts of developments; e.g., the high-rise portion

For certain size units; e.g., larger bedroom sizes

Other (list below)

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

Market comparability study

Fair market rents (FMR)

95<sup>th</sup> 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 changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

Never

At family option

Any time the family experiences an income increase

Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)\_\_\_\_\_

Other (list below)

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

## **(2) Flat Rents**

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

The section 8 rent reasonableness study of comparable housing

Survey of rents listed in local newspaper

Survey of similar unassisted units in the neighborhood

Other (list/describe below)

## **B. Section 8 Tenant-Based Assistance**

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

### **(1) Payment Standards**

Describe the voucher payment standards and policies.

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

At or above 90% but below 100% of FMR

100% of FMR

Above 100% but at or below 110% of FMR

Above 110% of FMR (if HUD approved; describe circumstances below)

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

FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area

The PHA has chosen to serve additional families by lowering the payment standard

Reflects market or submarket

Other (list below)

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

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

d. How often are payment standards reevaluated for adequacy? (select one)

- Annually
- Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- Success rates of assisted families
- Rent burdens of assisted families
- Other (list below)

## **(2) Minimum Rent**

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

- \$0
- \$1-\$25
- \$26-\$50

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

## **5. Capital Improvement Needs**

[24 CFR Part 903.12(b), 903.7 (g)]

Exemptions from Component 5: Section 8 only PHAs are not required to complete this component and may skip to Component 6.

### **A. Capital Fund Activities**

Exemptions from sub-component 5A: PHAs that will not participate in the Capital Fund Program may skip to component 5B. All other PHAs must complete 5A as instructed.

#### **(1) Capital Fund Program**

- a.  Yes  No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 12 and 13 of this template (Capital Fund Program tables). If no, skip to B.
- b.  Yes  No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

### **B. HOPE VI and Public Housing Development and Replacement Activities**

## (Non-Capital Fund)

Applicability of sub-component 5B: 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.

### (1) Hope VI Revitalization

a.  Yes  No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to next component; if yes, provide responses to questions on chart below 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)

Development name:

Development (project) number:

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

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

The WHA is open to all development programs and cannot rule out a HOPE VI application within the plan year.

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

The WHA is exploring the potential development of 12-13 Webster Sq. and 10-24 Mill Street sites.

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

The WHA is exploring the potential development of 12-13 Webster Sq. and 10-24 Mill Street sites.

## **6. Demolition and Disposition**

[24 CFR Part 903.12(b), 903.7 (h)]

Applicability of component 6: Section 8 only PHAs are not required to complete this section.

a.  Yes  No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 or 24 (Hope VI) of the U.S. Housing Act of 1937 (42 U.S.C. 1437p) or Section 202/Section 33 (Mandatory Conversion) in the plan Fiscal Year? (If “No”, skip to component 7; if “yes”, complete one activity description for each development on the following chart.)

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

**7. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program**

[24 CFR Part 903.12(b), 903.7(k)(1)(i)]

(1)  Yes  No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to the next component; if “yes”, complete each program description below (copy and complete questions for each program identified.)

**(2) Program Description**

a. Size of Program

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

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? 10

b. PHA established eligibility criteria

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

WHA Discretionary Choice Voucher Homeownership Option Provisions:

- a. Participation or having demonstrated that participants have met the material terms and conditions of their lease while a tenant in another subsidized program or in a market rent situation.
- b. The WHA may limit the number of families requesting the homeownership option. In any year, eligible applicants must have successfully completed an initial Section 8 lease prior to the number of participating families exceeding 10.
- c. Successful graduates and current participants of the WHA Family Self-Sufficiency Program will be given preference over non-FSS program participants.

- d. The WHA reserves the right to determine a “permissible interruption” in satisfying the mandatory employment requirement.
- e. Participating families will be required to successfully complete any post purchase program that the WHA determines is necessary. If a family fails to fulfill its obligation in attending a post purchase program, the WHA reserves the right to discontinue homeownership assistance.
- f. The initial search period for participating in the program will be 12 months and will commence upon the successful completion of the mandatory first-time home buyer program.
- g. If a family is unable to find a home after the initial 12 month search period has lapsed, the family will again be required to participate in a first-time home buyer program.
- h. Participation in the homeownership program shall continue until such time as the assistance payment amounts to \$00.00 for a period of 6 consecutive months.
- i. If the family defaults on the mortgage, the WHA may provide rental assistance to the family if it determines that the default was through no fault of the participating family.

b. What actions will the PHA undertake to implement the program this year (list)?

- a. The program was implemented in FY02

### **(3) Capacity of the PHA to Administer a Section 8 Homeownership Program**

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- a.  Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family’s resources.
- b.  Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- c.  Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below).
- d.  Demonstrating that it has other relevant experience (list experience below).

## **8. Civil Rights Certifications**

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the *PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans*, which is submitted to the Field Office in hard copy—see Table of Contents.

## **9. Additional Information**

[24 CFR Part 903.12 (b), 903.7 (r)]

### **A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan**

*(Provide a statement of the PHA’s progress against the goals and objectives established in the previous*

The Worcester Housing Authority (“WHA”) has made significant progress in meeting the goals and objectives established in its 5-Year Plan for the period FY2000-2004

The WHA has accomplished the following:

- a. Reduced public housing vacancies – current occupancy rate is 98.8%. The remaining 1.2% are units in transition.
- b. Reclaimed 13 previously off-line units for leasing
- c. Improved its PHAS score to “High Performer” status
- d. Improved its SEMAP score to 100
- e. Increased its customer satisfaction rating through improved and regular communication with its customers
- f. Continues to modernize its public housing units and developments
- g. Implemented a homeownership program for its leased housing participants
- h. Increased law enforcement and security personnel presence at many of its sites
- i. Installed between 100 and 200 security cameras at both its elderly and family sites
- j. Hired a public safety officer responsible for the implementation and oversight of all WHA safety and security initiatives
- k. Secured grant money to administer programs that promote self-sufficiency in its public and leased housing programs

## **B. Criteria for Substantial Deviations and Significant Amendments**

### **(1) Amendment and Deviation Definitions**

24 CFR Part 903.7(r)

PHAs are required to define and adopt their own standards of substantial deviation from the 5-year Plan and Significant Amendment to the Annual Plan. The definition of significant amendment is important because it defines when the PHA will subject a change to the policies or activities described in the Annual Plan to full public hearing and HUD review before implementation.

