PHA Plans

Streamlined Annual Version

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

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief 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: Village of Deposit NY446

Streamlined Annual PHA Plan
Agency Identification

PHA Name: Village of Deposit **PHA Number:** NY446

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

PHA Programs Administered:

☐**Public Housing and Section 8** ☒**Section 8 Only** ☐**Public Housing Only**

Number of public housing units: Number of S8 units: 30 Number of public housing units:
Number of S8 units:

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

No Consortia.

PHA Plan Contact Information:

Name: John M. Eberhard Phone: (607) 746-1600
TDD: Email (if available): exdir@delawareopportunities.org

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: Delaware Opportunities Inc. 35430 State Highway 10, Hamden, New York

☒ PHA development management offices:

☒ Main administrative office of the local, county or State government: Village of Deposit, Village Hall, 146 Front Street, Deposit, New York 13754

☐ 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) Village of Deposit, Village Hall, 146 Front Street, Deposit, NY 13754

Streamlined Annual PHA Plan
Fiscal Year 20 06

[24 CFR Part 903.12(c)]

Table of Contents

[24 CFR 903.7(r)]

A. PHA PLAN COMPONENTS

☐ 1. Site-Based Waiting List Policies; **Not applicable, Section 8 only**
903.7(b)(2) Policies on Eligibility, Selection, and Admissions

☐ **2. Capital Improvement Needs: Not applicable, Section 8 only.**
903.7(g) Statement of Capital Improvements Needed

☒ 3. Section 8(y) Homeownership **Page 4**
903.7(k)(1)(i) Statement of Homeownership Programs

☐ 4. Project-Based Voucher Programs: **Not applicable no vouchers allocated to projects**

☐ 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.: **Page 5**
The PHA will implement a minimum rent of $25 per month per household; establish a voluntary Family Self Sufficiency Program for up to 10% of program participants; send letters indicating anticipated eligibility for the program; requiring participants claiming no income to recertify in person every 30 days; to assure that complaints which are submitted in writing will be investigated within 30 days, and permitting termination if tenants refuse to sign a repayment agreement. These are all changes to the administrative plan and are not significant changes which are addressed in any shape or form in the Consolidated Plan.

☒ 6. Supporting Documents Available for Review **Page 7**
☐ 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report: Not applicable, Section 8 only.
☐ 8. Capital Fund Program 5-Year Action Plan: Not applicable. Section 8 only.

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.

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

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

No site based vouchers in use. Program is Section 8 only and response to this section is exempted.

2. Capital Improvement Needs

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

The PHA is a Section 8 only program and does not make capital improvements.

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?

   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:

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

      The availability of the homeownership option is discussed with all applicants at the time of the initial briefing and issuance of a voucher. The option is subsequently discussed with each voucher holder at recertification.

3. Capacity of the PHA to Administer a Section 8 Homeownership Program:

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

a. ☒ Establishing a minimum homeowner downpayment rquirement of at least percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.

b. ☒ Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.

c. ☒ Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):

Delaware Opportunities Inc., a HUD approved housing counseling agency and the agency contracting with the PHA for the implementation of the Housing Choice Vouchers Program will also administer the homeownership option. Additionally, Delaware Opportunities has entered into agreements with local financial institutions relative to their homeownership programs with Delaware Opportunities providing the required homeownership counseling.

d. ☐ 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.

5. PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

1. Consolidated Plan jurisdiction:New Yo rk State

2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction:

☒ The PHA has based its statement of needs of families on its waiting lists on the needs expressed in the Consolidated Plan.

☒ 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.

The PHA obtained a letter from the New York State Division of Housing and Community Renewal indicating that the 5 year and annual plan were consistent with the New York State Consolidated Plan. This letter was dated in December of 2005 and the New York State Consolidated Plan has not since changed. The PHA is amending its administrative plan to be more consistent with the statewide rental assistance program discussed in the Consolidated Plan. Accordingly, it is believed that the original determination of consistency remains effective for the date of this annual plan. Specifically, the administrative plan is being amended to:

- Establish a minimum rent of $25 per month per tenant. At present, the PHA does not have a minimum rent requirement; however, NYS DHCR does in the operation of its Voucher Program
- Permit a voluntary Family Self Sufficiency Program, allowing up to 10% of program participants to be enrolled in the Family Self Sufficiency Program and therefore be eligible to establish escrow accounts

Note, the above two changes are incorporated in part to improve the chances of utilization of the home ownership option. The lack of the family self sufficiency option means that families have to otherwise save toward home ownership, while paying an increased amount for rent. The incorporation of this program, however, can have the effect of increasing the average HAP amount and therefore reducing the number of households who can be assisted with the program. The incorporation of a minimum rent is intended to be consistent with the operation of the New York State Wide rental assistance program while also having the effect of decreasing the average HAP in some cases.

