

PHA Plans
Streamlined Annual
Version

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

OMB No. 2577-0226
(exp. 06/30/2006)

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief for certain types of PHAs. Public reporting burden for this information collection is estimated to average 11.7 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

Streamlined Annual PHA Plan
for Fiscal Year: 2006

PHA Name: Ionia Housing Commission
667 Union Street
Ionia, MI 48846
616-527-9060

NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue.

Streamlined Annual PHA Plan Agency Identification

PHA Name: Ionia Housing Commission

PHA Number: MI117

PHA Fiscal Year Beginning: (mm/yyyy) 10/01/2006

PHA Programs Administered:

Public Housing and Section 8
 Section 8 Only
 Public Housing Only
 Number of public housing units: Number of S8 units: Number of public housing units:
 Number of S8 units:

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

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

PHA Plan Contact Information:

Name: Tina L. Lafler
TDD:

Phone: 1-616-527-9060
Email (if available): 1-616-527-3383

Public Access to Information

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

PHA's main administrative office
 PHA's development management offices

Display Locations For PHA Plans and Supporting Documents

The PHA Plan revised policies or program changes (including attachments) are available for public review and inspection. Yes
 No.

If yes, select all that apply:

Main administrative office of the PHA

- PHA development management offices
- Main administrative office of the local, county or State government
- Public library PHA website Other (list below)

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

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

Streamlined Annual PHA Plan
Fiscal Year 2006
 [24 CFR Part 903.12(c)]

Table of Contents
 [24 CFR 903.7(r)]

Provide a table of contents for the Plan, including applicable additional requirements, and a list of supporting documents available for public inspection.

A. PHA PLAN COMPONENTS

- 1. Site-Based Waiting List Policies
903.7(b)(2) Policies on Eligibility, Selection, and Admissions
- 2. Capital Improvement Needs
903.7(g) Statement of Capital Improvements Needed
- 3. Section 8(y) Homeownership
903.7(k)(1)(i) Statement of Homeownership Programs
- 4. Project-Based Voucher Programs
- 5. PHA Statement of Consistency with Consolidated Plan. Complete only if PHA has changed any policies, programs, or plan components from its last Annual Plan.
- 6. Supporting Documents Available for Review
- 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- 8. Capital Fund Program 5-Year Action Plan

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

Form HUD-50076, *PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Streamlined Annual Plan* identifying policies or programs the PHA has revised since submission of its last Annual Plan, and including Civil

Rights certifications and assurances the changed policies were presented to the Resident Advisory Board for review and comment, approved by the PHA governing board, and made available for review and inspection at the PHA's principal office;

For PHAs Applying for Formula Capital Fund Program (CFP) Grants:

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

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

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

1. Site-Based Waiting Lists (Eligibility, Selection, Admissions Policies)

[24 CFR Part 903.12(c), 903.7(b)(2)]

Exemptions: Section 8 only PHAs are not required to complete this component.

A. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? yes, complete the following table; if not skip to B. No

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

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

3. How many unit offers may an applicant turn down before being removed from the site-based waiting list?
4. Yes No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

B. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to next component.

1. How many site-based waiting lists will the PHA operate in the coming year? 0
2. Yes No: Are any or all of the PHA’s site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?
If yes, how many lists?
3. Yes No: May families be on more than one list simultaneously
If yes, how many lists?
4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
 - PHA main administrative office
 - All PHA development management offices
 - Management offices at developments with site-based waiting lists
 - At the development to which they would like to apply
 - Other (list below)

2. Capital Improvement Needs

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

Exemptions: Section 8 only PHAs are not required to complete this component.

A. Capital Fund Program

1. Yes No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 7 and 8 of this template (Capital Fund Program tables). If no, skip to B.

2. Yes No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

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

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

1. Yes No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to #3; if yes, provide responses to the items on the chart located on the next page, copying and completing as many times as necessary).
2. Status of HOPE VI revitalization grant(s):

HOPE VI Revitalization Grant Status
a. Development Name:
b. Development Number:
c. Status of Grant:
<input type="checkbox"/> Revitalization Plan under development <input type="checkbox"/> Revitalization Plan submitted, pending approval <input type="checkbox"/> Revitalization Plan approved <input type="checkbox"/> Activities pursuant to an approved Revitalization Plan underway

3. Yes No: Does the PHA expect to apply for a HOPE VI Revitalization grant in the Plan year?
If yes, list development name(s) below:
4. Yes No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:

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

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

(if applicable) [24 CFR Part 903.12(c), 903.7(k)(1)(i)]

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

2. Program Description:

a. Size of Program

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

If the answer to the question above was yes, what is the maximum number of participants this fiscal year?2

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: Eligibility will be limited to a Section 8 Housing Choice Voucher holder that has been a participant for at least one year and is in compliance with all program rules and landlord lease agreement.

- c. What actions will the PHA undertake to implement the program this year (list)? IHC has amended our Section 8 Housing Choice Voucher Administrative Plan and is in the process of partnering with key agencies.

3. Capacity of the PHA to Administer a Section 8 Homeownership Program: The Ionia Housing Commission’s Section 8 funding will limit the ability to provide for not more than one or two transactions per year and/or not to exceed six participants total on the program at one time after the initial first year of implementation. The Ionia Housing Commission will strive to achieve the American dream of Homeownership for our participants.

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

- Establishing a minimum homeowner down-payment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family’s resources.

- Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):
- Demonstrating that it has other relevant experience (list experience below):

4. Use of the Project-Based Voucher Program

Intent to Use Project-Based Assistance

Yes No: Does the PHA plan to “project-base” any tenant-based Section 8 vouchers in the coming year? If the answer is “no,” go to the next component. If yes, answer the following questions.

1. Yes No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option? If yes, check which circumstances apply:
 - low utilization rate for vouchers due to lack of suitable rental units
 - access to neighborhoods outside of high poverty areas
 - other (describe below:)
2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

5. PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary) only if the PHA has provided a certification listing program or policy changes from its last Annual Plan submission.

1. Consolidated Plan jurisdiction: (State of Michigan) Michigan State Housing Development Authority
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 on its waiting lists 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. (Stated in the previous year and included in my Consolidate Plan was implementing a Housing Choice Voucher Homeownership Program)
- Other: (list below)

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

The State of Michigan consolidated Plan Coordinator certifies that the Annual Plan of the Ionia Housing Commission is consistent with the Consolidated Plan of the State of Michigan prepared pursuant to 24 CFR Part 91.

Expand the availability and supply of safe, decent, affordable, and accessible rental housing for low and extremely low-income individuals and families; Improve and preserve the existing affordable housing stock and neighborhoods;

6. Supporting Documents Available for Review for Streamlined Annual PHA Plans

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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
X	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. <input 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 (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
X	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
X	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Any policies governing any Section 8 special housing types <input type="checkbox"/> Check here if included in Section 8 Administrative Plan	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 Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section __23__ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input checked="" type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
X	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

PHA Code MI117
Ionia Housing Commission, 667 Union St., Ionia, Michigan 48846

Progress on FY 2005 Five -Year Plan (Mission and Goals)

Mission:

The Ionia Housing Commission (IHC) continues to be strongly committed to excellence in offering quality affordable housing options and opportunities.

Goals:

PHA GOAL #1: To date we have maintained at least a 95% occupancy rate on our Housing Choice Voucher Program. Implement a homeownership program.

PHA GOAL #2: The IHC maintains "High Performer" status and we continually take all job related responsibilities very seriously.

PHA GOAL #3: The Section 8 Administrator performs outreach on an ongoing basis. She continues to work with the list of local landlords from the City of Ionia's Rental Inspector's office. She is also reaching out to a broader area, being cautious not to impinge on other Commission's territories.

PHA GOAL #4: . We continually work with Public Safety and our tenants.

