

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

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# PHA Plans

5 Year Plan for Fiscal Years 2005 - 2009  
Annual Plan for Fiscal Year 2005

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

**PHA Plan  
Agency Identification**

**PHA Name:** Roanoke Redevelopment and Housing Authority

**PHA Number:** VA011

**PHA Fiscal Year Beginning:** (10/2005)

**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 (including attachments) are available for public inspection at: (select all that apply)

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

**5-YEAR PLAN**  
**PHA FISCAL YEARS 2005 - 2009**  
[24 CFR Part 903.5]

**A. Mission**

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

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

It is the mission of RRHA, in partnership with community organizations, agencies and local governments: (1) to provide housing and homeownership opportunities for low and moderate income persons; (2) to take a leadership role in providing programs and resources for residents that promote and encourage self-sufficiency, self-esteem and self-determination; and (3) to maintain a leadership role in fostering economic development and job opportunities.

**B. Goals**

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHA's 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.) PHA's 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) 90
- Improve voucher management: (SEMAP score) 96
- 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 de-concentrate 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: (list below)

**Other PHA Goals and Objectives: (list below)**

**Annual PHA Plan**  
**PHA Fiscal Year 2005**

[24 CFR Part 903.7]

**i. Annual Plan Type:**

Select which type of Annual Plan the PHA will submit.

**Standard Plan**

**Streamlined Plan:**

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

**Troubled Agency Plan**

**ii. Executive Summary of the Annual PHA Plan**

[24 CFR Part 903.7 9 (r)]

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

The Roanoke Redevelopment and Housing Authority has prepared this agency plan in compliance with Section 511 of the Quality Housing and Work Responsibility Act of 1998 and the ensuring HUD requirements. The following statements guide the activities of the Roanoke Redevelopment and Housing Authority.

Value Statement: The Roanoke Redevelopment and Housing Authority will promote opportunity that revitalize communities and enhance the quality of life.

We Believe:

- That Public Housing will be a desirable place to live.
- That more can be done through meaningful partnership.
- That all citizens deserve opportunities to enhance their quality of life.
- That all neighborhoods benefit from social and economic diversity and must be revitalized.
- That creativity and innovation lead to success.
- That economic growth is essential for community prosperity.
- That each employee has the power to make a meaningful contribution in the lives of our customers everyday.

Mission Statement: It is the mission of the RRHA, in partnership with community organizations, agencies and local governments: (1) to provide housing and homeownership opportunities for low and moderate income persons; (2) to take a leadership role in providing programs and resources for residents that promote and encourage self-sufficiency, self-esteem and self-determination; and (3) to maintain a leadership role in fostering economic development and job opportunities.

Our Annual Plan is based on the premise that if we accomplish the goals and objectives that relates to our assisted housing programs, we will be working towards the achievement of our mission. The plans, statements, budget summary, and policies as they relate to assisted housing programs, are set forth in the Annual Plan and all lead toward the accomplishment of our goals and objectives. Taken as a whole, they outline a comprehensive approach towards our goals and objectives and are consistent with the Consolidated Plan. Here are just a few highlights of strategies that we will implement.

- We have adopted local preferences for working families applying for assistance under our Public Housing Program.
- We have adopted an aggressive screening policy for our Public Housing Program to ensure to the best of our ability that new admissions will be good neighbors.
- In our Section 8 Program, we will reserve the right to screen applicants to the fullest extent allowable while not taking the responsibility from the landlord. Our screening practices meet all fair-housing requirements. At the present time we are utilizing the criminal history as a screening tool for the Section 8 Programs.
- We have developed a de-concentration policy as required by the Quality Housing and Responsibility Work Act of 1998. This policy has been incorporated as part of our Admissions and Continued Occupancy Policy (ACOP) and Section 8 Administrative Plan.
- We have established a minimum rent of (\$50.00) for the Section 8 Program and Public Housing Program.
- We will continue to utilize established Flat Rents for our Public Housing Developments.
- We are encouraging Public Housing residents and Section 8 participants to participate in our Family Self-Sufficiency Program.
- We will continue to operate a Site-Base Waiting list for all our Public Housing Developments. Also, we will begin to utilize the Villages at Lincoln as a transfer site under the HOPE VI Program.

- Applicants will be selected from the waiting list by preference and in order of the date and time they applied.
- We have established a pet policy of Multi-Family and Elderly high-rise developments.
- We will continue to implement a HOPE VI program at one of our Multi-Family Housing Development (Village at Lincoln – will closed-out before the beginning of the new FY).
- We have established Homeownership programs for Public Housing and the Section 8 Housing Voucher Program.
- We will continue to conduct economic development activities within the City of Roanoke.
- Acquire Land and Relocate businesses in conjunction with the South Jefferson Redevelopment Area Project (Carilion Biomedical Institute Development).
- We will manage 8 Jefferson Place an 87-unit up-scaled apartment complex that is a limited partnership of the Roanoke Redevelopment and Housing Authority.
- The Authority will continue to participate in the CDBG grant from the City of Roanoke in conjunction with the Southeast pilot project.
- We will administer a Community Service Program for Public Housing Residents.
- We reserve the right to issue both tax-exempt and taxable bonds for housing and economic development projects with the City of Roanoke.
- We will continue to administer the Shelter-Plus Care Program for Homeless Families in partnership with the City of Roanoke.
- We will continue to administer Rehabilitation and Home Repair Programs.
- The RRHA may submit a proposal to the Department of Housing and Urban Development to request that Melrose Towers and Morningside Manor be for elderly only.
- We will continue to investigate and study the possibility of utilizing the Public Housing Scattered Site units for participants in a Family Self-Sufficiency Program.

- The RRHA will continue to investigate and make a decision o administering a Section 8 Project Based Assistance Project. The number of units to be determined during the investigation or review. The policy and procedure will be adopted.
- The RRHA will manage McCray Court a 68 –unit tax credit project and Gilmer/Thornhill Place that is a 20 unit tax credit project that is owned by Northwest Environmental Organization (“NNEO”).

### **iii. Annual Plan Table of Contents**

[24 CFR Part 903.7 9 (r)]

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

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#### **Attachments**

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

#### Required Attachments:

- Admissions Policy for De-concentration
- FY 2005 Capital Fund Program Annual Statement
- Most recent board-approved operating budget (Required Attachment for PHA's that are troubled or at risk of being designated troubled ONLY)

#### Optional Attachments:

- PHA Management Organizational Chart
- FY 2005 Capital Fund Program 5 Year Action Plan
- Public Housing Drug Elimination Program (PHDEP) Plan
- Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text)
- Other (List below, providing each attachment name)
  - Capital Fund Program Annual Statement **VA011a01**
  - Income Targeting **VA011b01**
  - Pet Policy **VA011c01**
  - Resident Advisory Board **VA01d01**
  - Resident Membership on Governing Board **VA011e01**
  - RASS Follow-up Plan **VA011f01**
  - Substantial Deviation and Significant Amendment or Modification **VA011g01**
  - Need Assessment of Demographic changes with Site-Based Waiting List **VA011h01**
  - Homeownership **VA011i01**
  - Progress In Meetings the 5-Year Plan's Mission and Goals **VA011j01**
  - Community Services Program **VA0110k01**
  - Flat Rent Schedule **VA011l01**
  - Public Hearing Comments **VA011m01**
  - Voluntary Conversion Required Initial Assessment **VA011n01**
  - Proposed Transfer Policy for the Village at Lincoln **VA011o01**

Supporting Documents Available for Review at Central Office of Authority

### Supporting Documents Available for Review

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

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Applicable Plan Component</b>
X	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
X	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
X	Consolidated Plan for the jurisdiction/s in which the PHA is	Annual Plan:

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Applicable Plan Component</b>
	located (which includes the Analysis of Impediments to Fair Housing Choice (AI)) and any additional backup data to support statement of housing needs in the jurisdiction	Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public Housing De-concentration and Income Mixing Documentation: 1. PHA board certifications of compliance with de-concentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/99 <i>Quality Housing and Work Responsibility Act Initial Guidance; Notice</i> and any further HUD guidance) and 2. Documentation of the required de-concentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the methodology for setting public housing flat rents <input checked="" 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 checked="" 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 <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	Public housing grievance procedures <input checked="" 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 HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
X	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Applicable Plan Component</b>
X	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)	Annual Plan: Capital Needs
X	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
X	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
X	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act	Annual Plan: Conversion of Public Housing
X	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program <input checked="" type="checkbox"/> check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
X	Any cooperative agreement between the PHA and the TANF agency	Annual Plan: Community Service & Self-Sufficiency
XX	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community Service & Self-Sufficiency
X	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
X	The most recent Public Housing Drug Elimination Program (PHDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
X	The most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
n/a	Troubled PHA's: MOA/Recovery Plan	Troubled PHA's
n/a	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

## **1. Statement of Housing Needs**

[24 CFR Part 903.7 9 (a)]

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

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the

following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

<b>Housing Needs of Families in the Jurisdiction by Family Type</b>							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	3,195	5	3	3	2	3	2
Income >30% but <=50% of AMI	2,007	5	3	3	2	3	2
Income >50% but <80% of AMI	886	5	3	3	2	3	2
Elderly	1,195	4	4	4	2	3	2
Families with Disabilities	4,313	5	3	3	2	3	2
Race/Ethnicity							
Race/Ethnicity							
Race/Ethnicity							
Race/Ethnicity							

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

- Consolidated Plan of the Jurisdiction/s  
Indicate year: 2005
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data  
Indicate year:
- Other housing market study  
Indicate year:
- Other sources: (list and indicate year of information)

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

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

Housing Needs of Families on the Waiting List				
Waiting list type: (select one)				
<input checked="" type="checkbox"/> Section 8 tenant-based assistance				
<input 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/sub-jurisdiction:				
		# of families	% of total families	Annual Turnover
Waiting list total	S-8	402		S-8 202
	PH	181		PH 254
Extremely low income <=30% AMI	S-8	314	S-8 78%	
	PH	147	PH 81%	
Very low income (>30% but <=50% AMI)	S-8	77	S-8 19%	
	PH	33	PH 18%	
Low income (>50% but <80% AMI)	S-8	11	S-8 3%	
	PH	1	PH 1%	
Families with children	S-8	260	S-8 65%	
	PH	89	PH 49%	
Elderly families	S-8	37	S-8 9%	
	PH	31	PH 17%	
Families with Disabilities	S-8	105	S-8 26%	
	PH	34	PH 19%	
Race/ethnicity	White Hispanic		White Hispanic	
	S-8	11	S-8	2%
	PH	0	PH	0%
Race/ethnicity	Black Hispanic		Black Hispanic	
	S-8	0	S-8	0%
	PH	0	PH	0%
Race/ethnicity	White Non-Hispanic		White Non-Hispanic	
	S-8	123	S-8	31%
	PH	64	PH	35%
Race/ethnicity	Black Non-Hispanic		Black Non-Hispanic	
	S-8	268	S-8	67%
	PH	117	PH	65%

Housing Needs of Families on the Waiting List			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	94	52%	30
2 BR	37	20%	51
3 BR	29	16%	76
4 BR	8	4%	66
5 BR	2	1%	11
5+ BR	11	6%	4
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
If yes:			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

### C. Strategy for Addressing Needs

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

#### (1) Strategies

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

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

Select all that apply

- 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 903.7 9 (b)]

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year.

Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 2005 grants)</b>		
a) Public Housing Operating Fund	\$5,500,000	
b) Public Housing Capital Fund	\$2,000,000	
c) HOPE VI Revitalization	0	
d) HOPE VI Demolition	0	
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$6,900,000	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)	N/A	

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
g) Resident Opportunity and Self-Sufficiency Grants	\$350,000	
h) Community Development Block Grant	\$1,296,000	
i) HOME		
Other Federal Grants (list below)		
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
Capital Fund 504	\$ 298,000	
ROSS	178,000	
<b>3. Public Housing Dwelling Rental Income</b>	\$2,200,000	
<b>4. Other income (list below)</b>		
Excess Utilities	\$ 76,000	
Late Rent/Misc/Rental Income	\$ 79,000	
<b>4. Non-federal sources (list below)</b>		
<b>City Activities</b>	\$ 284,000	
HOP	\$ 5,000	
<b>Bluestone</b>	\$ 350,000	
<b>Total resources</b>	\$19,681,000	

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

[24 CFR Part 903.7 9 (c)]

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

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

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

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

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

- When families are within a certain time of being offered a unit: (state time)  
 Other: (describe)

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. 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? 10

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? 10

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) RRHA's web-site

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

c. Preferences

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

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

Former Federal preferences:

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

Other preferences: (select below)

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

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

Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

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

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 (list)

**(6) De-concentration and Income Mixing**

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

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

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

Adoption of site based waiting lists

If selected, list targeted developments below:

Employing waiting list "skipping" to achieve de-concentration of poverty or income mixing goals at targeted developments

If selected, list targeted developments below:

Employing new admission preferences at targeted developments  
If selected, list targeted developments below: **Village at Lincoln**

Other (list policies and developments targeted below)

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

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

Additional affirmative marketing

Actions to improve the marketability of certain developments

Adoption or adjustment of ceiling rents for certain developments

Adoption of rent incentives to encourage de-concentration of poverty and income-mixing

Other (list below)

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

Not applicable: results of analysis did not indicate a need for such efforts

List (any applicable) developments below:

g. Based on the results of the required analysis, in which developments will the PHA make special efforts to assure access for lower-income families? (Select all that apply)

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

## **B. Section 8**

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

### **(1) Eligibility**

- a. What is the extent of screening conducted by the PHA? (select all that apply)
- Criminal or drug-related activity only to the extent required by law or regulation
  - Criminal and drug-related activity, more extensively than required by law or regulation
  - More general screening than criminal and drug-related activity (list factors below)
  - Other (list below)
- b.  Yes  No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
- c.  Yes  No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- d.  Yes  No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)
- e. Indicate what kinds of information you share with prospective landlords? (select all that apply)
- Criminal or drug-related activity
  - Other (describe below)  
**Sex Offenders**

### **(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:

**(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.

Date and Time

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

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)

Eligible Families who wish to transfer from other public housing development to the Villages at Lincoln will receive first preference and must participate in the Family Self-Sufficiency Program. This preference will be incorporated into the RRHA’s ACOP.

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 903.7 9 (d)]

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

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

##### **(1) Income Based Rent Policies**

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

a. Use of discretionary policies: (select one)

- The PHA will not employ any discretionary rent-setting policies for income based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or

minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))

---or---

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

b. Minimum Rent

1. What amount best reflects the PHA's Minimum rent? (Select one)

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

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

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

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

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

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

Flat Rent – See Attachment VA011L01

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**

1. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)
- The section 8 rent reasonableness study of comparable housing
- Survey of rents listed in local newspaper
- Survey of similar unassisted units in the neighborhood
- Other (list/describe below)

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

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

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

Describe the voucher payment standards and policies.

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

- At or above 90% but 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)

- FMR's 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 sub-market
- Other (list below)

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

- FMR's are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- Reflects market or sub-market
- 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. Operations and Management**

[24 CFR Part 903.7 9 (e)]

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

### A. PHA Management Structure

Describe the PHA's management structure and organization.

(Select one)

- An organization chart showing the PHA's management structure and organization is attached.
- A brief description of the management structure and organization of the PHA follows:

### B. HUD Programs Under PHA Management

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

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Public Housing	1185	238
Section 8 Vouchers	1283	258
Section 8 Certificates	0	
Section 8 Mod Rehab	131	
Special Purpose Section 8 Certificates/Vouchers (list individually)	N/A	
Public Housing Drug Elimination Program (PHDEP)	3161	190
FSS	103	6
Soar	195	12
Other Federal Programs(list individually)		
Shelter Plus	14	
Hackley Apartments	24	

### C. Management and Maintenance Policies

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

- (1) Public Housing Maintenance and Management: (list below)
- Maintenance Plan
  - Admission and Continued Occupancy Policy for the Public Housing Program
  - Resident Lease

Resident Handbook  
FSS Action Plan

(2) Section 8 Management: (list below)  
Section 8 Administrative Plan

## **6. PHA Grievance Procedures**

[24 CFR Part 903.7 9 (f)]

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

### **A. Public Housing**

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

If yes, list additions to federal requirements below:

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

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

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

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

If yes, list additions to federal requirements below:

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

- PHA main administrative office  
 Other (list below)

## **7. Capital Improvement Needs**

[24 CFR Part 903.7 9 (g)]

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

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

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

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

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

Select one:

The Capital Fund Program Annual Statement is provided as an attachment to the PHA Plan at Attachment (Capital Fund Program Annual Statement Parts I, and II) **VA011a01**

-or-

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

#### **(2) Optional 5-Year Action Plan**

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

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

b. If yes to question a, select one:

The Capital Fund Program 5-Year Action Plan is provided as an attachment to the PHA Plan at Attachment (Capital Fund Program Annual Statement Parts I, and II) **VA011a01**

-or-

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

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

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

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

1. Development name: Villages at Lincoln
2. Development (project) number: VA011-002
3. Status of grant: (select the statement that best describes the current status)
  - Revitalization Plan under development
  - Revitalization Plan submitted, pending approval
  - Revitalization Plan approved
  - Activities pursuant to an approved Revitalization Plan underway

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

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

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

## **8. Demolition and Disposition**

[24 CFR Part 903.7 9 (h)]

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

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

### 2. Activity Description

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

<b>Demolition/Disposition Activity Description</b>
1a. Development name: Hurt Park 1b. Development (project) number: VA011-003
2. Activity type: Demolition <input checked="" type="checkbox"/> Disposition <input checked="" type="checkbox"/>
3. Application status (select one) Approved <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input checked="" type="checkbox"/>
4. Date application approved, submitted, or planned for submission: <u>(12/01/2005)</u>
5. Number of units affected: 105 6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input checked="" type="checkbox"/> Total development
7. Timeline for activity: a. Actual or projected start date of activity: 09/01/2006 b. Projected end date of activity: 06/01/2009

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

[24 CFR Part 903.7 9 (i)]

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

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

2. Activity Description

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

<b>Designation of Public Housing Activity Description</b>
1a. Development name: Melrose Towers 1b. Development (project) number: VA011-006
2. Designation type: Occupancy by only the elderly <input checked="" type="checkbox"/> Occupancy by families with disabilities <input type="checkbox"/> Occupancy by only elderly families and families with disabilities <input type="checkbox"/>
3. Application status (select one) Approved; included in the PHA’s Designation Plan <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input checked="" type="checkbox"/>
4. Date this designation approved, submitted, or planned for submission: (01/03/06)
5. If approved, will this designation constitute a (select one) <input type="checkbox"/> New Designation Plan <input checked="" type="checkbox"/> Revision of a previously-approved Designation Plan?
6. Number of units affected: 212 7. Coverage of action (select one) <input type="checkbox"/> Part of the development <input checked="" type="checkbox"/> Total development

<b>Designation of Public Housing Activity Description</b>	
1a. Development name:	Morningside Manor
1b. Development (project) number:	VA011-008
2. Designation type:	Occupancy by only the elderly <input checked="" type="checkbox"/> Occupancy by families with disabilities <input type="checkbox"/> Occupancy by only elderly families and families with disabilities <input type="checkbox"/>
3. Application status (select one)	Approved; included in the PHA's Designation Plan <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input checked="" type="checkbox"/>
4. Date this designation approved, submitted, or planned for submission:	(01/03/06)
5. If approved, will this designation constitute a (select one)	<input type="checkbox"/> New Designation Plan <input checked="" type="checkbox"/> Revision of a previously-approved Designation Plan?
6. Number of units affected:	105
7. Coverage of action (select one)	<input type="checkbox"/> Part of the development <input checked="" type="checkbox"/> Total development

## **10. Conversion of Public Housing to Tenant-Based Assistance**

[24 CFR Part 903.7 9 (j)]

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

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

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

#### 2. Activity Description

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

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

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

See Attachment: VA011n01 Voluntary Initial Conversion Assessment

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

**11. Homeownership Programs Administered by the PHA**

[24 CFR Part 903.7 9 (k)]

See Attachment **VA011i01**

**A. Public Housing**

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

1.  Yes  No: Does the PHA administer any homeownership programs administered by the PHA under an approved section 5(h) homeownership program (42 U.S.C. 1437c(h)), or an approved HOPE I program (42 U.S.C. 1437aaa) or has the PHA applied or plan to apply to administer any homeownership programs under section 5(h), the HOPE I program, or section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). (If “No”, skip to component 11B; if “yes”, complete one activity description for each applicable program/plan, unless eligible to complete a streamlined submission due to **small PHA** or **high performing PHA** status. PHAs completing streamlined submissions may skip to component 11B.)