- To require that the preliminary identification of income eligibility and the placement of an applicant on the waiting list be conveyed to the applicant in writing to the applicant. At present no formal letter is sent unless the applicant has been determined to be ineligible. This change is consistent with the NYS Statewide Rental Assistance Program as administered by NYS DHCR.
- To require that program participants claiming no income recertify every 30 days with a face to face interview at the administrative offices of Delaware Opportunities Inc. This change also makes the local PHA plan consistent with the operation of the statewide NYS DHCR rental assistance program.

- To require that complaints regarding the operations of the program, eligibility of participants, conditions of housing, etc. which are received in writing will be investigated in a timely fashion. This change also makes the local PHA administrative plan consistent with the NYS DCHR rental assistance program.
- To permit termination of assistance if the tenant refuses to sign a repayment agreement. This change also makes the administration of the local PHA rental assistance consistent with the statewide DHCR program.

Note: None of the changes to the administrative plan address issues established in the Consolidated Plan. They are designed to provide clear local guidance regarding the administration of the program at the local level. All of the changes are consistent with the New York State Division of Housing and Community Renewal Administrative Plan for the Voucher program and are therefore consistent with New York State operations.

☐ Other: (list below)

3. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: See 5 year plan.

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	*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* ;	5 Year and Annual Plans
X	*PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan*	Streamlined Annual Plans
X	*Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.*	5 Year Plan
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

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Related Plan Component**
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.	5 Year Plan
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
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. ☒ Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Section 8 informal review and hearing procedures. ☒ Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	Policies governing any Section 8 Homeownership program (Section 4.410of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
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

VILLAGE OF DEPOSIT NY446

REPORT ON FIVE YEAR PLAN

PHA FISCAL YEAR BEGINNING OCTOBER 1, 2006

The Village of Deposit adopted a five year PHA Plan for the operation of housing programs. The most recent plan was adopted in December of 2005. This document identifies the originally established goals and progress toward those goals.

Apply for additional rental vouchers

The opportunity to apply for additional vouchers has not be possible due to the lack of new federal funding. In addition to the lack of ability to apply for additional vouchers, the number of households which can be assisted is likely to decline each year as the average Housing Assistance Payment average has been increasing faster than the allocation of additional funds to meet such issues. Additional funding is required at the national level for the Village of Deposit to approach this goal.

Improve voucher management: (SEMAP Score)

A SEMAP score has not been provided by HUD since the initiation of the five year goal.

Increase Customer Satisfaction: Institute annual satisfaction questionnaire. The most recent customer satisfaction questionnaire was completed in December of 2005. The return of the mailed survey was fairly substantial and indicated satisfaction with the program.

Increase assisted housing choices by:

- **Provide voucher mobility counseling**.

  Voucher mobility counseling occurs as a regular part of the tenant briefing process. Information regarding voucher mobility is included in the tenant packet. Voucher mobility counseling also occurs during the recertification process.

- **Conduct outreach efforts to potential voucher landlords**

  Landlord outreach activities are ongoing. Most landlords in the community are familiar with the program and are willing to accept rental assistance payments.

- **Increase voucher payments standards**.

  The Village of Deposit has established the payment standard at 100% of

the fair market rent established by HUD. The Village increases the payment standard when HUD publishes changes to the FMR.

- **Implement voucher homeownership program**.

  The Village of Deposit has amended its administrative plan to permit operation of the homeownership program. Agreements have been reached with local lending institutions to "grow" the income of loan applicants by the amount of the rental assistance. Program participants must be enrolled in the program for a year prior to applying for the homeownership program. Applicants must complete a homeownership counseling course offered by the agency, and must demonstrate to a private lender the ability to repay the loan, understanding the availability of rental assistance toward homeownership. Program participants have expressed interest in this option, but have not yet achieved homeownership. In preparing the annual plan, the Vllage of Deposit has amended its administrative plan to permit 10% of program participants to enroll in a "voluntary" Family Self Sufficiency program so that participants can establish escrow accounts to utilize in conjunction with home ownership.

Increase the number and percentage of employed persons in assisted families: Increase by 5%

In December of 2005 when the most recent five year plan was established, 16 of 32 (50%) of participating families derived income from employment. In June of 2006, 14 of 24 participating families (58%) derived income from employment.

Provide or attract supportive services to improve assistance recipients' employability: Encourage participation in BEST, Job Coaching, Etc.

Delaware Opportunities has entered into a number of collaborative agreements with the Delaware County Department of Social Services and others to assure the availability of supportive services. These programs are available to all participants in the Village of Deposit Housing Choice Vouchers program.

Ensure Equal Opportunity in Housing for all Americans by:

- **Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability**.

  Day to day operations stress affirmative measures to ensure fair access and equal opportunity in housing. Brochures and advertising include the HUD Fair Housing Logo and fair housing statements. Applicants and program participants are encouraged to identify housing of their choice. There are no concentrations of minorities in the community. Current participants

live throughout the service area which extends to the Village of Deposit. Housing choice also now includes home ownership and the incorporation of a voluntary FSS program is expected to make this housing choice more accessible.