PHA GOAL #5: The IHC shares a manual of local service providers and works with local agencies (i.e., FIA, Commission on Aging, Community Mental Health, Girl Scouts, Eight Cap, TRIAD, etc. to assist tenants and applicants with their needs.

PHA GOAL #6: IHC continues to pride itself in its overall endeavors to assure all applicants, tenants, guests, etc. receive only the highest standard of personal service, living environment, etc., and continues all efforts to project a positive attitude into all we do.

PHA GOAL #7: The Ionia Housing Commission will consistently utilized all Capital Fund Program grants to maintain all properties owned by the Housing Commission. We've kept our housing stock in good repair and have landscaped our property for curb appeal.

PHA code MI117
Ionia Housing Commission, 667 Union St., Ionia, MI 48846

Resident Membership on the PHA Governing Board

All participants of our Housing Choice Voucher Program and residents of Ionia Housing Commission are notified of a vacancy on our Board of Commissioners and they have an opportunity to submit an application for the position on the board. Applications are sent to the City Superintendent, Jason, and he appoints this person to the board.

Resident Board Member (appointed 1/6/04)

Suellen Wright, 667 Union Street, Apt. #409, Ionia, MI 48846

PHA Code MI117
Ionia Housing Commission, 667 Union St., Ionia, MI 48846

PHA Statement of Consistency with Consolidated Plan

The State of Michigan's plan has established the following priorities to address housing needs, which are also the priorities of the Ionia Housing Commission:

Maintain its supply of decent, safe and sanitary rental housing that is affordable for low, very low and moderate-income families.

Modernized Ionia Housing Commission properties for occupancy by low and very low-income families by utilizing Capital Fund Programs.

PHA Code MI117

Ionia Housing Commission, 667 Union Street, Ionia, MI 48846

Deconcentration & Income Mixing

Component 3, (6) Deconcentration and Income Mixing

Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? **Yes**

Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? **No**

If yes, list these developments as follows:

Deconcentration Policy for Covered Developments			
Development Name:	Number of Units	Explanation (if any) [see step 4 at 903.2(c)(1)(iv)]	Deconcentration policy (if no explanation) [see step 5 at 903.2(c)(1)(v)]

Voluntary Conversion Initial Assessments

- a. How many of the PHA's developments are subject to the Required Initial Assessments? 3
- b. 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)? 1
- c. How many Assessments were conducted for the PHA's covered developments? 2 (2 developments are on one site & built nearly identical)
- d. Identify PHA developments that may be appropriate for conversion based on the Required Initial Assessments: None
- e. If the PHA has not completed the Required Initial Assessments, describe the status of these assessments: N/A

PHA CODE MI117

IONIA HOUSING COMMISSION, 667 UNION STREET, IONIA, MI 48846

Definition of Substantial Deviation

Substantial deviations or significant amendments or modifications are defined as discretionary changes In the plans or policies of the housing commission that fundamentally change the mission, goals, objectives, or plans of the agency and which require formal approval of the Board of Commissioners.

- 1. Implementation of a Section 8 Housing Choice Voucher Homeownership Program. (Amended S/8 Admin. Plan)
Section 23**
- 2. Pet Policy Revision**

1. Amended S/8 Admin. Plan

Ionia Housing Commission Housing Choice Voucher Homeownership Program

IONIA HOUSING COMMISSION
Section 8 Homeownership Option
Addendum to Section 8 Administrative Plan
(Section 23)

The Ionia Housing Commission (IHC) hereby establishes a Section 8 tenant-based voucher homeownership option in Ionia, Michigan, pursuant to the U.S. Department of Housing and Urban Development's (HUD) proposed rule dated April 30, 1999 and pursuant to Section 555 of the Quality Housing and Work Responsibility Act of 1998, which authorizes HUD to carry out demonstration programs under section 8(y).

Participant Qualification

Any Section 8 program participant who has been issued a Section 8 Housing Choice Voucher and has participated in this program for one year may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

1. A family must meet the general requirements for admission to or continued participation in the IHC Section 8 tenant-based program.
2. Current Section 8 program participants must be in full compliance with their lease and program requirements and must terminate their current lease arrangement in compliance with the lease.
3. A head of household or spouse that has previously defaulted on a mortgage obtained through the homeownership option is barred from participation.

4. Program participants must be “first-time homeowners,” where a family member must not have owned title to a principal residence in the last three years. Residents of limited equity cooperatives are eligible for the homeownership option.
5. Participants in the Section 8 homeownership option must enroll in the Affordable Housing Resources’ or other IHC designee’s pre- and post-purchase homeownership counseling program and be deemed to be “mortgage ready” before a homeownership voucher will be issued. At a minimum, the counseling will cover the following:
 - Home maintenance;
 - Budgeting and money management;
 - Credit counseling;
 - How to negotiate the purchase price;
 - How to obtain homeownership financing;
 - How to find a home; and
 - Advantages of purchasing and how to locate a home in an area that does not have a high concentration of low-income families.
6. The head of household or spouse must be employed full-time and have been continuously so employed during the year before commencement of homeownership assistance. Families in which the head of household or spouse are disabled or elderly are exempted from this requirement. Families with a disabled household member may request an exemption as a reasonable accommodation.
7. The family’s income must be equal to or exceed two times the payment standard for the family’s unit size. Public assistance income may not be used for meeting this requirement, except for households in which the head or spouse is elderly or disabled and households that include a disabled person other than head or spouse. (Public Assistance includes federal housing assistance or the housing component of welfare grant; TANF assistance; SSI that is subject to an income eligibility test; food stamps; general assistance or other assistance provided under a Federal, state or local program that provides assistance available to meet family living or housing expenses.)

8. At a minimum, the participant will be required to provide one percent of the home purchase price as a down payment.
9. The program will require the participant to be on the Ionia Housing Commission's Housing Choice Voucher Program for at least one year and in good standing and must be used in the IHC's jurisdiction.

Time Frame for Utilization

A participant will have a maximum of 180 days to find a home and enter into a 'Contract for Sale'.

If a participant is unable to enter into a 'Contract for Sale' before the end of the 180 day deadline, the participant will be allowed to continue to utilize the voucher in a rental situation.

Any extension beyond 180 days will be at the sole discretion of IHC's Executive Director.

Permitted Ownership Arrangements

The homeownership option may be utilized in two types of housing:

1. A unit owned by the family, where one or more family members hold title to the home. Homes previously occupied under a lease-purchase agreement are eligible.
2. A cooperative unit, where one or more family members hold membership shares in the cooperative.

Contract for Sale and Inspection

Participants in the homeownership option program must complete a "Contract of Sale" with the owner of the property to be purchased.

The Contract of Sale must include the home's price and terms of sale, the purchaser's pre-purchase inspection requirements and notice that the sale is conditional on the purchaser's acceptance of the inspection report; and an agreement that the purchaser is not obligated to pay for necessary repairs.

The participant must obtain an independent professional home inspection of the unit's major systems at the participant's expense. The inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical and heating systems. IHC or its designee will conduct a Housing Quality Standards (HQS) inspection and will review an independent professional inspection of the unit's major systems. IHC or its designee retains the right to disqualify the unit for inclusion in the homeownership program based on either the HQS inspection or the professional inspection report.

If the home was constructed within 60 days of the Contract of Sale and has remained unoccupied during that time, the use and occupancy letter from the Metropolitan Codes Administration can be substituted for the pre-purchase inspection.

The participant must determine and document whether or not the unit is in an airport runway clear zone or an airfield clear zone. The participant must determine and document whether or not the unit is in a flood hazard area. Units in flood hazard areas must be insured for flood damage.

Financing

The household is responsible for obtaining financing; rate and terms of the first mortgage are subject to approval by IHC or its designee. The first mortgage lender should be a federally-regulated financial institution. Any other lenders must be specifically approved by IHC or its designee.