#### a. Substantial Deviation from the 5-Year Plan

The Worcester Housing Authority (“WHA”) defines “substantial deviation” as any action taken by the WHA that drastically alters the stated mission of the WHA. If the course of action taken by the WHA substantially deviates from its stated mission, the WHA will submit an amendment to its Agency Plan(s) as required by HUD.

#### b. Significant Amendment or Modification to the Annual Plan

Provided that there are no regulatory requirements that force the WHA to substantially deviate from its stated mission and its desire to meet its goals and objectives, the WHA has adopted the following actions as reasons for submitting to HUD an amended Annual Plan.

- a. Changes to rent or admissions policies that may have a significant effect on current and future tenants in meeting their lease obligations
- b. Reorganization of its waiting lists that adversely effect the applicants ability to obtain

- affordable housing
- c. Undertaking non-emergency work items that were not previously included in the WHA's current year Annual Statement or 5-year Action Plan
- d. Any changes to the public housing developments relative to demolition and disposition, designation, homeownership or conversion activities

**C. Other Information**

[24 CFR Part 903.13, 903.15]

**(1) Resident Advisory Board Recommendations**

- a.  Yes  No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

If yes, provide the comments below:

- a. RAB renewed its request to be a part of the applicant screening process
- b. RAB requested that the PHA develop more stringent guidelines and enforcement of Pet Policy
- c. RAB requested PHA expand its screening of applicants to include NCIC and other agencies
- d. RAB requested that it play a greater role in the formulation of the operating budget
- e. RAB requested 24/7 security at elderly sites
- f. RAB requested that State PH tenants are authorized to vote on the approval of the Agency Plan(s)

- b. 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)
  - g. Will investigate the financial feasibility of additional screening protocol
  - h. Will involve tenants in operating budget preparation in areas that have a directly effect them
  - i. WHA will allow State PH tenants an voting rights on Agency Plan(s)

**(2) Resident Membership on PHA Governing Board**

The governing board of each PHA is required to have at least one member who is directly assisted by the PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

- a. Does the PHA governing board include at least one member who is directly assisted by the PHA this year?

- Yes  No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board: **Julia Senckowski**

Method of Selection:

- Appointment  
**The term of appointment is (include the date term expires): 5 yrs. 11/05**
- Election by Residents (if checked, complete next section--Description of Resident Election Process)

**Description of Resident Election Process**

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)

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)

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)

b. 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):

Date of next term expiration of a governing board member: **11/2004**

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

Hon. Mitt Romney, Governor, Commonwealth of Massachusetts  
Thomas Hoover, City Manager, City of Worcester (next appointing official)

**(3) PHA Statement of Consistency with the Consolidated Plan**

[24 CFR Part 903.15]

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

**Consolidated Plan jurisdiction: City of Worcester**

a. 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 on its waiting list on the needs expressed in the Consolidated Plan/s.
- The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
- Other: (list below)

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

- j. Expand the supply of affordable housing units
- k. Improve the quality of affordable housing units
- l. Increase housing choice
- m. Promote family self sufficiency

**(4) (Reserved)**

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

**10. Project-Based Voucher Program**

- a.  Yes  No: Does the PHA plan to “project-base” any tenant-based Section 8 vouchers in the coming year? If yes, answer the following questions.
- b.  Yes  No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option?

If yes, check which circumstances apply:

- Low utilization rate for vouchers due to lack of suitable rental units
- Access to neighborhoods outside of high poverty areas
- Other (describe below:)

c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

**11. List of Supporting Documents Available for Review for Streamlined Five-Year/ Annual PHA Plans**

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

List of Supporting Documents Available for Review

Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.</i>	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: 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	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA's public housing and Section 8 tenant-based waiting lists.	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/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input checked="" type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> 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. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
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	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
X	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Any policies governing any Section 8 special housing types <input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
X	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
X	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
X	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	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	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Joint PHA Plan for Consortia
X	Other supporting documents (optional). List individually. Attachment A – Deconcentration Analysis and Narrative	(Specify as needed)



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

<b>PHA Name:</b> Worcester Housing Authority	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P01250104 Replacement Housing Factor Grant No:	<b>Federal FY of Grant:</b>  2004
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**Original Annual Statement**  **Reserve for Disasters/ Emergencies**  **Revised Annual Statement (revision no:)**  
 **Performance and Evaluation Report for Period Ending:**  **Final Performance and Evaluation Report**

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original Request		Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements	\$ 823,500			
4	1410 Administration	\$ 375,000			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	\$ 85,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	\$ 431,500			
10	1460 Dwelling Structures	\$ 1,465,000			
11	1465.1 Dwelling Equipment—Nonexpendable	\$ 50,000			
12	1470 Nondwelling Structures	\$ 500,000			
13	1475 Nondwelling Equipment	\$ 20,000			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	\$ 3,750,000			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance	\$ 580,000			
24	Amount of line 21 Related to Security – Soft Costs	\$ 370,000			
25	Amount of Line 21 Related to Security – Hard Costs	\$ 330,000			
26	Amount of line 21 Related to Energy Conservation Measures				

