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

HOUSING AUTHORITY OF THE CITY OF DANBURY

Five-Year Plan for Fiscal Years 2007-2011
Annual Plan for Fiscal Year 2007

OMB Approval No: 2577-0226
Expires: 03/31/2002

HOUSING AUTHORITY OF THE CITY OF DANBURY
ANNUAL PLAN
Agency Identification

PHA Name: Housing Authority of the City of Danbury

PHA Number: CT020

PHA Fiscal Year Beginning: January 1, 2007

Public Access to Information: HOUSING AUTHORITY OF THE CITY OF DANBURY
ADMINISTRATIVE OFFICE
2 MILL RIDGE ROAD,
DANBURY, CT. 06810

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

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

Display Locations for PHA Plans and Supporting Documents

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

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

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

- ☒ Main business office of the PHA

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☐ PHA development management offices

5-YEAR PLAN
HACD FISCAL YEARS 2007 - 2011
[24 CFR Part 903.5]

A. Mission

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

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

☒ The PHA's mission is: (state mission here)

The Housing Authority of the City of Danbury was established on September 9, 1948. The mission of the agency is to provide decent, safe, sanitary, affordable housing and a suitable living environment for low and moderate income people in the City of Danbury.

In 1978 with the establishment of the Section 8 Program, the Housing Authority expanded its mission to provide rental subsidies for low income people in the private rental market. In 1990, this mission was again expanded to provide Section 8 Rental Assistance on a regional basis.

B. Agency Profile

The Housing Authority of the City of Danbury, Connecticut (HACD) was created pursuant to Section 8-40 of the Connecticut General Statutes. HACD has contracted with the Federal Government acting through the Department of Housing and Urban Development (HUD), for financial assistance for low-income public housing pursuant to the United States Housing Act of 1937, as amended.

The Housing Authority of the City of Danbury ("HACD") is one of the ten largest public housing authorities in the State of Connecticut. The HACD's combined state/federal public and housing choice voucher programs consist of 2110 units/vouchers throughout the City of Danbury and the region. The HACD's current housing inventory of 2110 housing unit inventory as compared to 1133 in 2000. Currently, HACD has 418 federal low income family and elderly rental apartments in (5) five developments across the City of Danbury, CT. HACD's 590 state low- and moderate- households including 157 elderly households and approximately 1264 authorized residents.

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HACD administers a regional Federal Section 8 (Housing Choice Voucher) program with 802 contract units for Danbury, Ridgefield, Newtown, Sherman, New Milford, Bethel, Redding, Brookfield, Monroe, Washington, Bethlehem, and Bridgewater.)

HACD has also contracted with the State of Connecticut's Department of Economic and Community Development for financial assistance for elderly and moderate rental housing projects in the form of capital grants pursuant to Sections 8-14a and 8-70 of the Connecticut General Statutes. Currently, HACD has low- and moderate-income family and elderly rental apartments in six (6) developments across the City of Danbury CT. HACD has also contracted with the State Department of Social Services for grants-in-aid for rental assistance funds.

HACD, as subcontractor, administers a regional Section 8 (Housing Choice Vouchers) program for the State of Connecticut including Danbury, Ridgefield, Newtown, Sherman, New Milford, Bethel, Redding, Brookfield, Monroe, Washington, Bethlehem, and Bridgewater, Stamford, Norwalk. Through its state regional Housing Choice Voucher program, HACD also serves 300 households with including 21 elderly households and approximately 838 authorized residents.

WHO WE SERVE

HACD successfully serves its target population of low and moderate income households in the Greater Danbury area. In fact, 70% of HACD's over 2000 low- and moderate- income households pay no more than 30% of their family income for rent. The rent difference is subsidized by the Department of Housing and Urban Development (HUD). Working families account for 52% of HACD's families, with 40% of HACD families are on public assistance, Social Security, SSI, and/or a pension plan.

HACD provides decent and affordable housing in a safe and secure living environment for low and moderate-income residents throughout the Greater Danbury area. Based upon the 2002 Census, HACD's inventory of housing units represents 10% of the City of Danbury's affordable housing stock and is home to 5% of the City's population.

HACD residents and Section 8 voucher holders combined occupy 20% of the region's rental apartments. Close to 70% of HACD's units are serving families who earn 50% or less of the area median income for the area in which the units are located. In addition, another 10% of those being served earn less than 80% of the area median income. In total, 95% of the families being served by subsidy earn less than 80% of the area median income. Seventy five of the elderly persons being assisted under HACD's Elderly Housing programs earn less than 25% of the area median income.

C. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or

objectives. Whether selecting the HUD-suggested objectives or their own, **PHAS ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS**. (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

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

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

☒ PHA Goal: Improve the quality of assisted housing
Objectives:
- ☒ Improve public housing management: (PHAS score) Standard Performer 2007
- ☒ Improve voucher management: (SEMAP score) Standard Performer 2007
- ☒ Increase customer satisfaction:
- ☐ Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections)
- ☒ Renovate or modernize public housing units:
- ☐ Demolish or dispose of obsolete public housing:
- ☐ Provide replacement public housing:
- ☐ Provide replacement vouchers:
- ☐ Other: (list below)

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

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

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

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

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

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

☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing
Objectives:
- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
- ☒ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
- ☐ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
- ☐ Other: (list below)

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HOUSING AUTHORITY OF THE CITY OF DANBURY
Annual Plan
Fiscal Year 2007
[24 CFR Part 903.7]

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

☒ **Standard Plan**

Streamlined Plan:

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

☐ **Troubled Agency Plan**

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

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

Federal law requires housing authorities to develop, with input from residents of public housing and Section 8, elected officials and the public, a plan that sets forth its major initiatives for the coming year. This year, the Housing Authority of the City of Danbury is also required to prepare a five-year plan, in which it sets out a series of objectives that it plans to achieve over that period.

In developing this plan, and publishing this draft, HACD, reached out to the public, elected officials, the HACD Board of Commissioners, HACD Resident Leadership, Community Leaders, and interested citizens to elicit their comments and recommendations.

To facilitate such comments, HACD held resident meetings during the months of September and October and ended with the public hearing at Ives Manor, 198 Main Street, Second Floor Danbury CT on November 27, 2006.

In addition, written comments on the draft plans were provided through the post office box that HACD maintained during the statutory review period.

Following the public hearing, the HACD will meet again with the Resident leadership to obtain their final comments. HACD will revise this draft based upon comments received from both the RAB and the public. Final plans will be submitted to HUD by December 31, 2006. The

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Department of Housing and Urban Development then has 75 days in which to review and approve the plans.

For the fiscal years 2007-2011, The Housing Authority of the City of Danbury HACD has adopted key strategic goals as follows:

Goal One:	Improve the lives of our residents through the implementation of an effective Asset Management strategy.
Goal Two:	To achieve standard performer designation through improvements in the Agency's core property management functions
Goal Three:	To achieve standard performer designation in the management of Housing Choice Voucher (Section 8) Program.
Goal Four:	Develop quality housing that is affordable and indistinguishable from the surrounding communities
Goal Five:	Empower HACD employees through sponsored training and education programs
Goal Seven:	Increase intergovernmental collaboratives between the Housing Authority of the City of Danbury and its network of partners in the of public safety and social services delivery.

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iii. Table of Contents

[24 CFR Part 903.7 9 (r)]

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

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ATTACHMENTS

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

Required Attachments:

- ☒ Admissions Policy for Deconcentrate CT020a01
- ☒ FY 2007 Capital Fund Program Annual Statement CT020b01
- ☒ Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY) CT020c01
- ☒ List of Resident Advisory Board Members CT020d01
- ☒ List of Resident Board Member CT020e01
- ☒ Community Service Description of Implementation CT020f01
- ☒ Information on Pet Policy CT020g01

☒ Section 8 Homeownership Capacity Statement, if applicable CT020h01
☒ Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text) CT020i01

☒ Deconcentrate and Income Mixing CT020j01
☒ Section 8 Administrative Plan CT020k01
☒ PHA Certifications CT020l01

Optional Attachments:
☒ PHA Management Organizational Chart CT020M01
☒ FY 2007 Capital Fund Program 5 Year Action Plan CT020b01
☒ Other (List below, providing each attachment name)

CT020no1- Involuntary Conversion
CT020o01- 2007 Public Hearing Agenda, Notice
CT020p01 - 2007 Annual Plan- Authorizing Board Resolution
CT020q01 - HACD FY 2005 Financial Audit
CT020r01 – Energy Audit
CT020s01 - Public Housing - Flat Rents
CT020t01 - Section 8 Payment Standards

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Supporting Documents Available for Review

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

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
X	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
X	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
X	Consolidated Plan for the jurisdiction/s in which the PHA is located (which includes the Analysis of Impediments to Fair Housing Choice (AI))) and any additional backup data to support statement of housing needs in the jurisdiction	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public Housing Deconcentration and Income Mixing Documentation: 1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/*99 Quality Housing and Work Responsibility Act Initial Guidance; Notice* and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the methodology for setting public housing flat rents	Annual Plan: Rent Determination

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List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
X	☐ check here if included in the public housing A & O Policy	
X	Schedule of flat rents offered at each public housing development ☒ check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation)	Annual Plan: Operations and Maintenance
X	Public housing grievance procedures ☒ check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Grievance Procedures
X	The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
X	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing	Annual Plan: Capital Needs
X	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
X	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted	Annual Plan: Conversion of Public Housing

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List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Applicable Plan Component**
	conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act	
X	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program ☒ check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
	Any cooperative agreement between the PHA and the TANF agency	Annual Plan: Community Service & Self-Sufficiency
	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
	The most recent Public Housing Drug Elimination Program (PHEDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
X	The most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U. S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
	Other supporting documents (optional) (list individually; use as many lines as necessary) Corrective Action Plan	(specify as needed)

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1. Statement of Housing Needs

[24 CFR Part 903.7 9 (a)]

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

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

Housing Needs of Families in the Jurisdiction by Family Type

Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	1988	5	5	3	5	5	5
Income >30% but <=50% of AMI	1577	5	4	3	4	5	5
Income >50% but <80% of AMI	484	5	3	3	4	4	4
Elderly	1534	5	4	3	4	3	3
Families with Disabilities	N/A						
Race/Ethnicity	N/A						
Race/Ethnicity	N/A						
Race/Ethnicity	N/A						
Race/Ethnicity	N/A						

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

- ☒ Consolidated Plan of the Jurisdiction/s
  Indicate year: 2000
- ☐ U.S. Census data: the Comprehensive Housing Affordability Strategy ("CHAS") dataset
- ☐ American Housing Survey data
  Indicate year:
- ☐ Other housing market study
  Indicate year:
- ☐ Other sources: (list and indicate year of information)

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

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

Housing Needs of Families on the Waiting List			
Waiting list type: (select one) ☒ Section 8 tenant-based assistance ☐ Public Housing ☐ Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	176		30
Extremely low income <=30% AMI	142	81%	
Very low income (>30% but <=50% AMI)	32	18%	
Low income (>50% but <80% AMI)	2	1%	
Families with children	107	61%	
Other	48	27%	
Elderly families	3	2	
Families with Disabilities	15	9%	
White non-Hispanic	182	65%	
Black non-Hispanic	92	33%	
Hispanic	82	29%	
Other	5	2%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	57	32%	
2 BR	71	40%	
3 BR	40	23%	
4 BR	7	4%	
5 BR	1	1%	

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Housing Needs of Families on the Waiting List

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

If yes:

How long has it been closed (# of months)? 2 months

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

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? ☐ No ☒ Yes Family Unification Program Disabled Vouchers

Waiting list type: (select one)

☐ Section 8 tenant-based assistance

☒ Public Housing

☐ Combined Section 8 and Public Housing

☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional)

If used, identify which development/subjurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	196		30
Extremely low income <=30% AMI	151	77%	
Very low income (>30% but <=50% AMI)	41	21%	
Low income (>50% but <80% AMI)	4	2%	
Families with children	162	83%	
Elderly families	6	3%	
Families with Disabilities	6	3%	
Other			
White non-Hispanic	170	65%	
Black non-Hispanic	89	34%	
Hispanic	146	56%	
Other	3	1%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	6	3%	
2 BR	120	61%	
3 BR	62	32%	
4 BR	8	4%	
5 BR			