Length and Continuation of Assistance

Section 8 assistance will only be provided for the months the family is in residence in the home. The family may receive homeownership assistance up to the maximum length of time allowed under federal regulations. Elderly and disabled families are exempt from this time limit.

A homeownership family may purchase another home with Section 8 assistance provided there is no mortgage loan default and the family is in compliance with the "statement of homeowner obligations."

Family Obligations

Before commencement of homeownership assistance, the family must execute a "statement of homeowner obligations" in the form prescribed by IHC or its designee.

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. So long as the family is 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 approval of IHC or its designee. If the family chooses to sell the home, with the approval of IHC or its designee, the family may purchase another home while continuing to receive homeownership assistance toward the purchase of a new home.
3. So long as the family is receiving homeownership assistance, the family may not place any additional lien or other encumbrance without prior written consent from IHC and the second mortgage lender.
4. So long as 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. So long as 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. So long as the family is receiving homeownership assistance, the family must notify IHC or its designee if the family defaults on a mortgage securing any debt incurred to purchase the home.
7. So long as the family is receiving homeownership assistance, the family must notify IHC or its designee before the family moves out of the home

8. The family must, at annual recertification, document that he or she is current on mortgage, insurance and utility payments, and must provide access to the home for purpose of inspection at reasonable times.

Determining Family Unit Size

The family unit size will be determined as stated in Section 6 of the Administrative Plan, except that children of the same sex may be allowed to have a separate bedroom. The Director of the IHC may approve a higher bedroom size for a family consisting of two children of the same sex.

Homeownership expenses include principal and interest on mortgage debt, refinancing charges of mortgage debt, taxes and other public assessments, insurance, maintenance and major repair expenses, and the IHC utility allowance schedule. The IHC allowance for maintenance expenses, major repairs and replacements will be based on recommended allowances provided by its designees.

Housing assistance payments will be made directly to the mortgage lender.

The assistance payment will be adjusted to reflect changes in the fair market rent payment standard accordingly.

If a family's income increases to a point that they do not receive a housing assistance payment, eligibility for such payments will continue for 180 calendar days. At the end of a continuous period of 180 days without any assistance payments, eligibility for Section 8 assistance will automatically terminate.

Lease-to-Purchase

Lease-to-purchase agreements are considered rental property and subject to the normal tenant-based Section 8 rental rules. The family will be subject to the homeownership requirements at the time the family is ready to exercise the homeownership option under the lease-to-purchase agreement.

Defaults

If a participant in the Homeownership Option defaults on his or her home mortgage loan, the participant will not be able to use his or her Homeownership Voucher for rental housing but may reapply for the Section 8 waiting list.

Ionia Housing Commission

Section 8 Homeownership Voucher Program Proposed Operational Guidelines

May 2, 2006

I. Introduction

The Ionia Housing Commission is proposing to implement a Section 8 tenant-based Homeownership Voucher Program in Ionia Michigan pursuant to Section 555 of the Quality Housing and Work Responsibility Act of 1998. The Final Rule, published on October 12, 2000 allows Public Housing Agencies (PHA's) the option of providing Section 8 tenant-based assistance to an eligible family that purchases, rather than rents, a dwelling unit that will be occupied by the family.

Homeownership assistance offers a new opportunity for families that receive Section 8 tenant-based assistance. As with other special housing types, the homeownership option does not require, and HUD does not provide, additional or separate funding. A PHA must use the voucher program funding previously established under existing Annual Contributions Contracts (ACC) to fund the Section 8 homeownership voucher program.

In general, a public housing agency (PHA) that administers Section 8 rental assistance has the choice whether to offer homeownership assistance as an option for qualified applicants and participants in the PHA's Housing Choice Voucher Program. The PHA may choose to make homeownership assistance available for any qualified Section 8 applicant or participant, or to restrict homeownership assistance to families for purposes defined by the PHA.

As required by law, the homeownership option is not available for units receiving section 8 project-based assistance. Section 8 homeownership assistance only may be provided for families receiving "tenant-based assistance" (42 U.S.C. 1437f (y) (1)). Integral to the tenant-based nature of the Housing Choice Voucher program is the freedom-of-choice afforded to the participant family, regardless of whether the voucher is used for rental or homeownership assistance. PHAs may not reduce a family's choice by limiting the use of homeownership assistance to particular units, neighborhoods, developers, or lenders. For example, while HUD encourages PHAs to develop partnerships with lenders in order to assist the family in obtaining financing, the PHA may not require the family to use a certain lender or financing approach.

Overview of the Section 8 Homeownership Program

A PHA is required to demonstrate in its Annual Plan that it has the capacity, or will acquire the capacity, to successfully operate a Section 8 homeownership program. IHC has submitted a capacity statement with the fiscal year 2006 Annual Plan. HUD requires PHA's who elect to administer a Section 8 homeownership program to develop policy and procedure for selection and administration of the homeownership voucher program. Identified in the following sections of this document are the requirements and procedures that IHC proposed to utilize in administering the Section 8 homeownership program.

IHC plans to implement the program in an initial Pilot Phase, Phase 1, which involves allowing participation to anyone who is a current participant and has been utilizing our Housing Choice Voucher Program for at least one year. In addition, all elderly and disabled persons who are Section 8 voucher holders are eligible to participate in Phase I delivery. The Phase I implementation will be administered for an initial twelve-month period and then evaluated to determine the effectiveness of the program.

Phase II will include all eligible IHC Section 8 tenant-based participants. Phase II will only be implemented after the 12-month assessment of the Phase I Pilot is completed and presented to the IHC Board of Commissioners.

Participant Qualification

A Section 8 program participant may utilize their voucher subsidy to purchase, rather than rent a home, subject to the following requirements:

A family must meet the general requirements for admission to or continued participation in the IHC Section 8 tenant-based program.

Current Section 8 Program participants must be in full compliance with their lease and Section 8 program requirements and must terminate their current lease arrangement in compliance with the lease.

A head of household or spouse that has previously defaulted on a mortgage obtained through the homeownership option is barred from participation.

Program participants must be “first-time homeowners,” where a family member must not have owned title to a principal residence in the last three years. Residents of limited equity cooperatives are eligible for the homeownership program.

Participants in the Housing Choice Voucher Program must complete a pre-purchase and post-purchase homeownership-counseling program and be deemed to be “mortgage ready” before a homeownership voucher will be issued. The IHC Coordinator will review the applicant’s pre-application and work with the family to determine mortgage readiness.

The head of household or spouse must be employed full-time (employment must average a minimum of 30 hours per week) and have been continuously employed during the calendar year before commencement of homeownership assistance. Families in which the head of household or spouse is disabled or elderly are exempted from this requirement.

The family’s income may not be less than the Federal minimum wage times 2000 hours. Public Assistance income may not be used for meeting this requirement, except for households in which the head or spouse is elderly or disabled and households that include a disabled person other than the head or spouse. (Public assistance included federal housing assistance or the housing component of a welfare to work grant; TANF assistance (Families First), SSI that is subject to an income eligibility test; food stamps; general or other assistance provided under a federal, state or local program that provides assistance available to meet family living or housing expenses.)

During the trial period (Phase I), only IHC participants that have utilized our HCV Program for at least one year and is in compliance with this program and the elderly and disabled are eligible to participate. After the trial period (Phase I), if IHC elects to continue the homeownership option, all Section 8 voucher holders including applicants who meet the above criteria (1-7 above) will be eligible.

Screening and Determination of Readiness

IHC will review the Section 8 Homeownership Voucher Program with all eligible voucher holders at the initial briefing and annual recertification. All interested participants will be forwarded a Homeownership Voucher Pre-Application to identify their level of readiness for homeownership.