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

<b>Public Housing Homeownership Activity Description (Complete one for each development affected)</b>	
1a. Development name: homeownership (5H)	
1b. Development (project) number: VA-11-214	
2. Federal Program authority:	
<input type="checkbox"/>	HOPE I
<input checked="" type="checkbox"/>	5(h)
<input type="checkbox"/>	Turnkey III
<input type="checkbox"/>	Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one)	
<input checked="" type="checkbox"/>	Approved; included in the PHA’s Homeownership Plan/Program
<input type="checkbox"/>	Submitted, pending approval
<input type="checkbox"/>	Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: (07/15/2000)	
5. Number of units affected: 22	
6. Coverage of action: (select one)	
<input checked="" type="checkbox"/>	Part of the development
<input type="checkbox"/>	Total development

## B. Section 8 Tenant Based Assistance

1.  Yes  No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to component 12; if “yes”, describe each program using the table below (copy and complete questions for each program identified), unless the PHA is eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 12.)

### 2. Program Description:

#### a. Size of Program

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

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

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

#### b. PHA-established eligibility criteria

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

If yes, list criteria below:

## **12. PHA Community Service and Self-sufficiency Programs**

[24 CFR Part 903.7 9 (l)]

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

### A. PHA Coordination with the Welfare (TANF) Agency

#### 1. Cooperative agreements:

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

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

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

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

**B. Services and programs offered to residents and participants**

**(1) General**

a. Self-Sufficiency Policies

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

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

b. Economic and Social self-sufficiency programs

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

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

		criteria/other)		
Villages at Lincoln –Hope VI CSS	103	Mandatory	Opportunity Center	Public Housing
Hurt Park – teen Health Center	1691	Voluntary	Roanoke Adolescent Health Partnership	Public Housing and Section 8
Villages at Lincoln – Neighborhood Networks Center	100	Voluntary	Opportunity Center	Public Housing and surrounding Community

**(2) Family Self Sufficiency program/s**

a. Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (start of FY 2005 Estimate)	Actual Number of Participants (As of: DD/MM/YY)
Public Housing	25	5/30/05 92
Section 8	25	5/30/05 24

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

If no, list steps the PHA will take below:

**C. Welfare Benefit Reductions**

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

- Adopting appropriate changes to the PHA’s public housing rent determination policies and train staff to carry out those policies
- Informing residents of new policy on admission and reexamination
- Actively notifying residents of new policy at times in addition to admission and reexamination.
- Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services
- Establishing a protocol for exchange of information with all appropriate TANF agencies
- Other: (list below)

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

### **13. PHA Safety and Crime Prevention Measures**

[24 CFR Part 903.7 9 (m)]

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

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

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

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

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

- Safety and security survey of residents
  - Analysis of crime statistics over time for crimes committed "in and around" public housing authority
  - Analysis of cost trends over time for repair of vandalism and removal of graffiti
  - Resident reports
  - PHA employee reports
  - Police reports
  - Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
- Other (describe below)

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

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

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

- Contracting with outside and/or resident organizations for the provision of crime- and/or drug-prevention activities
- Crime Prevention Through Environmental Design
- Activities targeted to at-risk youth, adults, or seniors
- Volunteer Resident Patrol/Block Watchers Program
- Other (describe below)

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

**C. Coordination between PHA and the police**

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

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

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

**D. Additional information as required by PHDEP/PHDEP Plan**

PHAs eligible for FY 2005 PHDEP funds must provide a PHDEP Plan meeting specified requirements prior to receipt of PHDEP funds.

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

Yes  No: Has the PHA included the PHDEP Plan for FY 2005 in this PHA Plan?

Yes  No: This PHDEP Plan is an Attachment. (Attachment Filename: \_\_\_\_)

#### **14. RESERVED FOR PET POLICY**

[24 CFR Part 903.7 9 (n)]

See Attachment **VA011c01**

#### **15. Civil Rights Certifications**

[24 CFR Part 903.7 9 (o)]

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

#### **16. Fiscal Audit**

[24 CFR Part 903.7 9 (p)]

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

#### **17. PHA Asset Management**

[24 CFR Part 903.7 9 (q)]

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

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

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

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

## **18. Other Information**

[24 CFR Part 903.7 9 (r)]

### **A. Resident Advisory Board Recommendations**

1.  Yes  No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?
2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)
  - Attached at Attachment (File name)
  - Provided below:
3. In what manner did the PHA address those comments? (select all that apply)
  - Considered comments, but determined that no changes to the PHA Plan were necessary.
  - The PHA changed portions of the PHA Plan in response to comments  
List changes below:
  - Other: (list below)

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

1.  Yes  No: Does the PHA meet the exemption criteria provided section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.)
2.  Yes  No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.)
3. Description of Resident Election Process
  - a. Nomination of candidates for place on the ballot: (select all that apply)

- Candidates were nominated by resident and assisted family organizations
- Candidates could be nominated by any adult recipient of PHA assistance
- Self-nomination: Candidates registered with the PHA and requested a place on ballot
- Other: (describe) **The City Council of Roanoke takes applications for the replacements of all Board Members. Any Public Housing Resident must submit an application to the City of Roanoke if they would like to become a board member. The City Council of Roanoke makes the selection. See Attachment VA011e01.**

b. Eligible candidates: (select one)

- Any recipient of PHA assistance
- Any head of household receiving PHA assistance
- Any adult recipient of PHA assistance
- Any adult member of a resident or assisted family organization
- Other (list) **could be all of the above.**

c. Eligible voters: (select all that apply)

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

### C. Statement of Consistency with the Consolidated Plan

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

1. Consolidated Plan jurisdiction: (City of Roanoke Virginia)
2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)
  - The PHA has based its statement of needs of families in the jurisdiction on the needs expressed in the Consolidated Plan/s.
  - The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
  - The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
  - Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

Other: (list below)

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

The City of Roanoke and the Roanoke Redevelopment and Housing Authority will continue our efforts to affirmatively further fair housing, address housing needs, seek appropriate resources to maintain and preserve Roanoke's existing housing stock, revitalize our neighborhoods and promote and support family self-sufficiency and homeownership efforts.

**D. Other Information Required by HUD**

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

## Attachments

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

Capital Fund Program Annual Statement Parts I, and II	VA011a01
Income Targeting	VA011b01
Pet Policy (Multi-Family)	VA011c01
Resident Advisory Board	VA011d01
Resident Membership on Governing Board	VA011e01
RASS Follow-Up Plan	VA011f01
Substantial Deviation and significant Amendment or Modifications	VA011g01
Need Assessment of Demographic Changes With site-base waiting lists	VA011h01
Homeownership	VA011i01
Statement of Progress in Meeting 5 Year goals	VA011J01
Community Services Program	VA011k01
Flat Rent Schedule	VA011m01
Voluntary Conversions Required Initial Assessment	VA011n01
Villages at Lincoln's Proposal/Order of Preference and General Applicant Screening Criteria.	VA011o01

## PHA Plan Table Library

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

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

Capital Fund Grant Number VA36PO1150105 FFY of Grant Approval: 10/2005

Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	.00
2	1406 Operations	60,000.00
3	1408 Management Improvements	57,000.00
4	1410 Administration	212,597.00
5	1411 Audit	2,500.00
6	1415 Liquidated Damages	.00
7	1430 Fees and Costs	315,100.00
8	1440 Site Acquisition	.00
9	1450 Site Improvement	180,000.00
10	1460 Dwelling Structures	1,094,667.00
11	1465.1 Dwelling Equipment-Nonexpendable	.00
12	1470 Nondwelling Structures	.00
13	1475 Nondwelling Equipment	.00
14	1485 Demolition	.00
15	1490 Replacement Reserve	.00
16	1492 Moving to Work Demonstration	.00
17	1495.1 Relocation Costs	75,000.00
18	1498 Mod Used for Development	.00
19	1501 Collateralization or Debt Service	350,000.00
20	<b>Amount of Annual Grant (Sum of lines 2-19)</b>	<b>2,346,864.00</b>
21	Amount of line 20 Related to LBP Activities	.00
22	Amount of line 20 Related to Section 504 Compliance	.00
23	Amount of line 20 Related to Security	.00

24	Amount of line 20 Related to Energy Conservation Measures	.00
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**Annual Statement**  
**Capital Fund Program (CFP) Part II: Supporting Table**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
HA-Wide	Operations	1406	60,000.00
HA-Wide	Resident training	1408	25,000.00
HA-Wide	Staff training	1408	25,000.00
HA-Wide	Contract administration training	1408	7,000.00
HA-Wide	Salaries	1410	150,372.00
HA-Wide	Benefits	1410	52,225.00
HA-Wide	Legal	1410	3,000.00
HA-Wide	Travel	1410	1,000.00
HA-Wide	Sundry	1410	6,000.00
HA-Wide	Audit	1411	2,500.00
HA-Wide	In-house inspection costs	1430	165,600.00
HA-Wide	Open-ended A&E for multiple projects	1430	100,000.00
HA-Wide	Asbestos/lead consultant	1430	1,000.00
HA-Wide	Energy audit	1430	48,500.00
VA11-8 Morningside	Parking lot expanded (264)	1450	50,000.00
HA-Wide	Sidewalks, steps, etc. (326)	1450	100,000.00
HA-Wide	Landscaping (271)	1450	30,000.00
VA11-1 Lansdowne	Roof repair (253)	1460	324,667.00
VA11-1 Lansdowne	Repairs to interior (241)	1460	130,000.00
VA11-5 Hunt	Roofs (257)	1460	75,000.00
VA11-6 Melrose	Interior repairs (320)	1460	220,000.00
VA11-6 Melrose	Repair heating (273)	1460	90,000.00
VA11-7 Jamestown	Interior renovations (110)	1460	25,000.00
VA11-7 Jamestown	Exterior (262)	1460	80,000.00
VA11-12 Scattered	Exterior renovations (328, 306)	1460	25,000.00
VA11-12 Scattered	Interior renovations (329)	1460	25,000.00
HA-Wide	Asbestos/lead abatement (271)	1460	100,000.00
HA-Wide	Relocation	1495.1	75,000.00
HA-Wide	Collaterization/ debt service	1501	350,000.00

			2,346,864.00
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**Annual Statement**  
**Capital Fund Program (CFP) Part III: Implementation Schedule**

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)
VA11-1 Lansdowne	09/06/07	09/05/09
VA11-2 Lincoln	09/06/07	09/05/09
VA11-3 Hurt	09/06/07	09/05/09
VA11-5 Hunt	09/06/07	09/05/09
VA11-6 Melrose	09/06/07	09/05/09
VA11-7 Jamestown	09/06/07	09/05/09
VA11-8 Morningside	09/06/07	09/05/09
VA11-9 Bluestone	09/06/07	09/05/09
VA11-10 Indian	09/06/07	09/05/09
VA11-12 Scattered	09/06/07	09/05/09
HA-Wide	09/06/07	09/05/09

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

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

Optional 5-Year Action Plan Tables			
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development
VA11-1	Lansdowne Park		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
<b>Physical improvements:</b>			
Roofs (253)		333,333.00	2006,2007
Exterior repairs (312)		190,000.00	2006
Parking lots (191)		8,000.00	2006
Sidewalks (254)		10,000.00	2006
Exterior lights (83)		150,000.00	2007
Seeding, mulching, planting, etc. (163)		25,000.00	2007
Bus shelter (194)		25,000.00	2007
Ranges (249)		75,000.00	2007
Landscaping (255)		20,000.00	2007
Retaining wall (355)		100,000.00	2008
Windows (80)		509,520.00	2008
Refrigerators (347)		95,000.00	2008
Windows (80)		500,000.00	2009
<b>Total estimated cost over next 5 years</b>		<b>2,040,853.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-2	Villages at Lincoln			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b> <b>Landscaping (164)</b> <b>Administration building windows (42)</b> <b>Replace storefront door at administration building (348)</b> <b>Playground equipment (12)</b>			<b>45,000.00</b> <b>80,000.00</b> <b>10,000.00</b> <b>20,000.00</b>	<b>2006,2007,2008</b> <b>2006</b> <b>2007</b> <b>2008</b>
<b>Total estimated cost over next 5 years</b>			<b>155,000.00</b>	

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

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

Optional 5-Year Action Plan Tables				
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development	
VA11-3	Hurt Park			
Description of Needed Physical Improvements or Management Improvements			Estimated Cost	Planned Start Date (HA Fiscal Year)
Physical improvements:				
Exterior paint (276)			50,000.00	2006
Exterior doors (315)			80,000.00	2006
Landscaping (154)			20,000.00	2006
Ranges (340)			32,000.00	2007
Exterior repair (332)			50,000.00	2007
Trim or remove trees (33)			15,000.00	2007
Pave, patch, seal & stripe driveways & parking lots (38, 198)			60,000.00	2007
Seeding, mulching, planting, etc. (154)			25,000.00	2007
Repair and replace sidewalks (247)			65,000.00	2007
Retaining walls (292)			25,000.00	2007
Refrigerators (359)			42,000.00	2009
<b>Total estimated cost over next 5 years</b>			<b>464,000.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-5	Hunt Manor			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Ranges (349)			30,000.00	2006
Boilers (316)			30,000.00	2006
Water heaters (317)			10,000.00	2006
Roofs (257)			60,000.00	2006
Landscaping (159)			10,000.00	2006
Pave, patch, seal, & stripe driveways & parking lots (41)			40,000.00	2007
Sidewalks, steps, etc. (58)			20,000.00	2007
Replace entrance & screen doors (104)			125,000.00	2007
Dumpster pads (281)			10,000.00	2007
Upgrade electrical (280)			120,000.00	2008
Hardware smoke detectors (279)			29,376.00	2008
Refrigerators (360)			41,000.00	2009
<b>Total estimated cost over next 5 years</b>			<b>525,376.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-6	Melrose Towers			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Interior repairs (320)			280,000.00	2006
Ranges (318)			60,000.00	2006
HVAC (319)			10,000.00	2006
Sidewalks (321)			5,000.00	2006
Landscaping (171)			6,000.00	2006
Bus shelter (333)			25,000.00	2007
Refrigerators (334)			75,000.00	2007
Pave, patch, seal, & stripe driveways & parking lots (210)			25,000.00	2007
Asbestos abatement (236)			20,000.00	2007
HVAC – phase I			350,000.00	2008
Exterior sewage (259)			34,000.00	2008
<b>Total estimated cost over next 5 years</b>			<b>890,000.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-7	Jamestown Place			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Refrigerators (322)			60,000.00	2006
Interior renovations (110)			25,000.00	2006
Ranges (339)			44,000.00	2007
Trim or replace trees (341)			20,000.00	2007
Exterior (262)			160,000.00	2006,2007
Upgrade electrical (290)			187,500.00	2008
Smoke detectors (108)			20,000.00	2008
<b>Total estimated cost over next 5 years</b>			<b>516,500.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-8	Morningside Manor			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Interior painting (323)			44,000.00	2006, 2007
Landscaping (173)			6,000.00	2006
Bus shelter (215)			25,000.00	2007
Air ventilation (336)			15,000.00	2007
Switch gear replacement (342)			100,000.00	2007
Exterior balcony paint (292)			20,000.00	2007
Upgrade electrical (351)			30,000.00	2008
<b>Total estimated cost over next 5 years</b>			<b>240,000.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-9	Bluestone Park			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Exterior (265)			50,000.00	2007
Interior repairs (324)			20,000.00	2006
Exterior repairs (265)			80,000.00	2006
Landscaping (174)			10,000.00	2006
Trim or replace trees (352)			10,000.00	2007
Ranges (353)			26,000.00	2007
Foundation repair (335)			60,000.00	2007,2008
Exterior repairs (265)			30,000.00	2009
<b>Total estimated cost over next 5 years</b>			<b>286,000.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>				
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>	
VA11-10	Indian Rock Village			
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>	<b>Planned Start Date (HA Fiscal Year)</b>
<b>Physical improvements:</b>				
Refrigerators (354)			26,000.00	2006
Landscaping (175)			10,000.00	2006
Sidewalks (267)			20,000.00	2006
Interior renovations (325)			3,000.00	2006
Trim or replace trees (344)			10,000.00	2007
Install or repair storm drain (345)			80,000.00	2007
Interior of maintenance building (346)			5,000.00	2007
Exterior painting (356)			30,000.00	2008
Paving parking lots (228)			41,667.00	2008
Bus shelter (229)			20,000.00	2008
Electrical upgrade (301)			100,000.00	2009
<b>Total estimated cost over next 5 years</b>			<b>345,667.00</b>	

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

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

<b>Optional 5-Year Action Plan Tables</b>			
<b>Development Number</b>	<b>Development Name (or indicate PHA wide)</b>	<b>Number Vacant Units</b>	<b>% Vacancies in Development</b>
VA11-12	Scattered Sites		
<b>Description of Needed Physical Improvements or Management Improvements</b>			<b>Estimated Cost</b>
<b>Physical improvements:</b> <b>Roofs (270)</b> <b>Water heaters (327)</b> <b>Landscaping (330)</b> <b>Ranges (307)</b> <b>Refrigerators (357)</b> <b>Exterior repairs (358)</b>			<b>37,500.00</b> <b>6,000.00</b> <b>10,000.00</b> <b>24,000.00</b> <b>16,000.00</b> <b>110,000.00</b>
			<b>2006</b> <b>2006</b> <b>2006</b> <b>2007</b> <b>2008</b> <b>2008,2009</b>
<b>Total estimated cost over next 5 years</b>			<b>203,500.00</b>

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

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

Optional 5-Year Action Plan Tables			
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development
HA-Wide	PHA Wide		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
<b>Management improvements:</b>			
Resident training		100,000.00	2006-2009
Staff training		100,000.00	2006-2009
Contract administration training		28,000.00	2006-2009
<b>Physical improvements:</b>			
Sidewalks, steps, etc. (326)		420,000.00	2006-2008
Asbestos/lead abatement ((271)		340,000.00	2006-2009
Landscaping (311)		134,000.00	2006-2009
Roof – warehouse (331)		50,000.00	2006
Relocation		300,000.00	2006-2009
Debt Service		1,400,000.00	2006-2009
<b>Total estimated cost over next 5 years</b>		<b>2,872,000.00</b>	

## PHA Plan Table Library

### Component 7 Replacement Housing Fund Annual Statement Parts I, II, and II

#### Annual Statement Replacement Housing Fund (RHF) Part I: Summary

Replacement Housing Number VA36RO1150105 FFY of Grant Approval: 10/2005

Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	.00
2	1406 Operations	.00
3	1408 Management Improvements	.00
4	1410 Administration	.00
5	1411 Audit	.00
6	1415 Liquidated Damages	.00
7	1430 Fees and Costs	.00
8	1440 Site Acquisition	.00
9	1450 Site Improvement	.00
10	1460 Dwelling Structures	.00
11	1465.1 Dwelling Equipment-Nonexpendable	.00
12	1470 Nondwelling Structures	.00
13	1475 Nondwelling Equipment	.00
14	1485 Demolition	.00
15	1490 Replacement Reserve	.00
16	1492 Moving to Work Demonstration	.00
17	1495.1 Relocation Costs	.00
18	1499 Development Activities	.00
19	1501 Collateralization or Debt Service	226,712.00
20	<b>Amount of Annual Grant (Sum of lines 2-19)</b>	.00
21	Amount of line 20 Related to LBP Activities	.00
22	Amount of line 20 Related to Section 504 Compliance	.00
23	Amount of line 20 Related to Security	.00
24	Amount of line 20 Related to Energy Conservation Measures	.00

**Annual Statement**  
**Replacement Housing Fund (RHF) Part II: Supporting Table**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
HA-Wide	Debt service for bond issue	1501	226,712.00

**Annual Statement**

**Replacement Housing Fund (RHF) Part III: Implementation Schedule**

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)
HA-Wide	09/06/07	09/05/09

CITY OF ROANOKE REDEVELOPMENT AND  
HOUSING AUTHORITY

**RRHA**

INCOME TARGETING POLICY  
FOR PUBLIC HOUSING AND  
SECTION 8 PROGRAMS

June 1999

Approved by the PHA Board of Commissioners: June 14, 1999

Submitted to HUD: \_\_\_\_\_

## STATEMENT OF POLICY AND OBJECTIVES

### INTRODUCTION

The purpose of this policy is to establish among other things, annual requirements for admitting families with incomes below thirty percent (30%) of the area median income, related income targeting requirements, and public housing deconcentration requirements.