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Housing Needs of Families on the Waiting List
Is the waiting list closed (select one)? ☒ No ☐ Yes *Elderly Open* If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? ☒ No ☐ Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? ☒ No ☐ Yes

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C. Strategy for Addressing Needs

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

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

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

Select all that apply

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

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

Select all that apply

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

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

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

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

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI
Select all that apply

- ☒ Employ admissions preferences aimed at families who are working
- ☒ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

Need: Specific Family Types: The Elderly

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

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

Need: Specific Family Types: Families with Disabilities

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

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

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

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

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

Strategy 2: Conduct activities to affirmatively further fair housing
Select all that apply

☒ Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
☒ Market the section 8 program to owners outside of areas of poverty /minority concentrations
☐ Other: (list below)

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

(2) Reasons for Selecting Strategies
Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

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

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2. Statement of Financial Resources

[24 CFR Part 903.7 9 (b)]

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

Financial Resources: Planned Sources and Uses See CT020b01 – Capital Fund Program Annual Statement See CT020do1 – Federal and State Operating Budgets		
Sources	**Planned Sources**	**Planned Uses**
1. **Federal Grants (FY 2007 grants)**		
a) Public Housing Operating Fund	1,297101	
b) Public Housing Capital Fund	$624,985	
c) HOPE VI Revitalization	0.00	
d) HOPE VI Demolition	0.00	
e) Annual Contributions for Section 8 Tenant-Based Assistance	7,446,003	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)	0.00	
g) Resident Opportunity and Self-Sufficiency Grants	0.00	
h) Community Development Block Grant	86,000	
i) HOME	0.00	
Other Federal Grants (list below)		
Shelter Plus Care Danbury Towers	102,000 754,459	
2. Prior Year Federal Grants unobligated funds only) (list below)		
Capital Fund (2005)	593,000	P.H. Capital Improvements
Capital Fund (2006)	624,985	P.H. Capital Improvements
3. Public Housing Dwelling Rental Income	1,294,716	P.H. Operations
4. Other income (list below)		P.H. Operations
Asset Sales Investment Misc	2,700,975 43,965 10,334	
5. NON-FEDERAL SOURCES (LIST BELOW)		
Rental Income (State & Other)	2,447,020	
State Subsidy	1,146,236	
City of Danbury	12,000.	
State Grant	29,950	
Commercial Rents	27,720	
Investment	51,873	
Others	82,001	
Total Resources	19,375,323.00	

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3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)] **SEE CT020a01- ACOP**

A. Public Housing

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

(1) Eligibility

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

☒ When families are within a certain number of being offered a unit: (state number) *Top Ten*
☐ When families are within a certain time of being offered a unit: (state time)
☒ Other: (describe) *Preapplication*

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

☒ Criminal or Drug-related activity
☒ Rental history
☐ Housekeeping
☒ Other (describe) *Landlord Recommendations*

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

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

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

(2)Waiting List Organization

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

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

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

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

Dream Homes Community Center

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

1. How many site-based waiting lists will the PHA operate in the coming year?4

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? 4
3. ☒ Yes ☐ No: May families be on more than one list simultaneously
   If yes, how many lists? 2

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)
   Dream Homes Community Center

(3) Assignment

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

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

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

(4) Admissions Preferences

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

b. Transfer policies:

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

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

c. Preferences

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

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

Former Federal preferences:

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

Other preferences: (select below)

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

Condemnation or Abatements by City, State and Federal Agencies
Elevated Lead Level
Verified Serious Code Violations

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

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☒ Date and Time **2**

Former Federal preferences:

☒ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition) **1**
☒ Victims of domestic violence **2**
☐ Substandard housing
☒ Homelessness **2**
☐ High rent burden

Other preferences (select all that apply)

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

Condemnation or Abatements by City, State and Federal Agencies
Elevated Lead Level
Verified Serious Code Violations

4. Relationship of preferences to income targeting requirements:

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

(5) Occupancy

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

☒ The PHA-resident lease
☒ The PHA's Admissions and (Continued) Occupancy policy
☒ PHA briefing seminars or written materials
☒ Other source (list)
Dream Homes Community Center

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

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

(6) Deconcentration and Income *Mixing* *See Attachment ct020j01*

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

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

c. If the answer to b was yes, what changes were adopted? (select all that apply)
☐ Adoption of site-based waiting lists
If selected, list targeted developments below:

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

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

☐ Other (list policies and developments targeted below)

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

e. If the answer to d was yes, how would you describe these changes? (select all that apply)
☐ Additional affirmative marketing
☐ Actions to improve the marketability of certain developments
☐ Adoption or adjustment of ceiling rents for certain developments
☐ Adoption of rent incentives to encourage deconcentration of poverty and income-mixing
☐ Other (list below)

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (select all that apply)
☐ Not applicable: results of analysis did not indicate a need for such efforts
☒ List (any applicable) developments below:

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Eden Drive and Laurel Gardens

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

B. Section 8 See Section 8 Administrative Plan – Attachment CT020k01

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

(1) Eligibility

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

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

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

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

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)
- ☒ Criminal or drug-related activity
- ☒ Other (describe below)

  Rental History

(2) Waiting List Organization

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)
- ☒ None
- ☐ Federal public housing
- ☐ Federal moderate rehabilitation

☐ Federal project-based certificate program
☐ Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)
☒ PHA main administrative office
☐ Other (list below)

(3) Search Time

a. ☒ Yes ☐ No: Does the PHA give extensions on standard 90-day period to search for a unit?

If yes, state circumstances below:
If the family documents their efforts and additional time can reasonably be expected to result in success or the family contains a person with a disability.

(4) Admissions Preferences

a. Income targeting

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

b. Preferences
1. ☒ Yes ☐ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs)**

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

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

Other preferences (select all that apply)
☐ Working families and those unable to work because of age or disability
☐ Veterans and veterans' families

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- [x] Residents who live and/or work in your jurisdiction
- [ ] Those enrolled currently in educational, training, or upward mobility programs
- [ ] Households that contribute to meeting income goals (broad range of incomes)
- [ ] Households that contribute to meeting income requirements (targeting)
- [ ] Those previously enrolled in educational, training, or upward mobility programs
- [x] Victims of reprisals or hate crimes
- [ ] Other preference(s) (list below)

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

Homelessness

- [x] Date and Time 2

Former Federal preferences

- [x] Involuntary Displacement (Disaster, Government Action, Action of Housing 1
- [ ] Owner, Inaccessibility, Property Disposition)
- [x] Victims of domestic violence 1
- [ ] Substandard housing
- [x] Homelessness 1
- [ ] High rent burden

Other preferences (select all that apply)

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

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

- [ ] 1Date and time of application
- [ ] 2Drawing (lottery) or other random choice technique

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

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

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

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

(5) Special Purpose Section 8 Assistance Programs

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

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

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

☐ Through published notices
☒ Other (list below)
Notification to affected persons through local agencies.

4. PHA Rent Determination Policies

[24 CFR Part 903.7 9 (d)]

A. Public Housing

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

(1) Income Based Rent Policies

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

a. Use of discretionary policies: (select one)

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

---or---

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

b. Minimum Rent

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

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

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

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

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

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

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)
   - ☒ For the earned income of a previously unemployed household member
   - ☒ For increases in earned income
   - ☐ Fixed amount (other than general rent-setting policy)
     If yes, state amount/s and circumstances below:
   - ☐ Fixed percentage (other than general rent-setting policy)
     If yes, state percentage/s and circumstances below:
   - ☐ For household heads
   - ☐ For other family members
   - ☐ For transportation expenses
   - ☐ For the non-reimbursed medical expenses of non-disabled or non-elderly families
   - ☐ Other (describe below)

e. Ceiling rents

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

- ☐ Yes for all developments
- ☐ Yes but only for some developments
- ☒ No

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

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

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

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

f. Rent re-determinations:

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

- ☐ Never
- ☐ At family option
- ☒ Any time the family experiences an income increase
- ☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)_____
- ☐ Other (list below)

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

(2) Flat Rents See Attachment CT020s01

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

B. Section 8 Tenant-Based Assistance

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

(1) Payment Standards See Attachment CT020t01

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)
   - ☐ At or above 90% but below100% of FMR
   - ☐ 100% of FMR
   - ☒ Above 100% but at or below 110% of FMR
   - ☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)
   - ☐ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
   - ☐ The PHA has chosen to serve additional families by lowering the payment standard
   - ☐ Reflects market or submarket
   - ☐ Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)
   - ☒ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
   - ☒ Reflects market or submarket
   - ☒ To increase housing options for families
   - Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)
- ☒ Annually
- ☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)
- ☒ Success rates of assisted families
- ☒ Rent burdens of assisted families
- ☐ Other (list below)

(2) Minimum Rent

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

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

5. Operations and Management

[24 CFR Part 903.7 9 (e)]

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

A. PHA Management Structure

Describe the PHA's management structure and organization.

(select one)

☒ An organization chart showing the PHA's management structure and organization is attached. CT020m01

☐ A brief description of the management structure and organization of the PHA follows:

B. HUD Programs Under PHA Management

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

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Public Housing	322	32
Section 8 Vouchers	625	30
Section 8 Certificate	0	0

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Section 8 Mod Rehab	55	5
Family Unification Shelter Plus Care	50 33	10 3
Public Housing Drug Elimination Program (PHDEP)	N/A	N/A
Disabled Section 8 Vouchers	156	5
Other Federal Programs(list individually)		
CGP	322	N/A

C. Management and Maintenance Policies

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

(1) Policies on Eligibility, Selection and Admissions

A. Admissions and Occupancy
B. Section 8 Administrative Plan
C. Grievance Procedures
D. Maintenance Plan
E. Financial Procedures
F. Procurement Policy
G. Section 8 Homeownership
H. Operating Budget
I. Pet Policy
J. Personnel

6. PHA Grievance Procedures CT020a01

[24 CFR Part 903.7 9 (f)]

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

A. Public Housing

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

2. Which PHA office should residents or applicants to public housing contact to initiate the PHA grievance process? (select all that apply)
   - ☒ PHA main administrative office
   - ☒ PHA development management offices
   - ☐ Other (list below)

B. Section 8 Tenant-Based Assistance

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

2. Which PHA office should applicants or assisted families contact to initiate the informal review and informal hearing processes? (select all that apply)
   - ☒ PHA main administrative office
   - ☐ Other (list below)

7. Capital Improvement Needs

[24 CFR Part 903.7 9 (g)]

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

A. Capital Fund Activities

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

(1) Capital Fund Program Annual Statement See Attachment CT020b01

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

Select one:

☒ The Capital Fund Program Annual Statement is provided as an attachment to the PHA Plan at Attachment (state name) *CT020b01*

-or-

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

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

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

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

b) Status of HOPE VI revitalization grant (complete one set of questions for each grant)

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

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

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

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

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Demolition and Disposition

[24 CFR Part 903.7 9 (h)]
Applicability of component 8: Section 8 only PHAs are not required to complete this section.