The Pre-Application will be reviewed by the IHC Coordinator for debt/asset ratio; minimum qualification status; employment status' escrow balances and Section 8 Program compliance status. If necessary, the IHC Coordinator or other staff member will schedule an appointment with the family to further determine their mortgage readiness.

The participant will be assigned a rating value of one of the following designations: Level 1, Level 2 or Level 3. These levels are designed to indicate the readiness of each participant for Section 8 homeownership.

Level:

Definition:

Level 1 Family is within 6 months of being fully ready for homeownership. Employment history is stable and the family has access to the required assets needed to secure a mortgage. A minimum of 8 hours pre-Homeownership counseling either has been completed or will be completed in the next 6 months.

Level 2 Family is between six and 12 months of being fully ready for homeownership. Family may be in the process of and/or is close to securing the required amount of funds for down payment. Additional time is needed for homebuyer requirements and completion of homeownership counseling.

Level 3 Family is more than 12 months from being ready for homeownership. Family may have unstable employment history, insufficient debt/asset ratio, and no available funds for down payment and requires homeownership counseling.

Section 8 participants that are determined to be at level 1 or 2 will be assigned to a Coordinator for consistent monitoring. The IHC Coordinator will assist the family in meeting the requirements for a homeownership voucher and work as a liaison between the homeownership-counseling partner, potential mortgage lender and the family. Every six months, the Coordinator will conduct a case summary review of all participants determined to be at level 1 or 2 to determine if a program level change is needed.

Section 8 participants determined to be at level 3 will not be consistently monitored. Rather, they will be given the initial guidance to begin preparing for mortgage readiness, and they will be required to contact a IHC Coordinator for reevaluation.

Homeownership Counseling

HUD requires that Section 8 homeownership participants in the homeownership option enroll in a pre- and post purchase homeownership counseling program. At a minimum, the counseling will include the following:

- Budgeting and money maintenance
- Credit counseling
- Knowing the players and their roles in the home buying process
- How to negotiate purchase price
- Preparation for loan qualification and application
- How to obtain homeownership financing
- How to find a home

- Advantages of purchasing and how to locate a home in an area that does not have a high concentration of low-income families
- Maintaining a home
- Avoiding delinquencies, defaults and foreclosures

Upon completion of the counseling sessions, the IHC voucher holder should have an understanding of how to:

- Determine if homeownership is right for them
- Determine what they can afford to spend on a home
- Identify what they want and need in a home
- Shop for a home that meets their needs
- Decide how much to offer for a house
- Obtain and use a home inspection
- Shop for an affordable mortgage
- Know what to expect at closing and settlement
- Meet the ongoing financial obligations of homeownership and avoid default
- Care for the home after purchase
- Take advantage of financial opportunities that come with homeownership

IHC requires a post-purchase counseling session with all Section 8 participants once they have secured a mortgage and have moved into the home. The IHC Coordinator will work with the family to schedule the post-purchase counseling.

IHC will partner with HUD-approved agencies, such as Inter City Christian Federation, to deliver the homeownership counseling to interested families. IHC will assist the families with locating suitable counseling in close proximity to their current residence.

Issuance and Time Frame for Utilization

Upon the issuance of a Section 8 homeownership voucher to a program participant meeting all the homeownership voucher criteria, the participant will have a maximum of 180 days from the date of issuance of a voucher to find a home and enter into a “Contract for Sale” or to utilize the voucher in a rental situation.

Any extensions beyond 270 days will be at the sole discretion of the IHC Director of Section 8 Rental Assistance.

Permitted Ownership Arrangements

The homeownership option may be utilized in two types of housing:

A unit owned by the family, where one or more family members hold title to the home. Homes previously occupied under a lease-purchase agreement are eligible.

A cooperative unit, where one or more family members hold membership shares in the cooperative (applies only to elderly and disabled persons as a reasonable accommodation).

Contract for Sale and Inspection

Participants in the homeownership voucher program must complete a “Contract for Sale” with the owner of the property to be purchased.

The Contract for Sale must include the home’s price and terms of sale, the purchaser’s pre-purchase inspection requirements and notice that the sale is conditional on the purchaser’s acceptance of the inspection report, and an agreement that the seller is obligated to pay for necessary repairs.

The participant must obtain an independent professional home inspection of the unit’s major systems at the participant’s expense. The inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical and heating systems.

IHC or its designee will conduct a Housing Quality Standards (HQS) inspection and will review the independent professional inspection of the unit’s major systems. IHC retains the right to disqualify the unit for inclusion in the homeownership program based on either the HQS inspection or the professional inspection report findings. IHC will perform a housing quality standards inspection for the first year of program participation. Based on the inspection, the family will be sent a list of suggested repairs. IHC will not, however, conduct a reinspection to determine if the repairs have been completed. In contrast to the Section 8 rental program, the family will not be considered non-compliant with the program if they fail to make repairs within a certain time frame.

If the home was constructed within 60 days of the Contract for Sale and has remained unoccupied during that time, the use and occupancy letter from the local codes administrator can be substituted for the pre-purchase inspection.

The participant must determine and document whether or not the unit is in a flood hazard area. Units in flood hazard areas must be insured for flood damage.

Financing

Participating families are responsible for securing financing for the purchase of a home that is insured or guaranteed by the state or Federal government, or complies with secondary mortgage market underwriting requirements, or complies with generally accepted private sector underwriting standards. Although IHC will not direct families to any particular lender, Rural Development and Affordable Housing Resources (NeighborWorks) and other non-profit entities have shown interest in partnering with IHC to offer affordable 1st and/or 2nd mortgages to low income families participating in the Section 8 homeownership program.

Participating families may use one of two financing options in the Section 8 homeownership program:

1. 1st Mortgage Options

The first option allows the Section 8 homeownership participant (borrower) to secure a first mortgage that covers the entire purchase price of the home. Industry professionals have indicated that HUD is in the process of issuing a mortgagee letter that

will provide lenders more assurance that it is acceptable to count the Section 8 housing assistance payment as income when qualifying for an FHA loan. Thus, after HUD issues this letter, many Section 8 homeownership participants should be able to secure a 1st mortgage for the full purchase price of the home.

In this option, the participant would make a payment for their portion of the monthly mortgage payment (approximately 30% of their monthly-adjusted income) directly to the lender, and IHC would pay the remainder of the mortgage payment directly to the lender.

2. Combined 1st and 2nd Mortgage Option

The second option allows the Section 8 homeownership participant (borrower), who can not secure a 1st mortgage that will be sufficient to cover the full purchase price of a home in their area, the alternative of combining a 1st and 2nd mortgage to purchase a home. The participant (borrower) will secure a 1st mortgage equal to the amount determined to be affordable for the borrower by the lender, based on household income. Then, the participant (borrower) will secure a 2nd mortgage equal to the balance of loan funding necessary to support the purchase price of the home. In most cases, the 2nd mortgage will be provided by a IHC partner, such as Rural Development or NeighborWorks, or other non-profit entity. IHC funds will not be involved in the 2nd mortgage, since IHC does not offer a 2nd mortgage program.

In the combined 1st and 2nd mortgage option, the family is responsible for making monthly payments for the full amount of the 1st mortgage directly to the lender. The family's Section 8 subsidy is applied to the 2nd mortgage payment and is paid directly to the 2nd mortgage holder.

Down payment

A minimum down payment (not including closing costs) of 3% of the purchase price is required for participation in the Section 8 homeownership program. For all families, except the elderly and disabled, at least 1% of the purchase price must come from the family's personal resources.