This policy amends Chapter 8 in the City of Roanoke Redevelopment and Housing Authority (RRHA) Admissions and Continued Occupancy Policy for Public Housing, “Tenant Selection and Assignment Plan,” and will be titled “Public Housing and Section 8 Income Targeting Policy” under Section C. It will also be an amendment to the Section 8 Administrative Plan.

### INCOME TARGETING REQUIREMENTS

#### A. PUBLIC HOUSING

With respect to income targeting, the general rule is that in each fiscal year, at least 40 percent of the families admitted to public housing by the RRHA must have incomes that do not exceed 30 percent of the area median income.

#### 1. FUNGIBILITY

HUD fungibility provisions allow the RRHA to admit less than 40 percent of the families with incomes below 30 percent of the median (“very poor families”) in a fiscal year, to the extent the RRHA has provided more than seventy-five (75) percent of newly available vouchers and certificates (including those resulting from turnover) to very poor families. Thus, the provision is called “fungibility” because to a limited extent, it makes the targeting requirements in public housing and tenant-based assistance interchangeable or fungible. There are three further limitations on the RRHA’s use of fungibility.

Fungibility “credits” only can be used to drop the annual requirement for housing very poor families below 40 percent of newly available units in public housing, by the lowest of the following amounts:

- a. The number of units equivalent to ten (10) percent of the number of newly available vouchers and certificates in that fiscal year, or
- b. The number of units that (1) are in projects located in census tracts having a poverty rate of 30% or more, and (2) are made available for occupancy by and actually occupied in that year by very poor families; or
- c. The number of units that cause the RRHA’s overall requirement for housing very poor families to drop to 30% of its newly available units.

**1. NEW RESIDENTS (PUBLIC HOUSING ADMISSIONS)**

- a. New applicants will be offered units in Public Housing in one of two different application settings.
  1. Centralized waiting list. (Current system)
    - a. Very low and low income families will be offered units in areas with higher income population, based on our current annual income statistics of residents residing in each development.
    - b. Higher income families will be offered units in areas with lower income population, based on our current annual income statistics of residents residing in each development.
    - c. Housing offers will be made by the Central Leasing Department.
  1. Site-based waiting list. (Proposed system.)
    - a. For purposes of income mixing, on-site applicants will be referred to other developments, when family incomes are contradictory to the income mix of the development.

- b. The on-site manager will make housing offers.
- c. The family will retain the choice of accepting the offer.

#### **A. SECTION 8 TENANT-BASED ASSISTANCE**

With respect to Section 8 tenant-based assistance, for the RRHA in each fiscal year, not less than 75 percent of its new admissions to the program must have incomes at or below 30 percent of the area median income. The RRHA will utilize the income limits based on 30 percent of median income published each year by HUD. Other admissions must comply with eligibility limits under the current regulations (24 CFR 982.201 (b)) and law.

#### **C. SECTION 8 PROJECT-BASED ASSISTANCE**

##### **C**

For Section 8 project-based assistance (including moderate rehabilitation and project-based certificates), not less than 40 percent of the new admissions to a specific project must have incomes at or below 30% of the area median income.

#### **DECONCENTRATION OF POVERTY**

The RRHA is committed to providing income mixing and deconcentration of poverty by encouraging transfers of higher income tenants into lower income public housing developments and lower income tenants into higher income public housing developments.

#### **1. The RRHA will deconcentrate high income and very low income families in the same area (Income Mixing) by:**

- a. Offering incentives to higher income residents to relocate to lower income developments.
- b. Offering incentives to lower income residents to relocate to higher income developments.

1. The RRHA will offer incentives for families to relocate to other developments, such as:
  - a. Providing funds for moving expenses incurred by the resident.
  - b. Rent credit for one month.
  - c. Bedroom size change (diversion from Occupancy Standard.)
  - d. Free gifts.

The RRHA will encourage families to move to other developments to prevent concentration of lower or higher income families in the same development. However, the family will retain the choice of accepting the offer to move.

### **RECORD KEEPING**

The RRHA will maintain leasing statistics by property as well as for the Authority as a whole. These statistics will be for Public Housing and Section 8 programs. This will make it possible to demonstrate the effectiveness of our plan, as well as our success in achieving a range of incomes at all properties. The records include, but are not limited to, the following:

1. Annual income for all new admissions.
2. Average family rent payment.
3. Incentives provided.
4. Families relocated to promote deconcentration/income mixing.
5. Monthly statistical information to monitor percentage compliance with HUD income targeting regulations.

### **REGULATORY COMPLIANCE**

For compliance with the regulations for this year, the statistical analysis will be pro-rated from April 1, 1999 until September 30, 1999.

CITY OF ROANOKE REDEVELOPMENT  
AND  
HOUSING AUTHORITY

R R H A

**PET POLICY  
FOR MULTI-FAMILY PUBLIC HOUSING  
DEVELOPMENTS OWNED AND OPERATED  
BY THE AUTHORITY**

DECEMBER 13, 1999

## **PET POLICY**

### **6. Purpose**

Section 526 of the Quality Housing and Work Responsibility Act of 1998 (Public Law 105-276, 112 Statute 2461,2568) (the Public Housing Reform Act of 1998) added section 31 (captioned “Pet Ownership in Public Housing”) to the United States Housing Act of 1937 (42U.S.C. 1437z-3) (the 1937 Act). Section 31 establishes pet ownership requirements for residents of public housing other than federally assisted rental housing for elderly or persons with disabilities. Section 31(a) of the 1937 Act (captioned “Ownership Conditions”) states that:

A resident of a dwelling unit of public housing may own one (1) or more common household pets or have one (1) or more household pets present in the dwelling unit of such resident, subject to the reasonable requirements of the public housing agency, if the resident maintains each pet reasonably and in accordance with applicable State and local public health, animal control, and animal anti-cruelty laws and regulations and with the policies established in the public housing pet policy for multi-family public housing developments.

### **7. Common Household Pet Defined**

For the purpose of this regulation the term “pet” shall mean a domesticated dog, cat, bird, fish or turtle, and no others, (i.e., no snakes, hamsters, gerbils, ferrets, rabbits, mice, iguanas, spiders, monkeys, etc). Such pet shall not weigh more than 20 pounds and shall stand not more than 15 inches high when measured at its highest point. Seeing-eye dogs are exempt from this definition.

### **8. Other Definitions**

- (a) RRHA - The City of Roanoke Redevelopment and Housing Authority.  
RRHA – Owner
- (b) Housing Manager -The RRHA Housing Manager or its designee.
- (c) Nuisance - An act or practice that constitutes invasion of the legal rights of another especially his/her peaceful enjoyment of the development.
- (d) Pet Owner - The resident who is financially legally, physically and otherwise responsible for the pet and its general welfare.
- (e) Development - The following locations and names of Multi-family developments owned an operated by the RRHA in the City of Roanoke.

1. Lansdowne Park - 2624 Salem Turnpike, NW
2. Lincoln Terrace -1801 Dunbar Street, NW
3. Hurt Park - 1641 16<sup>th</sup> Street, SW
4. Hunt Manor - 802 Hunt Avenue, NW
5. Jamestown Place-1 533 Pike Lane, SE
6. Bluestone Park – 2617 Bluestone Avenue, NE
7. Indian Rock Village – 2034 Indian Village Lane, SE
8. This policy also applies to the Scattered Site Public Housing Units owned and operated by the RRHA.

**1. Pet Admittance Procedure**

- (a) No apartment shall have more than **one dog or one cat**
- (b) The prospective pet owner (resident) shall contact the Housing Manager and determine if the proposed pet meets the definition set forth in Section 2 and to discuss the resident's ability to care for the pet.
- (c) The Housing Manager shall inspect the apartment of prospective pet owner. An evaluation of the condition of the apartment shall be made noting any existing damage prior to the entry of the proposed pet on the premises.
- (d) Prior to the admission of dogs and cats, the prospective pet owner shall provide the RRHA with the following:
  - (1) A refundable pet deposit to cover the cost of repairing any possible pet damage to flooring or other RRHA property, or other costs to the RRHA such as removal of the pet. The **deposit will be paid in a lump-sum payment** before the pet is brought to the premises. The RRHA shall refund the unused portion of the pet deposit to the resident within a reasonable time after the resident moves from the development or no longer keeps a pet in the dwelling unit. **The deposit for a Dog or Cat will be Three-Hundred Dollars (\$300).**
  - (2) Written proof from a veterinarian stating:
    - (i) The pet has been vaccinated in **compliance with all laws** and, furthermore, has been inoculated against common pet diseases such as distemper. Cats shall be vaccinated for rabies. Dogs and cats must be housebroken and/or litter-trained.

- ~~(ii)~~
  - ~~(ii)~~
  - (ii) The pet has been **spayed or neutered**.
  - (iii) If knowledgeable, a statement as to the behavior of the pet and a history of its health.
  - (iv) The pet is presently in good health.
- (3) Proof of payment of any **licenses required by law** and that such licenses are current. Each appropriate animal will wear a tag indicating owner's name, address, and current inoculations.
- (4) Dogs and cats must be on a **leash at all times and accompanied by a responsible person when outside of the unit in which they reside. Leashes shall be no longer than four (4) feet.**
- (5) Proof of current inoculations against disease shall be required to be present at **each regular re-examination** or at any time requested by the RRHA. A statement from a veterinarian as to the general health of the pet and proof of valid license shall also be presented at re-examination or upon request.
- (6) Residents with dogs or cats shall be required to have their apartments exterminated at least once every **six months** at the expense of the RRHA as a safeguard against fleas and other animal related pests.
- (7) No apartment shall have more than **one dog or one cat.**
- (8) Pet Owner shall be required to have and use a "pooper-scooper" to clean up after their pets. Cat owners shall have a litter box constructed of nonabsorbent, permanent material in their apartments, and litter shall be changed at least twice every week. Should the pet excrete on the grounds of the development, it shall be the pet owner's immediate responsibility to remove the excretion and sanitize the area. Should an employee of the RRHA, for any reason be required to remove the excretion or sanitize the area, the pet owner shall be billed \$10.00 for services rendered. Litter, excrement, etc. will be placed and sealed in airtight plastic trash bags and deposited in the Dumpster or trashcan supplied by the City of Roanoke.
- (9) **Pet Owner shall not leave the pet unattended outside.** Should for any reason the pet be found unattended outside of the owner's apartment, the Housing Manager shall immediately have the pet impounded. It shall be the pet owner's responsibility to retrieve

the pet, including the payment of all fees, fines, and / or other costs incurred in the impoundment.

- (10) Pet Owners shall **not tie pet outside** to any fixtures.
  - (11) Pet Owners shall **not construct or put a doghouse** on the Multi-Family Public Housing Development.
  - (12) Pet Owners shall **not put cat litter box outside** of the apartment on the Multi-Family Public Housing Development.
- (a) Prior to admission of fish, turtles or birds the prospective owner shall provide the RRHA with the following:
- (1) **A refundable pet deposit in the amount of \$25.00 will be charged for fish,** to cover the cost of repairing any possible pet damage to flooring or other RRHA property. The deposit will be paid through an initial payment of \$25.00 before the pet is brought onto the premises.
  - (2) If knowledgeable, a statement as to the behavior of the bird and a statement that it is presently in good health.
  - (3) Acknowledgement Statement: No pet shall be permitted in any indoors public area such as rental offices, maintenance, community room, etc.
  - (4) Acknowledgement Statement: Pet owners shall refrain from subjecting other tenants to the company of their pet and shall be liable for any financial settlement between the pet owner and other residents who may bring suit for offenses against them committed by the pet. In addition, pet owners must have permission from residents before taking a pet into another resident's apartment.
  - (5) Pets kept in cages shall be subject to inspection of the pet's living quarters on at least a quarterly basis by the Housing Manager. Inspections may occur more often if deemed necessary. This inspection is necessary to detect signs of pet neglect.
  - (6) Pet owners shall keep their apartments in a healthful and sanitary state free of fleas, ticks, animal hair, feathers and foul odor brought about by the pet's excretion on the floors or carpets.
  - (7) No apartments shall have more than one cage no larger than 18" x 18"x 30" or more than one aquarium not larger than 20 gallons.
  - (8). Birds, fish and turtles will remain contained in their cage or aquarium. In the event a bird should get loose and cause damage

from excrement, it shall be the owner's immediate responsibility to remove the excrement and sanitize the area. Should an employee of the RRHA for any reason be required to clean and sanitize the area, the pet owner shall be billed \$10.00 for services rendered. Litter and used cleaning cloths or materials must be sealed in airtight plastic bags and deposited in the Dumpster or trashcans provided by the City of Roanoke.

**5. All Pets**

- (8) A statement signed by the pet owner authorizing the RRHA to transfer to someone else in the event of tenant's death or inability to care for the pet. Specific instructions as to pet disposition will be honored by the RRHA where it is possible to do so.
- (9) A signed release from the pet owner holding the RRHA and its agents harmless from suit brought about (I) by acts of the pet or pet owner and (II) by the pet owner for acts of the RRHA in rendering proper care of the pet in the absence of the pet owner or his/her inability to care for the pet.
- (10) A statement signed by the prospective pet owner acknowledging that he/she has been provided with a copy of these Pet Regulations; has read and understands the Regulations and will abide by the Regulations.
- (11) Pet owners shall refrain from subjecting other tenants to the company of their pet and shall be liable for any financial settlement between the pet owner and other residents who may bring suit for offenses against them committed by the pet. In addition, pet owners must have permission from residents before taking a pet into another resident's apartment.

Pet owners shall be responsible for providing proper care for and cleanliness of the pet, assuring that it is healthy, and for providing veterinarian care should it become ill and/or contract a contagious disease that could spread to other pets in the development.

**6. Visiting Pets Prohibited**

Nothing in these regulations shall be construed to permit pets on the development premises, which are not owned by a tenant resident in the development.

- (a) Notice of pet rule violation. If a Housing Manager determines on the basis of objective facts, supported by written statements that a pet owner has violated a rule governing the owning or keeping of pets, the Housing Manager may serve a written notice of pet rule violation on the pet owner.

- (1) Contain a brief statement of the factual basis for the determination and the pet rule or rules alleged to be violated;
- (2) State that the pet owner has 10 days from the effective date of service of the notice to correct the violation.
- (3) State that the pet owner is entitled to be accompanied by another person of his or her choice at the meeting; and
- (4) State that the pet owner's failure to correct the violation, to request a meeting, or to appear at a requested meeting may result in initiation of procedures to terminate the pet owner's tenancy or removal of pet.

**7. Pet rule violation meeting**

- (5) If the pet owner makes a timely request for a meeting to discuss an alleged pet rule violation, the Housing Manager shall establish a mutually agreeable time and place for the meeting but no later than 15 days from effective date of service of the notice of pet rule violation (unless the RRHA agrees to a later date). At the pet rule violation meeting, the pet owner and Housing Manager shall discuss any alleged pet rule violation and attempt to correct it. The Housing Manager may, as a result of the meeting, give the pet owner additional time to correct the violation.
- (6) Notice for pet removal. If the pet owner and Housing Manager are unable to resolve the pet rule violation at the pet rule violation meeting, or if the Housing Manager determines that the pet owner has failed to correct the pet rule violation within any additional time provided for this purpose under paragraph (b)(1) of this section, the RRHA may serve a written notice on the pet owner (or at the meeting, if appropriate), requiring the pet owner to remove the pet. The notice must:
  - (i) Contain a brief statement of the factual basis for the pet rule or rules that have been violated;
  - (ii) State that the pet owner must remove the pet within 10 days of the effective date of service of the notice of pet removal (or the meeting, if notice is served at the meeting); and
  - (iii) State that failure to remove the pet may result in initiation of procedures to terminate the pet owner's tenancy.

Initiation of Procedures to Remove A Pet or terminate the Pet Owner's Tenancy.

- (1) The Housing Manager may not initiate procedures to terminate a pet owner's tenancy based on a pet rule violation, unless (I) the pet owner has failed to remove the pet or correct a pet rule violation within the applicable time period specified in this section (including any additional time permitted by the owner) and (II) the pet rule violation is sufficient to begin procedures to terminate the pet owner's tenancy under the terms of the lease and applicable regulations.
- (2) The RRHA may initiate procedures to remove a pet at any time, in accordance with the provisions of applicable State or local law.

**8. RRHA Administrative Responsibility**

- (a) The RRHA shall assure that all pet owners adhere to these Pet Regulations in occupancy and those who shall become occupants.
- (b) The pet owners shall be billed for all damages; infestation charges and/or restoration of health standards for conditions brought about by the pet.
- (c) At the time of lease execution, the Housing Manager shall authenticate that the RRHA policy has been administered properly, rejecting any applicant desiring to have a pet who cannot fulfill the initial requirements for admittance. The applicant shall otherwise be considered for an apartment minus the approval for the pet.
- (d) During each regular inspection or other official visit by RRHA staff, the pet owner's apartment shall be reviewed in depth for any pet damages, including damage that could have been brought about by pet excretions, damage by scratching or gnawing of cabinets, doors, etc. Work orders will be issued for correction of damage and the pet owner will be billed for the costs of labor and materials for repairs. In addition to other inspections permitted under the lease, the Housing Manager may after reasonable notice to the resident and during reasonable hours, enter and inspect the premises.
- (e) The Director of Housing Management will immediately be notified of any threatened litigation or physical injury to other residents brought about by the pet owner's failure to adhere to the Pet Regulations.
- (f) The RRHA will not allow certain dogs to reside at its Multi-Family Housing Developments. Here is a list of dogs that will not be allowed:

9. Doberman Pinschers
10. Pit Bulls
11. German Shepherds
12. Rottweilers
13. Great Dane
14. Chow Chow
15. Any Dogs mixed with the above

- (a) It is hard to determine in some cases the size that a dog will actually grow. The pet owner will be required to get rid of the pet if it grows beyond the standard in this policy.

In order to help the families decide on the type dog to get. The RRHA has attached a list of the type dogs and size that will be acceptable.

#### ACKNOWLEDGEMENT OF PET REGULATIONS

**Date:** \_\_\_\_\_

The undersigned hereby acknowledges that he has received a copy of the Pet Regulations established for the admittance and occupancy of pets at the Multi-Family Public Housing Developments owned and operated by the RRHA. The undersigned further acknowledges that he has read the Regulations, understands them and will comply with them in all respects.