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

PHA Name: Worcester Housing Authority *		Grant Type and Number Capital Fund Program Grant No: MA06P01250104 Replacement Housing Factor Grant No:				Federal FY of Grant:  2004		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original Request	Version #2	Funds Obligated	Funds Expended	
PHA Wide	Police Contract	1408		\$ 300,000				
PHA Wide	Development Officer	1408		\$ 76,500				
PHA Wide	Certificate of Fitness Inspections	1408		\$ 50,000				
PHA Wide	Step-Up Program Instructor (1pos)	1408		\$ 64,000				
PHA Wide	Step-Up Assistant Instructor (1pos)	1408		\$ 55,000				
PHA Wide	Step-Up Asst. Coordinator (2 pos)	1408		\$ 90,000				
PHA Wide	Outreach Coordinator (1pos)	1408		\$ 48,000				
PHA Wide	Energy Audit	1408		\$ 30,000				
PHA Wide	Inventory Specialist	1408		\$ 31,000				
PHA Wide	Computer Technician	1408		\$ 49,000				
PHA Wide	Computer Software	1408		\$ 30,000				
PHA Wide	Administration	1410		\$ 375,000				
PHA Wide	Electric Engineer Split with DHCD	1430		\$ 55,000				
12-12/12-18	504 Unit Conversions	1430		\$ 30,000				
PHA Wide	Step-Up Landscape Program	1450		\$ 300,000				
PHA Wide	Force Account Site Program	1450		\$ 131,500				
PHA Wide	Step-Up Apartment Preparation	1460		\$ 200,000				
PHA Wide	Step-Up Preventative Maintenance	1460		\$ 50,000				
12-12 & 12-18	504 Unit Conversion (11 units @ \$50k)	1460		\$ 550,000				
12-1 Great Brook	Electrical Upgrades (1 two man crew)	1460		\$ 265,000				
12-6	Emergency Generator Replacement	1460		\$ 125,000				
12-9	Emergency Generator Replacement	1460		\$ 125,000				
12-18	Emergency Generator Replacement	1460		\$ 150,000				

# Annual Statement/Performance and Evaluation Report

## Capital Fund Program (CFP)

### Part II: Supporting Pages

<b>PHA Name: Worcester Housing Authority *</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P01250104 Replacement Housing Factor Grant No:			<b>Federal FY of Grant:</b>  <b>2004</b>			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original Request	Version #2	Funds Obligated	Funds Expended	
PHA Wide	Refrigerators & Stoves	1465		\$ 50,000				
PHA Wide	Lobby Renovations	1470		\$ 100,000				
PHA Wide	Security Systems	1470		\$ 400,000				
PHA Wide	Expendable Equipment	1475		\$ 20,000				



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

<b>PHA Name: Worcester Housing Authority</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P01250104 Replacement Housing Factor Grant No:				<b>Federal FY of Grant:</b>  <b>2004</b>	
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
PHA Wide	9-17-2006			9-17-2008			
12-1 Great Brook	9-17-2006			9-17-2008			
12-2 Addison	9-17-2006			9-17-2008			
12-3/7 Mill Pond	9-17-2006			9-17-2008			
12-4 Mayside	9-17-2006			9-17-2008			
12-5 Pleasant	9-17-2006			9-17-2008			
12-6 Wellington	9-17-2006			9-17-2008			
12-8 Lincoln Park	9-17-2006			9-17-2008			
12-9 Murray	9-17-2006			9-17-2008			
12-11 Hooper	9-17-2006			9-17-2008			
12-12 Belmont	9-17-2006			9-17-2008			
12-13 Webster W.	9-17-2006			9-17-2008			
12-15 Webster E.	9-17-2006			9-17-2008			
12-16 North & Prov.	9-17-2006			9-17-2008			
12-17 Southwest	9-17-2006			9-17-2008			
12-18 Elm Park	9-17-2006			9-17-2008			

### 13. Capital Fund Program Five-Year Action Plan

#### Capital Fund Program Five-Year Action Plan

##### Part I: Summary

PHA Name Worcester Housing Authority		<input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No:			
Development Number/Name/HA-Wide	Year 1 FY2004	Work Statement for Year 2 FFY Grant: 2005 PHA FY: 2006	Work Statement for Year 3 FFY Grant: 2006 PHA FY: 2007	Work Statement for Year 4 FFY Grant: 2007 PHA FY: 2008	Work Statement for Year 5 FFY Grant: 2008 PHA FY: 2009
PHA Wide	Annual Statement	\$1,410,000	\$1,410,000	\$1,410,000	\$1,410,000
12-1 Great Brook		\$ 400,000	\$ 300,000	\$ 640,000	\$1,000,000
12-2 Addison		\$ 50,000	\$ 50,000	\$ 50,000	\$ 20,000
12-3/7 Mill Pond		\$ 50,000	\$ 150,000	\$ 50,000	\$ 20,000
12-4 Mayside		\$ 50,000	\$ 150,000	\$ 50,000	\$ 20,000
12-5 Pleasant		\$ 50,000	\$ 150,000	\$ 100,000	\$ 50,000
12-6 Wellington		\$ 650,000	\$ 100,000	\$ 100,000	\$ 200,000
12-8 Lincoln Park		\$ 500,000	\$ 200,000	\$ 200,000	\$ 20,000
12-9 Murray		\$ 25,000	\$ 225,000	\$ 200,000	\$ 60,000
12-11 Hooper		\$ 25,000	\$ 45,000	\$ 50,000	\$ 110,000
12-12 Belmont		\$ 100,000	\$ 205,000	\$ 200,000	\$ 150,000
12-13 Webster W.		\$ 35,000	\$ 190,000	\$ 200,000	\$ 150,000
12-15 Webster E.		\$ 25,000	\$ 300,000	\$ 200,000	\$ 300,000
12-16 North & Prov.		\$ 20,000	\$ 25,000	\$ 50,000	\$ 20,000
12-17 Southwest		\$ 50,000	\$ 100,000	\$ 50,000	\$ 20,000
12-18 Elm Park		\$ 310,000	\$ 150,000	\$ 200,000	\$ 200,000
CFP Funds Listed for 5-year planning		\$3,750,000	\$3,750,000	\$3,750,000	\$3,750,000
Replacement Housing Factor Funds	\$113,702	\$113,702	\$113,702	\$113,702	\$113,702