Length and Continuation of Assistance

Section 8 assistance will be provided for the time period that the family occupies the home, not to exceed fifteen (15) years. Elderly and disabled families are exempt from the 15-year maximum time limit. The participant will be recertified on an annual basis to determine income eligibility. In the event that the participant's income increases to the point that they are no longer eligible to receive a mortgage subsidy (i.e. zero mortgage assistance payment), IHC will notify the lender(s) of the family's increased financial responsibility for the payment. The family, however, remains eligible for the program, in the event that their income decreased, for 180 days from the date of the change.

A homeownership participant may purchase another home with Section 8 assistance provided there is no mortgage loan default, and the family is in compliance with the "statement of homeowner obligations".

Family Obligations

Before commencement of homeownership assistance, the participant must execute a “Statement of Homeownership Obligations” in the form prescribed by IHC. To continue to receive homeownership assistance, a participant must comply with the following family obligations:

- The participant must comply with the terms of any mortgage securing the debt incurred to purchase the home, and any refinancing of such debt.
- During the period of time the participant is 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.
- During the period of time the participant is receiving homeownership assistance, the family may not take out a home equity loan without the written consent of IHC.
- During the period of time the participant 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.
- During the period of time the participant 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 interest in the home.
- During the period of time the participant is receiving homeownership assistance, the family must notify IHC if the family defaults on a mortgage securing any debt incurred to purchase the home.
- During the period of time the participant is receiving homeownership assistance, the family must notify IHC before the family moves out of the home.
- At annual recertification, the participant must document that he or she is current on mortgage, insurance and utility payments.

Assistance Payment

The participant’s Section 8 monthly mortgage assistance payment will equal the lower of (1) the Section 8 voucher payment standard minus the Total Tenant Payment (the greater of 30% of monthly adjusted income or 10% of monthly income); or (2) the monthly homeownership expenses (principal and interest on the mortgage debt, insurance and taxes) minus the TTP.

Mortgage assistance payments will be made by IHC directly to the approved lender.

Lease-to-Purchase

Lease-to-purchase agreements are considered rental property and subject to the normal tenant-based Section 8 rules and regulations. The family will be subject to the homeownership requirements at the time the family is ready to exercise the homeownership option under the lease-to-purchase agreement.

Defaults

If a participant in the homeownership voucher program defaults on his or her mortgage loan (i.e.) fails to fulfill a monthly payment obligation as required by their Deed of Trust note on a timely basis) as determined by the lender, the participant will not be able to use his or her homeownership voucher for rental housing. The head of household or other family members must reapply for the program via a specific waiting list maintained by IHC.

Recapture

If the participant sells the home prior to the maximum 15-year subsidy limit, a percentage of the homeownership assistance provided to date will not be recaptured. The terms of the sale agreement will be reviewed by a IHC staff member.

- Sales proceeds that are used by the family to purchase a new home with Section 8 assistance may also refinance the loan to take advantage of a lower interest rate without penalty.

IHC Partnerships

A significant part of developing a viable Section 8 homeownership program is developing partnerships. IHC is currently in the process of establishing partnerships with several important entities. The first is Inter City Christian Federation and Rural Development. This partnership includes pre- and post-counseling for families approved to participate in the Section 8 homeownership program. Inter City Christian Federation has agreed to work with IHC to tailor the homeownership counseling to Section 8 program participant's needs. In particular, they have agreed to provide both group and one-on-one counseling sessions to Section 8 families.

Second, IHC has been working to develop partnerships with Rural Development and Affordable Housing Resources (as well as other NeighborWorks partners in Michigan) to ensure that Section 8 homeownership clients are able to secure the lowest interest rate mortgage. These partnerships will allow families who can not secure a 1st mortgage that covers the purchase price of an affordable home in their area, combined 1st/2nd mortgage alternative.

2. Pet Policy Revisions

IONIA HOUSING COMMISSION PET POLICY AND PERMIT **PINE VISTA APARTMENTS**

Purpose

The purpose of the Ionia Housing Commission Pet Policy is to insure that those residents who desire pets are responsible pet owners, and that those residents who do not desire pets are not inconvenienced by pets on the premises. It also is intended to assure that pets on the premises are properly cared for. Further goals of this policy are to assure a decent, safe, and sanitary living environment for existing and prospective tenants, and to protect and preserve the physical condition of the premises and the financial interest of the Ionia Housing Commission (IHC) in the premises.

OWNING A PET WITHIN THE IONIA HOUSING COMMISSION'S PROPERTIES IS A PRIVILEGE THAT MUST NOT BE ABUSED.

General Policy

All pets permitted at Pine Vista Apartments will be with the approval of the Executive Director. Permission to maintain a pet will not be unreasonably withheld if all terms of this Pet Policy are met and the presence of the pet on the premises does not frustrate the purpose and goals of this Pet Policy as set forth above.

Pet Fee

A non-refundable Pet Fee of \$100 for a cat or dog and \$50 for any other allowed pet type (see “Types of Pets Allowed”) is required before entrance of a pet. This is an obligation in addition to any other financial obligations generally imposed on tenants by terms of their leases. The pet fee is not part of the rent payable by the tenant.

Damages

Pet owners are responsible for paying the total cost of repairing any damages caused by a pet to any property owned by the IHC, whether the damages are within the apartment or outside on the grounds, including any part of the building itself. This includes furniture and shrubbery, walls, windows, rugs, etc. The Executive Director will assess reasonable costs for damages.

Tenants desiring pets must fill out a Pet Permit and sign this Pet Policy before any pet is introduced into the apartment. If the tenant refuses to sign, no pet will be permitted.

GUESTS MAY NOT BRING THEIR PETS ONTO IONIA HOUSING COMMISSION PROPERTY AT ANY TIME.

Types of Pets Allowed

Domestic pets permitted per household include:

- one dog; or
- one cat; or
- one bowl or tank of fish (maximum tank size - twenty gallons); or
- two caged birds (parakeets or canaries only)

Any exceptions are subject to the judgment of the Executive Director.

The City of Ionia must legally license all dogs and cats and a copy of the license must be submitted to the IHC management office. All adult dogs must be housebroken. The weight of a dog may not exceed 20 pounds.

Neutering

Neutering of dogs and cats is required. Verification (letter or invoice from the veterinarian) of neutering must be provided to the IHC.

Pet Offspring

No pet, already pregnant, may be introduced into any unit. No pet offspring will be allowed.

Medical Care

A certificate or letter from the veterinarian, establishing that the pet is in good health, free of infestation, its shots are current, and it is not pregnant, must be presented to the Executive Director before any pet is allowed in the apartment. Annual certification of same shall be required.

All shots must be kept up to date each year and proof submitted at tenant's annual recertification.

Dogs and cats must have proper medical shots as listed:

distemper and rabies for dogs and cats,
others, as recommended by veterinarian or required by State or local law, ordinance or regulation

Puppies and/or kittens may be admitted with the preliminary shot only, as long as the tenant provides proof within three months that the necessary succeeding shots are administered by a veterinarian.

Pet Behavior

If, in the opinion of the Executive Director and after three warnings to the owner, a pet continues to be obstreperous, noisy and a nuisance to neighbors, the pet shall be removed by any means or procedure referred to in the section of this policy on "Pet Removal".

If a pet jumps on, growls at, or bites a resident, the pet may be removed immediately at the discretion of the Executive Director pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Dogs and Cats: Dogs and cats may pass through halls, elevators and public spaces for the purpose of being taken outside, going to the veterinarian, going on vacation, or going to other homes. They must be held by their owners when in transit. **They may not roam at will.** Pets may not leave owner's apartment except where noted. Such pets will not be allowed to roam either in the buildings or on the grounds. IHC reserves the right to remove from the premises any unidentified (no identification tag) animal found on IHC property. Pets are not allowed to defecate or urinate in any IHC building.

When a dog or cat defecates on IHC property, the owner is responsible for removing and properly disposing of said waste. If not done, this will be grounds for removal of the pet pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal". If the dog urinates on the shrubs, trees or flowers on IHC grounds, the owner is responsible for any and all replacement costs of damage incurred.