Resident's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Housing Manager's Name: \_\_\_\_\_

#### PET ADMITTANCE AUTHORIZATION

**Date:** \_\_\_\_\_

**To:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

This is to advise that you have fully complied with the pet admittance procedures as set forth in Section 4 of the Pet Regulations. You are hereby authorized to house and maintain the following described pet at the Multi-Family Public Housing Development in which you reside as long as you and your pet are in compliance with the Pet Regulations.

Pet Description: \_\_\_\_\_

Failure to comply with the Pet Regulations shall result in the eviction of your pet and, in extreme cases, your eviction.

\_\_\_\_\_  
Housing Manager or Tenant Selection Representative

\_\_\_\_\_  
Resident Signature

## PET DISPOSITION

**Date:** \_\_\_\_\_

The undersigned hereby authorizes the City of Roanoke Redevelopment and Housing Authority to dispose of his pet in as humane a manner as possible in the event of the undersigned's death or inability to care for his pet. Specifically, the undersigned suggests that the following be given consideration in disposing of his pet:

---

It is understood that the RRHA will attempt to comply with the desires of the undersigned in this matter to the extent it is able to do so and that the RRHA shall be held harmless if it is not able to partially or fully comply.

Resident: \_\_\_\_\_

Address: \_\_\_\_\_

Housing Manager \_\_\_\_\_

RELEASE

Date: \_\_\_\_\_

The undersigned, for himself, his heirs and assigns does hereby forever release, waive, quitclaim and discharge the Authority or its agents, servants, successors, residents and assigns of and from any and all claims demands, damages, actions, causes of action of liabilities of every kind or nature whatsoever for, or growing out of (1) any actions of his pet or himself with respect to his pet and (2) the RRHA's care of his pet in the absence of the undersigned or his inability to care for his pet.

Resident: \_\_\_\_\_

Address \_\_\_\_\_

Housing Manager \_\_\_\_\_

VA011d01  
Required Attachment

Resident Advisory Board Membership

<b>Name</b>	<b>Community</b>
James Bumbry	Villages at Lincoln
Gary LaPrade	Villages at Lincoln
Rosemary Honeyman	Morningside Manor
Sarah Jones	Morningside Manor
Kim Heyward	Lansdowne Park
Malinda Whiting	Lansdowne Park
Vivian Jones	Indian Rock Village
Sherry Plank	Indian Rock Village
David Blevins	Melrose Towers
Steve Taylor	Melrose Towers

**VA011e01**

Required Attachment

## ROANOKE REDEVELOPMENT AND HOUSING AUTHORITY

### **RESIDENT MEMBERSHIP ON THE RRHA'S GOVERNING BOARD**

- Resident Commissioners are appointed for a term of no more than 4 years and there is a limit of three terms that a commissioner may be appointed.
- All Commissioners including a resident can be appointed for a three (3) terms.
- All commissioners are appointed by Roanoke's City Council.
- Currently there is one resident commissioner, Ms Anita Powell who resides at the Lincoln Terrace Housing Development.
  - Ms. Powell has been a member of the governing board for approximately one year.
- In order to try to encourage residents to apply for the anticipated opening on the RRHA's Board of Commissioners an orientation program is conducted by the RRHA.
- Ms. Powell attended the orientation class on being a RRHA Board of Commissioner.

**VA011f01**

**Required Attachment:**

**ROANOKE REDEVELOPMENT AND HOUSING AUTHORITY**

**RASS RESIDENT CUSTOMER SATISFACTION SURVEY**

**WAYS TO IMPROVE PARTICIPATION**

RRHA will increase the visibility of the Resident Customer Satisfaction Survey by promoting it in newsletters, posters, and flyers and by hosting a Joint Resident Council meeting in August. A cover letter may be utilized to explain the purpose of it and to reassure residents on the confidentiality of the surveys with HUD. The letter will also include information about using the Conflict Resolution Center as a contact for additional assistance.

After the Joint Resident Council Meeting, the individual councils may hold meetings to promote the purpose of the customer satisfaction survey. The purpose of the marketing campaign is to sell the idea of the survey prior to the time that the residents receive it.

This follow-up Plan is a supplement to the Annual Plan. It will be retained in the Roanoke Redevelopment and Housing Authority office for three years and be available to review by a HUD Auditor. The Authority will continue to utilize the current **RASS FOLLOW-UP PLAN**. Depending on the result of the next resident survey any modifications will be made.

**2004 Resident Survey**  
**Neighborhood Scores**

Neighborhood	Maintenance and repair	Communication	Safety	Services	Neighborhood Appearance
Lansdowne Park	74.7%	71.2%	68.5%	86.4%	54.7%
Villages at Lincoln	85.9%	86.4%	84.9%	96.4%	73.3%
Hurt Park	88.3%	55.2%	79.2%	71.2%	46.9%
Hunt Manor	88.5%	69.7%	76.9%	84.7%	54.5%
Melrose Towers	80.7%	82.3%	82.7%	96.7%	82.4%
Jamestown Place	85.3%	70.7%	73.5%	95.5%	52.7%
Morningside Manor	82.7%	74.3%	82.6%	87.7%	74.5%
Bluestone Park	77.2%	70.6%	74.1%	86.3%	71.5%
Indian Rock Village	88.3%	59.7%	76.8%	88.2%	48.4%
Scattered Sites	71.9%	60.1%	68.3%	77.5%	71.2%

## **Overall Combined Score for RRHA Public Housing Developments**

<b>Maintenance and Repair</b>	82.4%
<b>Communication</b>	<b>72.6%</b>
<b>Safety</b>	77.1%
<b>Services</b>	88.9%
<b>Neighborhood Appearance</b>	<b>63.7%</b>

**Bold numbers notes individual Scores below 75% that needs improvement**

**Complete by August 15, 2005**

### **Action Items for Maintenance and Repair:**

- Education residents on the following:
  1. Preventative Maintenance
  2. Policies and Procedures
  3. Routine vs. Emergency call-out issues
  4. Property Managers need to follow-up/monitor work orders.
  5. Routine No Cost vs. Cost

### **Action Items for Communication:**

1. Move-In Orientation
2. Management walks through development
3. Maintenance telephone number
4. Up-date bulletin board at every housing site
5. Develop Resident participation through Service Providers.
6. Provide help to site-base committees
7. Mail notices to Residents instead of hand-delivering
8. Make sure that residents know about the Property Managers Office hours
9. Educate residents on the proper chain of command and the contact person at the Authority.
10. Provide residents with basic training about the Authority

## **Action Items for Safety:**

1. Additional lighting
2. All existing lights are working properly
3. Additional fencing
4. Cut shrubbery and large trees
6. Increase communication with Police Department – invite them to attend Resident Council meetings.
7. Increase communication with residents
8. Include safety tip in BI-weekly update and a safety article in the semi-annual newsletters.
9. Continue to encourage resident participation in National Night Out
10. Continue to observe Crime Prevention Week, Red Ribbon Week for Drug Awareness, and National Fire Prevention Week.
11. Continue partnerships with Boys and Girls clubs, Blue Ridge Behavioral Program, Teen Health Center and Boy/Girl Scouts.
12. Continue utilizing security guards at Melrose and Morningside.
  11. Continue quarterly fire drills at Melrose and Morningside
  12. Melrose and Morningside have secure facility because of card access system. Surveillance cameras are also present.
13. Coordinate with fire department for utilization of Safe Fire House exhibit.
14. Post list of barred persons
15. Removal of illegal vehicles
16. Better police response time
17. Conduct more intensive applicant screening
18. Educate residents on the proper steps to take regarding crime and local laws.
19. Continue to monitor additional security cameras in Melrose and Morningside.

## **Action Items for Appearance**

1. Cut shrubbery; trim trees, plant grass, edge sidewalks, and use landscaping timbers and plant flowers.
2. Utilize Landscape Superintendent who was hired in summer 2001.
3. Continue to use rent credits for trash pick up/beautification.
1. Attend Resident Council meetings and brief neighbors on how to take care of the yard – pick up trash, cut grass, plant flowers and shrubs.
5. Sponsor site competitions for “best yard” – curb appeal.
6. Implement Resident Maintenance Groups for Site Appearance (volunteers)
7. Resident Involvement (Block Captains) “O” Tolerance on Littering
8. Charge Residents for littering their yards

**VA011g01**

**Required Attachment:**

## ROANOKE REDEVELOPMENT AND HOUSING AUTHORITY

### **Significant Changes to the Agency Plan**

As mandated by the U. S. Department of Housing and Urban Development, the Housing Authority must define what is a substantial change to the Agency Plan. If a proposed change to the Agency Plan is considered a substantial change it must undergo a public process that includes: consultation with the Resident Advisory Board, a public comment period, public notification of where and how the proposed change can be reviewed, and approval by the Housing Authority Board of Commissioners. Therefore, the Housing Authority defines significant changes to the Agency Plan to be:

1. Changes to tenant/resident admissions policies.
2. Changes to the Section 8 termination policy;
3. Changes to the tenant' screening policy;
4. Changes to the public housing rent policies;
5. Changes to the organization of the waiting list;
6. Change in regard to demolition, disposition, designation, homeownership, or conversion activities.

An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements; HUD will not consider such changes significant amendments.

## VA011h01

### Required Attachment:

#### Needs Assessment of Demographic Changes with Site Based Waiting List

In accordance with 24 CFR §903.7(b)(2)(v)(A) and HUD Notice PIH 2000-43 (HA), the City of Roanoke Redevelopment and Housing Authority provides the following assessment of racial, ethnic or disability related resident compositions for each PHA site that operates under a site-based waiting list. This assessment reflects current occupancy data at the 10 developments that are implementing site-based waiting lists during FY2001. Subsequent submissions will reflect changes

#### Statistical Breakdown of Units Occupied effective 7/13/05

	Occupied as of 07/13/05	White	Black	Asian	Indian	Hawaiian	Elderly	Disabled
Lansdowne Park	241	55	180	4	2	0	27	67
The Villages at Lincoln	148	6	142	0	0	0	34	33
New Construction	31	4	27	0	0	0	4	11
Hurt Park	89	12	76	1	0	0	12	11
Hunt Manor	89	6	78	5	0	0	15	19
Melrose Towers	164	68	96	0	0	0	95	88
Jamestown Place	130	71	49	9	1	0	5	34
Morningside Manor	101	94	7	0	0	0	54	61
Bluestone Park	67	31	36	0	0	0	13	24
Indian Rock Village	67	27	30	10	0	0	5	17
Scattered Sites	45	16	27	1	0	1	2	3
Total	1172	390	748	30	3	1	266	368
Percentage		33.28%	63.82%	2.56%	0.26%	0.26%	22.70%	31.40%

#### Statistical Breakdown of Units Occupied effective 04/30/04

	Occupied as of 04/30/04	White	Black	Asian	Indian	Hawaiian	Elderly	Disabled
Lansdowne Park	202	35	163	4	0	0	29	52
The Villages at Lincoln	154	7	147	0	0	0	35	31
New Construction	19	2	17	0	0	0	3	10
Hurt Park	96	12	83	1	0	0	13	11
Hunt Manor	85	12	71	2	0	0	8	20
Melrose Towers	161	66	95	0	0	0	105	78

Jamestown Place	132	73	49	9	1	0	8	31
Morningside Manor	103	98	5	0	0	0	54	59
Bluestone Park	69	31	38	0	0	0	14	24
Indian Rock Village	71	32	28	11	0	0	6	16
Scattered Sites	46	15	30	1	0	0	1	4
					0			
Total	1138	383	726	28	1	0	276	336
Percentage		33.66%	63.80%	2.46%	0.09%	0	24.25%	29.53%

Statistical Breakdown of Units Occupied effective 7/15/03

	Occupied as of 07/15/03	White	Black	Asian	Indian	Elderly	Disabled
Lansdowne Park	191	30	158	2	1	27	45
The Villages at Lincoln	152	7	145	0	0	35	29
New Construction	13	2	11	0	0	13	12
Hurt Park	99	12	85	1	1	8	17
Hunt Manor	78	10	66	2	0	117	98
Melrose Towers	179	62	117	0	0	9	33
Jamestown Place	133	68	51	13	1	52	21
Morningside Manor	97	92	5	0	0	13	22
Bluestone Park	71	28	43	0	0	3	14
Indian Rock Village	77	38	32	7	0	1	6
Scattered Sites	41	11	29	1	0	3	8
		2					
Total	1131	362	742	26	3	281	305
Percentage		32.01%	65.61%	2.30%	0.27%	24.85%	26.97%

Statistical Breakdown of Units Occupied effective 6/30/02

	Occupied as of 6/30/02	White	Black	Asian	Indian	Elderly	Disabled
Lansdowne	205	35	168	0	1	26	50
Lincoln	125	3	121	0	1	35	26
Hurt	94	11	81	2	0	11	15
Hunt	87	6	79	2	0	11	24
Melrose	193	72	121	0	0	130	108
Jamestown	137	72	49	15	1	8	36
Morningside	104	99	5	0	0	60	54
Bluestone	71	29	40	2	0	13	24
Indian	79	37	36	6	0	5	15
Scattered	44	13	29	2	0	1	9
Total	1139	377	729	30	3	300	361
Percentage		33.09%	64.00%	2.63%	0.26%	26.33%	31.69%

Statistical Breakdown of Units Occupied effective 10/01/01

	Occupied as of 10/01/01	White	Black	Asian	Indian	Elderly	Disabled
Lansdowne	206	35	171	0	0	28	29
Lincoln	107	2	105	0	0	37	15
Hurt	98	13	83	2	0	13	9
Hunt	80	5	75	0	0	12	11
Melrose	202	73	129	0	0	144	56

Jamestown	128	67	48	12	1	6	30
Morningside	104	99	5	0	0	70	33
Bluestone	70	27	41	2	0	14	13
Indian	78	37	35	6	0	5	11
Scattered	41	11	28	2	0	1	5
Total	1114	369	720	24	1	330	212
Percentage		33.18%	64.75%	2.16%	0.09%	29.68%	19.06%

Statistical Breakdown of Units Occupied effective 10/01/00

	Total Units Occupied	White	Black	Asian	Indian	Elderly	Disabled
Lansdowne	275	52	221	2		33	37
Lincoln	119	2	117	0		38	7
Hurt	98	13	83	2		15	9
Hunt	88	8	80	0		12	10
Melrose	202	81	120	1		145	58
Jamestown	134	76	45	12	1	8	30
Morningside	100	97	3	0		70	28
Bluestone	72	28	42	2		15	11
Indian	71	35	31	5		6	10
Scattered	44	14	28	2		1	7
Total	1203	406	770	26	1	343	207
Percentage		36.51%	69.24%	2.34%	0.09%	30.85%	18.62%

**VA011i01**

## **Homeownership**

The City of Roanoke Redevelopment and Housing Authority (RRHA) will continue to administer a Section 8 Homeownership Program in accordance with the Final Rule, 65 Fed. Reg. 55134 (September 12, 2000).

The RRHA over time has demonstrated its capacity to administer homeownership programs through our extensive experience of over twenty-five years in providing various homeownership initiatives including the Purchase Rehabilitation Program, the Consolidated Rehabilitation Program, the Homeownership Opportunities Program (HOP), various down payment assistance programs and RRHA's 80 home development in Highland Manor under the Turnkey 3 Homeownership Program. Currently, operating a 5-h Homeownership Program.

Outlined below is the RRHA Section 8 Homeownership program policy and procedure.

**ROANOKE REDEVELOPMENT AND HOUSING AUTHORITY  
SECTION 8 HOUSING CHOICE VOUCHER  
HOMEOWNERSHIP PROGRAM PLAN**

**March 18, 2004**

# **Section 8 Housing Choice Voucher Homeownership Program Overview**

## *Executive Summary*

As a part of the Quality Housing and Work Responsibility Act of 1998 (QHWRA), Congress sought to provide more low-income families nationwide with an opportunity to become homeowners by creating a new homeownership option for families receiving federal Section 8 tenant-based assistance. The Homeownership Program allows families receiving Section 8 voucher assistance to convert their federal rental subsidy to a mortgage subsidy to buy their own home.

The Roanoke Redevelopment and Housing Authority (RRHA) has established a Section 8 Homeownership Option for its eligible Housing Choice Voucher Program (Section 8) participants pursuant to the U.S. Department of Housing & Urban Development (HUD) final rule dated October 12, 2000. Any active and qualified Section 8 family may choose to request participation in this program.

## **Chapter 1**

### **Section 8 Housing Choice Voucher Homeownership Program**

#### **General Provisions – 24 CFR 982.625**

Eligible applicants for the Section 8 homeownership program must have completed an initial Section 8 lease term, may not owe RRHA or any other Housing Authority an outstanding debt, and must meet the eligibility criteria set forth in its administrative plan. The Section 8 home-ownership assistance may be used to purchase the following types of homes within the Roanoke Metropolitan Statistical Area, new or existing single-family, condominiums, cooperatives, and approved manufactured homes. RRHA will also permit portability of Section 8 homeownership assistance to another jurisdiction, provided the receiving jurisdiction operates a Section 8 homeownership program. RRHA will approve a live-in aide, if needed as a reasonable accommodation, so that the program is readily accessible to and useable by persons with disabilities.

#### **Family Eligibility/Participation Requirements 24 CFR 982.627**

Each Section 8 family, except families with an elderly or disabled member, must meet the following requirements:

1. A family must meet the general requirements for ongoing participation in the Section 8 tenant-based Housing Choice Voucher per 24 CFR 982.627
2. With the exception of disabled and elderly households, each family's employment history must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance is employed full-time (an average of 30 hours per week) and has been so continuously employed for (1) one year prior to execution of the sales agreement. In order to

reasonably accommodate a family's participation in the program, RRHA will exempt families that include a person with disabilities from this requirement.

3. The minimum income required by the Dept. of HUD is Federal minimum wage multiplied by 2,000 hours. The minimum income for the RRHA's program eligibility is \$16,000. (Welfare assistance will not be considered.)
4. No family household member may have a present ownership interest in real property in the past three years.
5. The family must be a first-time homebuyer as defined by 24 CFR 982.4. The family satisfies any first time buyer requirement where a family member must not have owned title to a principal residence in the last three years. (This also includes single parents or displaced homemaker, who while married, owned a home with a spouse or resided in the home owned by the spouse.)
6. The eligible family must enroll, attend and satisfactorily complete a HUD-approved pre-purchase homeownership counseling and education program per 24 CFR 982.630.
7. The eligible family must enroll, attend and satisfactorily complete a post purchase counseling and education program per 24 CFR 982.637.
8. The family or any family member must not have previously received assistance under a Section 8 Homeownership Program and defaulted on a mortgage.

#### Additional Eligibility Factors.

1. Applicants for the homeownership program are not required to participate in RRHA's Family Self-Sufficiency Program ("FSS") However, FSS participants will be given a preference for homeownership over other applicants.

## Chapter 2

### Homeownership Education Program 24 CFR 982.630

"Experience is the best teacher, but how do you help prepare first-time homebuyers for the experience of homeownership?" –Freddie Mac. The best way to avoid future problems and promote homeownership is through Homeownership education. It is the instruments that will help first-time homebuyers become successful homeowners. The combination of pre- and post purchase homeownership education and counseling are required of all eligible homeownership program participants. A certificate of completion will be verified before commencement of homeownership assistance. The following homeownership education program will cover the following curriculum:

2. **Preparation for Homeownership** Recognize homeownership as a viable housing option – Being a homeowner is not ideal for everyone. There are people who choose not to assume the responsibility, because they do not want to change their spending habits in order to make monthly mortgage payments. Some people prefer not to bother themselves with home repairs and maintenance. However, there are people who, if given the opportunity, are willing to take the important

step towards realizing the dream of many Americans...owning a home of their own! There are advantages and disadvantages of homeownership.