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

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

Demolition/Disposition Activity Description
1a. Development name: Scattered Sites 1b. Development (project) number: CT020-013
2. Activity type: Demolition ☐ Disposition ☒ Sale
3. Application status (select one) Approved ☐ Submitted, pending approval ☐ Planned application ☒
4. Date application approved, submitted, or planned for submission: (01/31/2007)
5. Number of units affected: 21 6. Coverage of action (select one) ☒ Part of the development ☐ Total development
7. Timeline for activity: a. Actual or projected start date of activity: 01/01/2007 b. Projected end date of activity: 3/30/2007

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Demolition/Disposition Activity Description
1a. Development name: High Ridge Gardens 1b. Development (project) number: CT020 1A
2. Activity type: Demolition ☐ Disposition ☒
3. Application status (select one) Approved ☒ Submitted, pending approval ☐ Planned application ☐
4. Date application approved, submitted, or planned for submission: (03/2006
5. Number of units affected: 60 6. Coverage of action (select one) ☐ Part of the development ☒ Total development
7. Timeline for activity: a. Actual or projected start date of activity: 10/2004 b. Projected end date of activity: 06/01/2008

OMB Approval No: 2577-0226
Expires: 03/31/2002

9. Designation of Public Housing for Occupancy by Elderly Families or Families with Disabilities or Elderly Families and Families with Disabilities. [24 CFR Part 903.7 9 (i)]

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

1. ☐ Yes ☒ No: Has the PHA designated or applied for approval to designate or does the PHA plan to apply to designate any public housing for occupancy only by the elderly families or only by families with disabilities, or by elderly families and families with disabilities or will apply for designation for occupancy by only elderly families or only families with disabilities, or by elderly families and families with disabilities as provided by section 7 of the U.S. Housing Act of 1937 (42 U.S.C. 1437e) in the upcoming fiscal year? (If "No", skip to component 10. If "yes", complete one activity description for each development, unless the PHA is eligible to complete a streamlined submission; PHAs completing streamlined submissions may skip to component 10.) **In 1999, HACD applied and received HUD's approval to designate (2) two federal properties or 152 units as Elderly only.**

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

Designation of Public Housing Activity Description
1a. Development name: Putnam Towers 1b. Development (project) number: CT020-004
2. Designation type: Occupancy by only the elderly ☒ Occupancy by families with disabilities ☐ Occupancy by only elderly families and families with disabilities ☐
3. Application status (select one) Approved; included in the PHA's Designation Plan ☒ 1999 Original Submission Submitted, pending approval ☒ Planned application ☐
4. Date this designation approved, submitted, or planned for submission: (2004)
5. If approved, will this designation constitute a (select one)

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☐ New Designation Plan ☒ Revision of a previously-approved Designation Plan?
6. Number of units affected: *54* 7. Coverage of action (select one) ☐ Part of the development ☒ Total development

Designation of Public Housing Activity Description
1a. Development name: Wooster Manor 1b. Development (project) number: CT020-003
2. Designation type: Occupancy by only the elderly ☒ Occupancy by families with disabilities ☐ Occupancy by only elderly families and families with disabilities ☐
3. Application status (select one) Approved; included in the PHA's Designation Plan ☒ 1999 Submitted, pending approval ☐ Planned application ☐
4. Date this designation approved, submitted, or planned for submission: (2004) _____)
5. If approved, will this designation constitute a (select one) ☐ New Designation Plan ☒ Revision of a previously-approved Designation Plan?
7. Number of units affected: 98 7. Coverage of action (select one) ☐ Part of the development ☒ Total development

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10. Conversion of Public Housing to Tenant-Based Assistance

[24 CFR Part 903.7 9 (j)]

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

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

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

2. Activity Description

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

Conversion of Public Housing Activity Description
1a. Development name: 1b. Development (project) number:
2. What is the status of the required assessment? ☐ Assessment underway ☐ Assessment results submitted to HUD ☐ Assessment results approved by HUD (if marked, proceed to next question) ☐ Other (explain below)
3. ☐ Yes ☐ No: Is a Conversion Plan required? (If yes, go to block 4; if no, go to block 5.)
4. Status of Conversion Plan (select the statement that best describes the current status) ☐ Conversion Plan in development ☐ Conversion Plan submitted to HUD on: (DD/MM/YYYY) ☐ Conversion Plan approved by HUD on: (DD/MM/YYYY) ☐ Activities pursuant to HUD-approved Conversion Plan underway

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5. Description of how requirements of Section 202 are being satisfied by means other than conversion (select one)

- ☐ Units addressed in a pending or approved demolition application (date submitted or approved:
- ☐ Units addressed in a pending or approved HOPE VI demolition application (date submitted or approved:)
- ☐ Units addressed in a pending or approved HOPE VI Revitalization Plan (date submitted or approved:)
- ☐ Requirements no longer applicable: vacancy rates are less than 10 percent
- ☐ Requirements no longer applicable: site now has less than 300 units
- ☐ Other: (describe below)

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11. Homeownership Programs Administered by the PHA See CT020h01

[24 CFR Part 903.7 9 (k)]

A. Public Housing

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

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

2. Activity Description

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

Public Housing Homeownership Activity Description **(Complete one for each development affected)**
1a. Development name: Scattered Sites 1b. Development (project) number: CT020-007,008,-011,-012, -013
2. Federal Program authority: ☐ HOPE I ☐ 5(h) ☐ Turnkey III ☒ Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one) ☒ Approved; included in the PHA's Homeownership Plan/Program ☐ Submitted, pending approval ☐ Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: 06/01/2005
5. Number of units affected: 46 6. Coverage of action: (select one) ☒ Part of the development ☐ Total development

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B. Section 8 Tenant Based Assistance

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

2. Program Description: Stetson Place

a. Size of Program

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

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

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

b. PHA-established eligibility criteria

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

2. Program Description: Scattered Sites

a. Size of Program

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

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

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

b. PHA-established eligibility criteria

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

2. Program Description: High Ridge Gardens

a. Size of Program

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

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

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

b. PHA-established eligibility criteria

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

12. PHA Community Service and Self-Sufficiency Programs

[24 CFR Part 903.7 9 (l)]

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

A. PHA Coordination with the Welfare (TANF) Agency

1. Cooperative agreements:

   ☐ Yes ☒ No: Has the PHA has entered into a cooperative agreement with the TANF Agency, to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937)? If yes, what was the date that agreement was signed? DD/MM/YY

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

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

B. Services and programs offered to residents and participants

(1) General

a. Self-Sufficiency Policies

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

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

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b. Economic and Social Self-Sufficiency programs

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

Services and Programs				
Program Name & Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office/ PHA main office/other provider name)	Eligibility (public housing or Section 8 participants or both)
Computer Skills Training	15	Other	Community Rooms	Both
Danbury Grassroots Tennis Camp	28	Other	Norwalk Grassroots Tennis	Both
Summer Youth Employment Program	50	Other	City of Danbury	Both

* *Community Rooms located at Laurel Gardens.*

(2) Family Self Sufficiency Program/s

a. Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (start of FY 2000 Estimate)	Actual Number of Participants (As of: DD/MM/YY)
Public Housing	0	0
Section 8	0	0

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

C. Welfare Benefit Reductions

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

☒ Adopting appropriate changes to the PHA's public housing rent determination policies and train staff to carry out those policies

☒ Informing residents of new policy on admission and reexamination

☒ Actively notifying residents of new policy at times in addition to admission and reexamination.

☒ Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services

☒ Establishing a protocol for exchange of information with all appropriate TANF agencies

☐ Other: (list below)

D. Reserved for Community Service Requirement pursuant to section 12(c) of the U.S. Housing Act of 1937 See Attachment CT020f01

13. PHA Safety and Crime Prevention Measures

[24 CFR Part 903.7 9 (m)]

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

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

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

☐ High incidence of violent and/or drug-related crime in some or all of the PHA's developments

☐ High incidence of violent and/or drug-related crime in the areas surrounding or adjacent to the PHA's developments

☒ Residents fearful for their safety and/or the safety of their children

☒ Observed lower-level crime, vandalism and/or graffiti

☒ People on waiting list unwilling to move into one or more developments due to perceived and/or actual levels of violent and/or drug-related crime

☐ Other (describe below)

2. What information or data did the PHA used to determine the need for PHA actions to improve safety of residents (select all that apply).
   - ☒ Safety and security survey of residents
   - ☒ Analysis of crime statistics over time for crimes committed "in and around" public housing authority
   - ☐ Analysis of cost trends over time for repair of vandalism and removal of graffiti
   - ☒ Resident reports
   - ☒ PHA employee reports
   - ☒ Police reports
   - ☒ Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
   - ☐ Other (describe below)

3. Which developments are most affected? (list below)
   Laurel Gardens
   Eden Drive
   Scattered Sites

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

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

2. Which developments are most affected? (list below)
   Laurel Gardens
   Eden Drive
   Scattered Sites

C. Coordination between PHA and the police

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

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

   Wooster Manor *Scattered Sites*
   Laurel Gardens *Putnam Tower*
   Eden Gardens

D. Additional information as required by PHDEP/PHDEP Plan

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

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

☐ Yes ☐ No: Has the PHA included the PHDEP Plan for FY 2000 in this PHA Plan?

☐ Yes ☐ No: This PHDEP Plan is an Attachment. (Attachment Filename: ___)

14. RESERVED FOR PET POLICY See CT020g01

[24 CFR Part 903.7 9 (n)]

In accordance with [24 CFR Part 903.7 9 (n)], HACD has updated its' pet policy to allow pets at both elderly and family developments.

15. Civil Rights Certifications See CT020L01; CT020P01; CT020O01

[24 CFR Part 903.7 9 (o)]

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

16. Fiscal Audit See Attachment CT020q01

[24 CFR Part 903.7 9 (p)]

1. ☒ Yes ☐ No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U S.C. 1437c(h))? (If no, skip to component 17.)
2. ☒ Yes ☐ No: Was the most recent fiscal audit submitted to HUD?
3. ☒ Yes ☐ No: Were there any findings as the result of that audit? 1
4. ☒ Yes ☐ No: If there were any findings, do any remain unresolved? 1
   If yes, how many unresolved findings remain?
5. ☒ Yes ☐ No: Have responses to any unresolved findings been submitted to HUD? If not, when are they due (state below)? December 31, 2006

17. PHA Asset Management

[24 CFR Part 903.7 9 (q)]

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

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

2. What types of asset management activities will the PHA undertake? (select all that apply)
   - ☐ Not applicable
   - ☐ Private management
   - ☒ Development-based accounting
   - ☒ Comprehensive stock assessment
   - ☐ Other: (list below)

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

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18. Other Information

[24 CFR Part 903.7 9 (r)]

A. Resident Advisory Board Recommendations

1. ☐ Yes ☒ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)
   - ☐ Attached at Attachment (File name) CT020i01
   - ☐ Provided below:

3. In what manner did the PHA address those comments? (select all that apply)
   - ☒ Considered comments, but determined that no changes to the PHA Plan were necessary.
   - ☐ The PHA changed portions of the PHA Plan in response to comments List changes below:
   - ☐ Other: (list below)

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

1. ☐ Yes ☒ No: Does the PHA meet the exemption criteria provided section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.) See CT020e01

2. ☐ Yes ☒ No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.) **As provided by City charter, HACD's Resident Commissioner is appointed by the Mayor of the City of Danbury**

3. Description of Resident Election Process

a. Nomination of candidates for place on the ballot: (select all that apply)
   - ☐ Candidates were nominated by resident and assisted family organizations
   - ☐ Candidates could be nominated by any adult recipient of PHA assistance
   - ☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot
   - ☒ Other: (describe) Mayoral appointment in accordance with City Charter

b. Eligible candidates: (select one)

- ☐ Any recipient of PHA assistance
- ☒ Any head of household receiving PHA assistance
- ☐ Any adult recipient of PHA assistance
- ☐ Any adult member of a resident or assisted family organization
- ☐ Other (list)

c. Eligible voters: (select all that apply)

- ☐ All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- ☒ Representatives of all PHA resident and assisted family organizations
- ☐ Other (list)

C. Statement of Consistency with the Consolidated Plan

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

1. Consolidated Plan jurisdiction: (provide name here) *City of Danbury*

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

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

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

   The Consolidated Plan has priorities for constructing new affordable housing and subsidizing existing housing to make it affordable. The Authority is currently accomplishing both. See CT020L01 FOR Statement of consistency by the Honorable mayor of the City of Danbury.

D. Other Information Required by HUD

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

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

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Expires: 03/31/2002

HOUSING AUTHORITY OF THE CITY OF DANBURY (CT)
MILL RIDGE ROAD
DANBURY, CT 06811

ADMISSIONS AND CONTINUED OCCUPANCY POLICY

Resolution 634 October 6, 2006

Resolution 581 January 19, 2006

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POLICY ON ADMISSIONS AND CONTINUED OCCUPANCY

I. GENERAL STATEMENT OF MISSION, NONDISCRIMINATION AND PRIVACY

It is the intent of the Housing Authority of the City of Danbury (CT) (hereinafter referred to as HACD) to provide safe, decent housing for eligible lower income families and to promote self-sufficiency and economic independence. HACD will not discriminate because of race, color, gender, sexual preference, religion, age, disability, ancestry, national origin, marital, familial status or lawful source of income in the leasing, rental, or other disposition of housing or related facilities (including property) included in any housing development(s) under its jurisdiction covered by a contract for annual contribution under the United States Housing Act of 1937, as amended or with the State of Connecticut or in the use or occupancy thereof.