The pet owner(s) will receive a written warning any time there is a violation of this policy. The pet will be removed after three (3) warnings pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

The pet owner(s) shall exempt the IHC from any and all responsibility for injury or illness caused by the tenant-owned pet.

Cats: Cats will not be permitted outside of their apartments unless they are caged or held by their owner when in transit. **They may not roam at will.** Cats may pass through halls, elevators or public spaces only for the purpose of going to the veterinarian, going on vacation or going to other homes. Cats must use owner's litter pans and may not use the grounds to defecate or urinate.

Care of the Apartment

Apartments containing pets must be kept clean and free of odors at all times.

Commercial cat litter (not sand, newspaper or earth) must be used for cats. Pans must be cleaned daily and kept odor free. Litter must be disposed of in double plastic bags, properly tied. **LITTER MUST NOT BE FLUSHED DOWN TOILETS, SINKS OR TUBS.**

Absence of Owner

No pet may be unattended for more than 24 hours. If a pet owner wants to go on vacation or becomes ill, arrangements must be made for proper care of the pet. If the Executive Director finds the pet not properly cared for, the pet will be immediately removed to the local animal shelter pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Pet owners must leave with the Executive Director the name and address of a person to contact if the tenant cannot take proper care of their pet.

Abuse of Pets

TENANTS ARE REMINDED THAT PETS NEED LOVE, PROPER FOOD, FRESH WATER, PROFESSIONAL HEALTH CARE AND GOOD GROOMING. DOGS REQUIRE WALKING AS NEEDED.

If, in the opinion of the Executive Director, a pet is not being properly cared for, the pet will be removed after one warning pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal". If a pet is physically abused, the pet will be immediately removed pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Pet Removal

A pet may be removed from the premises pursuant to any State or local laws, ordinances or regulations, or pursuant to the IHC grievance hearing procedure. The IHC reserves the right to choose the most expeditious remedy, process or procedure available according to the circumstances or urgency of the case.

In the event that State or local laws, ordinances or regulations differ or conflict with the provisions or requirements of the IHC grievance procedure in any way, the Executive Director may pursue the most expeditious remedy or procedure, including any State or local remedy or procedure to the exclusion of the IHC grievance procedure as permitted by law and 24 Code of Federal Regulations Part 942.

Nothing prohibits the IHC or an appropriate community authority from requiring the removal of any pet from a premises, if the pet's conduct or condition is duly determined to constitute, under the provisions of State or local law, a nuisance or a threat to the health or safety of other occupants of the IHC premises or other persons in the community where the development is located. This includes, but is not limited to, situations in which immediate action is needed for removal of any pet from the premises pursuant to State or local laws, ordinances or regulations to preserve the health, safety or welfare of the pet, or the health, safety, welfare, or right to peaceful enjoyment of the premises of any person.

If the above-named tenant(s) or designees are unwilling or unable to care for the pet for any reason, or if, after a period of 24 hours IHC staff have been unable to contact the tenant(s), IHC may contact an appropriate local authority and request removal of the pet, or IHC staff person(s) may enter the pet owner's dwelling unit, remove the pet and place it in a facility that will provide care and shelter until the pet owner or stated representative is able or willing to assume responsibility, but not longer than thirty (30) days. The cost of facility care and shelter shall be borne by the tenant(s).

Tenants are advised that pets may, among other things, be seized, impounded and disposed of, for a variety of State and local animal violations including, but not limited to: stray pets; pets creating a threat to public health, safety or welfare; injury caused by pets; and, cruelty to pets.

In cases in which State or local remedies, processes or procedures are not initially utilized for removal of the pet, any decisions made by judgment of the Executive Director that a pet must be removed from the premises shall be presented in writing to the owner (or, sent via 1st class mail), in which case the owner may request a grievance hearing pursuant to the IHC grievance procedure.

Death of Pet

The pet owner is responsible for arranging for disposal of any dead pet. The remains of the pet must be removed from IHC property.

When you vacate

The pet owner must pay the full fees for professional rug shampooing, deodorizing and/or defleaing of the apartment if, in the judgment of the Executive Director, it is necessary before a new tenant can take possession of the apartment.

Incorporation into Lease

This Pet Policy is incorporated by reference into the Lease of each Tenant of Pine Vista Apartments. This Pet Policy shall be publicly posted in a conspicuous manner in the IHC's office and shall be made available to any Tenant.

Miscellaneous

Captions. Captions or paragraph headings contained in this lease are set forth for convenience of reference only and do not affect the substance of the paragraphs so captioned.

Counterparts. The signing of this Pet Policy by the Tenant and IHC may be executed in several counterparts, each of which shall be considered to be an original.

Survival of Portions of the Policy. If any portion of this Pet Policy is invalid or contrary to law, the rest of the policy shall remain in effect.

No Waiver. The failure of the IHC or the Tenant to exercise any right or remedy as provided herein shall not affect the right to do so at a later date for similar or other causes.

IONIA HOUSING COMMISSION
PET PERMIT

Parties and Dwelling Unit

The parties of this permit are the Ionia Housing Commission (hereinafter referred to as IHC) and

Tenant Name _____
Address _____

The above-noted tenant is allowed the following pet: _____.

Pet Fee The tenant has paid a non-refundable pet fee in the amount of \$_____ to the Housing Commission.

License, Photograph and I.D. Tag The tenant agrees to file a copy of any Municipal Registration or license, along with a 3"x5" (or larger) photograph, with the Housing Commission **before the pet is admitted** and to keep same current. Proof must be submitted at each annual recertification.

Inoculations and Fitness The tenant agrees to keep the pet properly inoculated for rabies and distemper, free of infestation or disease, and to keep same current. Proof must be submitted **before the pet is admitted** and at each annual recertification.

Damages The tenant agrees to assume all personal financial responsibility for damages to any personal or project property caused by the pet and assumes personal responsibility for personal injury to any party, caused by the pet.

Emergency Provision The following person(s) have agreed to be responsible for taking care of the pet in the absence of the pet's owner:

Name _____ Name _____
Address _____ Address _____
Phone # _____ Phone # _____

Failure to Comply with Pet Policy The Tenant agrees to comply with the rules of the IHC Pet Policy. Any violation of the rules of the IHC Pet Policy may be grounds for removal of the pet or termination of the pet owner's tenancy (or both), in accordance with the provisions of 24 CFR part 942 (governing pet ownership in public

housing), 24 CFR part 966 (governing lease and grievance procedures), Michigan state law, and local law.

TENANT(S)

IONIA HOUSING COMMISSION

IHC Representative

Date

IONIA HOUSING COMMISSION PET POLICY AND PERMIT **WEST MEADOWS AND ROBERTSON COURT**

Purpose

The purpose of the Ionia Housing Commission (hereinafter referred to as IHC) Pet Policy is to insure that those residents who desire pets are responsible pet owners, and that those residents who do not desire pets are not inconvenienced by pets on the premises. It also is intended to assure that pets on the premises are properly cared for. Further goals of this policy are to assure a decent, safe, and sanitary living environment for existing and prospective tenants, and to protect and preserve the physical condition of the premises and the financial interest of the IHC in the premises.

**OWNING A PET WITHIN THE IONIA HOUSING COMMISSION'S
PROPERTIES IS A PRIVILEGE THAT MUST NOT BE ABUSED.**

General Policy

All pets permitted at West Meadows and Robertson Court will be with the approval of the Executive Director. Permission to maintain a pet will not be unreasonably withheld if all terms of this Pet Policy are met and the presence of the pet on the premises does not frustrate the purpose and goals of this Pet Policy as set forth above.