3. **Budget and manage money** – The process of budgeting and managing money requires planning and goal setting. The organization or lack of organization of one’s personal savings, bill paying and spending habits will either create an opportunity for wealth building, or prompt financial disaster and reduce wealth building dreams to rubble. Once a homeowner, new spending and saving habits is paramount.
4. **Mortgages** –How to determine what requirements are necessary to qualify for a mortgage. How income, expenses, and credit apply to the process and increasing “buying power.”
5. **Understand the fundamentals of home maintenance** – The home is probably one of the largest investments most will ever make. Knowledge of taking care home maintenance and finances will insure continued homeownership enjoyment for many years.
6. **Credit** – Understanding credit and reporting is essential. Good credit means that the potential homebuyer makes timely loan payments, debt repayments made as promised. Good credit is important because it makes extending credit for major purchases more likely. Contrary to myth, a credit bureau does not track all aspects of one’s personal life. Credit bureaus are organizations that collect and transmit four basic types of information. It is important to know how to correct any discrepancies, errors, omissions or actual factual derogatory information that needs addressed.
  - A. Identification and employment data – Name, birth date, Social Security number and employer
  - B. Payment history – Payment record showing how much credit has been extended and repayment history
  - C. Inquiries – Credit bureaus are required to maintain a record of all creditors who have requested credit history
  - D. Public record information – Events that are a matter of public record related to credit-worthiness: bankruptcies, foreclosures, or tax liensAccounts – There are three types of accounts used by credit grantors: Revolving, Open 30-day and Installment.
1. **How to Find a Home and How to Negotiate the Purchase Price** – This component covers instruction with reference to, the advantages of purchasing a home in areas that do not have a high concentration of low-income families. In addition, instruction on the subjects of how to identify school systems, employment opportunities, and other community amenities that fit the needs of the participant family, and how to evaluate a home’s market value and equity potential. Families will be instructed on how to find a home utilizing the following resources:
  - A. **For Sale By Owner** – Homeowners who sell their homes without the assistance of a real estate professional. Families will be advised to consult an attorney to protect personal interests and the investment in any home purchase.
  - B. **Real Estate Agent** – A real estate professional can find and show available homes, present the prospective homebuyer’s offer to the seller and help keep track of steps involved in the transaction.

- C. **Neighborhood Organization** – Non-profit neighborhood and community development organizations rehabilitate homes and build new home for sale to homebuyers.
  - D. **Repossessed or Foreclosed Home** – Buying a repossessed or foreclosed home is a different process than other methods of home buying and hold more risk for the buyer. This home cannot be purchased in this program.
1. **Homeowners’ Insurance and Home Warranties** – A general overview of homeowner insurance is required to protect the home once it has been purchased. Insurance companies have a portfolio of products and services. This educational component will address:
    - A. How much insurance is needed to protect the home and personal property? What coverage options are available? What are replacement costs? What are the expected costs of a comprehensive and optional insurance policy?
    - B. What is a home warranty? How will that reduce maintenance, labor and replacement costs?
  1. **The Fair Housing Law** – Federal Fair Housing Law: Part 100, Subpart A, 100.5 states "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. No person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status, or national origin in the sale, rental or advertising of dwellings, in the provision of brokerage services in connection therewith, and the availability of residential real estate related transactions.
  2. **Federal RESPA Law** – RRHA acknowledges the unprecedented number of reported home foreclosures in Roanoke Metropolitan Statistical Area, and therefore, requires a thorough review of the Real Estate Settlement Procedures Act for its Homeownership Program participants.

One of “Act’s” purposes is to help consumers become better shoppers for settlement services. Another purpose is to eliminate kickbacks and referral fees that increase unnecessarily the costs of certain settlement services. RESPA covers loans secured with a mortgage placed on a one-to-four family residential property. These include most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

RESPA requires that borrowers receive disclosures at various times. Some disclosures explain in simple terms, the costs associated with the settlement; outline lender servicing and escrow account practices, and describe business relationships between settlement service providers. When borrowers apply for a mortgage loan, mortgage brokers and/or lenders must give borrowers:

- A. **A Special Information Booklet**, which contains consumer information regarding various real estate settlement services. (This is required for purchase transactions only).
- B. **Good Faith Estimate** (GFE) of settlement costs, which lists the charges the buyer is likely to pay at settlement. This is only an estimate. The actual charges may differ. If a lender requires the borrower to use a particular

settlement provider, then the lender must disclose this requirement on the GFE.

- C. **Mortgage Servicing Disclosure Statement** - discloses to the borrower whether the lender intends to service the loan or transfer it to another lender. It also provides information about complaint resolution. If the borrowers do not get these documents at the time of application, the lender must mail them within three business days of receiving the loan application. If the lender turns down the loan within three days, however, then RESPA does not require the lender to provide these documents. The RESPA statute does not provide an explicit penalty for the failure to provide the Special Information Booklet, Good Faith Estimate or Mortgage Servicing Statement. Bank regulators, however, may impose penalties on lenders who fail to comply with federal law.
- D. **Disclosures Before Settlement (Closing) Occurs** - A Controlled Business Arrangement (CBA) Disclosure is required whenever a settlement service provider involved in a RESPA covered transaction refers the consumer to a provider with whom the referring party has an ownership or other beneficial interest.
- E. **HUD-1 Settlement Statement** - is a standard form that clearly shows all charges imposed on borrowers and sellers in connection with the settlement. RESPA allows the borrower to request to see the HUD-1 Statement one day before the actual settlement. The settlement agent must then provide the borrowers with a completed HUD-1 Settlement Statement based on information known to the agent at that time.
- F. **Disclosures at Settlement** - The HUD-1 Settlement statement shows the actual settlement costs of the loan transaction. Separate forms may be prepared for the borrower and the seller. It is not the practice that the borrower and seller attend settlement, the HUD-1 should be mailed or delivered as soon as practicable after settlement.
- G. **Initial Escrow Statement** - itemizes the estimated taxes, insurance premiums and other charges anticipated to be paid from the escrow account during the first twelve months of the loan. It lists the escrow payment amount and any required cushion. Although the statement is usually given at settlement, the lender has 45 days from settlement to deliver it.
- H. **Disclosures After Settlement** - Loan servicer's must deliver to borrowers an Annual Escrow Statement once a year. The annual escrow account statement summarizes all escrow account payments during the servicer's twelve-month computation year. It also notifies the borrower of any

shortages or surpluses in the account and advises the borrower about the course of action being taken.

- I. **Servicing Transfer Statement** - is required if the loan servicer sells or assigns the servicing rights to a borrower's loan to another loan servicer. Generally, the loan servicer must notify the borrower 15 days before the effective date of the loan transfer. As long the borrower makes a timely payment to the old servicer within 60 days of the loan transfer, the borrower cannot be penalized. The notice must include the name and address of the new servicer, toll-free telephone numbers, and the date the new servicer will begin accepting payments.

**Filing a RESPA Complaint** - Persons who believe a settlement service provider has violated RESPA in an area in which the Department has enforcement authority (primarily sections 8 and 9), may wish to file a complaint. The complaint should outline the violation and identify the violators by name, address and phone number. Complainants should also provide their own name and phone number for follow up questions from HUD. Requests for confidentiality will be honored.

Consumer complaints are sent to: **Director, Interstate Land Sales/RESPA Division, Office of Consumer and Regulatory Affairs, U.S. Department of Housing and Urban Development, Room 9146 451 7th Street, SW, Washington, DC 20410**

**Homeownership Option:**

## General

1. The RRHA may provide one of two forms of homeownership assistance for a family.
  - A) Monthly homeownership assistance payments; or
  - B) A single down-payment assistance grant.
2. Prohibition against combining forms of homeownership assistance. A family may only receive one form of homeownership assistance. Accordingly, a family that includes a person who was an adult member of a family that previously received either of the two forms of homeownership assistance may not receive the other form of homeownership assistance from any PHA.

**Homeownership Option: Down-Payment Assistance Grants 24CFR 982.643**

## A. General

1. The RRHA may provide a single down-payment assistance grant for a participant that has received tenant-based or project-based rental assistance in the Housing Choice Voucher Program.
2. The down-payment assistance grant must be applied toward the down payment required in connection with the purchase of the home and /or reasonable and customary closing costs in connection with the purchase of the home.
3. If the RRHA permits the down-payment grant to be applied to closing costs, the RRHA must define what fees and charges constitute reasonable and customary closing costs. However, if the purchase of a home is financed with FHA mortgage insurance, such financing is subject to FHA mortgage insurance requirements, including any requirements concerning closing costs (see 982.632 (b) of this part regarding the applicability of FHA requirements to voucher homeownership assistance and Section 203.27 of this title regarding allowable fees, charges and discounts for FHA-insured mortgages).

## B. Maximum down-payment grant

A down-payment assistance grant may not exceed twelve times the difference between the payment standard and the total tenant payment.

## C. Payment of down-payment

The down-payment assistance grant shall be paid at the closing of the family's purchase of the home.

## D. Administrative fee

For each down-payment assistance grant made by the RRHA, HUD will pay the RRHA a one time administrative fee in accordance with 982.152 (a) (1) (iii). The final rule announces that the single, one-time administrative fee for down-payment assistance grant will initially be set at an amount equal to six months of the RRHA's on-going regular administrative fee under the voucher program.

## E. Return to tenant-based assistance

A family that has received a down-payment assistance grant may apply for and receive tenant-based rental assistance, in accordance with program requirements and RRHA policies. However, the RRHA may not commence tenant-based rental assistance for occupancy of the new unit so long as any member of the family owns any title or other interest in the home purchased with homeownership assistance. Further, eighteen months must have passed since the family's receipt of the down-payment assistance.

**Down Payment Requirement – 24CFR 982.625**

The down payment is to be considered one of the family's initial investments towards homeownership. The down payment is the difference between the sales price and the mortgage amount. A down payment is usually paid at closing. Down payment is the part of the purchase price of a property that the buyer pays in cash from personal funds. RRHA requires the Homeownership Program participant to have a minimum down payment of at least three percent (3%) of the purchase price and requires that one percent of the purchase price come from the family's personal resources. However, RRHA may waive the one percent from the family's personal resources, if it has coordinated down payment assistance with other available community resources.

Example:

Home purchase price	\$ 100,000.00
Down Payment required	
Equals 100,000 times .30	- <u>3,000.00</u>
Amount to be mortgaged	97,000.00

If the family applies for and qualifies for down payment assistance, the down payment assistance program will give \$2,000.00 of the down payment. The balance of \$1,000.00 must come from the family's personal resources.

**LOCATING A HOME 24CRF982.629**

Upon approval for the Section 8 Housing Choice Voucher Homeownership Program, a family will have one hundred eighty (180) days to locate and complete the purchase of a home. For good cause, RRHA may extend a Section 8 family's time to locate the home for additional 60 days.

The family should spend some time planning and thinking about the ideal home and develop a list of needs and desires. The first step is to identify houses that are on the market. To find the house that is right, the participant will want to check up on as many leads as possible. The Homeownership Program recommends that the participant enroll and complete "How to Find a Home and How to Negotiate the Purchase Price" pre-purchase educational component before beginning the housing search.

A home shall be considered located when the family submits a sales agreement with the required program documents to RRHA.

For good cause, RRHA may extend a participant family's time to complete the purchase of the home.

During a participant's search for a home to purchase, their Section 8 rental assistance shall continue per RRHA's Administrative Plan.

If a participant family is unable to locate a home within the time approved by RRHA, their Section 8 rental assistance through the Section 8 housing choice voucher tenant-based program shall continue.

**PURCHASING A HOME**

The family shall have up to three (3) months to complete the purchase transaction. RRHA considers the home located when the participant presents a completely executed sales agreement that is signed by the buyer and the seller of the home, and the sales agreement has been approved by RRHA.

**FAILURE TO PURCHASE**

If a Homeownership Participant is unable to purchase the home within the maximum time permitted by Section 8 Housing Choice Voucher Homeownership Program guidelines for participation, RRHA shall continue the family's participation in the Housing Choice (Section 8) Tenant-Based Voucher Program. The family may not re-apply for the Homeownership Program until they have completed an additional year of participation the Section 8 Tenant-Based Voucher Program following the initial determination of their eligibility for the homeownership option.

## Eligible Units – 24 CFR 982.628

**HOMES ELIGIBLE FOR PURCHASE**

The type of home that is eligible for purchase is a unit that is under construction or already existing at the time RRHA determines the eligible family may participate in the homeownership program. The unit must be a one-unit property or single dwelling unit in a cooperative or condominium. Newly constructed homes are eligible for purchase, provided the construction is completed at the conclusion of the purchase transaction. Signed contracts must not allow an increase in the newly constructed home sales price without RRHA approval. The unit must pass RRHA's Housing Quality Standards Inspection, as well as an independent inspector's criteria. The Homeownership participant family designates the private inspector.

**Single Family Homes:** Single-family homes include homes that are not attached to another home. Single-family ownership generally includes the real property or land and improvements or house.

**Townhouses and Row houses:** Townhouses are generally attached two story homes. Row houses are generally unattached two story homes that have minimal space between neighboring units. Land ownership varies widely. Both may be fee simple, leased or commonly owned. Generally, the land is fee simple. There may be an association or not. Since, both of these housing types are more similar to single-family homes, there is more of a tendency to treat them like single-family homes. However, practices vary from area to area.

**Condominiums:** Condominiums are a way of dividing multiple dwelling units (generally, but not always, attached as townhouses or multifamily apartments) into individual ownership. In condominium ownership, each individual family owns the air space to the back of the paint on the walls or ceilings of its particular dwelling unit, plus an undivided interest in the land and structures (called the common elements) and make up the project as a whole. Individual unit owners are typically responsible for the decoration and maintenance of the interior of their units, including major appliances and often including plumbing and heating systems.

Ownership of a condominium unit automatically includes membership in the condominium association, which democratically governs the maintenance, repair, and improvement of the common elements and the operation of the project. The condominium association collects monthly fees to pay for these expenses, including the accumulation of reserves for future rehabilitation and improvement projects. Condominium ownership can be used for all types of physical structures as well as for dividing the ownership of land within a subdivision. With condominium ownership, each individual condominium unit owner is considered to own real property.

**Cooperatives:** Like condominiums, cooperatives are a way of dividing multiple dwelling units into individual ownership. In cooperative ownership, the individual residents come together in a corporation, which owns all of the land and buildings. Each individual family is a shareholder or member of the cooperative corporation. Each owns an undivided interest in the property as a whole (by virtue of its shares or membership) plus the exclusive right to occupy a particular dwelling unit owned by the cooperative corporation (by virtue of an occupancy agreement or proprietary lease). The exclusive right to occupy the particular dwelling unit continues so long as the family is a shareholder or member of the cooperative corporation and abides by the occupancy agreement.

The cooperative corporation owns, maintains, and operates the land and buildings and reserves the right to approve potential buyers of cooperative shares or memberships. Ownership of shares or memberships in the cooperative corporation entitles each individual owner to participate in the democratic governance of the corporation. Cooperative members pay monthly occupancy charges to cover their share of the cost of owning and operating the project. These occupancy charges are generally higher than monthly condominium fees, because they include costs (such as property taxes and blanket debt service) that condominium owners pay as part of their individual monthly mortgage payments.

Cooperative ownership can be used for all types of physical structures as well as for dividing the ownership of land within a subdivision. Cooperative ownership consolidates the ownership of all of the real property (the lands and buildings) in the cooperative corporation.

**RRHA Owned Units:** Homeownership assistance may be provided for the purchase of a unit that is owned by RRHA. The unit must meet all “eligible unit” criteria indicated in this section. RRHA will inform the family both orally and in writing, that the family has the right to purchase any eligible unit. In addition, RRHA will obtain the services of an independent agency to perform the inspection of the unit according to HQS standards and to provide a written HQS inspection report, an independent agency to review the contract of sale, determine the reasonableness of the sales price and financing. RRHA will not pressure or steer a family towards purchase of any unit owned by the housing authority over any other available unit.

Note: RRHA will not approve a unit that has been determined to be owned by a seller who has been debarred, suspended, or subject to limited denial of participation. Families are not permitted to purchase congregate housing, group homes, shared housing, cooperative housing where cooperative membership is not applicable, single room occupancy, or manufactured homes that are not permanently attached to the real property.

## Chapter 6

### Independent Inspections – 24 CFR 982.631

**The independent inspector may not be a RRHA employee, contractor or other person under its control. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components. In addition, the independent inspector must provide a copy of the inspection report to both the family and RRHA. RRHA will not commence homeownership assistance for the participant family until it has reviewed the inspection report. Even if the unit otherwise complies with HQS (and may qualify for assistance under RRHA’s tenant-based rental voucher program,) RRHA has the discretion to disapprove the home for assistance under the homeownership option because of information in the inspection**

**report. The independent inspection is a pre-purchase expense, incurred by the family.**

**CONTRACT OF SALE 24 CFR 982.631**

Before the commencement of homeownership assistance, the participant family must enter into a “Contract of Sale” with the seller of the home to be acquired by the family. If a real estate professional or a builder’s representative is a partner in the sales transaction, a comparative market analysis (CMA) or market value analysis (MVA) must be performed and furnished to the participant family before the presentation of the offer to purchase is made to the seller. The family must give RRHA a copy of the contract of sale and the MVA or CMA, in order to review and approve or reject the contract of sale. The contract must comply with the following:

1. Specify the price and other terms of sales by the seller to the purchaser.
2. Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser.
3. Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and has been approved by RRHA.
4. Include a certification from the seller that the he/she has not been debarred, suspended, or subject to a limited denial of participation.

Before the commencement of assistance, all sales contingencies must be removed.

**Chapter 7**

**Loan Application Process – 24 CFR 982.632**

**Obtaining a Mortgage**

The Homeownership Program recommends that its participants obtain a pre-approval from a prospective lender before beginning the housing search. Once the participant has located a home and secured a purchase contract for the home, the participant must make formal loan application. In the pre-approval process, the lender will look at the applicant’s capacity, credit history, capital and collateral.

1. **Capacity** – The lender will want to know how much money the applicant earns. This income may be employment or another stable source of income such as social security or both.
2. **Credit History** – The lender will look at how much and how often the applicant borrows money, and if the applicant pays bills on time, as well as whether the applicant lives within his/her/their budget. In addition, the lender will look at how the applicant paid bills in the past. The lender will review the applicant’s expenses, rent utilities, car payment, credit card debt, installment loans, child support payments and any other expenses incurred.
3. **Capital** – The lender will want to know whether the applicant has money left over after the purchase (referred to as “reserves”) for unexpected emergencies.
4. **Collateral** – In the formal loan application process, the lender will evaluate the risk involved in lending money in terms of evaluating the loan to the home’s value. Will the lender be completely protected, if the applicant does not pay back the loan? In the event that the applicant is unable to fulfill their obligation, the

lender must be sure that the property is worth enough money to cover unpaid mortgage. Therefore, the property value must be confirmed by an appraisal professional.

When the participant applies for a mortgage for the home, the loan will be processed faster if the participant is prepared with the following documents:

1. The purchase contract for the house
2. Homeownership Program Documents
3. Bank account numbers, current balances and most recent statements\*\*
4. Pay stubs, W-2 forms, proof of employment and salary\*\*
5. Documentation of all public benefits received, including SSI and RRHA's Housing Assistance Payment Amount\*\*
6. Information about debts, loans and credit card balances, and the names and addresses of all creditors
7. Evidence of rent payments, such as canceled checks from the previous twelve months, or receipts

Since interest rates are always subject to change, the applicant may want to ask the lender to lock in the current rate while the application is being processed. When asking for a "lock-in," the applicant should ask when the lock-in begins and how long it will last and obtain an agreement in writing. If the lock-in expires before the closing, the applicant must ask for an extension. The lender may charge a fee for locking in the rate, but this money will be deducted from the closing costs.