### 13. Capital Fund Program Five-Year Action Plan

#### Capital Fund Program Five-Year Action Plan

#### Part II: Supporting Pages—Work Activities

Activities for Year 1	Activities for Year : 2 FFY Grant: FY2005 PHA FY: 2006			Activities for Year: 3 FFY Grant: FY2006 PHA FY: 2007		
	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
<b>See Annual Statement</b>	<b>PHA Wide</b>	<i>Admin, A/E, Site, Smokes</i>	\$1,410,000	PHA Wide	<i>Admin, A/E, Site, Smokes</i>	\$1,410,000
		<i>Security, Development</i>			<i>Security, Development</i>	
		<i>Common Area Renovation Appliances, Equipment</i>			<i>Common Area Renovation Step-Up, Inspections</i>	
	12-1 Great Brook	<i>Lighting, Signs, Garage, rs.</i>	\$ 400,000	12-1 Great Brook	<i>Ext. Door Repl., Ins. Panel</i>	\$ 300,000
	12-2 Addison	<i>Exteriors</i>	\$ 50,000	12-2 Addison	Mechanical	\$ 50,000
	12-3/7 Mill Pond	Exteriors	\$ 50,000	12-3/7 Mill Pond	Unit Renovations	\$ 150,000
	12-4 Mayside	Common Hall Renovations	\$ 50,000	12-4 Mayside	Unit Renovations	\$ 150,000
	12-5 Pleasant	Zone Valves, Apt Doors	\$ 50,000	12-5 Pleasant	Mech., Unit Ren, Smokes	\$ 150,000
	12-6 Wellington	Kitchens, Bath Vanities	\$ 650,000	12-6 Wellington	Mech, Common, Baths	\$ 100,000
	12-8 Lincoln Park	Windows, Sliders, Common	\$ 500,000	12-8 Lincoln Park	Unit Renovations	\$ 200,000
	12-9 Murray	Stairway Repairs, Smokes	\$ 25,000	12-9 Murray	Appliances, Windows	\$ 225,000
	12-11 Hooper	Exterior Meter Bank,Smokes	\$ 25,000	12-11 Hooper	Mech, Units, Drs, Smokes	\$ 45,000
	12-12 Belmont	Units, Stairwell Pressure	\$ 100,000	12-12 Belmont	Heat conversion	\$ 205,000
	12-13 Webster W.	Driveway rails, speedbumps	\$ 35,000	12-13 Webster W.	Baths, heat conversion	\$ 190,000
	12-15 Webster E.	Stairwell Press, Smokes	\$ 25,000	12-15 Webster E.	Kitchens, 504 Units	\$ 300,000
	12-16 North & Prov.	Ventilation, Smokes	\$ 20,000	12-16 North & Prov.	Storms, Ext Power Covers	\$ 25,000
	12-17 Southwest	Countertops, Heat conversion	\$ 50,000	12-17 Southwest	Baths	\$ 100,000
	12-18 Elm Park	Windows, Unit lighting	\$ 310,000	12-18 Elm Park	Common Area Rehab.	\$ 150,000
	Total CFP Estimated Cost		\$3,750,000			\$3,750,000

### 13. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan

**Part II: Supporting Pages—Work Activities**

Activities for Year : 4 FFY Grant: FY2007 PHA FY: 2008			Activities for Year: 5 FFY Grant: FY2008 PHA FY: 2009		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
<b>PHA Wide</b>	<i>Admin, A/E, Site, Smokes</i>	\$1,410,000	PHA Wide	<i>Admin, A/E, Smoke Detectors</i>	\$1,410,000
	<i>Security, Development</i>			<i>Site, Security, Devel., Demol.</i>	
	<i>Common Area Renovation</i>			<i>Common Area Reno., Aquis.</i>	
12-1 Great Brook	site, mech. ,exteriors, units	\$ 640,000	12-1 Great Brook	Site, Mech. Exteriors, Units	\$1,000,000
12-2 Addison	site, mech. ,exteriors, units	\$ 50,000	12-2 Addison	Site, Mech. Exteriors, Units	\$ 20,000
12-3/7 Mill Pond	site, mech. ,exteriors, units	\$ 50,000	12-3/7 Mill Pond	Site, Mech. Exteriors, Units	\$ 20,000
12-4 Mayside	site, mech. ,exteriors, units	\$ 50,000	12-4 Mayside	Site, Mech. Exteriors, Units	\$ 20,000
12-5 Pleasant	site, mech. ,exteriors, units	\$ 100,000	12-5 Pleasant	Site, Mech. Exteriors, Units	\$ 50,000
12-6 Wellington	site, mech. ,exteriors, units	\$ 100,000	12-6 Wellington	Site, Mech. Exteriors, Units	\$ 200,000
12-8 Lincoln Park	site, mech. ,exteriors, units	\$ 200,000	12-8 Lincoln Park	Site, Mech. Exteriors, Units	\$ 20,000
12-9 Murray	site, mech. ,exteriors, units	\$ 200,000	12-9 Murray	Site, Mech. Exteriors, Units	\$ 60,000
12-11 Hooper	site, mech. ,exteriors, units	\$ 50,000	12-11 Hooper	Site, Mech. Exteriors, Units	\$ 110,000
12-12 Belmont	site, mech. ,exteriors, units	\$ 200,000	12-12 Belmont	Site, Mech. Exteriors, Units	\$ 150,000
12-13 Webster W.	site, mech. ,exteriors, units	\$ 200,000	12-13 Webster W.	Site, Mech. Exteriors, Units	\$ 150,000
12-15 Webster E.	site, mech. ,exteriors, units	\$ 200,000	12-15 Webster E.	Site, Mech. Exteriors, Units	\$ 300,000
12-16 North & Prov.	site, mech. ,exteriors, units	\$ 50,000	12-16 North & Prov.	Site, Mech. Exteriors, Units	\$ 20,000
12-17 Southwest	site, mech. ,exteriors, units	\$ 50,000	12-17 Southwest	Site, Mech. Exteriors, Units	\$ 20,000
12-18 Elm Park	site, mech. ,exteriors, units	\$ 200,000	12-18 Elm Park	Site, Mech. Exteriors, Units	\$ 200,000
<b>Total CFP Estimated Cost</b>		\$3,750,000			\$3,750,000