It is the policy of HACD to comply fully with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968, amended by the Community Development Act of 1974, Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disability Act, and any other legislation protecting the individual rights of tenants, applicants, or staff, which may subsequently be enacted.

HACD shall not automatically deny admission to any particular group or category of otherwise eligible families nor will any criteria be applied, or information be considered, pertaining to attributes or behavior that may be imputed by some to a particular group or category. All criteria applied and information considered in administering this policy shall relate solely to the attributes and behavior of the individual members of the household.

It is also the policy of HACD to guard the privacy of individuals in accordance with the Privacy Act of 1974, and to ensure the protection of individuals' records maintained by HACD; therefore, HACD shall not disclose any personal information (including, but not limited to information on any disability) contained in its records to any person or agency unless the individual about whom the information is requested gives written consent to such disclosure, or as required by law. This privacy policy in no way limits HACD's ability to collect such information as it may need to determine eligibility, compute rent, or determine the applicant's suitability for tenancy. All adult members of the household are required to sign HUD Form 9886, Authorization for Release of Information and Privacy Act Notice. This document discusses how information provided by the family will be released and includes the Federal Privacy Act Statement.

HACD is committed to identifying and eliminating situations, which create barriers to equal housing for all. In accordance with the Americans with Disability Act and Section 504 of the Rehabilitation Act of 1973, as amended, HACD will make such procedural, administrative, location, or physical changes as will reasonably accommodate persons with disabilities and which do not impose an unreasonable burden either administratively

or financially on HACD. When such reasonable accommodations are granted, they do not confer special treatment but rather they serve to make the program equally available to all persons. All notifications to applicants and residents will include information about how to request from HACD reasonable accommodation.

In order to determine whether a request for an accommodation is reasonable, the requested accommodation must not constitute a fundamental alteration to the Authority's business, nor can the requested accommodation create an undue financial hardship or administrative burden on HACD. If the resident requests as a reasonable accommodation permission to make physical modifications at their own expense, the Authority reserves the right to disapprove such request if the modifications violate local, state, or federal housing codes or negatively impact the structural integrity of the unit.

Any request for an accommodation that would enable the resident to materially violate the terms and conditions of the lease agreement, such as allowing nonpayment of rent, destruction of property, disturbing the peaceful enjoyment of others, etc., will not be approved by HACD.

II. ELIGIBILITY FOR ADMISSION

A. Criteria for Eligibility

It is the policy of HACD to admit to its housing developments only eligible applicant families according to the following criteria:

1. Those who qualify as a family, single person, elderly person, near-elderly person, displaced family or remaining adult member of a tenant family (see Appendix G-Glossary of Terms).

2. Those families whose annual income at the time of admission does not exceed the income limits or guidelines as prescribed by HUD for federal or state assisted housing. A copy of the most current income limits or guidelines shall be conspicuously posted at HACD locations.

3. Those families whose members age 6 or older have been issued a Social Security Number (SSN) that has been disclosed to the satisfaction of HACD. Where a SSN has not been assigned, certification to that effect must be executed.

4. Those families whose members are U.S. Citizens or non-citizens who have eligible immigration status.

5. Those families whose household composition is appropriate for the housing types and unit sizes available in HACD developments in accordance with the occupancy standards outlined herein.

6. Those families who do not maintain another residence in addition to a HACD unit.

7. Those families whose members have not committed fraud in connection with any Federal Housing Assistance program.

8. Those families whose members have not been evicted from federally-assisted housing because of drug-related criminal activity for a five-year period prior to the date of admission (see Appendix G—Glossary of Terms).

9. Those families whose members have been convicted of manufacturing or producing methamphetamine (commonly referred to as “speed”) on the premises of a federally assisted housing project. These families are denied admission for life.

10. Those families who include any individual who is subject to a lifetime registration requirement under a state sex offender registration program. These families are denied admission for life.

11. Those families who provide HACD all required information to determine eligibility for one of its housing programs within a reasonable amount of time (not to exceed 5 business days).

12. Those families who meet or exceed the Tenant Selection Criteria outlined in Section E of this Chapter.

B. Waiver of Criteria for Ineligibility for Drug-Related Activity and/or Alcohol Abuse

HACD may at its sole discretion waive the criteria for ineligibility for drug-related activities and/or alcohol abuse if the family members demonstrate to the satisfaction of HACD that:

1. The member is no longer engaging in illegal use of a controlled substance or abuse of alcohol, and

2. Has successfully completed a supervised drug or alcohol rehabilitation program;

3. Has otherwise been rehabilitated successfully; or

4. Is participating in a supervised drug or alcohol rehabilitation program, as verified by an authority from such program.

5. The Authority may require an applicant to exclude a household member in order to be admitted to the housing program where that household member has participated in or been culpable for actions that warrant denial.

C. Eligibility Restrictions Regarding Non-citizens

1. As required by HUD (24 CFR 5 subpart E), eligibility for assistance or continued assistance under a Section 214 program, such as public housing, is contingent upon a family's submission of documentation either declaring U.S. citizenship or eligible immigration status. HACD will require both current tenants and applicants to submit the required citizenship or eligible immigration documentation for every household member in order to receive or continue to receive housing assistance. Documentation will be required of all new admissions at the time an application is processed by HACD. Any current tenant who has not already provided documentation will be required to document citizenship or immigration status at the next reexamination. It is necessary to provide this information only one time for each family member during continued occupancy at HACD. Whenever a new family member is added, documentation must be provided before the new member can be added to the lease.

2. Proof of citizenship will take the following form:

   a. For families claiming U.S. citizenship, each applicant or tenant family member must sign the citizenship declaration form and present appropriate documentation (such as U.S. passport, birth certificate, resident alien card, or other appropriate documentation), which will become a permanent part of the tenant file. Adults will be required to sign on behalf of all children under the age of eighteen years.

   b. Noncitizens age 62 years or older who are current tenants or applicants will be required to sign a declaration of eligible immigration status and proof of age.

   c. Tenants and applicants who are noncitizens declaring eligible immigration status must:

      (1) sign a declaration of eligible immigration status;

      (2) provide documents, such as Alien Registration Receipt Card, Arrival/Departure Record, Temporary Resident Card, Immigration and Naturalization Service (INS) receipt in the event of any lost or missing cards listed above; and

      (3) sign a verification consent form.

3. HACD has the right to deny, terminate or adjust housing assistance if members of any household are found to be non-citizens with ineligible immigration status; however, this determination will not take place until all appeals requested have been exercised by the household. HACD may grant time extensions to provide appropriate information, provided that the household shows a diligent effort in obtaining immigration status documents.

4. HACD may not make assistance available to a family submitting an application until at least the eligibility of one family member has been established, and assistance must be prorated based on the number of individuals in the family for whom eligibility has been affirmatively established. This proration requirement does not apply to HACD state public housing.

5. HACD may not delay, deny, reduce or terminate eligibility of an individual for assistance on the basis of the immigration status of the individual. The family will not be penalized for delays on the part of those entities, which must verify eligible immigration status.

6. Continued assistance provided to an eligible mixed family after November 29, 1996 will be prorated based on the percentage of family members that are eligible for assistance.

7. HACD is required to suspend assistance to a family for a period of at least 24 months if it is determined that the family has knowingly permitted an ineligible individual to reside on a permanent basis in the family's unit. This provision does not apply if the ineligible individual has already been considered in calculating any proration of assistance for the family.

8. If HACD discovers that citizenship information provided is expired, fraudulent, or otherwise invalid, it will notify the family or individual of the results of these findings. The family or individual will then have 30 days from the date of the notification to file an appeal with the INS to correct the problem. The family or individual must provide HACD a copy of the appeal request to the INS, which will become a permanent item in the tenant file. HACD can extend this 30-day appeal period at its sole discretion if good cause is found.

9. Any applicant or resident family affected by these provisions has the right to a formal appeal provided the family notifies HACD within 30 days of the action or decision the family wishes to appeal. All appeals will be conducted in accordance with the provisions of HACD's Informal Review or Grievance Policy, whichever is applicable.

10. In accordance with Federal rules, mixed families who were living in HACD's units as of June 19, 1995, are permitted to receive continued assistance provided that either the head of household or spouse have eligible immigration status and any ineligible family members are either the head, spouse, parents, or children of the head or spouse.

11. Families who were living in units operated by HACD as of June 19, 1995, but became ineligible for housing assistance because there are no family members with eligible immigration status may be given a temporary deferral of assistance to transfer to other housing at the discretion of HACD. If the temporary assistance is provided, it will be offered in six-month increments and never for longer than a total of 18 months. The maximum period for deferrals granted prior to November 29, 1996 will be three years.

12. Families that no longer qualify for housing assistance due to their citizenship status may apply for prorated assistance to decrease the level of housing assistance provided to the household based on the ratio of eligible and ineligible persons in the household.

13. Rental housing assistance is prohibited to non-citizen students and their families. None of the provisions of the rules related to prorated assistance, continued assistance, or temporary deferral of termination of assistance applies to non-citizen students. This prohibition does not include a citizen's spouse and their children.

D. Special Eligibility Provisions Relating to Applicants Requiring a Live-In Aide

Some applicants and tenants who would not otherwise be able to fully discharge the responsibilities of tenancy may be able to do so with the assistance of a live-in aide residing in the unit. When an applicant or tenant can provide documentation to the satisfaction of HACD that a live-in aide is required and available, the following provisions shall apply:

1. The live-in aide must submit information as requested and be reviewed by HACD staff for eligibility under applicable selection criteria listed below. If HACD determines an individual proposed as a live-in aide to be ineligible, the tenant or applicant may propose an alternate live-in aide for screening or may appeal HACD's determination as provided in the Informal Review Procedure (Appendix A).

2. The applicant or tenant and the live-in aide may each be allocated a separate bedroom.

3. The head of household is responsible for all acts of all household members with respect to the requirements of the dwelling lease including a live-in-aid. Any violation of lease provisions by the live-in aide may be cause for eviction of the household.

4. The live-in aide does not have rights to continue his/her occupancy as a remaining member of a household.

E. HACD's Tenant Selection Criteria

1. It is HACD's policy that all applicants shall be screened in accordance with HUD's regulations and sound management practices. During screening, HACD will require applicants to demonstrate that in present or prior housing the applicant has complied with essential provisions of the lease. A history by any household member of any of the following may be sufficient cause for HACD to deny eligibility:

   a. A record of nonpayment of rightful obligations under a lease, including rent and utilities.

   b. A record of disturbances of neighbors.

   c. A record of destruction of property.

d. Inability to maintain their housing in a decent and safe condition based on living or housekeeping habits and whether such habits could adversely affect the health, safety or welfare of other tenants.

e. Any household member has ever been arrested of arson or child molestation.

f. A history of drug-related or criminal activity involving crimes of physical violence to persons or property as documented by a police arrest and/or conviction within the last 5 years. Drug-related or criminal activity would include but not limited to homicide, murder, destruction of property or vandalism, burglary, robbery or theft, drug trafficking, manufacture, use or possession, threats or harassment, assault or fighting, domestic violence, weapons offenses, criminal sexual assaults, home invasion, drug-related arrests or convictions, or a record of other criminal acts.

g. Lack of five (5) year favorable landlord/rental history or unfavorable credit report.

h. A family member is currently engaging in illegal use of a controlled substance.

i. There is reasonable cause to believe that a family member abuses alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

j. There is reasonable cause to believe that a family member's illegal use of a controlled substance, or pattern of abuse of alcohol, may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents.

2. HACD will verify applicant's ability to comply with essential lease requirements. Information to be considered in completing applicant screening shall be reasonably related to assessing the conduct of the applicant and other family members listed on the application, in present and prior housing. The history of applicant's conduct and behavior must demonstrate that the applicant family can reasonably be expected not to:

a. Interfere with other tenants in such a manner as to diminish their peaceful enjoyment of the premises by adversely affecting their health, safety or welfare;

b. Adversely affect the physical environment or financial stability of the project;

c. Violate the terms and conditions of the lease;

d. Require services from HACD staff that would alter the fundamental nature of HACD's program.