Once the lender has processed the loan, estimated closing costs, appraised the property, verified all pertinent information, and obtained mortgage insurance, the lender will issue a commitment letter. The commitment letter is a formal offer from the lender that will include the following:

1. The amount of the loan
2. The term of the loan (how many years required to pay back the loan)
3. The loan origination fee
4. The points
5. The annual percentage rate
6. The monthly mortgage payment (PITI: principal, interest, taxes and insurance)
7. The final HAP: housing assistance payment and TTP: total tenant payment amounts, and
8. A list of any documentation not yet provided, which will be required before the closing.

The lender will require the participant's acceptance by signature on the commitment letter. The participant must thoroughly review the commitment letter before signing it, making sure that the terms and conditions of the loan offer are acceptable. The participant must forward a copy of all documentation to RRHA for final approval.

#### **Financing – 24 CFR 982.632**

The family is responsible for securing financing from a lending institution that meets the following guidelines and qualifications:

1. Has an office or a State of Virginia authorized affiliate located in Roanoke City.
2. Completes the closing in Roanoke City or a title company located in Roanoke City.
3. Be able to provide written pre-approval within sixty days after the buyer submits loan application.

4. Be able to provide written loan approval to buyer within sixty- (60) days after purchase agreement has been negotiated. **No more than ninety (90) days will be permitted.**
  5. Must agree to grant RRHA an opportunity to review their Good Faith Estimate of closing costs.
  6. Must agree to make the buyer's HUD 1 Settlement Statement available for RRHA review before closing.
  7. Must provide a fixed rate loan for up to thirty (30) years.
  8. Must offer a product with no pre-payment penalty.
  9. Must offer and require escrowing of taxes and insurance.
  10. Must consent to the increase or decrease of RRHA's monthly Housing Assistance Payment (HAP) and other HUD regulations on an annual basis, when considering buyer's income, family composition to finance credit insurance of any sort directly or indirectly (i.e. credit life, credit disability, credit unemployment, or any other life or health insurance products). Mortgage insurance premium (MIP) for FHA loans is permitted.
  11. Must agree that the fees paid either directly or indirectly, either to a mortgage lender or to a mortgage broker for services rendered, as a part of the transaction, will not cumulatively exceed three percent (3%) of the total mortgage principal balance. These fees include:
    - A. Origination fees
    - B. Loan discount points
    - C. Commitment fees
    - D. Underwriting fees
    - E. Processing fees
    - F. Mortgage broker fees
    - G. Yield-spread premiums
    - H. Servicing retainer fee or other compensation
1. Must accept a minimum down payment of three percent (3%) of the purchase price, with one percent (1%) coming from the participant family's personal resources. The remaining two percent (2%) down payment can be a gift or can be granted to the family by a down payment assistance program. A "gift letter" is required of the benefactor.
  2. Must agree to seller's contribution to closing costs, not to exceed three percent (3%) of the purchase price of the home.
  3. Must agree that financing will be provided, insured, or guaranteed by state or Federal government, complies with secondary mortgage market underwriting requirements, or complies with generally accepted private sector underwriting standards.
  4. At least three days before the closing on a home improvement loan, the lender must furnish a written caveat along with any home improvement loan paperwork.

5. RRHA will review all refinance, seller financing and lease-purchase agreements on an individual basis.

6.

**Affordability – 24 CFR 982.632**

A mortgage loan is affordable when it meets the Federal Housing Administration's (FHA) affordability formula, which establishes that 29% of the gross monthly income should go towards housing expenses, depending on total debt. Buyers with no debt can budget as much as 41% of monthly income to housing.

This formula will be adjusted based on the following factors:

1. RRHA's Monthly Housing Assistance Payment paid on behalf of the family
2. Down Payment.
3. Closing costs and cash reserves required by the lender
4. The outstanding debts (total debt to income ratio should be under 40 percent)
5. Credit history
6. The type of mortgage
7. Current interest rates

Note: RRHA may disapprove any proposed financing that does not meet RRHA's affordability criteria.

### **Predatory Lending Safeguards**

RRHA is unambiguous in its purpose to guard its Homeownership Program participants from predatory lenders. Predatory lending is making unaffordable loans based on the assets of the borrower rather than on the borrower's ability to repay an obligation.

Whether undertaken by creditors, brokers or home improvement contractors, the practice involves engaging in deception or fraud manipulating the borrower through aggressive sales tactics, or taking unfair advantage of a borrower's lack of understanding about loan terms. These practices are often combined with loan terms that, alone or in combination, are abusive or make the borrower more vulnerable to abusive practices.

Low and moderate income borrowers with no or non-traditional credit histories and atypical employment histories or income patterns tend to fall victim to sub prime lender practices, therefore, leading to delinquency, default and subsequent foreclosure. RRHA will examine the lending products offered to its homeownership program participants, to prevent predatory lending practices.

RRHA will review mortgage loan terms to make certain that none of the following conditions are indicated:

1. **Credit Insurance** - Credit insurance should not be financed into the loan up-front in a lump-sum payment. Fannie Mae and Freddie Mac have agreed not to purchase any loan that includes financed credit insurance.
2. **Fees** - The purchaser should not be charged a fee greater than 3% of the loan amount (4% for FHA or VA loans). Points and fees that exceed this amount (excluding appraisals or attorney fees) take more from borrowers than the cost or risk of sub prime lending can justify. Conventional borrowers generally pay at most a 1% origination fee.
3. **Prepayment Penalties and Balloon Payments** - Loans should not include prepayment penalties and balloon payments. Prepayment penalties entrap borrowers into high interest rate loans. Balloon payments induce borrowers into loans with attractive monthly payments without informing the borrowers of the existence of the balloon or its long-term consequences. Both loans often lead to default and subsequent foreclosure.
4. **Mandatory Arbitration Clause** - Lenders should not impose mandatory arbitration clauses in any home loans. These clauses insulate unfair and deceptive practices from effective review and relegate consumers to a forum where they cannot obtain injunctive relief against wrongful practices, or obtain punitive damages.
5. **Yield-spread Premiums** - Yield-spread premiums are not prohibited. They permit homebuyers to pay some or all of the up front settlement costs over the life of the mortgage through a higher interest rate. Because the mortgage carries a high interest rate, the lender is able to sell it to an investor at a higher cost. In turn, the lender pays the broker an amount reflective of this cost. The payment allows the broker to recoup the up front costs incurred on the borrower's behalf in originating the loan. Payments from lenders to brokers based on the rates of borrowers' loans are characterized as "indirect" fees and are referred to as yield
6. **Steering** – Lenders who fail to fully report the payment histories of their borrowers, so that borrowers get the lowest-cost loan for which they qualify,

prevent borrowers access to the mainstream financial sector, and from amassing a positive credit history that, over time, will allow them to obtain credit in the prime market

7. **Loan Flipping** – “Flipping” a loan means the refinancing of an existing loan secured by an owner-occupied residence where more than 50% of the prior debt refinance bears a lower interest rate than the new loan.
8. **Increased Interest Rate** – A loan that provides for an interest rate applicable after default that is higher than the interest rate that applies before default.

Homeownership not only supplies families with shelter, it also provides a way to build wealth and economic security. A post ownership educational component that delineates predatory lending characteristics and practices, as well as how to avoid jeopardizing family assets has been made mandatory for continued homeownership assistance.

**Maximum Term of Homeownership Assistance**

RRHA will provide Section 8 homeownership assistance for the months the family is in the home. The maximum length of time a family may receive homeownership assistance is fifteen years, if the mortgage is financed for twenty (20) years or longer. In all other cases, the maximum term is ten (10) years.

Maximum term of homeownership applies to the total time a family receives homeownership assistance, regardless of whether the family purchases another home.

The maximum term applies to any member of the family who:

1. Has an ownership interest in the home during the time that homeownership assistance payments are made; or
2. Has an ownership interest in the home during the time RRHA made homeownership assistance payments.
3. The maximum term of assistance does not apply to elderly and disabled families only if the family qualifies as an elderly or disabled family at the start of homeownership assistance.
4. If during the course of receiving homeownership assistance payments, the family no longer qualifies as “an elderly or disabled” family, the maximum term becomes applicable from the date homeownership assistance began.

RRHA must provide at least 6 months of homeownership assistance after the maximum term becomes applicable – if the family is otherwise eligible to receive homeownership assistance. (Elderly and Disabled)

**Continuation of Homeownership Assistance****24 CFR****982.633**

RRHA will continue to pay homeownership assistance if the family sells the home and moves into a new unit with continued homeownership assistance. If the family moves out of the home without selling the unit, or because of mortgage default, RRHA may not continue homeownership assistance after the month when the family moves out. The family or lender is not required to refund the homeownership assistance to RRHA for the month when the family moves out. The family is required to comply with the following:

1. **Post Ownership Counseling:** The family must attend and complete ongoing homeowner and housing counseling.
  2. **Compliance With Mortgage:** The family must comply with the terms of any mortgage secured to purchase or refinance the home.
  3. **Home Conveyance or Transfer:** The family receiving homeownership assistance may not convey or transfer ownership interest. The exception being, upon death of a family member who holds, in whole or in part, title to the home or ownership, or cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent’s estate, notwithstanding transfer of title by operation of law to the decedent’s executor or legal representative, so long as the home is solely occupied by remaining family members.
  4. **Supplying Required Information:** The family must supply RRHA with all information necessary to determine family eligibility for continued assistance. Information includes, but not limited to:
    - A. Any mortgage or other debt incurred to purchase the home, and any refinancing of the debt.
    - B. Information needed to determine whether the family has defaulted on the debt, and information on any satisfaction or payment of the mortgage debt.
1. Any sale or other transfer of any interest in the home; or the family’s homeownership expenses.
  2. **Notice of Move-Out:** The family must notify RRHA before the family moves out of the home.

3. **Notice of Mortgage Default:** The family must notify RRHA if the family defaults on a mortgage securing any debt incurred to purchase the home.
4. **Second Residence Ownership Interested:** Strictly prohibited. So long as the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.
5. **Statement of Homeowner Obligations:** Before commencement of homeownership assistance, the family must execute a statement of family obligations. In the statement, the family agrees to comply with all family obligations under the homeownership program.

## **Denial or Termination of Assistance**

### **24 CFR 982.638**

RRHA may deny or terminate homeownership assistance for the following reasons:

1. **Family Obligations Violation** - A family's homeownership assistance may be terminated if the family fails to comply with its obligations under the Section 8 Homeownership Program policies, or
2. **Mortgage Default** - if the family defaults on the mortgage – if required, the family must attend and complete ongoing homeownership and housing classes.
3. Homeownership assistance for a family terminates automatically 180 calendar days after the last housing assistance payment.
4. RRHA may terminate or deny assistance to a participant family for failure to comply with program regulations as defined in the Roanoke Redevelopment and Housing Authority Administrative Plan for the Section 8 Housing Choice Voucher Program.

## **Chapter 10**

### **Family Obligations – Statement of Homeowner Obligations**

Before the commencement of homeownership assistance, the family must execute a "Statement of Homeowner Obligations." To continue to receive homeownership assistance, a family must comply with the following family obligations:

1. The family must comply with the terms of any mortgage securing debt incurred to purchase the home, and any refinancing of such debt.
2. In the course of the family receiving homeownership assistance, the family may not sell, convey or transfer any interest in the home to any entity or person (other than a member of the assisted family residing in the home subject to the RRHA approval or its designee). If the family chooses to sell the home, with the approval of RRHA or its designee, the family may purchase another home while continuing to receive homeownership assistance toward the purchase of a new home.
3. While the family is receiving homeownership assistance, the family may not place any additional lien or other encumbrance without prior written consent from RRHA and the second mortgage lender.
4. While the family is receiving homeownership assistance, the family must supply required information regarding income and family composition in order to calculate correctly total tenant payment and homeownership assistance.

5. If the family is receiving homeownership assistance, the family must provide information on any mortgage or other debt incurred to purchase the home, and any refinancing of such debt, and any sale or other transfer of any interest in the home.
6. While the family is receiving homeownership assistance, the family must notify RRHA or its designee if the family defaults on a mortgage securing any debt incurred to purchase the home.
7. All participating family members (those signing the offer to purchase contract and loan documents) must satisfactorily complete a RRHA approved counseling program before the commencement of homeownership assistance.
8. The family must include contract conditions in any Offer to Purchase that give RRHA a reasonable time to (a) inspect the home for compliance with HUD's Housing Quality Standards; (b) review and approve a professional home inspection report obtained from an independent home inspector of the family's choice, and (c) approve the terms of the family's proposed financing.
9. The family must comply with the terms of any mortgage incurred in the purchase of the property and must notify RRHA's Homeownership Program Manager within five (5) days of receipt of any late payment or default notice.
10. The family must occupy the unit as its principal residence. The family must not transfer, sell, or assign any interest in the property without RRHA's prior written consent. The family must not rent or lease any part of the premises without RRHA's prior written consent. The family must notify RRHA in writing at least 30 days prior to moving out of the house for a period of 30 days or longer or prior to any sale, transfer, assignment, lease or other form of alienation of the assisted property.
11. The family must maintain the property in a decent, safe and sanitary manner. The family must allow RRHA to conduct an inspection of the property within one-week of a demand by RRHA. The family must correct any notice of deficiency issued by RRHA within the time limit specified in the notice. If the family fails to adequately maintain the property, RRHA may divert the maintenance and replacement reserve portions of the Homeownership Assistance Payment to an escrow account to be used to pay for reasonable and necessary maintenance expenses.
  - A. The family may purchase a home warranty. The home warranty serves as an insurance policy. If one of the major systems (such as heating system, air conditioning, or a major appliance) breaks down during the first year of homeownership, the warranty will cover the costs, or part of the cost to replace or repair it.
  - B. The family should renew the home warranty premium annually. The home warranty policy must typically cover breakdowns in major systems like plumbing, electrical, heating and air conditioning, as well as washer, dryer, oven, refrigerator and other items. The home

warranty policy may not have a deductible of more than \$100.00 per claim replacement claim and \$75.00 per repair claim.

1. The family must have the heating system serviced annually. The family must maintain adequate records of all service calls. The family must submit service records at annual reexamination as proof of compliance.
2. The family must annually provide RRHA with current information regarding family income and composition in a format required by RRHA. A family's homeownership assistance may be changed in the month following annual recertification of the household income, but participation in the Section 8 Homeownership program shall continue until such time as the assistance payment amounts reach \$0 for a period of six (6) consecutive months.
3. The family must notify RRHA in writing of any proposal to refinance the original purchase mortgage or of any proposal to encumber the property with secondary financing and obtain RRHA's written approval of such financing before executing any loan documents.
4. In the event of default on the mortgage obligation, the family must cooperate with RRHA and the lender to minimize any loss to the lender.
5. The family is required to sign an affidavit attesting to have read and understood the family obligations as a participant in the Section 8 Housing Choice Voucher Home-ownership Program and agree to abide by the responsibilities, and further understand that RRHA may terminate homeownership assistance if any of the family obligations are not met.

The family may request an informal hearing of any proposed notice of termination before it becoming effective. The informal hearing requirements defined in HUD regulation are applicable to participating families of the Homeownership Program, who disagree with an action, decision, or inaction by the RRHA.

RRHA will ensure that all families have the benefit of all protections due to them under the law.

### **Amount and Distribution of Monthly Homeownership Assistance Payment CFR 982.635**

While the family is residing in the home, RRHA shall pay monthly homeownership assistance.

#### **Calculating Mortgage and HAP Payments**

The total tenant payment (TTP) is calculated using RRHA's statutory formula; monthly homeownership expenses, and family income information. RRHA will use its normal Section 8 Housing Choice Voucher program payment standard schedule used to determine the amount of subsidy for the Tenant-Based rental voucher program. The HAP is the lesser of either the payment standard minus the total tenant payment or the family's monthly homeownership expenses minus the total tenant payment.

Assistance will be calculated as follows:

**Calculation I**

Voucher Payment Standard (_____ bedroom)	_____
Minus Total Tenant payment	- _____
(Greater of 30% of adjust income, 10% of gross income)	
Housing Assistance Payment (Calculation 1)	= _____

**Calculation II**

Monthly Homeowner Expenses	_____
Mortgage P&I	+ _____
Mortgage Insurance Premium (if applicable)	+ _____
Taxes	+ _____
Insurance	+ _____
Maintenance Expense	+ _____
Condo/Association Fee	+ _____
Utility Allowance	+ _____
Total	_____
Minus Total Tenant Payment	- _____
Housing Assistance Payment (Calculation #2)	= _____

Because the family has the option of selecting a home with a mortgage that is more or less than the payment standard, the final calculation of the family’s share of the housing costs and the HAP amount will not be completed until the family has selected a home to purchase; and the lender has communicated what the estimated principal, interest, taxes and insurance will be. The final calculation will be done before closing on the home. The final Housing Assistance Payment will be the lesser of the voucher payment standard minus Total Tenant Portion or the total monthly homeownership expenses.

**Portability and Moving with Continued Assistance**

**24 CFR 982.636 AND 982.637**

A family may qualify to move outside of RRHA’s jurisdiction with continued homeownership assistance under the voucher program. A family may purchase a unit outside of RRHA’s jurisdiction, if the receiving housing authority is administering a homeownership voucher program and is accepting new homeownership families. The family must attend the briefing and counseling session required by the receiving Public Housing Authority. In addition, the receiving Public Housing Authority will determine whether the financing for and the physical condition of the new unit are acceptable. The receiving Public Housing Authority is required to promptly notify RRHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the receiving Public Housing Authority. If the family elects to discontinue homeownership, the family receiving homeownership assistance may move to a new rental unit with continued tenant-based assistance provided the family is in complete compliance with all of the requirements of the Homeownership Program, and no longer has ownership interest or title in the home. RRHA will not begin tenant-based rental assistance for occupancy of the new rental unit so long as any family member owns any title or other interest in the prior home or if the family has defaulted on the mortgage.

### **Landlord/Tenant Sales Participation and Rights of Refusal**

RRHA will consider “For Sale By Owner” --the process of an owner selling a house without the participation of a licensed real estate broker or agent, for its Homeownership Program participants. With the potential rewards that landlord-owners and tenants can gain, some will consider entering into a sales agreement.

If a Homeownership participant chooses to purchase a unit offered for sale by the landlord, the following is required:

1. The tenant is required to meet all eligibility guidelines for participation in the Homeownership Program; and must have a valid Housing Choice Homeownership Voucher issued by RRHA.
2. Both the landlord and Homeownership Program participant –tenant must execute a Contract of Sale that complies with all requirements indicated in Chapter 4.
3. The unit must meet unit-eligibility.
4. The unit must be affordable.
5. The unit must pass RRHA’s Housing Quality Standards Inspection, and an independent inspector’s general home inspection.

If a real estate sales broker or agent has listed the unit for sale, an Agency Disclosure form-indicating buyer or seller representation, must be provided to the buyer.

RRHA will review all documents pertaining to the contract of sale agreement, including terms of sale, contingencies, financing, closing and title transfer.

RRHA may disapprove any contract of sale and proposed financing that does not meet RRHA’s program guidelines.

If the landlord offers a unit for sale currently occupied by a tenant who has been issued a Homeownership voucher, and the tenant declines the landlord’s offer to purchase, the tenant is under no obligation to purchase the unit.

If the tenant has been issued a Homeownership voucher and makes an offer to purchase the rental unit, and the landlord declines the tenant’s offer to purchase, the landlord is under no obligation to sell the unit.