Worcester Housing Authority Agency Plan  
 Component 3, (6) Deconcentration and Income Mixing

**Established Income Range Analysis (85%-115% of WHA wide average income)  
 Bedroom Adjustment Approach**

WHA Adjusted Income = Average income Divided by WHA Adjustment Factor

11880/1.17 10,154

Project	Adjust Income	WHA Adjust Income	Estimated Income Range
12-1	9,856	10,153	97.07
12-11	10,576	10,153	104.17
12-16	9,957	10,153	98.07
12-17	14,696	10,153	144.75

**HUD Median Income for Worcester, MA - CT**

Median Income	30% MI		
68,000	20,400		
Project	Average Income	30% HUD Median	Over/Under 30% AMI
12-1	11,335	20,400	<9,065>
12-11	13,749	20,400	<6,651>
12-16	13,243	20,400	<7,157>
12-17	19,547	20,400	<853>

Worcester Housing Authority Agency Plan  
 Component 3, (6) Deconcentration and Income Mixing

**Determination of WHA Adjustment Factors**

Multiply #BR by HUD Adjustment Factor/Total Units

Project	BR Size	# BR	HUD Adjust Factor	WHA Adjust Factor
12-1	1	15	0.85	12.75
	2	239	1	239
	3	205	1.25	256.25
	4	64	1.4	89.6
	5	5	1.61	8.05
Total		528		605.65
12-1 Adjustment Factor		1.15		
12-11	2	4	1	4
	3	6	1.25	7.5
	4	16	1.4	22.4
Total		26		33.9
12-11 Adjustment Factor		1.30		
12-16	3	12	1.25	15
	4	17	1.4	23.8
Total		29		38.8
12-16 Adjustment Factor		1.34		
12-17	3	17	1.25	21.25
	4	4	1.4	5.6
	5	4	1.61	6.44
Total		25		33.29
12-17 Adjustment Factor		1.61		

**Average Income of Covered Developments**

Project	Total Income	# Units Occupied	Average Income	Adjust Factor
12-1	5,814,629	513	11,335	1.15
12-11	357,482	26	13,749	1.3
12-16	384,051	29	13,243	1.34
12-17	488,669	25	19,547	1.33
Total	7,044,831	593	11,880	

Adjust  
Income

9,856

10,576

9,883

14,697

Worcester Housing Authority Agency Plan  
 Component 3, (6) Deconcentration and Income Mixing

**Determination of Average Family Income**

Bedroom Adjustment Factors

0BR	1BR	2BR	3BR	4BR	5BR	6BR
0.7	0.85	1	1.25	1.4	1.61	1.82

**WHA Covered Development Unit Breakdown**

Project	0BR	1BR	2BR	3BR	4BR	5BR	6BR	Total Units
12-1	0	15	239	205	64	5	0	528
12-11	0	0	4	6	16	0	0	26
12-16	0	0	0	12	17	0	0	29
12-17	0	0	0	17	4	4	0	25
Total Units	0	15	243	240	101	9	0	608

**WHA Bedroom Adjustment Factor**

(# of Units x Adjustment Factor = WHA Bedroom Adjustment Factor)

Unit Size	# of Units	BR Adjust Factor	WHA Factor
1BR	15	0.85	12.75
2BR	243	1	243
3BR	240	1.25	300
4BR	101	1.4	141.4
5BR	9	1.61	14.49
Total	608		711.64

WHA Adjustment Factor = Sum of Bedroom Adjustment Factors / # of Units      1.17

**Average Income of Covered Developments**

Project	Total Income	# Units Occupied	Average Income
12-1	5,814,629	513	11,335
12-11	357,482	26	13,749
12-16	384,051	29	13,243
12-17	488,669	25	19,547
Total	7,044,831	593	11,880

### Component 3, (6) Deconcentration and Income Mixing – Narrative

The Worcester Housing Authority (“WHA”) completed its analysis of its covered developments’ household income to determine whether the WHA should invoke measures to deconcentrate poverty at its covered sites. The WHA compared the household income of its four covered sites using the bedroom adjustment method and also comparing the average family income to 30% of Worcester’s Area Median Income as published by HUD. Both methods of analyzing the household income of its covered sites revealed that the WHA should not be required to deconcentrate poverty in any of its covered sites.

The first method that the WHA utilized in its analysis of household income for its covered sites was the comparison of average family income by development to 30 per cent of the Area Median Income as published by HUD. The analysis revealed that the average family income by individually by site and collectively as a whole was less than 30 % of the calculated area median income.

Secondly the WHA conducted an analysis of all its covered development household income in accordance with the guidelines and calculation methods prescribed in PIH Notice 2001-4. Using this analysis method, it was determined that 3 out of the 4 covered developments fell well within the Established Income Range (“EIR”) of 85% to 115% of the WHA wide average income for its covered developments. The WHA analyzed these sites using the bedroom adjustment approach.

Upon completion of the analysis using the bedroom adjustment approach, it was determined through the calculation that Southwest Gardens (MA12-17) as a whole did not fall within the EIR of the WHA wide average income for its covered developments. The initial determination would require that the WHA deconcentrate this development. Southwest Gardens (MA12-17) is a 25 unit scattered site development with units in 6 locations within the City of Worcester.