3. Payment of funds owed to HACD or any other PHA is part of the screening evaluation. Payment of outstanding balances is an opportunity for the applicant to demonstrate an improved track record. HACD will reject an applicant for unpaid balances owed HACD by the applicant for any program that HACD operates or who owe funds, or judgment debts to any utility company or who cannot obtain utilities in their own name. HACD expects these balances to be paid in full (either in a lump sum or over time while on the waiting list) before initiating the full screening process. HACD will not make offers to families who owe back balances or cannot obtain utilities in their own name.

F. Verification of Final Eligibility Determination

Each applicant household shall be required to provide all documentation, information and authorizations necessary to enable HACD to verify the applicant's income eligibility, household composition and conformance to HACD's tenant selection criteria.

1. The applicant will be notified in writing and given a reasonable time not to exceed business 5 days after the interview, subject to the circumstances, to furnish required documentation. If after 5 business days all required information is not provided, an Additional Information Letter will be sent giving 5 additional business days to provide HACD with the necessary information or the family will be removed from the waiting list. The decision will be made by HACD staff and documented, in writing, and placed in the applicant file.

2. Documentation may be required for any or all household members. Verification shall be from third party sources whenever possible. When HACD has determined that third party verification is not possible, it will attempt to obtain other HUD acceptable forms of verification, i.e. telephone verification, tax returns and check stubs, etc. When HACD and applicant household have made all reasonable efforts to obtain third party written verification, documents obtained from the applicant and photocopied are an acceptable form of verification, when not prohibited by law. If photocopying is prohibited by law, HACD staff will sign a statement confirming that the verification documents were viewed by recording the document source, date, time, amount, etc. Oral third party verifications are also acceptable, if properly documented.

3. Each applicant household shall have an interview with a member of HACD staff using an interview checklist. Every adult member of the

applicant household should be present at the office visit except if there are extenuating circumstances.

4. HACD shall require the applicant to:

   a. Sign all forms necessary to determine eligibility and suitability including HUD 9886 Release of Information;

   b. Provide verification of income, assets, exclusions and deductions from income;

   c. Provide verification of family size, age and relationship, including birth certificates for all household members.

   d. Disclose the social security numbers of all family members six (6) years of age and older and present social security cards or appropriate documentation for each household member;

   e. Provide citizenship information;

   f. Provide the names and addresses of the applicant's current and previous landlords for the past five (5) years (or longer if needed to get a minimum of two prior landlords);

   g. Provide the most recent six (6) month rent receipts where appropriate;

   h. Provide any other information HACD determines is necessary to determine eligibility for housing at HACD.

5. HACD will use the following additional sources of information for further verification of tenant eligibility:

   a. Police and Court Records Check. HACD will obtain police and court records from local or state authorities (or wherever applicants has lived) for all adult members of the applicant family for evidence of behavior, which is relevant to the tenant selection criteria outlined herein.

   b. Credit Reports. HACD may obtain credit reports on all adult family members to determine the household's history of meeting financial obligations, especially rent and utilities. Lack of credit history will not, by itself, cause an applicant to fail this criteria.

6. All verifications and documentation received by HACD for use in the determination of eligibility for housing at HACD, will be analyzed by staff and a determination made with respect to:

a. Eligibility of the applicant family based on the requirements outlined in Chapter II of this policy;

b. Housing type and unit size requirements.

7. Applicants determined to be ineligible for housing at HACD will be promptly notified and will receive a Notice of Ineligibility from HACD stating the basis for this determination and the time frame to submit the written hearing request. HACD will provide such applicants with the opportunity for an Informal Review of the decision in accordance with the HUD regulations and the procedure for Informal Reviews contained in Appendix A of this Policy.

8. Applicants who receive a Notice of Ineligibility will be considered ineligible for housing at HACD for a period of one (1) year from the Notice of Ineligibility and will be removed from the waiting list. After the one-year period, these applicants may reapply for housing, subject to all conditions outlined herein and provided the waiting list is open.

9. HACD shall maintain a record of all applicants determined ineligible for a period of three (3) years as a result of the failure to meet its tenant selection criteria, with an indication of the specific reason(s) for the determination of ineligibility.

10. Applicants who have disabilities who have been determined to be eligible but who fail the tenant selection criteria will have their cases examined by HACD to determine whether mitigating circumstances or reasonable accommodations will make it possible for them to be housed in accordance with the selection criteria outlined herein.

11. If during the final eligibility determination, or at any other time prior to placement, it is determined that the family's qualification for a certain bedroom size has changed, the family's application shall be placed on the waiting list for the appropriate bedroom size based on the original date of the family's pre-application.

III. APPLICATION FOR ADMISSION

A. Application Intake

HACD will accept pre-applications for the Housing Choice Voucher, Designated Housing Vouchers, Family Unification, Moderate Rehabilitation and Substantial Rehabilitation, Federal Family and State Family, Federal Elderly and State Elderly and Ives Manor and Single Room Occupancy programs at the office located at 2 Mill Ridge Road when the waiting list(s) are open, and only during publicly announced time periods during which all interested persons may apply for admission. Accommodations will be made for interested, disabled applicants.

HACD maintains a community-wide waiting list for its federal and state family and senior programs; Housing Choice Voucher Program, Designated Housing Voucher Program; Family Unification program, Moderate Rehabilitation and Substantial Rehabilitation Programs; Ives Manor and Single Room Occupancy programs. Wait Lists for each program will be maintained by bedroom size with the exception of Housing Choice Voucher, Designated Voucher and Family Unification Program which will be maintained by date and time of application.

Individuals with documented disabilities that may prevent them from completing a pre-application or formal application may contact HACD to make special arrangements for completing the housing application. HACD will make reasonable accommodation to ensure all applicants have the opportunity to complete the housing application.

B. Closing/Opening of Waiting List(s)

When the number of applicants who can be served within a reasonable period of time is reached, the waiting list(s) may be closed by unit size and/or housing type. Notice of opening and closing of the waiting list(s) shall be made in the Danbury News Times on two (2) consecutive Sundays and announced by other suitable means.

C. Criteria for Placement on Waiting List

Eligible applicants will be placed on the waiting list(s) based on information provided on the pre-application form and according to:

1. Date and time of application
2. Unit size/type needed

Federal regulations no longer give preference to elderly, disabled, or displaced families over other single persons in federal housing programs.

HACD shall utilize a preliminary application form (pre-application). The purpose of the pre-application is to permit HACD to assess a family's preliminary eligibility and placement on the waiting list(s). Factors considered include family's income within HUD established income limits, the family's eligibility for a waiting list that is currently open, and if the family has provided all required forms and documentation. Duplicate pre-applications, including applications from a segment of an applicant household, will not be accepted. Ineligible applicants or incomplete applications from applicants will not be placed on the waiting list.

Incomplete applications will be returned to the applicant with a list of missing and/or deficient items.

If an applicant is determined to be ineligible for placement on the waiting list based on the information provided in the pre-application, HACD will notify the applicant in writing, state the reasons, and inform the applicant of his/her right to an Informal Review (see Appendix A).

D. Maintaining an Active Waiting List(s)

The pool of active applicants will be kept current by requiring each applicant to inform HACD at least once annually of continued interest. HACD will send a notice to the applicant, requiring the applicant to indicate continued interest and any updated information, such as change of address or household information within ten (10) business days. If the applicant fails to respond within that time frame, the applicant's name will be removed from the waiting list(s).

Applicants may request in writing information on the family's position on the waiting list(s). Telephone or in-person requests will not be honored.

E. Responsibility to Report Changes

Applicants on the waiting list(s) must also provide in writing to HACD any changes in income, family composition, address or any other information provided on the preliminary application within 10 business days of the change. Any such changes could affect the applicant's status or eligibility for housing. Any applicant knowingly providing false information or fraudulent statements affecting the applicant's status or eligibility for housing will be removed from the waiting list(s).

F. Removal from the Waiting List

An applicant may withdraw an application at any time. A withdrawn application cannot be reactivated and the applicant who has withdrawn an application shall be required to reapply when the waiting list is open. Any applicant removed from the waiting list by HACD will be notified in writing of the reason(s) for which the application is being removed. Such notification shall inform the applicant of

his/her right to an Informal Review (see Appendix A) of the determination, the time frame for requesting the Informal Review, and will be made part of the application record. HACD will provide the applicant, upon written request and within a reasonable time frame an opportunity for an Informal Review of the determination of removal from the waiting list.

G. Record Keeping

HACD will keep a copy of each pre-application and formal application received. For each applicant, HACD will document its determination that the applicant is eligible and meets tenant selection standards, or is ineligible and does not meet tenant selection standards, or is removed from the waiting list for any other reason.

HACD will also maintain a record of the dwelling unit(s) offered to an eligible applicant, including the location, date, and circumstances of the offer and its acceptance or rejection. A copy of each application will become a part of a tenant's file during participation in the program. Inactive files will be maintained for a minimum of three years from the date of final action. Waiting list information will include race or ethnic designation of head of household.

H. Final Eligibility Determination

Based on staff estimates of the availability units, ten (10) applicants in waiting list order will be called off of the waiting list (s) and invited to attend an interview and submit a formal application for final eligibility for housing, after which the formal verification process and tenant selection process will commence as described in Chapter II of this policy.

IV. SELECTION FROM THE WAITING LIST

A. Overview

Eligible applicants will be selected from the waiting list(s) according to date and time of application, unit size and type required. HACD reserves the right to accommodate the emergency housing needs for families displaced by natural disaster and families that meet one of the following criteria, as documented by the City of Danbury Health Department:

1. Families with a child who has been tested and documented as having an elevated blood level; OR

2. The current resident has been subject to a condemnation order or has verified serious housing code violations.

The decision to provide emergency housing shall be made by the Executive Director. Families admitted to HACD under this emergency housing provision shall be subject to all eligibility and Tenant Selection Criteria outlined in Chapter II.

Income Targeting

In each fiscal year, per HUD regulations, HACD shall reserve forty percent (40%) of its new admissions for families who are extremely low income. An extremely low-income family is one whose annual income does not exceed thirty percent of area median income. The goal shall be forty percent of new admissions.

The intent of these Income Targeting requirements is to maintain a tenant body in each of HACD's federal developments composed of families with a broad range of income and rent paying ability which is generally representative of the range of incomes of low income families within Northern Fairfield County.

HACD will monitor admissions to its federal public housing units at the end of each quarter throughout the fiscal year. If, at the end of any quarter, extremely low-income families make up less than forty percent of admissions for the fiscal year to date, HACD will give priority to extremely low-income families until extremely low-income admissions again make up 40%. Giving priority to extremely low-income families may require skipping families on the waiting list to accomplish the HUD requirement.

If admissions of extremely low-income families to HACD's federal voucher program during a fiscal year exceeds the 75% minimum targeting requirement for the voucher program, such excess will be credited (subject to the limitations in this paragraph) against HACD's basic targeting requirement for the same year.

The fiscal year credit for voucher program admissions that exceed the minimum voucher program targeting requirement will not exceed the lower of:

1. Ten (10) percent of public housing waiting list admissions during HACD's fiscal year;

2. Ten (10) percent of waiting list admissions to HACD's Section 8 tenant-based assistance program during the PHA fiscal year; or

3. The number of qualifying low income families who commence occupancy during the fiscal year of public housing units located in census tracts with a poverty rate of 30% or more. For this purpose, qualifying low income family means a low-income family other than an extremely low-income family.

If there are not enough extremely low-income families on the waiting list, we will conduct outreach on a nondiscriminatory basis to attract extremely low-income families to reach the statutory requirement.

B. Local Preferences

These preferences shall be made effective January 1, 2007:

1. *Residency Preference* shall be given to HACD Applicants who are residents of the Greater Danbury Area, who work within the Greater Danbury area, whose last permanent address was within the Greater Danbury area and applicant has not claimed local residency preference in another community where the applicant is temporarily residing OR who have been offered employment in the Greater Danbury area. Residency Preference shall not have the purpose or effect of delaying or otherwise denying admission to the program based on the race, color, sex, sexual orientation, religion, age, handicap, disability, national origin, ethnicity, marital status, gender or familial status of any member of an Applicant household. Applicants claiming a HACD Residency Preference shall be required to verify this through:

   a Proof of residency at an address within the Greater Danbury Area limits (No length of stay verification will be imposed on Applicants claiming this Preference.); **or**

   b Proof that the Applicant is currently employed or has obtained employment in the area; **or**

   c Proof that the Applicant's last permanent address was within the Greater Danbury Area; **or**

   d Proof that an Applicant has not claimed local preference in another community.