Pet Fee

A non-refundable pet fee of \$100 for a cat and \$50 for any other allowed pet type (see “Types of Pets Allowed”) is required before entrance of a pet. This is an obligation in addition to any other financial obligations generally imposed on tenants by terms of their leases.

Damages

Pet owners are responsible for paying the total cost of repairing any damages caused by a pet to any property owned by the IHC, whether the damages are within the living unit or outside on the grounds, including any part of the building itself. This includes furniture and shrubbery, walls, windows, rugs, etc. The Executive Director will assess reasonable costs for damages.

Tenants desiring pets must fill out a Pet Permit and sign this Pet Policy before any pet is introduced into the living unit. If the tenant refuses to sign, no pet will be permitted.

GUESTS MAY NOT BRING THEIR PETS ONTO IONIA HOUSING COMMISSION PROPERTY AT ANY TIME.

Types of Pets Allowed

Domestic pets permitted per household include:

one cat; or
one bowl or tank of fish (maximum tank size - twenty gallons); or
two caged birds (parakeets or canaries only)

Any exceptions are subject to the judgment of the Executive Director.

If the City of Ionia requires legal licensing of cats, a license must be obtained and a copy of the license must be submitted to the IHC management office.

Neutering

Neutering of cats is required. Verification (letter or invoice from the veterinarian) of neutering must be provided to the IHC.

Pet Offspring

No pet, already pregnant, may be introduced into any unit. No pet offspring will be allowed.

Medical Care

A certificate or letter from the veterinarian, establishing that the pet is in good health, free of infestation, its shots are current, and it is not pregnant, must be presented to the Executive Director before any pet is allowed in the living unit. Annual certification of same shall be required.

All shots must be kept up to date each year and proof submitted at tenant's annual recertification.

Cats must have proper medical shots as listed:

distemper and rabies,
others, as recommended by veterinarian or required by State or local law, ordinance or regulation.

Kittens may be admitted with the preliminary shot only, as long as the tenant provides proof within three months that the necessary succeeding shots are administered by a veterinarian.

Pet Behavior

Cats:

If a cat jumps on, hisses at, or bites a resident, the cat may be removed immediately at the discretion of the Executive Director pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Cats will not be permitted outside of their living units unless they are caged, leashed or held when in transit. **They may not roam at will on any IHC grounds.** IHC reserves the right to remove from the premises any unidentified (no identification tag) animal found on IHC property. Pets with identification tags shall be returned to the owner(s), unless no one is home, in which case they will be taken to the local animal shelter. A written warning shall be issued any time a pet is found roaming on IHC grounds. **Warning: Pets are not allowed in the West Meadows community room, or anywhere near the playground areas.**

Cats must use owner's litter pans and may not use the grounds to defecate or urinate. If a cat does defecate on IHC property, the owner is responsible for removing and properly disposing of said waste. If the cat damages anything on IHC grounds, the owner is responsible for any and all replacement costs of damage incurred.

The pet owner(s) will receive a written warning any time there is a violation of this policy. The pet will be removed after three warnings pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

The pet owner(s) shall exempt the IHC from any and all responsibility for injury or illness caused by the tenant-owned pet.

Care of the Living unit

Commercial cat litter (not sand, newspaper or earth) must be used for cats. Pans must be cleaned daily and kept odor free. Litter must be disposed of in double plastic bags, properly tied. **LITTER MUST NOT BE FLUSHED DOWN TOILETS, SINKS OR TUBS.**

Absence of Owner

No pet may be unattended for more than 24 hours. If a pet owner wants to go on vacation or becomes ill, arrangements must be made for proper care of the pet. If the Executive Director finds the pet not properly cared for, the pet will be immediately removed to the local animal shelter pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Pet owners must leave with the Executive Director the name and address of a person to contact if the tenant cannot take proper care of their pet.

Abuse of Pets

TENANTS ARE REMINDED THAT PETS NEED LOVE, PROPER FOOD, FRESH WATER, PROFESSIONAL HEALTH CARE AND GOOD GROOMING.

If, in the opinion of the Executive Director, a pet is not being properly cared for, the pet will be removed after one warning pursuant to any available means or procedure referred to in

the section of this policy on "Pet Removal". If a pet is physically abused, the pet will be immediately removed pursuant to any available means or procedure referred to in the section of this policy on "Pet Removal".

Pet Removal

A pet may be removed from the premises pursuant to any State or local laws, ordinances or regulations, or pursuant to the IHC grievance hearing procedure. The IHC reserves the right to choose the most expeditious remedy, process or procedure available according to the circumstances or urgency of the case.

In the event that State or local laws, ordinances or regulations differ or conflict with the provisions or requirements of the IHC grievance procedure in any way, the Executive Director may pursue the most expeditious remedy or procedure, including any State or local remedy or procedure to the exclusion of the IHC grievance procedure as permitted by law and 24 Code of Federal Regulations Part 942.

Nothing prohibits the IHC or an appropriate community authority from requiring the removal of any pet from a premises, if the pet's conduct or condition is duly determined to constitute, under the provisions of State or local law, a nuisance or a threat to the health or safety of other occupants of the IHC premises or other persons in the community where the development is located. This includes, but is not limited to, situations in which immediate action is needed for removal of any pet from the premises pursuant to State or local laws, ordinances or regulations to preserve the health, safety or welfare of the pet, or the health, safety, welfare, or right to peaceful enjoyment of the premises of any person.

If the above-named tenant(s) or designees are unwilling or unable to care for the pet for any reason, or if, after a period of 24 hours IHC staff have been unable to contact the responsible person(s), IHC may contact an appropriate local authority and request removal of the pet, or IHC staff person(s) may enter the pet owner's dwelling unit, remove the pet and place it in a facility that will provide care and shelter until the pet owner or stated representative is able or willing to assume responsibility, but not longer than thirty (30) days. The cost of facility care and shelter shall be borne by the tenant(s).

Tenants are advised that pets may, among other things, be seized, impounded and disposed of, for a variety of State and local animal violations including, but not limited to: stray pets; pets creating a threat to public health, safety or welfare; injury caused by pets; and, cruelty to pets.

In cases in which State or local remedies, processes or procedures are not initially utilized for removal of the pet, any decisions made by judgment of the Executive Director that a pet must be removed from the premises shall be presented in writing to the owner (or, sent via 1st class mail), in which case the owner may request a grievance hearing pursuant to the IHC grievance procedure.

Death of Pet

The pet owner is responsible for arranging for disposal of any dead pet. The remains of the pet must be removed from IHC property.

When you vacate

The pet owner must pay the full fees for professional rug shampooing, deodorizing and/or defleaing of the living unit if, in the judgment of the Executive Director, it is necessary before a new tenant can take possession of the living unit.

Incorporation into Lease

This Pet Policy is incorporated by reference into the Lease of each Tenant of West Meadows and Robertson Court. This Pet Policy shall be publicly posted in a conspicuous manner in the IHC's office and shall be made available to any Tenant.

Miscellaneous

Captions. Captions or paragraph headings contained in this lease are set forth for convenience of reference only and do not affect the substance of the paragraphs so captioned.

Counterparts. The signing of this Pet Policy by the Tenant and IHC may be executed in several counterparts, each of which shall be considered to be an original.

Survival of Portions of the Policy. If any portion of this Pet Policy is invalid or contrary to law, the rest of the policy shall remain in effect.

No Waiver. The failure of the IHC or the Tenant to exercise any right or remedy as provided herein shall not affect the right to do so at a later date for similar or other causes.

IONIA HOUSING COMMISSION
PET PERMIT

Parties and Dwelling Unit

The parties of this permit are the Ionia Housing Commission (hereinafter referred to as IHC) and

Tenant Name _____
Address _____

The above-noted tenant is allowed the following pet: _____.

Pet Fee The tenant has paid \$_____ to the Housing Commission for a Pet Fee.