The revelation that the Southwest Gardens development did not fall within the EIR of the WHA prompted further research into the developments income characteristics. The research revealed the following:

- 7.3% or 9 individuals out of the 122 aggregate household members have earned income
- Over 60% of this developments overall income is unearned

The Public Housing Agency Plans: Deconcentration – Amendments to “Established Income Range” definition published in the Federal Register Dated August 6, 2002 permits a PHA to explain or justify cases where developments fall outside of the EIR. HUD states in its explanation “the deconcentration and income mixing policy should address only extensive income disparities among developments with the PHA. The Southwest Gardens (MA12-17) development should not be categorized as having an extensive income disparity in comparison with the other sites.



**Worcester Housing Authority  
Housing Choice Voucher Homeownership Program  
Administrative Plan**

The intent of the Worcester Housing Authority (“WHA”) Housing Choice Voucher Homeownership Program (“Program”) is to provide families of low-income, disabled families and elderly families who are eligible for Section 8 rental assistance the option of utilizing this assistance in purchasing a home.

The implementation of this option will provide eligible voucher holders the ability to expand their housing opportunities beyond the rental market and use their assistance to purchase homes in the communities of their choice.

The Program provides the potential homebuyer with assistance with the repayment of a mortgage loan for a maximum period of 15 years. There is no term limitation in providing assistance for disabled or elderly families that are eligible for and participate in the Program.

Participation in the Program is strictly voluntary. All participating families must meet the HUD established requirements for admission and participation in the Housing Choice Voucher Rental Program prior to exercising the homeownership option.

Families who wish to exercise the homeownership option must meet all regulatory and discretionary program requirements as set forth in this document.

**Eligibility Requirements for Participation**

The WHA will not provide homeownership assistance to a family unless it determines that the family satisfies all of the following initial requirements at commencement of homeownership assistance for the family:

- The family has been admitted to the Section 8 Housing Choice Voucher program
- The family satisfies any first-time homeowner requirements
- The family satisfies the minimum income requirement
- The family satisfies the employment requirement
- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option
- Except for cooperative members who have acquired cooperative shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of a home
- Except for cooperative members who have acquired cooperative shares prior to commencement of homeownership assistance, the family has entered a contract of sale provision as outlined in this document.

### **First-time Homebuyer Requirement**

The Program is generally limited to first-time homebuyers and/or a family that owns or is acquiring a home under a WHA approved lease-purchase agreement or through the purchase of shares in a cooperative. (24CFR 982.4)

To qualify as a first-time homebuyer, the family shall not have had an interest in a residence of any family member for at least three years prior to the receipt of homeownership assistance. Additionally, no family member may have a present ownership interest in a second residence while receiving homeownership assistance.

A first-time homebuyer definition includes:

- A single parent or displaced homemaker who, while married, owned a home with his or her spouse or resided in a home owned by his or her spouse.
- A family that has a member who is disabled and the use of the homeownership option is needed as a reasonable accommodation

### **Eligible Units**

The homeownership assistance may only be used for the purchase of a one unit property or single dwelling unit in a cooperative or a condominium; both units of a duplex and multi-family homes are not eligible units under the program. An eligible unit may be one that is either currently under construction or an existing structure.

The WHA will not approve the unit for purchase if the WHA has been informed by HUD or any other source that the seller has been disbarred, suspended or subject to limited denial of participation under 24 CFR Part 24.

### **Employment Requirement**

The statutory employment requirement stipulates that one or more adult members of the family that will own the home is currently employed on a full-time basis, not less than an average of 30 hours a week and has been continuously employed during the year before the receipt of the homeownership assistance.

The employment requirement only applies at the time that the family initially receives homeownership assistance and does not apply to an elderly or disabled family. The WHA may in its discretion determine whether an interruption in employment is considered permissible in satisfying the employment requirement. The WHA may consider successive employment opportunities during the one-year period or self-employment.

The employment requirement does not apply to an elderly or disabled family. Additionally, if a family other than an elderly or disabled family includes a person with disabilities, the WHA will grant an exemption for the employment requirement if it determines that the exemption is needed as a reasonable accommodation.

### **Income Requirement**

A family may not participate in the HCVHP unless the family's gross income is at least two times the voucher payment standard or any other amount established by HUD. In addition, the adult family members who will own the home must have gross income that is equal to 2,000 hours of annual full-time work at the prevailing Federal minimum wage.

The minimum income requirement will only be used in determining initial program qualification and not as continuing program requirement. The minimum income requirement will only be used again if the family purchases an additional home with Section 8 assistance.

The WHA will not provide homeownership assistance to a family, with the exception of an elderly or disabled family, if welfare assistance is being used to satisfy the minimum income requirement. The WHA will only disregard welfare income as it applies in determining the family's eligibility for program participation. Welfare assistance income will continue to be counted in determining eligibility for admission to the HCVP, calculating the amount of the family's total tenant payment and in calculating the amount of monthly homeownership assistance payment for a family assisted under the homeownership option.

Welfare assistance of an elderly or disabled family will be used in determining the minimum income requirement for homeownership assistance. The use of welfare assistance in determining the minimum income requirement does not apply to families that include a disabled member other than the head of the household or spouse.

### **Housing Counseling Requirement**

Once the family has been determined eligible to participate in the Program and prior to the commencement of assistance, the family must attend and satisfactorily complete a pre-assistance homeownership and housing counseling program provided for or approved by the WHA. The topics that are to be included in the homeownership and housing counseling program are:

- Home maintenance
- Budgeting and money management

- Credit counseling and credit repair
- How to negotiate the purchase price of a home
- How to obtain homeownership financing and loan preapprovals
- How to find a home
- Fair Housing information

The WHA may also require additional counseling after the commencement of homeownership assistance. If the WHA offers a post-purchase counseling program, it will have the discretion to determine whether the family is required to participate in this type of counseling.

### **Financing**

All families that are selected to participate in the Program are required to secure their own financing. Voucher HAP funds may not be used to assist with financing costs such as down payment and closing costs. The proposed financing terms must be submitted to and approved by the WHA. The WHA shall determine the affordability of the proposed financing and may disapprove of the proposed financing or refinancing if it determines that the debt is unaffordable to the participating family.