2. *Homelessness Preference* shall be given to HACD Applicants and/or households that lack a fixed, regular and adequate nighttime habitation OR the primary nighttime dwelling is one of the following:

   a A supervised public or private shelter designed to provide temporary living accommodations (includes welfare hotels, congregate shelters and transitional housing); or

   b A public or private place not designed for, or ordinarily used as, a regular sleeping place for human beings.

Persons living with existing HACD residents or living with residents either as authorized or unauthorized members of the household or living with residents in private housing DO NOT qualify as homeless.

Verification Requirements:

1. Submission of a "Certificate of Homelessness" fully completed by an appropriate source or the Applicant's signed statement that he/she lacks a fixed, regular and adequate nighttime residence; or his/her primary nighttime residence is:
   a. supervised public or private shelter designed to provide temporary housing accommodations (i.e., welfare hotels, congregate shelters and transitional housing);
   b. a public or private place not designed or used as regular sleeping place for human beings.

2 A third-party written verification from a public or private facility that provides shelter for homeless individuals, the local police department, or a social services agency, certifying the Applicant's homeless status in accordance with the definition in this policy.

C. <u>Offers Unit</u>

1. An offer of housing will be made after an applicant has been called off of the waiting list(s) completes a formal application for housing and is determined eligible and passes the Tenant Selection Criteria established in this Policy. If the applicant rejects an offer for a particular unit and this is the first unit offer rejected by the applicant, the applicant's name will remain on the waiting list(s). If it is the second rejection of a unit offer, the applicant's name will be removed from the waiting list(s).

2. For purposes of this policy, the applicant will not be considered to have been offered a unit if he/she provides clear evidence to the satisfaction of HACD that one of the following circumstances apply:

a. The unit is not of the proper size and type, and the applicant would be able to reside there only temporarily.

b. The applicant is unable to move at the time of the offer because of serious and unusual circumstances, which are beyond the applicant's control, and the applicant presents clear evidence, which substantiates this to HACD's satisfaction. Examples:

(1) A doctor verifies that the applicant has just undergone major surgery and needs a period to recuperate;

(2) A court verifies that the applicant is serving on a jury, which has been sequestered.

c. Accepting the offer would result in undue hardship to the applicant not related to considerations of race, creed, color, national origin or language, such as making employment or day care facilities inaccessible, and the applicant presents clear evidence which substantiates this undue hardship to HACD's satisfaction.

3. An applicant must respond to, and accept or reject the offer within two (2) business days from the date the offer is made. If an applicant fails to keep a scheduled appointment to view a unit offered for occupancy or fails to respond to written correspondence from HACD within two (2) days, for other than a justifiable reason, such failure shall result in placement on the bottom of the waiting list.

4. When an applicant accepts an offer of housing, executes a lease agreement and provides all required forms and documents to HACD, and moves into the dwelling unit offered, the applicant’s name will be removed from the waiting list.

V. UNIT SIZE AND OCCUPANCY STANDARDS

A. Appropriate Unit Size

It is the policy of HACD to ensure that the dwelling units are occupied by families of the appropriate size. The following chart outlines the allowable number of occupants per bedroom based on HUD guidelines:

No. of Bedrooms	No. of Persons Min.	No. of Persons Max.
0	1	1
1	1	2
2	2	4
3	3	6
4	6	8
5	8	10

B. Factors in Dwelling Size Determination

Dwelling units will be assigned so that, with the exception of infants and very young children, parents have a separate bedroom. Units will be assigned so that the living room is not used for sleeping purposes. Assignment will take into consideration households who share joint custody of any individual under the age of 18 at least 50% of the time. Foster children shall be considered in determining dwelling unit size.

Established occupancy standards may be waived when a vacancy problem exists and it is necessary to achieve or maintain full occupancy by temporarily assigning a family to a larger size unit than is required. Such family shall be transferred to the proper size unit as soon as one becomes available.

The age, sex, and relationship of the family members will be taken into consideration in assigning families within the above ranges and the maximum number may be exceeded to permit a child less than five (5) years of age share a bedroom with the parents.

In the event of a family break up, the parent who retains custody of the children will be entitled to remain in the unit.

C. Bedroom Size Determination for Single Pregnant Individuals

When making bedroom size determinations, a single individual with no other children who is pregnant at the time of application (proof may be required by a licensed physician) or who is in the process of securing legal custody of any individual under the age of 18, will be housed in a two bedroom unit. If the pregnancy is terminated or legal custody is not granted, the applicant would no

longer qualify for a two-bedroom unit but would be considered for a one-bedroom unit. If the applicant is housed in a two-bedroom unit and the pregnancy is terminated or legal custody is not granted, the tenant is considered over-housed and the transfer policy regarding over-housed conditions applies.

D. Reasonable Exceptions in Emergency Situations

The criteria and standards prescribed above apply to all families applying for housing at HACD; however, reasonable exceptions to the standards listed above may be made in emergency situations, and in some cases, relationship, age, gender, health, or disability of family members may warrant assignment of a larger or smaller unit by HACD staff or at the request of the applicant family. Written approval of such cases will be made by the Executive Director or his/her designee.

E. Requirements for Live-In Aide

Any applicant or tenant who requires a live-in aide, who will be responsible for the essential care and well-being of a family member on a daily basis will be assigned a bedroom to accommodate this aide, provided that the applicant or tenant can show documentation to support the fact that the live-in aide would not be living in the unit except to provide necessary supportive services. A live-in aide will not be listed on the lease as a family member and does not have rights to the unit for continued occupancy as a remaining family member. The tenant is responsible for the live-in aide's actions under the "guest" references in this policy and the Lease Agreement. Lease violations, which are enacted by the live-in aide, are considered "guest" actions and are grounds for lease termination and tenant eviction.

F. Accessible Units

When an accessible unit becomes available, HACD shall offer the unit in the following order:

1. To current HACD tenants who have a disability or handicap who would benefit from the unit's accessible feature(s), but whose current unit does not have such features. If there is more than one current tenant requiring the accessibility features of the available unit, the family with the earliest written request for a transfer shall be selected for the unit.

2. To eligible and qualified households on the waiting list who have a disability or handicap and would benefit from the unit's accessibility features based upon the date and time of the application. This is despite the presence on the waiting list of households with earlier application dates who do not require the specific accessibility features of the available unit.

3. To other eligible and qualified households on the waiting list without disabilities. In this case, the household must agree, in writing, to transfer to a non-accessible unit at the request of HACD.

VI. LEASE

A. Lease Execution

At admission, a Lease, a Lease Addendum for Drug-Free Housing, and a Pet Agreement, if applicable, is to be entered into between HACD and each tenant family. The lease shall be for a twelve (12) month period and is automatically renewable for an additional twelve-month period, except for failure to comply with the eight (8) hour community service requirement discussed in Section B below. The dwelling lease is to be kept current at all times and is to reflect rent being charged and the conditions governing occupancy.

1. If, for any reason, any signer of the lease ceases to be a member of the tenant family, the lease will be cancelled, and a new lease, Lease Addendum, and Pet Agreement, if applicable, must be executed and signed by a remaining member of the family who qualifies and is determined to be eligible for continued occupancy by HACD.

2. If, for any reason, an adult member is added to the tenant family who was not previously on the lease, the lease will be cancelled, and a new lease, Lease Addendum, and Pet Agreement, if applicable, must be executed and signed.

3. If, for any reason, through birth, foster care, adoption, etc., a minor is added to the household, a lease change form must be executed.

4. If a tenant family transfers to a different unit operated by HACD, the existing lease will be cancelled and a new lease, Lease Addendum and Pet Agreement, if applicable, must be executed for the dwelling unit into which the family is to move.

5. If at any time during the life of the lease, a change in the tenant's status or HACD's needs result in the need for changing or amending any provision of the lease, or if HACD desires to waive any provisions with respect to the tenant, HACD at its sole discretion will have either:

   a. Cancel the existing lease and execute a new lease agreement; or

   b. Prepare an appropriate amendment and made it part of the existing lease. The new lease amendment is to be made a part of the permanent tenant file. A lease amendment is to be attached to the existing lease, and must be signed by both the tenant and HACD representative.

B. Community Service Requirement

1. The Quality Housing and Work Responsibility Act of 1998 mandates the Housing Authority of the City of Danbury to require that all adults living within public housing contribute 8 hours of community service (not including political activities) per month; or perform/participate in 8 hours of economic self-sufficiency activities/programs; or 8 hours of combined community service and economic self-sufficiency activities/programs. Exempt from the community service requirement is any adult who:

   a. Is 62 years of age or older;

   b. Is an individual with a disability, as defined under Section 216[I][ii] or 1614 of the Social Security Act; and who is unable to comply with this Section, or is a primary caretaker of an individual and can certify that he or she cannot comply with the community service requirement;

   c. Is an individual engaged in a work activity as defined in Section 407[d] of the Social Security Act;

   d. Is an individual that is exempted from having to engage in a work activity under the State program funded under Part A of Title IV of the Social Security Act, or under any other welfare program of the State of Connecticut, including a state-administered welfare-to-work program;

   e. Members of a family receiving benefits from a State Welfare Program.

2. The Authority will identify all adult family members who are apparently not exempt from the community service requirement. The notification will provide the opportunity for family members to claim and explain an exempt status. HACD shall verify such claims.

   The notification will advise family members that their community service obligation will begin upon the effective date of their first annual reexamination on or after October 1, 2003. For families paying a flat rent, the obligation begins on the date their annual reexamination would have been effective had an annual reexamination taken place. It will also advise them that failure to comply with the community service requirement will result in ineligibility for continued occupancy at the time of any subsequent annual reexamination.

3. The following activities shall be considered as satisfying the community service requirement:

a. Community service includes performing work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, and/or increase the self-responsibility of the resident within the community.

b. An economic self-sufficiency program is one that is designed to encourage, assist, train or facilitate the economic independence of participants and their families or to provide work for participants. These programs may include programs for job training, work placement, basic skills training, education, English proficiency, work fare, financial or household management, apprenticeship, and any program necessary to ready a participant to work (such as substance abuse or mental health treatment).

c. Together with the resident advisory councils, HACD may create volunteer positions such as hall monitoring, litter patrols, and supervising and record keeping for volunteers.

4. It is the personal responsibility of all adult household members who are required to comply with the community service requirement to locate an agency or organization and to comply with the community service requirement. It shall be the responsibility of HACD to annually verify resident compliance with this community service requirement.

HACD shall ensure that all community service programs are accessible for persons with disability. HACD shall also ensure that the conditions under which the work is to be performed are not hazardous; the work is not labor that would be performed by HACD's employees responsible for essential maintenance and property services; or the work is not otherwise unacceptable.

HACD shall review resident compliance with the community service requirement 30 days before the expiration of each lease term. All activities undertaken by the resident to comply with the requirement shall require a certification letter from the organization/agency where the service/activity was performed.

If HACD determines that a household is not in compliance with the community service requirement, HACD may not renew or extend the household's lease upon expiration of the lease term and shall initiate action to terminate the tenancy of the household, unless HACD enters into an agreement with the household, prior to the expiration of the lease term. The agreement shall provide an opportunity for a household to cure non-compliance with the community service requirement, by allowing the non-compliant resident to participate in economic self-sufficiency programs or

by contributing hours of community service requirement over the 12-month term of the lease.

HACD shall not renew or extend a lease or provide any new lease for a dwelling unit to any household that includes an adult member subject to the community service requirement and who failed to comply with it.

C. Tenant Orientation

1. Eligible applicants selected for admission will be required to participate in a mandatory orientation program conducted by HACD to acquaint new tenant families with the following policies and procedures: the dwelling lease; maintenance procedures, housekeeping standards, services provided by HACD, resident initiative activities, grievance policy, tenant rights, responsibilities and obligations, the rent collection policy, and the operation of heating, cooling, and plumbing equipment in the units.

2. The terms and conditions of the Drug Free Housing Addendum will be discussed at length with all adult family members. All adult family members will be required to sign this addendum.