Under either circumstance, the tenant and landlord must execute a Memorandum of Agreement (MOA) and submit it to RRHA within 3 working days of execution. The MOA will document either party’s decline and will prohibit the other party from retaliatory action against the other.

### **Avoiding Financial Problems**

The best way to avoid having a financial problem is to plan ahead. Developing a budget and sticking to it, paying bills on time and establishing an escrow account for long-term maintenance and repairs, may avoid a hardship when unexpected repairs are needed. Families are encouraged to enroll in an RRHA-approved post-purchase educational/counseling program soon after (approx. 30 days) the closing and title transfer of the home. The instruction is designed to promote the development of ownership

competence as well as provide continuing support to participants encountering the responsibilities involved in owning a home.

However, unfortunately, some individuals and companies will try to take advantage of homeowners who have financial difficulties. Individuals who say they can help, but actually cause the homeowner to lose everything have victimized many homeowners. Families, who feel they can no longer make their monthly mortgage payments, and decide that the only way out of financial difficulty is to sell the house, are required to contact RRHA.

Families should avoid remedial “Distressed Home Buying” – “We Pay Cash” programs.

## **AVOIDING DEFAULT**

In the event of default on the mortgage obligation, the family must contact RRHA and the lender to minimize any loss. Some circumstances are mitigating, and beyond a family’s control. When a homeowner fails to make payments upon the mortgage, this is default.

The lender may foreclose on the property where the mortgage is in default.

Families must take full responsibility for payment of their portion of the mortgage expenses. The Homeownership Program will work closely with families who temporarily do not have the financial means to pay their portion of the mortgage due to unemployment, by providing interim re-examinations to adjust the total tenant portion and housing assistance payment.

During the adjustment period, families will present to the Homeownership Program every 30 days after interim adjustment to provide information regarding income, utility payments and home maintenance status. RRHA may terminate assistance six months after final unemployment benefits cease.

One of the primary objectives of the Homeownership Program is help participant families remain successful homeowners and avoid foreclosure. However, if families fail to fully comply with the 30-day interim examination requirement, and fail to pay their portion of the mortgage, the lender’s Loss Mitigation division may require families to initiate a deed in lieu of foreclosure or pre-foreclosure sale of the unit.

RRHA will not offer tenant-based rental assistance for occupancy of a rental unit if the family fails to comply with the above requirements and defaults on the mortgage.

The family may request an informal hearing of any proposed notice of termination before it becoming effective. The informal hearing requirements defined in HUD regulation are applicable to participating families of the Homeownership Program, who disagree with an action, decision, or inaction.

## **Chapter 12**

### **Homeownership Options for the Elderly and Persons with Disabilities**

The Section 8 Housing Choice Voucher Homeownership Assistance may be a key resource in purchasing a home for the elderly and low-income families with disabilities. Elderly and families with disabilities are exempt from the employment requirements and some income requirements set forth in this homeownership plan. In the case of an elderly or families with disabilities, RRHA will determine Homeownership Program eligibility on an individual basis.

The Fannie Mae Foundation and Fannie Mae-approved lenders working in partnership with coalitions have come together to create homeownership opportunities for people with disabilities

## Chapter 13

### Home Maintenance Contractors

For minor home maintenance projects, families are encouraged to contact their local community service department, do-it-yourself department store or hardware store for instruction and or referrals. Major repairs and renovation projects will require a professional contractor. Families are encouraged to interview several reliable contractors and ask for references – and check them, and obtain cost estimates.

For their own protection, homeowners should make sure to have a written contract with the contractor. The contract should specify exactly what work is to be performed and when payments are due. Never pay for the entire job until after the work is completed. When money is owed, the contractor will complete the job properly and satisfactorily. Home improvement contractors must be licensed and bonded, carry workmen's compensation insurance, and registered with the local housing department, to obtain building permits (if required by the city), and their work be inspected by the local code enforcement officer who is responsible for seeing that all construction meets safety and other requirements.

Home improvement contractors are not permitted to receive the proceeds of a loan that is secured by the unit directly and solely from the lender. The lender must endorse the proceeds check to the homeowner and the contractor.

## Chapter 14

### Equal Housing

The Federal Fair Housing Act of 1968, the Fair Housing Amendments Act of 1988, prohibits discrimination against any person because of race, color, religion, sex, handicap, familial status, or national origin in the sale, rental, leasing, financing and advertising of housing, or in the prevention of real estate brokerage services; and the practice generally known as "block busting" is also illegal.

The Fair Housing Law of VA covers a broad range of prohibitions against discrimination:

1. Refusal to sell, rent, or negotiates for the sale or rental of a house or an apartment or otherwise makes housing unavailable.
2. Discrimination in the terms or conditions for buying or renting a house or apartment.
3. Making, printing, publishing, or posting statements of advertisements that a house or apartment is available only to a person of a certain race, color, religion, sex, family status or handicap.
4. Representing a house or apartment as unavailable when, in fact, it is available.
5. Persuading or attempting to persuade people, for profit, to sell or rent their homes or apartments by representing that minority groups are moving into the area. This conduct is commonly known as "blockbusting."
6. Denying or making difficult terms for home loans by commercial lenders, such as banks, savings and loan associations or insurance companies.
7. Denying anyone the use of real estate services, such as a broker or multiple listing services.
8. Coercing, intimidating, threatening or interfering with anyone exercising or encouraging others to exercise rights granted under law.

9. Denying a dwelling to a family with a minor under age eighteen living with a parent or legal custodian, or designee of the parent or legal custodian. Family status also includes a woman who is pregnant or a person in the process of obtaining child custody.
10. Denying a family housing because of a physical or mental impairment that substantially limits one or more major life activities.

The U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity publishes form HUD-903.1 (7/2001)

## **Chapter 15**

### **Document Maintenance**

With respect to Agency Records Retention Policy, the Homeownership Program will comply with all requirements set by the Housing Choice (Section 8) Voucher Program and Internal Audit.

**VA011j01**  
**Required Attachment**

**ROANOKE REDEVELOPMENT AND HOUSING  
AUTHORITY**

**PROGRESS IN MEETING THE 5-YEAR PLAN MISSION AND GOALS**

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

**Goal 1: Expand the supply of assisted housing**

**RRHA Actions**

**A. Section 8 Housing Choice Voucher Program:**

The RRHA will be administering approximately 1464 Section 8 Housing Choice Vouchers. The RRHA will continue to apply for Housing Choice Vouchers associated with disabled or handicapped persons based on the need in the City of Roanoke.

**B. Eight Jefferson Place:**

The RRHA has been able to leverage funds to rehabilitate an up-scaled apartment building, which contains 87 units. The RRHA, through its subsidiary, Shenandoah Crossing Inc., has renovated the historic Norfolk & Western Railroad office building in downtown Roanoke. The renovated building, called Eight Jefferson Place, contains 87 market rate apartments. This project is part of the effort to energize and develop the downtown area and is the first opportunity for "Downtown" living. The project was financed using Federal and State Historic Tax Credits, HUD financing and other loans. We will continue to operate this apartment building.

**C. HOPE VI-Funded Activities:** As our Hope VI Project nears completion of the six year of implementation, we have completed the Rehabilitation phase of 155 units and the Opportunity . The Ten (10) Single Family Homes are scheduled to be completed during the month of July 2005. Hopefully, the target date to close-out the HOPE VI will be during this FY year.

**D. Stepping Stone Apartments:**

The Stepping Stone Apartments received a tax credit allocation under the 2003 Virginia Housing Development Authority's (VHDA) Low-Income Housing Tax Credit Pool. In turn, the Virginia Community Development Corporation (VCDC) will syndicate the tax credits in order to provide for the development of fifteen new-construction duplexes that will be located at the Villages at Lincoln Public Housing Development. The Stepping Stone Apartments will be operated by a limited partnership consisting of the Roanoke Valley Housing Corporation (RVHC) a subsidiary of the Roanoke Redevelopment and Housing Authority (RRHA) and the Virginia Affordable Housing Management Corporation, a subsidiary of VCDC.

Total cost of the project is estimated to be approximately \$4,000,000. Syndication of the tax credits will provide approximately \$3,000,000 and the partnership will receive a permanent loan from VHDA to fund the remaining "gap". Under the low-income housing tax credit guidelines, the project will receive an annual allocation of tax credits for a fifteen year period, and ownership of the duplexes will revert back to RRHA for the outstanding debt after the fifteen year compliance period ends. BB&T will be providing the upfront construction financing.

There will be thirty units consisting of 12 – 2 BRs and 18 – 3 BRs. Six of the units will meet ADA guidelines. The development's structural features will be a townhouse with a combination of vinyl siding and brick veneer exterior. The units will use heat pumps for heating and air conditioning. Unit amenities include a patio for each unit, washer and dryer hook-ups, dishwashers, garbage disposals, range hood above the stoves, all metal windows with thermal breaks, frost free refrigerators, metal exterior doors and kitchen cabinets that comply with VHDA minimum guidelines. Site amenities include an existing Opportunities Center at the Villages at Lincoln's housing development, which includes training and meeting rooms and a park facility with a playground.

The market area will be the Roanoke Valley and families will be targeted who are transitioning from assisted housing to market rate rental housing and eventually to home ownership.

To date, all five duplexes in Phase I have been completed and eight units are occupied. Construction on Phase II, which consists of four duplexes, is scheduled to be completed by June 30, 2005. The final six duplexes in Phase III will be

completed by July 31, 2005. The project should reach 100% occupancy by the end of the calendar year.

**E. PROPERTY MANAGEMENT:**

The RRHA will be managing a two tax credit developments owned by Northwest Neighborhood Organization (“NNEO”), which consist of 69 units at McCray Court and 20 units at Gilmer Housing/Thornhill Place.

The RRHA will be managing Eight Jefferson Place this Fiscal year, which is an 87-unit development that is owned by the RRHA. A contracted Management Company previously managed it.

**F. New Construction**

**1200 Block of Melrose Avenue, NW**

The Roanoke Redevelopment and Housing Authority (RRHA) is developing nine new single family houses on the 1200 block of Melrose Avenue, NW.

The new single-family homes will be constructed within one mile of the Villages at Lincoln public housing site in an area located adjacent to the Washington Park neighborhood. The homes will be constructed on 1.697 acres of land purchased by RRHA.

The Melrose neighborhood consists of single-family rental and single family owned homes. Most of the houses are fifty years or older and the area was once a vibrant neighborhood that has gone down hill over the years. The project is located in a low-moderate income tract (census tract 9) in the City of Roanoke.

Unit Type	Structure Type	Number Units	BR/Unit	Location
5H	Single Family	5	3 BR	On-site
HOP Program	Single Family	4	3 BR	On-site

Currently, four houses have been constructed, three has been sold and occupied. The RRHA Homeownership Opportunities Program (HOP) has financed the construction of four houses. RRHA Public Housing Capital Program Revenue Bonds will finance the remaining five homes.

Because the new single-family homes are being built and sold to private buyers, non-dwelling space will not be developed for this project.

**G. 1900 Block of Melrose Avenue, NW**

The Roanoke Redevelopment and Housing Authority (RRHA) has developed seven Section 5(h) sites for the designated Washington Park and Melrose Avenue areas. The Melrose Avenue area is located approximately two miles west of the Villages at Lincoln development along the Orange Avenue corridor.

The following parcels have had new homes constructed through a partnership sales-repurchase agreement with Blue Ridge Housing Corporation and all seven homes are now occupied.

Tax Map # 2322601 – 1900 block of Melrose Avenue  
 Tax Map # 2322602 – 1900 block of Melrose Avenue

Tax Map # 2322506 – 2000 block of Melrose Avenue  
 Tax Map # 2322507 – 2000 block of Melrose Avenue  
 Tax Map # 2322508 – 2000 block of Melrose Avenue

Tax Map # 2322509 – 2000 block of Essex Avenue  
 Tax Map # 2322510 – 2000 block of Essex Avenue

**H. Renovation of Existing Housing**

**732 13<sup>th</sup> St., SW**

*This project has been put on hold pending resolution of issues with Roanoke City concerning location and historical uses of planned development.*

The Roanoke Redevelopment and Housing Authority (RRHA) is proposing to develop five additional units of public housing in association with the on-going HOPE VI revitalization project at the Villages at Lincoln public housing site. This plan is submitted to confirm the development of new units of public housing.

The new public housing units will be located in the Wasena neighborhood of southwest Roanoke in a house that requires renovation at 732 13<sup>th</sup> St., SW. The area is located on .367 acres of land. RRHA owns this vacant structure which is located in Roanoke’s H-2 Neighborhood Preservation District.

RRHA was approved in FY 1998 for a HOPE VI grant to conduct significant physical revitalization, as well as development of new resident self-sufficiency opportunities at the Villages at Lincoln site. This project will replace public housing units demolished during the HOPE VI project.

This section of the Wasena neighborhood consists of large, older homes that were constructed in the early 1900s, and it is surrounded by a number of small commercial businesses. It is situated on a thoroughfare that leads to the downtown area of the City of Roanoke. The project is located in a low-moderate income tract (census tract 9) in the City of Roanoke.

Unit Type	Structure Type	Number Units	BR/Unit	Location
Public Housing	Multi-Family	5	1 BR	On-Site

Non-dwelling space will not be utilized at this location in order to maximize the living area for the residents.

**I. Construction of New Public Housing**  
**Bluestone Park**

Roanoke Redevelopment and Housing Authority plans to develop four units of replacement public housing by the construction of two new Multi-Family Duplexes on land currently owned by the Authority at the entrance to our Bluestone Park Subdivision. RRHA currently owns two lots, across Bluestone Avenue, from each other. These new Duplex buildings are planned to be financed with bond financing backed by pledging of the Capital Fund. RRHA will act as the developer for this construction project.

This project will increase the availability of housing for low to moderate income families. The project has access to vibrant downtown providing essential business and government services. A variety of shopping services are within a mile distance of the location. Local public transportation provides a bus route linking residents to nearby shopping and an abundance of excellent medical facilities.

**J. Section 8 Homeownership Program**

RRHA established a homeownership program in 2004 to assist Section 8 tenants in financing the purchase of a home. The first applicant under the program successfully purchased a home in 2005 and RRHA staff is encouraging other Section 8 tenants to take advantage of the program and to participate in financial literacy classes in preparation of qualification for homeownership.

**K. CDBG and HOME Funded Activities**

RRHA and Blue Ridge Housing Development Corp. (BRHDC) are jointly administering a neighborhood revitalization program in the Gainsboro community for the City of Roanoke. RRHA is administering owner- and tenant-occupied rehabilitation assistance and BRHDC is concentrating on new homeownership opportunities through new construction and rehabilitation. RRHA's housing rehabilitation program is a loan program that leverages CDBG and HOME funds with private bank funds. Additionally, two limited repair programs, the Quick Response to Emergencies Program (QRE) and the Critical Assistance Repair Program for the Elderly (C.A.R.E.) are also providing emergency repair assistance to very-low income households who do not qualify for a rehab loan.

We are also discussing with the City of Roanoke preliminary planning for development of parcels owned by RRHA on Cherry Avenue in Gainsboro, establishment of a derelict properties program to improve "eyesore" properties in the city and to begin a comprehensive neighborhood revitalization program in the Hurt Park Conservation Area.

## **L. Housing Counseling Activities**

RRHA is a HUD-approved housing counseling agency and the agency provides a wide range of counseling services to the general public including housing occupancy, homeownership, housing rehabilitation, budget, debt and credit issues, mortgage delinquency and HECM (reverse mortgage) counseling.

The RRHA also, is applying for the following Grants. (List)

1. **Ross-Resident Services Delivery Model - Family**  
Create programs to help resident achieve economic self-sufficiency through meeting the needs and interest of residents.  
RRHA will be applying for to of these grants.
2. **Ross-Elderly and Disabled Persons**  
Provide and coordinate supportive services that will help elderly and or disabled residents continue to live independently.
3. **Ross-Public Housing FSS**  
FSS program provides funding for PHA's to pay for the salary and fringe benefits of a PH program coordinator who will work with participating families to link them to the supportive services.
4. **Housing Choice Voucher FSS** – FSS program provides funding for PHA's to pay for salary and fringe benefits of a HCV program coordinator who will work with participating FSS HCV families to link them to supportive services.
5. **Mainstream Housing Opportunities for person with Disabilities**  
To provide vouchers to enable persons with disabilities to access affordable persons with disabilities to access affordable private housing of their choice.
6. **HSS ROSS Grant:**  
RHA was awarded a grant of \$250,000 in HUD's FY 2004 ROSS Grant for Homeownership Supportive Services. Through the HSS grant, we intend to develop a new comprehensive homeownership training program for residents of assisted housing that will also enlist the involvement of neighborhood churches and local lenders to provide an innovative path for successful homeownership and market rate rental housing.

## **M. Day Avenue Project:**

The RRHA will purchase 17 buildings owned by the Christian Housing Fellowship LLC. in the 400 Block of Day Avenue, SW. Post Vacancy of the units will take an estimated 18 months. The RRHA will clean up the 17 sites and buildings. After the building are stabilized the 16 units will be marketed to potential developers or homeowners.

RRHA will completely rehabilitate one of the selected buildings to use as a model for marketing the project.

**N. Derelict Properties Program:**

The purpose of the Derelict Properties Program is to identify derelict properties and seek to rehabilitate or demolish deteriorated structures to eliminate blighting conditions in otherwise stable or improving neighborhoods. The selection of properties to be undertaken by the program will be made by a joint committee of the City of Roanoke (“City” and the Roanoke Redevelopment and Housing Authority (“RRHA”).

The Derelict Properties Committee will consider a number of factors in the selection of properties not limited to the seriousness of blight caused, the degree to which the blighting conditions interfere with other ongoing neighborhood revitalization efforts, the estimated cost to eliminate the blight, the assurance that regulatory requirements tied to federal funding can be met and the degree of likelihood of returning the former derelict property to private ownership in an attractive and conforming use.

**O. Park Street:**

The proposed project involves the construction of twenty-five residences that border 5<sup>th</sup> St., 6<sup>th</sup> St., Loudon Ave., NW and Centre Ave., NW. RRHA will utilize low-income housing tax credits provided by the State of Virginia. These units will allow for low to moderate income residents to transition into the private residential marketplace and it will allow for increased housing opportunities along the 5<sup>th</sup> St. corridor in the City of Roanoke. The units will be set for incomes in the 40% and 50% median area range. There will be eleven two-bedroom units and fourteen three-bedroom units. Amenities will include a dishwasher, garbage disposal, a laundry room and central air conditioning.

**P. Jamestown Place Physical Improvements:**

The RRHA will be addressing Physical Improvements at the Jamestown Place Housing Development. The Description of improvements is as follows: Phase I- Exterior improvement, site work and landscaping to provide significant curb appeal and improvements in the living environment. Phase II – extensive work (porches, etc.) and possible air conditioning.

**Q. Hurt Park:**

The RRHA is in the process of doing a feasibility study to determine whether to conduct demolition of 105 units on site and to construct approximately 75 new units on the site. Also, we are looking at the possibility of acquisition of property in the Hurt Park neighborhood to construct approximately 25 new scattered site units (duplexes and single family homes) in the neighborhood.

**R. Scattered Site Public Housing Units:**

The RRHA will be addressing the Physical Improvements of the Scattered Site Public Housing Units. The Improvements will be as follows: Exterior improvements, site work and landscaping to selected sites to improve curb appeal and the living environment. There possibly will be some consideration given to air conditioning.

**S. Indian Village:**

The proposed project involves the construction of twenty-four residences that border the Indian Rock Village public housing development. RRHA will utilize low-income housing tax credits provided by the State of Virginia. These units will allow for low to moderate income residents to transition into the private residential marketplace and it will allow for increased housing opportunities in the southeast corridor in the City of Roanoke. The units will target residents who are at or below 50% of the area median income. There will be eight two- bedroom units and sixteen three-bedroom units. Amenities will include a dishwasher, garbage disposal, washer and dryer and central air conditioning.