The WHA will take into account family expenses such as childcare, unreimbursed medical expenses, homeownership expenses, and other family expenses as determined by the WHA when determining affordability.

The WHA may review lender qualifications and the terms of the loan before it authorizes the commencement of homeownership assistance. The WHA is not under any obligation to provide assistance if it determines that the lender or the loan terms do not comply with program requirements.

If the purchase of the home is financed with FHA mortgage insurance, the financing is subject to FHA mortgage insurance requirements.

### **Down Payment and Closing Costs**

The WHA will require that participants of the Program provide a 3% down payment towards the purchase of the home. One per cent of the down payment must come directly from the participant; the other 2% may come from other sources available to the participant.

The participant will also be responsible for the payment of the closing costs or settlement costs that are customarily incurred upon the sale of a property. Closing costs include title insurance fees, escrow fees, attorney costs and other necessary fees associated with the purchase of a home.

## **Home Inspections**

In accordance with 24 CFR 982.631, the WHA will require that the unit pass both a Housing Quality Standards (“HQS”) inspection that will be conducted by the WHA or its designee and an independent professional home inspector selected and paid for by the family.

The WHA will not require that the family use an independent inspector selected by the WHA nor will the inspector be an employee, contractor or any other person under its control. The independent inspector must be qualified to report on property conditions including major building systems and components including:

- Foundation and structure
- Housing interior and exterior
- Roofing
- Plumbing
- Electrical
- Heating systems

The independent inspector must provide a copy of the inspection report to both the family and the WHA. The WHA will not commence with homeownership assistance for the family until the WHA has reviewed the inspection report of the independent inspector and shall have the discretion to disapprove the unit for assistance under the homeownership option because of information contained in the inspection report even if the unit complies with HQS and would be eligible for assistance under the WHA’s tenant-based voucher program.

## **Contract of Sale**

The WHA will not commence with assistance under the homeownership option until the family enters into a contract for sale with the seller and provides the WHA with a copy of the sales contract.

The contract of sale that is entered into between the seller and the family must include:

- The price and other terms of the sale by the seller to the purchaser
- That the purchaser has the right to arrange a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser
- That the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser
- The purchaser is not obligated to pay for any necessary repairs
- A certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under 24 CFR part 24.

### **Term of Assistance**

The maximum term of homeownership assistance shall be for 15 years if the term of the mortgage is 20 years or more. If the term of the financing is less than 20 years, the maximum term of assistance shall be 10 years.

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

If the family initially qualified as an elderly or disabled family at the commencement of the homeownership assistance and during the course of the homeownership assistance ceases to qualify as an exception family, the maximum term of assistance becomes applicable from the date that homeownership assistance originally commenced.

### **Amount of Assistance**

The WHA shall pay a monthly homeownership assistance payment on behalf of the family, while the family resides in the home, an outside amount that is equal to the lower of:

- The payment standard minus the total tenant payment or
- The family's monthly homeownership expenses minus the total tenant payment

The payment standard for the family is the lower of:

- The payment standard for the family unit size or
- The payment standard for the size of the home

The payment standard will never be less than the payment standard in effect at the commencement of the initial homeownership assistance.

If the home is located in an exception payment standard area, the WHA will use the appropriate payment standard for the exception payment standard area. The WHA will use the same payment standard schedule, payment standard amounts and subsidy standards for the homeownership option as for the rental voucher program.

### **Determination of Homeownership Expenses**

The WHA has adopted the following homeownership expenses for the homeowner. These expenses are:

- Principal and interest on initial mortgage debt

- Principal and interest on the refinancing of the mortgage debt
- Mortgage insurance premiums required to finance the purchase or refinancing of the home
- WHA allowance for utilities
- Real estate taxes
- Public assessments on the home
- Home insurance costs
- Allowance for maintenance expenses \$50.00
- Allowance for costs of major repairs and replacements \$100.00
- Principal and interest of debt incurred to finance major repairs or HC accessibility

If the home is a cooperative or condominium, homeownership expenses may include cooperative or condominium operating charges or maintenance fees assessed by the condominium or cooperative homeownership association.

At its discretion, the WHA will pay homeownership payments either directly to the first mortgage lender or to the family. If the WHA opts to pay the lender directly and the assistance payment exceeds the amount due the lender, the WHA will pay any excess directly to the family.

- The amount of assistance provided to the family less the 10% annual assistance adjustment or
- The difference between the sales price and the purchase price of the home less the costs of any capital expenditures, costs incurred by the family in the sale of the home, the amount of the difference between the sales price and purchase price that is being used, upon sale, towards the purchase of a new home under the Section 8 Homeownership option and any amounts that have been previously recaptured.

### **Portability of Homeownership Assistance**

A family may qualify to move and purchase a home outside of the WHA's jurisdiction with continued homeownership assistance if the receiving PHA is administering a voucher homeownership program and is accepting new homeownership families.

The family must attend the briefing and counseling sessions required by the receiving PHA. The receiving PHA will determine whether the financing for and the physical condition of the unit are acceptable

### **Continued Assistance Requirements – Family Obligations**

The WHA will provide homeownership assistance only while the family is residing in the home. If the family moves out of the home, the WHA will not continue with

homeownership assistance after the month that the family moves out. The family may not convey or transfer the home to any entity or person other than a member of the assisted family while receiving homeownership assistance.

The family must comply with any post purchase counseling requirements in effect at the time of the commencement of homeownership assistance. Additionally, the family must comply with the terms of any mortgage securing debt incurred to purchase or refinance the home.

The family must supply the WHA any information that it deems necessary in the administration of the homeownership program.