3. Failure to attend a scheduled orientation session without notice to HACD will result in the family's application being placed at the bottom of the list.

4. The orientation may be re-scheduled twice by the applicant for good reason, provided the applicant provides written documentation of why the orientation was missed. HACD solely will determine if the absence was for good reason, i.e. medical reasons, employment situations, etc. After two missed orientations, the family's application will be removed from the waiting list.

D. Dwelling Unit Inspection Policy

1. *Pre-occupancy*. Prior to occupancy a HACD representative and the new tenant will inspect the premises. HACD will furnish the tenant a written statement of the condition of the premises and the appliances provided in the dwelling unit where appropriate. The statement will be signed by HACD representative and the tenant, and a copy will be kept in the tenant's file.

2. *Notification of Inspections*. HACD will provide the tenant at least forty-eight (48) hours written notice of inspection. If no one is home and the tenant has not contacted HACD to reschedule the inspection, HACD will deem that the tenant has given HACD permission to enter the unit and conduct the inspection in their absence. If children under the age of 16 are at home with no adult supervision, the inspection will not be performed

and the tenant may be terminated and evicted for failure to provide access to the unit for the inspection.

3. *Annual Unit Inspections.* An inspection of each dwelling unit will be conducted on at least an annual basis to check the physical condition of each occupied limit. In addition, HACD will conduct an annual housekeeping inspection. HACD will furnish the resident with a written statement of unit conditions and/or charges, if any, for repairs or removal of non-approved alterations to the unit.

4. *Special Inspections.* Representatives from HUD and/or other US Government Officials may visit HACD to monitor operations and, as part of the monitoring, may inspect a sampling of HACD's public housing inventory.

5. *Move-Out.* Immediately after a tenant moves out, a HACD representative will inspect the dwelling unit. The tenant is encouraged to participate in this move-out inspection and must contact the management office prior to move-out to schedule the joint inspection. A written statement of the unit conditions, and any HACD provided appliances will be signed by both parties.

   A statement of repair/replacement charges for tenant caused damages and charges for cleaning of the unit and appliances, if necessary will be furnished to the tenant and deducted from his/her security deposit if remittance is not made to HACD.

6. *Random/Emergency Inspections.* HACD, in its sole discretion, and without cause may randomly and periodically inspect units. In the event of an emergency, written notice may not be given and HACD may enter the unit regardless of which family members are present.

7. A copy of the move-in and/or move-out, and housekeeping inspection reports will be kept in the tenant files.

8. Annual Unit Inspections and Preventive Maintenance (PM) inspection forms will be kept in the unit maintenance file.

E. <u>Rent, Other Charges, and Rent Adjustments</u>

1. *Rental Payments.* Families have a choice of rental payments in HACD's federal public housing (Laurel Gardens, Eden Drive, Wooster Manor, Putnam Towers and Scattered Sites). HUD regulations provide that public housing families can elect annually whether the monthly rent is a flat rent or income-based rent. Flat rents are set by HACD based on the rental value of the unit. Income-based rents are calculated based on the level of the resident's income and shall be the

higher of 10% of income, 30% of adjusted income, or the minimum rent. Families experiencing hardships may switch from paying flat rents to income-based rents. Incomes of families paying flat rents must be reviewed not less than once every three years; incomes of families paying income-based rents must have income and family composition reviewed annually.

Rents in HACD's state developments (Glen Apartments, Crosby Manor, Mill Ridge, and Fairfield Ridge) are established as a base rent or 30% of income, whichever is greater (See Appendix B).

Rents in HACD's Single Room Occupancy, transitional living program, are established as income-based or $400.00, whichever is lower.

2. *Minimum Rent*. HACD has established $50 as its minimum Total Tenant Payment (TTP) for its federal public housing units. A hardship exemption shall be granted to Tenants who can document that they are unable to pay the required rent amount because of a long-term hardship (over 90 days). Examples under which Tenants would qualify for the hardship exemption to the minimum rent would include but not be limited to the following:

   a. The family has lost eligibility for or is applying for an eligibility determination for a Federal, State or local assistance program;

   b. The family would be evicted as result of the imposition of the minimum rent requirements;

   c. The income of the family has decreased because of changed circumstances, including loss of employment;

   d. A death in the family has occurred; or

   e. Other circumstances as determined by HACD including an increase in expenses because of changed circumstances for medical costs, childcare, transportation, or other familial expenses.

3. *Flat Rents*. HACD, in compliance with HUD regulations, has implemented flat rents for each unit size for its public housing units, based on the rent reasonableness study prepared for the Section 8 program. Families may elect to pay a monthly flat or income-based rent (See Appendix B).

4. *Utility Allowance*. Families residing in units with check-metered utilities, or in units where they pay all utilities, will receive an allowance for tenant paid utilities. If the utility allowance exceeds the Total Tenant Payment, the resident will receive a payment from HACD equal to the amount by which the allowance exceeds the Total Tenant Payment.

5. *Maintenance Charges*. Schedules of charges for maintenance repairs and other services shall be publicly posted in a conspicuous place in the

management offices and shall be furnished to applicants and tenants upon request. HACD will notify tenants in writing when such charges are assessed. These charges shall become due and payable thirty (30) days after such notice has been given to the tenant. A copy of all work orders for tenant abuse are filed in the tenant file.

6. *Late Charges*. Rent is due and payable on the first day of the month. A late charge of $25.00 shall be assessed when rent or other charges are not paid on or before the 10th day of the month. This charge is due immediately.

7. HACD will charge $25.00 for a returned personal check. HACD will no longer accept personal checks from residents who have written bad checks.

8. *Security Deposit*. A security deposit will be charged at the time of admission for all HACD properties. A schedule of security deposits required is included in Appendix C.

VII. REEXAMINATION OF INCOME AND FAMILY COMPOSITION, ADJUSTMENTS AND OTHER ANNUAL REQUIREMENTS

The Housing Authority of the City of Danbury will conduct annual reexaminations of all residents.

A. Annual Reexamination Procedures

1. The income, allowances and family composition of HACD's federal public housing tenant households electing an income-based rent shall be reexamined at least once a year in accordance with an established reexamination schedule. Residents electing to pay a flat rent shall have family composition reexamined annually and income reexamined every three years. Reexaminations determine the tenant's monthly rent, eligibility for continued occupancy and the required unit size. HACD follows all pertinent HUD regulations in its completion of reexaminations. On an annual basis, each family residing in one of its federal public housing units will be provided the opportunity to choose between an income-based or flat rent.

2. Each year prior to a public housing resident's anniversary date, HACD will send a formal letter offering a choice between a flat rent and an income-based rent and scheduling the date/time of the reexamination interview. At the appointment, HACD will assist the family in identifying the rent method that would be most advantageous for the family. If the family chooses to select the flat rent without meeting with HACD, they may make this selection on the notice described below and return the form to HACD. In such cases, HACD will cancel the reexamination appointment.

   The annual notice sent to all current residents regarding the reexamination process will state the following:

   a. Each year at the time of the annual reexamination, the family has the option to pay a flat rent amount or have their rent based on income.

   b. The amount of the applicable flat rent.

   c. The amount of the current income-based rent based on the most current information available.

   d. A fact sheet about income-based rent that lists and explains the types of income included, the most common types of income excluded, and the categories of allowances that are deducted from income.

e. Regardless of whether a resident currently pays an income-based or flat rent, a criminal background check will be requested for all adult family members and all will be required to execute a Drug Free Housing Addendum each year.

f. Families who choose to continue to pay a flat rent are required to go through the income reexamination process every three years, rather than annually for residents paying an income-based rent.

g. Families who choose a flat rent may request to have a special reexamination and return to an income-based rent at any time for the following reasons:

(1) The family's income has decreased.

(2) The family's circumstances have changed and expenses have increased for childcare, medical care, etc.

(3) Other circumstances which have created a hardship for the family such that an income-based rent would be more financially feasible at this time.

h. The date and time of the annual reexamination appointment.

i. The name and phone of a HACD staff to call to get additional information and guidance on flat and income-based rents.

j. A certification for the family to sign accepting the flat rent.

3. At the time of the reexamination, families must provide HACD with all necessary information to verify income (annually or every 3 years), and family composition (annually) and sign all required certification forms and the Authorization for Release of Information form (see Appendix G for definition of Income).

4. In the event that a tenant household fails to keep a scheduled reexamination appointment or promptly submit all necessary information, he/she shall be given ten business (10) days from the date of written notification to provide HACD with the required information.

In the event the tenant fails to participate in the interview and/or to provide information required by HACD, the Authority may establish the tenant's rent based upon HACD flat rents until the matter is resolved and/or terminate the tenant from the program.

5. Employment and income data, assets, full-time student status, medical expenses (elderly, disabled and state moderate families only), childcare

expense, and handicapped assistance expenses will be verified, documented and placed in the tenant's folder.

Third party written verifications will be obtained whenever possible. When HACD and tenant household have made all reasonable effort to obtain third party written verifications, documents obtained from the tenant and photocopied are an acceptable form of verification, when not prohibited by law. If photocopying is prohibited by law, HACD staff will sign a statement confirming that the verification documents were viewed by recording the document source, date, time, amount, etc. Oral third party verifications are also acceptable, if properly documented. When such documents cannot be photocopied or orally verified, HACD will proceed with processing using the best possible documentation and information available. All verifications will be maintained in the tenant's folder.

Verified information will be analyzed and a determination of rent and of the appropriate unit size made.

6. *Determination of Compliance with Community Service Requirements.* HACD will determine on an annual basis whether adult residents subject to the eight (8) hours a month service requirement are in compliance. HACD will also determine if adult residents originally exempt from the requirements have become non-exempt. Adult residents who, because of the annual review, are determined to be non-exempt will be required to comply with the community service and self-sufficiency requirement. For residents paying a flat rent, the review will be performed and appropriate action taken by HACD 12 months after the initial status determination and every 12 months thereafter.

   If a resident is determined to be non-compliant with the monthly community service requirement, HACD will notify the family of the following:

   a. The family member(s) determined to be non-compliant.

   b. That the determination is subject to the grievance procedure.

   c. That, unless the family member(s) enter into an agreement to comply, the lease will not be renewed or will be terminated.

7. *Receipt of a Letter or Notice From HUD Concerning Income.* If a public housing resident receives a letter or notice from HUD concerning the amount or verification of family income, the letter shall be brought to his or her within ten (10) days of receipt by the resident.

The property manager must reconcile any difference between the amount reported by the resident and the amount listed in the HUD communication within five (5) days of receipt of the notice from the resident. This shall be done as promptly as possible.

After the reconciliation is complete, HACD shall adjust the resident's rent. In addition, if the resident had not previously reported the proper income, HACD shall take one of the following actions:

a. Immediately collect the back rend due to the agency;

b. Establish a repayment plan for the resident to pay the sum due to the agency;

c. Terminate the lease and evict for failure to report income; or

d. Terminate the lease, evict for failure to report income, and collect the back rent due to the agency.

8. *Temporary Rent Determinations and Special Reexaminations.* When it is not possible to determine the anticipated annual income with any reasonable degree of accuracy at the time of admission or reexamination, a temporary determination of income and rent will be established, giving due consideration to the tenant's past income and other available information. An interim reexamination will be scheduled to take place every 30 days until a reasonable estimate of the Adjusted Income can be made. Rents determined at special reexaminations shall be made effective the first of the second month following the final rent determinations. Until the final rent determination can be made, the family will pay rent based upon the existing Adjusted Income.

If the Total Family Income can be reasonably estimated at the time scheduled, the reexamination is to be completed and actions taken as appropriate to adjust the Tenant Rent amount.

If a tenant claims an annual income of zero (0), the tenant will sign a form certifying zero income status monthly. Fraudulent certification will result in eviction.

9. *Changes in Rent*

a. Limit on rent increases.

(1) Federal housing regulations preclude HACD from increasing a qualified family's rent as a result of an increase in income due to employment during the cumulative twelve (12) month period beginning on the date a member of the family is employed or experiences an increase in annual income due to

employment. A qualified family is a family currently living in public housing whose:

(i) annual income increases as a result of employment of a family member who was unemployed for one or more years previous to employment; or

(ii) annual income increases as a result of increased earnings by a family member during participation in any economic self-sufficiency or other job training program; or

(iii) annual income increases as a result of new employment or increased earnings of a family member, during or within six (6) months after receiving assistance, benefits or services under any state program for Temporary Assistance for Needy Families (TANF) funded under Part A of Title IV of the Social Security Act, as determined by HACD in consultation with the local TANF and Welfare to Work agencies.