**Goal 2: Improve the quality of assisted housing.**

**RRHA Actions**

1. The Housing Authority is continuing to identify and implement systems that will prepare it for the upcoming PHAS process including physical inspections and the customer satisfaction survey.
2. The RRHA continues to utilize capital funds to conduct modernization work on developments.
3. The Housing Authority is in the process of identifying systems to address and improve existing Section 8 delivery systems in order to maintain a SEMAP score of 100 percent.
4. The RRHA continues to reorganize its departments and work to more effectively and efficiently utilize capital funds to improve the quality of housing units and the appearance of the developments.

**Goal 3: Increase assisted housing choices.**

**RRHA Actions**

1. The RRHA continues to study the feasibility of adjustments to the housing voucher standards.
2. RRHA will be encourage more participation to expand the Section 8 Homeownership Program.

## **2. Strategic Goal: Improve community quality of life and economic vitality**

### **Goal 1: Provide and improved living environment**

#### **RRHA Actions**

1. The RRHA regularly monitors the income level of each development.
2. The RRHA is partnering with human services agencies to provide job training and other support services to improve the income of residents from within the public housing communities.
3. The RRHA continues to demonstrate a commitment to find a proper Income mix through providing programs to residents such as Lease/Purchase, Steppingstone Apartments and Homeownership opportunities.

## **3. Strategic Goal: Promote self-sufficiency and asset development of families and Individuals**

### **Goal 1: Promote self-sufficiency and asset development of assisted households.**

#### **RRHA Actions**

1. Through the work of the Human Services Division, the RRHA continues to partner with human services agencies to provide residents with a variety of programs and support services to promote self-sufficiency. Programs and services offered to residents include: job readiness; job training, GED completion, computer literacy, family counseling, after school programs, health services, youth services, and life skills training.

2. The RRHA initiated a voluntary Family Self-Sufficiency (FSS) Program. Our vision for the FSS program is for public housing residents to obtain and sustain a self-sufficiency wage and participate in the “American Dream”.

The mission of the FSS program is to help public housing residents find employment, which supports their family and eliminates the need for subsidies.

The goal of the FSS program is to increase the number of public housing residents able to “enter the world of work” and ultimately earn a self-sufficiency wage.

And finally the objective of the FSS program is to demonstrate the necessity and value of intensive and comprehensive employment and supportive services from the public and private sectors, which lead to self-sufficiency.

3. RRHA continues to apply for Ross and other HUD funding that assist residents in their Self-Sufficiency efforts and or improve their quality of life.
4. **IDA (Individual development account)** –RRHA is a partner organization, along with 14 other agencies in the Roanoke Valley, in the Individual Development Account (IDA) Project. Individual Development Accounts (IDA’s) are special saving accounts to help lower-income persons save to buy their first home, start a business or increase their education. Upon completion of the program, each participant’s savings account is matched 4 to 1 up to \$5,000. In addition to the savings account, participants are required to complete 15 hours of Financial Literacy Training. Each participant attends a Money Smart class once a week for six consecutive weeks.

In 2005, RRHA was award a ROSS RSDM Family grant for \$350,000 for use at the Jamestown Place development; a ROSS Public Housing FSS Program grant to hire/continue the FSS Coordinator position; a HCV FSS Program grant to hire/continue the FSS Coordinator position; and a HOPE VI Neighborhood Networks Center grant for the Village at Lincoln site.

#### **4. Strategic Goal: Ensure equal opportunity in housing for all Americans.**

**Goal 1: Ensure opportunity and affirmatively further fair housing.**

##### **RRHA Actions**

1. The RRHA continues to take seriously the issue of fair housing in its administration of all housing programs.

2. The RRHA is subject to the monitoring of an independent public accountant to insure that fair housing efforts continue to be implemented.
3. Meet with the Homelessness Taskforce set-up by the City of Roanoke to discuss ways to house the homeless population of the City. This will involve several meetings and strategies that will include many service providers that the RRHA is currently have long standing partnerships.

## **5. Strategic Goal: Economic Development**

### **South Jefferson Redevelopment Area Project:**

The South Jefferson Redevelopment Plan was approved March 19, 2001 for the development of a 110-acre industrial area located south of Roanoke's downtown. In FY 2005 acquisition was complete for all properties in Phase 1, with the exception of the B & B Holdings property, for which the owner's have expressed interest in developing the site themselves in accordance with the redevelopment plan.

parking deck developed by Carilion Health System and a daycare center developed and operated by Honey Tree Early Learning Center. Two additional developments were announced in June 2005 for construction of the first phase of a 100,000 S.F. office building and a laboratory building, both to be begun in 2005 by Carilion.

RRHA is also working with Virginia Scrap Iron and Metal Company to begin an environmental investigation of its site in preparation of valuing the land for a subsequent purchase offer from RRHA for further development in the South Jefferson Redevelopment Area.

RRHA continues to review architectural plans submitted by developers for conformance to the redevelopment plan for new development or adaptive reuse of properties within the redevelopment project area.

## **5. Strategic Goal: Performance Contracting**

RRHA is planning a comprehensive energy usage analyses and possible energy conservation measures to be created for future utility conservation upgrades in public housing.

Dependent upon these energy findings, RRHA is planning to enter into a Performance Contract agreement with an Energy Service Contracting Company

(ESCO) to provide an energy savings agreement payable to each party based on monthly utility meter savings over an extended yearly period.

## **6. Strategic Goal: Neighborhood Networks Center**

The HOPE VI Neighborhood Networks Center grant is a 54-month grant in the amount of \$50,000 and it runs from October 1, 2004 through March 30, 2009 at the Villages at Lincoln. Services available to program participation include: job skills training/employment; introduction to/familiarization with computers; Internet access and access to local services; health care; basic adult education, literacy, GED; youth homework assistance and tutoring; youth mentoring; services for seniors; services for the disabled; continuing education; recreation and cultural education events; assistance with electronic filing of federal and state tax returns; pre-employment services; life skills training; homeownership counseling/case management; and family self-sufficiency counseling. Many of the above referenced services will be provided by our vast array of partnering organizations.

### **Attachment VA011k01**

#### **ROANOKE REDEVELOPMENT AND HOUSING AUTHORITY COMMUNITY SERVICE REQUIREMENTS PROCEDURE**

##### **1. INTRODUCTION**

Section 6 (1) of the United States Housing Act of 1937 is amended by Section 512 of Quality Housing and Work Responsibility Act (QHWRA) which was signed into law October 18, 1998. **The amendment now requires that public housing leases have a term of twelve (12) months and shall be automatically renewed for all purposes except for noncompliance with the community service requirements.**

Section 512 of QHWRA – Public Housing community Service Requirements, imposes a requirement on all adult public housing residents, with important exceptions, to participate for at least eight (8) hours per month in community service or in an economic self-sufficiency program. The PHA may not renew or extend any lease, or provide any new lease, for a dwelling unit in public housing for any household that includes an adult member who was subject to the requirement and failed to comply with this requirement. Notwithstanding any other provision of law, this requirement was effective 10/01/99. HUD published the final rules on March 29, 2000, which required PHA's with fiscal years beginning on or after October 1, 2000 to implement the community service

requirements.

## 2. **REQUIREMENTS**

All non-exempted adult public housing household members shall contribute:

1. A total of eight (8) hours per month of community service (not including political activities) within the community in which that adult resides. The community service hours given can be a combination of volunteer activities; or
2. Participate in an economic self-sufficiency program for eight (8) hours per month.
3. Perform eight (8) hours per month of combined activities (community service and economic self-sufficiency program)

## 3. **EXEMPTIONS**

All residents claiming an exception must complete a Community Service Requirement Exemption Form. Self-certification is sufficient for residents 62 years or older and the disabled individual exemption. All the remaining exemptions require third party verification. Exceptions are given to any individual who:

1. Is 62 years of age or older
2. Is a blind or disabled individual, as defined in Section 216 or 1614 of the Social Security Act, and who is unable to comply with this section, or who is a primary caretaker of such individual.
3. Is temporarily disabled and unable to comply with this section; temporary disability is defined as lasting for a duration of four weeks or longer (requires medical verification from health provider); or
4. Who is engaged in a work activity, as defined in Section 407(d) of the Social Security Act;
5. Who meets the requirements for being exempted from having to engage in a work activity under the State program funded under part A of title IV of the Social Security Act, or under any other welfare program of the State in which the public housing agency is located, including a State-administrated welfare-to-work program, and has not been found by the State or other administering entity to be in noncompliance with such program.

### 1. **DEFINITIONS OF “WORK ACTIVITIES” FOR EXEMPTION PURPOSES**

**“Working” is defined as 20 or more hours per work**

1. Unsubsidized employment
2. Subsidized private sector employment
3. Subsidized public sector employment

4. Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private sector employment is not available
5. On-the-job training
6. Job search and job readiness programs
7. Community service programs
8. Vocational educational training (not to exceed 12 months for any individual)
9. Education directly related to employment (high school diploma or equivalency)
10. Satisfactory attendance at a secondary school
11. Provision of child care services to an individual who is participating in a community services program.

1. **HUD DEFINITION OF ECONOMIC SELF-SUFFICIENCY PROGRAM**

Participation in an economic self-sufficiency program is defined for eight (8) hours or month per month. Any program designed to encourage, assist, train or facilitate economic independence of assisted families or to provide work for such families; Can include:

Job training, employment counseling, work placement, basic skills training, education, English proficiency, workfare, financial or household management, apprenticeship, or any other program necessary to ready a participant to work, such as substance abuse or mental health treatment

2. **DEFINITION OF COMMUNITY SERVICE ACTIVITY**

Community Service is defined as any volunteer activity designed to improve the quality of life in the City of Roanoke, Virginia. Such activities may include but are not limited to the following:

1. Resident Council membership activities;
2. Volunteering at city recreational centers;
3. Participation in community clean-up beautification activities;
4. Volunteer work in a local hospital church, homeless shelter, school or other community service organizations;
5. Any other community service activity approved by the PHA. Organizations sponsored by United Way such as the American Red Cross. South western VA Second Harvest Food Bank etc. are acceptable

1. **PROHIBITIONS**

The Reform Act specifically prohibits political activity as a community service. PHA's may not replace PHA employees with community service residents.

2. **DOCUMENTATION**

Reasonable documentation must verify the community service or self-sufficiency activity. The resident will be responsible for providing management with monthly certification of community service hours in a timely manner in an acceptable format. A supply of the RRHA Community Service Activity Reporting Form will be available in each rental office for residents to take to their volunteer activity provider to confirm participation.

3. **ANNUAL DETERMINATIONS**

The PHA shall review and determine compliance of the resident's household with this requirement thirty (30) days before expiration of each lease term (annually)

4. **NONCOMPLIANCE**

If the PHA determines that a resident subject to the requirement has not complied with the community service requirement, the PHA may not renew or extend the resident's lease upon expiration of the lease term and shall take such action as is necessary to terminate the tenancy of the household. Nothing in the Act shall prevent a resident from seeking timely redress in court for failure to renew based on such noncompliance.

The PHA shall notify the head of household

1. Of the noncompliance;
2. That the determination of noncompliance is subject to the administrative grievance procedure; and
3. That, unless the resident enters into an agreement to remedy the noncompliance, the lease will not be renewed.

1. **REMEDY OF THE NONCOMPLIANCE**

In order for the resident to remedy the noncompliance, the resident must enter into an agreement, before the expiration of the lease term, to complete the community service requirement by contributing as many additional hours as the resident needs to comply in aggregate with such requirement over the twelve (12) month term of the lease.



## Guidelines for PHA Community Service Compliance

1. At initial move in and at each annual re-examination, all non-exempt family members will be provided with Community Service Activity Reporting Forms.
2. It will be the responsibility of the Volunteer Community Service Worker to turn in a Community Service Activity Reporting form monthly. (A separate form must be submitted for each organization).
3. Upon receipt of the Community Service Activity Reporting Form, Housing Authority personnel will contact the Community Service Organization to re-verify the number of hours, and date at which the Community Service was performed.
4. 120 days prior to the annual re-examination, non-exempt family members that have failed to comply with the monthly reporting, will be required to present documentation of activities performed over the previous 8 months.
5. If at the annual reexamination it is determined that a family member is found to be noncompliant, he/she and the Head of Household will have a choice to sign an agreement with the Authority to make up the deficient hours over the next twelve (12) month period, remove the family member that refuses to be compliant, or the lease may be terminated.





*Flat Rent Schedule*

	Bedroom Size 0	Bedroom Size 1	Bedroom Size 2	Bedroom Size 3	Bedroom Size 4	Bedroom Size 5
Lansdowne Park	0.00	359.00	377.00	395.00	415.00	0.00
Lincoln Terrace	0.00	359.00	377.00	395.00	415.00	0.00
Hurt Park	0.00	359.00	377.00	395.00	415.00	435.00
Hunt Manor	0.00	359.00	377.00	395.00	0.00	435.00
Melrose Towers	359.00	377.00	395.00	0.00	0.00	0.00
Jamestown Place	0.00	359.00	395.00	435.00	479.00	527.00
Morningside Manor	359.00	377.00	0.00	0.00	0.00	0.00
Bluestone Park	0.00	359.00	395.00	435.00	479.00	527.00
Indian Village	0.00	359.00	395.00	435.00	479.00	527.00
Scattered Sites	0.00	359.00	395.00	435.00	0.00	0.00

**ATTACHMENT VA011m01**

**Information to be included after the public hearing**

**Attachment VA011n01**

**Component 10 (B) Voluntary Conversion Initial Assessments**

- a. How many of the PHA’s developments are subject to the Required Initial Assessments.

There are Seven (7) Developments subject to the Required Initial Assessments.

1. Lansdowne Park (Multi-family Site)
2. Hurt Park (Multi-family Site)
3. Hunt Manor (Multi-family Site)
4. Indian Rock Village (Multi-family Site)
5. Jamestown Place (Multi-family Site)
6. Bluestone Park (Multi-family Site)
7. Scattered Sites

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

There are Three (3) Developments not subject to the Required Initial Assessments.

The three developments are as follows:

1. Lincoln Terrace (Multi-family Development (Hope VI Site)
2. Melrose Towers (Elderly High-rise Building)
3. Morningside Manor (Elderly High-rise Building)

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

Development Name	Number of Units
None	

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

The RRHA has completed an Initial Assessment for the Required Developments. However, these Assessments are of an interim nature. In order to better assess our developments for conversion and asset management the RRHA has established an Asset Management Team. The purpose of the team will be to review operating and capital cost, rental subsidy income and make recommendations for mid and long-term asset management.

## INITIAL VOLUNTARY CONVERSION DATA SHEET

	DEVELOPMENT	BUILDINGS	TYPE	EFFIC.	1-br.	2-br.	3-br.	4-br.	5-br.	TOTAL	ANNUAL COST	
VA 11-1	Lansdowne Park	71	1 & 2 story	0	54	148	78	20	0	300		
<b>Operating Cost Per Unit Public Housing</b>										\$326.53		
										\$97,959.00	\$1,175,508.00	
<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>					\$394.00	\$512.00	\$656.00	\$817.00				
					\$21,276.00	\$75,776.00	\$51,168.00	\$16,340.00			\$164,560.00	
										<b>Admin Fee of \$38.83 per unit</b>	\$11,649.00	\$2,114,508.00
<hr/>												
VA 11-3	Hurt Park	13	2 story Apts.	0	16	30	44	10	5	105		
<b>Operating Cost Per Unit Public Housing</b>										\$307.29		
										\$32,265.45	\$387,185.40	
<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>					\$394.00	\$512.00	\$656.00	\$817.00				
					\$6,304.00	\$15,360.00	\$28,864.00	\$8,170.00			\$58,698.00	
										<b>Admin Fee of \$38.83 per unit</b>	\$4,077.15	\$753,301.80
<hr/>												
VA 11-5	Hunt Manor	12	2 story Apts.	0	24	32	28	0	12	96		
<b>Operating Cost Per Unit Public Housing</b>										\$320.38		
										\$30,756.48	\$369,077.76	
<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>					\$394.00	\$512.00	\$656.00	\$817.00				
					\$9,456.00	\$16,384.00	\$18,368.00	\$0.00			\$44,208.00	
										<b>Admin Fee of \$38.83 per unit</b>	\$3,727.68	\$575,228.16

<b>VA 11-7</b>	<b>Jamestown Place</b>	20 Town House	0	20	34	70	18	8	150	
<b>Operating Cost Per Unit Public Housing</b>										
									\$276.27	
									<u>\$41,440.50</u>	\$497,286.00

<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>											
				\$394.00	\$512.00	\$656.00	\$817.00				
				\$7,880.00	\$17,408.00	\$45,920.00	\$14,706.00	\$85,914.00			
									<b>Admin Fee of \$38.83 per unit</b>	\$5,824.50	\$1,100,862.00

<b>VA 11-9</b>	<b>Bluestone Park</b>	36 Duplex	0	10	18	32	10	2	72	
<b>Operating Cost Per Unit Public Housing</b>										
									\$349.40	
									<u>\$25,156.80</u>	\$301,881.60

<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>											
				\$394.00	\$512.00	\$656.00	\$817.00				
				\$3,940.00	\$9,216.00	\$20,992.00	\$8,170.00	\$42,318.00			
									<b>Admin Fee of \$38.83 per unit</b>	\$2,795.76	\$541,365.12

<b>VA 11-10</b>	<b>Indian Village</b>	11 Town House	0	8	16	36	14	6	80	
<b>Operating Cost Per Unit Public Housing</b>										
									\$381.87	
									<u>\$30,549.60</u>	\$366,595.20

<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>											
				\$394.00	\$512.00	\$656.00	\$817.00				
				\$3,152.00	\$8,192.00	\$23,616.00	\$11,438.00	\$46,398.00			
									<b>Admin Fee of \$38.83 per unit</b>	\$3,106.40	\$594,052.80

<b>VA 11-12</b>	<b>Scattered Sites</b>	Dup/Triplex	0	1	44	2	0	0	47	
<b>Operating Cost Per Unit Public Housing</b>										
									\$223.22	
									<u>\$10,491.34</u>	\$125,896.08

<b>Section 8 Comparison by Bedroom Size Monthly Rate</b>											
				\$394.00	\$512.00	\$656.00	\$817.00				
				\$394.00	\$22,528.00	\$1,312.00	\$0.00	\$24,234.00			
									<b>Admin Fee of \$38.83 per unit</b>	\$1,825.01	\$312,708.12

## Attachment VA011o01

### Villages at Lincoln's Proposed Order of Preferences and General Applicant Screening Criteria

The Property Manager will consistently apply the order of preferences, screening suitability and eligibility criteria to all new applicants at the Villages at Lincoln's housing development, include residents from other developments applying for a transfer.

#### Order of preferences:

1. **Transfers:** Residents currently living in other public housing developments, including elderly and disabled. All transfers will take priority over new admissions. They will be processed if available at the rate two transfers to one new admission.
2. **New Applicants:** They will be processed at the rate of one new admission to two transfers, including elderly and disabled at the Villages at Lincoln.

#### General Applicant Screening Criteria

All applicants, new or transferring from other developments owned and operated by the Roanoke Redevelopment and Housing Authority will be subject to the following criteria:

1. Credit Check
2. Criminal History Check
3. Criminal History Affidavit for Persons Under 16  
(Certify that the youth has never been convicted as an adult)
4. Landlord Verification
5. Assisted Housing by Non-citizen (Alien Registration Card)
6. Utility Verification
7. Income Verification
8. Home Visit

Some applicants might voluntarily withdraw their applications when they understand the screening process, because with their knowledge of their own tenant history they believe it would be fruitless to continue.