License, Photograph and I.D. Tag The tenant agrees to file a copy of any Municipal Registration or license, along with a 3"x5" (or larger) photograph, with the Housing Commission **before the pet is admitted** and to keep same current. Proof must be submitted at each annual recertification.

Inoculations and Fitness The tenant agrees to keep the pet properly inoculated for rabies and distemper, free of infestation or disease, and to keep same current. Proof must be submitted **before the pet is admitted** and at each annual recertification.

Damages The tenant agrees to assume all personal financial responsibility for damages to any personal or project property caused by the pet and assumes personal responsibility for personal injury to any party, caused by the pet.

Emergency Provision The following person(s) have agreed to be responsible for taking care of the pet in the absence of the pet's owner:

Name _____ Name _____
Address _____ Address _____
Phone # _____ Phone # _____

Failure to Comply with Pet Policy The Tenant agrees to comply with the rules of the IHC Pet Policy. Any violation of the rules of the IHC Pet Policy may be grounds for removal of the pet or termination of the pet owner's tenancy (or both), in accordance with the provisions of 24 CFR part 942 (governing pet ownership in public

housing), 24 CFR part 966 (governing lease and grievance procedures), Michigan state law, and local law.

TENANT(S)

IONIA HOUSING COMMISSION

IHC Representative

Date

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750104 Replacement Housing Factor Grant No:	Federal FY of Grant: 2004
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no: 2)
 Performance and Evaluation Report for Period Ending: 06/30/06 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	7,058	15,272.00	15,272.00	15,272.00
3	1408 Management Improvements		9,082.88	9,082.88	9,082.88
4	1410 Administration	12,500	12,500.00	12,500.00	12,500.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	15,000	45,263.35	45,263.35	45,263.35
10	1460 Dwelling Structures	102,780	54,383.60	54,383.60	54,383.60
11	1465.1 Dwelling Equipment—Nonexpendable	15,200	17,536.76	17,536.76	17,536.76
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment		22,616.41	22,616.41	22,616.41
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	152,538	176,655	176,655.00	176,655.00
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures	75,000	56,268.61	56,268.61	56,268.61

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

PHA Name: Ionia Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI33P11750104 Replacement Housing Factor Grant No:			Federal FY of Grant: 2004			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
HA-Wide	Operations	1406		15,272	15,272	15,272	15,272	
"	Management Improvements	1408		10,000	9,082.88	9,082.88	9,082.88	
"	Administration	1410		12,500	12,500	12,500	12,500	
"	Landscaping	1450		5,000	13,675.05	13,675.05	13,675.05	
"	Tuck point, clean & reseal brick veneer	1460		6,000	0	0	0	
"	Replace 24 furnaces, toilets, water heaters	1465		10,800	49,822.17	49,822.17	49,822.17	
"	Replace appliances	1465		3,000	5,982.00	5,982.00	5,982.00	
001	REPAIR COMPACTOR	1450			2,902.59	2,902.59	2,902.59	
001	Painting, roof, elevator & lights	1450		14,000	31,588.30	31,588.30	31,588.30	
HA-Wide	Repair or replace windows, caulk interior & exterior windows, Paint, screens	1460		2,583	10,048.53	10,048.53	10,048.53	
001	Replace screen system & repaint railings on patios	1460		10,500	800.00	800.00	800.00	
001	Replace windows & sills at 50 units & repaint stucco	1460		75,000	0	0	0	
HA-Wide	Nondwelling Equipment	1475		12,000	22,616.41	22,616.41	22,616.41	
004	REPLACE UPSTAIRS FLOORING	1460			2,365.07	2,365.07	2,365.07	
Total				176,655	176,655	176,655	176,655	

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

PHA Name: Ionia Housing Commission

Grant Type and Number

Capital Fund Program No: MI33P11750104

Replacement Housing Factor No:

Federal FY of Grant: 2004

Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
HA-Wide							
MI117-001/04/05	09/13/2006		3/30/2006	09/13/2008		06/02/2006	

Annual Statement/Performance and Evaluation Report					
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: Ionia Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI33P11750105 Replacement Housing Factor Grant No:			Federal FY of 2005 Grant
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 1) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 07/31/2006 <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	10,000	0		
3	1408 Management Improvements				
4	1410 Administration	12,000	12,600	12,600	12,600
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	15,000	0	0	0
8	1440 Site Acquisition				
9	1450 Site Improvement	25,000	32,425	32,425	32,425
10	1460 Dwelling Structures	100,381	122,848	122,848	122,848
11	1465.1 Dwelling Equipment—Nonexpendable	8,000	2,508	2,508	2,508
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	170,381	170,381	170,381	170,381
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs		10,498		
26	Amount of line 21 Related to Energy Conservation Measures	65,000	8,958		

Annual Statement/Performance and Evaluation Report

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750106 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement
 Reserve for Disasters/ Emergencies
 Revised Annual Statement (revision no: 1)
 Performance and Evaluation Report for Period Ending:
 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	15,000			
3	1408 Management Improvements				
4	1410 Administration	15,000			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	40,000			
10	1460 Dwelling Structures	55,714			
11	1465.1 Dwelling Equipment—Nonexpendable	10,000			
12	1470 Nondwelling Structures	10,000			
13	1475 Nondwelling Equipment	5,000			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	150,714			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures	10,000			

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750106 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
HA-wide	Operations	1406		15,000				
"	Administration	1410		15,000				
"	Repair & seal asphalt parking lots	1450		20,000				
"	Replace concrete	1450		10,000				
"	Replace mailboxes	1450		5,000				
"	Landscaping	1450		5,000				
"	Replace flooring/carpet	1460		20,000				
"	Replace cabinets	1460		20,000				
"	Replace doors	1460		15,714				
"	Replace appliances, furnaces, water heaters, etc	1465		10,000				
"	Replace Maint. Shed door	1470		10,000				
"	Replace maint equipment	1475		5,000				
				150,714				

8. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan Part I: Summary					
PHA Name Ionia Housing Commission		<input type="checkbox"/> Original 5-Year Plan <input checked="" type="checkbox"/> Revision No: 1			
Development Number/Name/HA-Wide	Year 1 2005	Work Statement for Year 2 FFY Grant: PHA FY: 2006	Work Statement for Year 3 FFY Grant: PHA FY: 2007	Work Statement for Year 4 FFY Grant: PHA FY: 2008	Work Statement for Year 5 FFY Grant: PHA FY: 2009
<i>HA-WIDE</i>	Annual Statement	Administer program & operations	Administer program, Operations & A/E fees	Administer program, operations & A/E fees	Administer program & operations
"		Concrete,, Asphalt, mailboxes, landscaping, roofs	Repair, reseal & restripe Parking lots & driveways	Small maintenance tools & equipment	Repair, reseal & restripe Parking lots & driveways
"		Replace appliances, vacuums, trimmers, blowers, water heaters & furnaces	Replace appliances, toilets, water heaters & furnaces	Replace appliances, vacuums, trimmers, blowers, toilets, water heaters & furnaces	Replace appliances, water heaters, furnaces & computers
"		Replace mini blinds	Landscaping improvements & plantings	Replace mini blinds	Landscaping improvements & plantings
HA-WIDE		Replace wood utility shed	Replace 1 st floor common-area windows & stile doors	Restore masonry & caulk New service doors	Doors, flooring windows
HA-WIDE		Restore masonry & caulk	Replace mailbox, tables & fence	Doors, flooring	Maint Trucks
HA-WIDE		Place doors, flooring, lights	New mailboxes		
HA-WIDE		Replace flooring & basketball hoop	Tables, marble sills, roofs	Replace roofs, counter tops & cabinets	Replace siding & brick
CFP Funds Listed for 5-year planning		150,714	150,714	150,714	150,714
Replacement Housing Factor Funds					