### **Denial or Termination of Homeownership Assistance**

The WHA will terminate homeownership assistance and shall deny voucher rental assistance if the participating household is found to be in violations of the provisions set forth in 24 CFR 982.552 (Grounds for denial or termination of assistance) and in 24 CFR 982.553 (Crime by family members). The WHA may also deny or terminate assistance for violation of participate obligations as described in 24 CFR 982.551 (Obligations of the participant).

The WHA will terminate voucher homeownership assistance for any member of the family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage.

The WHA may in its discretion permit the family to move to a new unit with continued voucher rental assistance. However, the family must be denied assistance if:

- The family defaulted on an FHA insured mortgage and
- The family fails to demonstrate that it has conveyed title to the home, as required by HUD and that the family has moved from the home within the period established or approved by HUD

### **Administrative Fee**

The WHA shall be paid the administrative fee described in 24 CFR 982.152 (b) for each month that homeownership assistance is paid by the WHA on behalf of the participant family.

### **WHA Discretionary Housing Choice Voucher Homeownership Option Provisions**

- Eligible applicants must have successfully completed an initial Section 8 lease prior to participation or have demonstrated that they have met the material terms and conditions of their lease while a tenant in another subsidized program or in a market rent situation.

- The WHA may limit the number of families requesting the homeownership option. In any year, the number of participating families will not exceed ten.
  - Successful graduates and current participants of the WHA Family Self Sufficiency program will be given preference over non FSS program participants
  - The WHA reserves the right to determine a “permissible interruption” in satisfying the mandatory employment requirement.
  - Participating families will be required to successfully complete any post purchase program that the WHA determines is necessary. If a family fails to fulfill its obligation in attending a post-purchase program, the WHA reserves the right to discontinue homeownership assistance.
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- The initial search period for participating in the Program will be for 12 months and will commence upon the successful completion of the mandatory first-time homebuyer program.
  - If the family is unable to find a home after the initial 12 month search period has lapsed, the family will again be required to participate in a first-time homebuyer program
  - Participation in the homeownership program shall continue until such time as the assistance payment amounts to \$0 for a period of 6 consecutive months
  - If the family defaults on the mortgage, the WHA may provide rental assistance to the family if it determines that the default was through no fault of the participating family.

Worcester Housing Authority

RASS Follow-Up Action Plan

- A. **The RASS Follow-Up Action Plan.** has been developed to address the below average “FY 2003 REAC-Housing Development Appearance” scores. Below are the identified actions to be taken. Unless otherwise indicated each item will be implemented PHA – Wide. Target date for completion is indicated as well as the funding sources. If no funding source is identified then funding may be assumed to be adequate and from our operating budget.
1. **Summer Beautification Program.** All sites receive special attention to improve grounds appearance and improve landscaping. Resident Services Dept. mobilizing residents to do planting of flowers. Additional funding from Step-Up/CGP program. Completion date August 1, 2003.
  2. **Great Brook Valley Mini Neighborhood Plan.** A mini-neighborhood target plan will be implemented to upgrade the grounds and curb appeal at our largest family site (525 units). Beginning in June and expanding each week, mini-neighborhoods are identified to receive a combined frontal assault involving; grounds, litter, lease enforcement, resident responsibility and security. Weekly walk throughs led by the Executive Director and attended by most senior staff walk throughout the development. Additional funding from the Capital Grant Plan/Step-Up program. Start date 7/1/03.
  3. **Housing Manger’s Monthly Grounds Inspections.** A monthly written detailed property inspection report that is widely distributed and covers issues from common areas to fencing. Housing managers generate many work orders.
  4. **Graffiti Removal Program.** Streamlined graffiti reporting and removal process. Housing Managers detail directly with our Outside Vendor Coordinator who expedites the response from our graffiti removal vendor.
  5. **Weekly Management Dept. Managers Meeting.** Identified as excellent forum, meeting on a weekly basis to involve representatives from Maintenance, Security staff and Management discussing common issues and priorities. Ongoing since 3/1/03, excellent feedback and results.
  6. **Monthly Crime Watch Meeting.** The WHA Security Administrator has established (15) very viable and professionally run Monthly Crime Watch meeting. All meetings attended by Worcester Police Dept. District Attorney’s Office and WHA.

7. Security Cameras. Great Brook Valley. Added the first 3 exterior security cameras. Worcester Housing Authority has an extensive number of security cameras at other sites. Funding of \$12,500 from Capital Grant Plan. After FY 2003 CGP money is released more will be added to Great Brook Valley.
8. Top Guy Program. The goal of the Top Guy Program is to make sure that the Director of Maintenance and the Asst. Director of Maintenance get to inspect every Federal property at least once every two weeks. To add even more importance to these inspections the Executive Director and the Deputy Director for Facilities Management are part of the team and rotate through the inspections. Housing Managers also attend. Monthly written schedules are prepared in advance. Start Plan August 1, 2003.

**B. Supporting and On-Going Initiatives.** The following initiatives were established prior to the FY 2003 REAC inspection in response to improving the physical condition of the WHA developments. Through our continued efforts to implement and enforce these programs they will all help to improve the neighborhood's appearance.

1. Pet Policy Enforcement. Renewed emphasis and new signage added to high-rises.
2. Additional Maintenance Grounds Equipment. Purchase (21) new litter vacuum machines. August 1, 2003, \$50,000 Extra Ordinary Maintenance.
3. WHA Illegal Dumping Policy. Continued promotion to catch illegal dumpers.
4. Worcester Police Patrol. WHA contract with the Worcester Police Department (WPD) for 2 officer shift 4 p.m. – midnight, 7 days a week at Great Brook Valley Gardens 12-1.
5. Private Security Guards at High-Rises. The WHA has contract with U.S. Security to put security guards on a part time basis at all high-rises.
6. Worcester Police Special Detail. The WHA hires WPD detail officer for extra Security work at 3 high-rises.
7. Resident Organizations. WHA continues to fully support formally recognized Resident Organizations. Most developments have such organizations. WHA wants all developments to have and is working in that direction.