(2) During the second cumulative twelve (12) month period after the date a member of a qualified family is first employed or the family first experiences an increase in annual income due to employment, HACD will exclude from annual income 50% of any increase in annual income attributable to employment over the income of that family member prior to the beginning of employment.

(3) HACD will limit the disallowance of increased income of an individual family member outlined in (i) and (ii) above to a lifetime 48-month period. The disallowance of increased income is limited to a maximum of 12 months under (i) and a maximum of 12 months under (ii) above, during the 48-month period beginning from the initial exclusion.

(4) This disallowance of increases in income as a result of employment does not apply for purposes of admission to the public housing program (including the determination of income eligibility and income targeting).

b. Loss of Welfare Benefits. If a family's welfare benefits are reduced, in whole or in part, for a family member because of fraud or because of a welfare agency sanction against a family member

for noncompliance with a welfare agency requirement to participate in an economic self-sufficiency program, HACD will not reduce the rent to reflect the lost benefit. HACD will include in the family's annual income for purposes of determining rent, an imputed welfare income. Imputed welfare income is the amount of annual income not actually received by a family as a result of a welfare benefit reduction, that is included in the family's income for purposes of calculating rent.

HACD will request from the welfare agency the amount and term of any specified welfare benefit reduction for a family member and will use this information to determine the amount of the imputed welfare income for a family.

(1) HACD may deny a request for a rent calculation only after obtaining written verification from the welfare agency that the family's benefits have been reduced for one of the reasons stated above.

(2) Residents subject to the imputed welfare income requirement and who disagree with the determination may request a grievance hearing in accordance with HACD's Grievance Procedure. The tenant is not required to pay an escrow account deposit for the portion of the tenant rent attributable to the imputed welfare income in order to obtain a grievance hearing.

(3) This restriction does not apply if the reduction in benefits is a result of:

- The expiration of a lifetime time limit on receiving benefits; or
- A situation where the family has complied with welfare program requirements but cannot obtain employment (e.g., the family has complied, but loses welfare because of a duration time limit such as a cap on welfare benefits for a period of no more than two years in a five year period).
- HACD will not include imputed income in the annual income of a family who was on the waiting list at the time the sanction was imposed by the welfare agency.

c. Rent Increase. Increases in rent shall be effective on the scheduled reexamination effective date, with 30 days advance notice, provided the tenant has complied with all reporting requirements.

When the tenant has failed to attend interviews or to provide required information, HACD may increase the rent retroactive to the reexamination effective date, and the balance of such retroactive rent adjustment must be paid within ten (10) business days of notification. Retroactive charges shall not be made when delays are solely the fault of HACD.

d. Rent Decrease. Decreases in rent shall take effect on the first of the month after the month in which the change was reported and verified.

B. Eligibility for Continuing Occupancy

HACD shall verify all information provided by the tenant family at the time of the annual reexamination and will annually request criminal background checks on all members of the household sixteen (16) years of age and older. After reviewing all information received, only those tenants meeting all of the requirements listed below will be considered eligible for continued occupancy:

1. Qualify as a family or the remaining member of a tenant family; and

2. Have exhibited appropriate conduct since residing in one of HACD's housing programs including:

   a. Have not interfered with other tenants in such a manner as to diminish their enjoyment of the premises by adversely affecting their health, safety or welfare;

   b. Have not adversely affected the physical environment of the community;

   c. Have not adversely affected the financial stability of the development;

   d. Have not illegally used a controlled substance or engaged in drug-related criminal activities on or off the premises;

   e. Have not interfered with the health, safety, or right to peaceful enjoyment of the premises by other tenants because of the abuse of alcohol;

   f. Have not violated any terms and conditions of the Drug Free Housing Addendum.

3. Have abided by the terms and conditions of the lease agreement, and all policies adopted by HUD that are incorporated in the lease agreement by reference all other addenda to the lease agreement.

4. Have signed any required new or existing lease addendum; and

5. Have complied with the eight (8) hour per month community service requirement, if applicable. HACD will determine on an annual basis whether non-exempt residents are in compliance.

C. Interim Reexaminations

1. Interim reexaminations will be conducted for any of the changes listed in this section which must be reported to HACD within ten (10) business days of their occurrence. Failure to report changes as required may result in a retroactive rent charge and/or eviction action against the tenant. Tenants must report any change in household composition (See D below).

2. Tenants may report the following changes which would result in a decrease in the family's rent:

   a. Decrease in income expected to last at least 30 days; and

   b. Increase in allowances or deductions.

3. Tenant(s) must report if they begin receiving public assistance or pubic assistance is terminated.

4. Tenant(s) may report any increase in employment income during the 12 month period between annual reexaminations within ten (10) business days. HACD will not conduct an interim reexamination.

5. An interim reexamination may also occur should it be found that the tenant has misrepresented the facts upon which the family’s rent is based, so that the rent being paid is less than what should have been charged. In these instances, tenant misrepresentations are considered fraud, and appropriate actions will be taken, including but not limited to: lease termination and eviction, retro-active rent charges, referral to a collection agency, and prosecution.

6. For interim reexaminations, increases in rent shall become effective on the first day of the second month following the month the change was reported and verified, provided the change was reported within ten days of its occurrence and the family complies with the verification requirements and completes a reexam. Decreases in rent shall take place on the first day of the month following the month in which the change is reported and verified. The effective dates of changes that are not reported in a timely manner are covered in #5 below.

7. Errors/Omissions, Misrepresentations/Failure or Delay in Reporting Changes (in the interest of brevity, the word "error" is used in this section

to represent errors, omissions, misrepresentations, and failure to report changes). If an error in rent is revealed at any time, an appropriate adjustment will be made to correct the error as follows:

a. Errors which are the fault of the tenant:

(1) Increased rent shall be retroactive to the first day of the month following the date the change occurred.

(2) Decreased rent shall be effective on the first day of the month following the month the change was reported.

b. Errors not the fault of the tenant:

(1) Increased rent shall be made effective the first day of the second month following the date the error was discovered.

(2) Decreased rent shall be made retroactive to the date of the rent adjustment in which the error occurred.

D. Changes in Household Composition

1. The tenant is required to report in writing any change in household composition within ten (10) days of the change.

2. A newborn child, an adopted child under 18 years old, or a child under 18 years old for whom custody has been awarded by a court to the Head of the Household or the spouse, may be added to a tenant's lease. Documentation must be provided to HACD within 30 days of the event, i.e. birth certificate, custody court papers, etc. No other new household member may be added to the tenant's lease unless and until that person has provided the required information to HACD and been determined eligible for admission according to the guidelines specified in Chapter II of this policy and a unit of the appropriate size is available. HACD has the right to deny admission to any person found to be ineligible.

3. A tenant must provide documentation as required by HACD when reporting that a family member has vacated the household. In the case of an income producing household member or any member that HACD has reasonable cause to believe has been involved in criminal activity or drug-related criminal activity, HACD will require at least two documents verifying the new address of the departing family member or other evidence deemed acceptable by HACD. Utility bills, a driver's license, an automobile registration, employment verification, a lease or a rent receipt bearing the family member's name, new address and a date are examples of acceptable evidence. Court papers indicating that a family member has left the household such as a Petition for Dissolution of Marriage, a Petition

for an Order of Protection from Abuse, or a Petition for Legal Separation may also be acceptable.

4. A tenant eligible for a transfer to a larger or smaller unit as the result of approved changes in household composition may request a transfer and be placed on the master transfer list effective the date the transfer request is approved (see Chapter VIII). A tenant reporting a decrease in household size which changes the unit size for which the family is eligible will not be required to be placed on the transfer list until the effective date of the family's next annual reexamination.

E. Visitors

Tenants will be allowed to have visitors for a period of up fourteen (14) cumulative days in any one calendar year (twelve-month period), except in the case of a family member requiring care during illness or recuperation from illness or injury as certified in writing by a physician. Written permission must be obtained from HACD for any deviation from the occupancy standards listed in this policy.

VIII. UNIT TRANSFERS

A. Introduction

1. Transfers of tenants from one unit to another will be approved solely in accordance with this policy.

2. Transfers shall be made without regard to race, creed, color, gender, familial status, disability or national origin.

3. Transfers between programs (State/Federal) must be approved by the Executive Director.

4. Tenants shall not be transferred to a dwelling unit of equal size except for transferring a non-handicapped family residing in a handicap-accessible unit alleviating hardships or other undesirable conditions as determined by the Executive Director or designee, or transferring to a scattered site unit.

5. Administrative transfers will only be made when tenants are not delinquent in rent, have good housekeeping habits, and have not caused damage to the current unit being occupied.

6. Transfer requests shall be placed on a Transfer List in the order of the date the request is approved. All transfer requests shall be reviewed by Executive Director or his/her designee. Separate transfer lists shall be maintained for each development; however, a master listing of transfer requests shall be maintained at the main office of HACD by leasing staff.

7. With the exception of moves related to modernization activity (relocation) or in the case of an emergency, a tenant family transferring from one apartment to another is responsible for any costs associated with moving to the new apartment. All costs incurred for moves paid by the Authority shall be approved by the Executive Director.

B. Type of Transfers

HACD has four types of transfers: Emergency and Administrative - Category 1, 2 and Category 3.

1. *Emergency Transfers* are permitted when the unit or building conditions pose an immediate threat to resident life, health or safety, as determined by HACD. Emergency transfers may be made to repair unit defects hazardous to life, health, or safety, to alleviate verified medical problems of a life threatening nature, or, based on documentation provided by a law enforcement agency, to protect members of the household from criminal acts, or who may be victims of hate crimes or extreme harassment. Emergency transfers shall take priority over new admissions.

a. HACD is not required to give prior notice of an emergency transfer.

b. Emergency conditions that exist due to resident abuse or neglect will be considered grounds for a transfer, however, the resident will be charged for the damages caused in the unit.

c. Refusal to make an emergency transfer is grounds for lease termination and eviction.

2. *Administrative Transfers, Category 1,* include transfers to alleviate verified medical problems of a serious nature, permit modernization of units, permit a family that requires a unit with accessible features to occupy such a unit, and remove residents who are witnesses to crimes and may face reprisals (as documented by a law enforcement agency). These transfers shall take priority over new admissions.

   Requests for transfers under Administrative, Category 1 will be made to the Property Manager. The resident will provide the Property Manager with the necessary verification and/or documentation to substantiate the need for a transfer. Transfers may also be initiated by HACD.

3. *Administrative Transfers, Category 2,* may be made to correct occupancy standards (i.e. over/under housed conditions), to address situations such as neighbor disputes that are not criminal but interfere with the peaceful enjoyment of the unit or common areas, or for resident hardship situations. These transfers do not take priority over new admissions and will be processed as soon as feasible taking into account HACD's vacancy rate.

   a. Transfers to correct occupancy standards may be recommended at the time of re-examination or interim redetermination. This is the only method used to determine over/under housed status.

   b. Residents in an over/under housed status will be advised within 30 days of the annual or interim reexamination that a transfer is recommended and that the family has been placed on the transfer list.

   c. When a head of household, originally housed in a bedroom alone, has a child, that child shall remain in the parent's bedroom until he/she is two (2) years of age. After age 2, a Category 2 Administrative Transfer may be recommended.

   d. Residents may request a personal hardship transfer, to provide better access to employment, childcare, etc. The resident will provide the Housing Manager with the necessary verification and/or documentation to substantiate the need for a transfer. These

transfers will be made after other listed transfers, as units are available, and based on the vacancy rate.

4. *Administrative Transfers, Category 3.* HACD's scattered site properties are not occupied with residents selected off of the federal public housing waiting lists. Current residents of HACD's federal low-income housing programs have the opportunity to transfer to one of the Authority's scattered site properties after they have successfully resided in one of the federal public housing developments for a period of not less than 12 months.

   These scattered site units are located throughout the City of Danbury and consist of single, duplex, and three family dwellings. Residents of HACD's scattered sites must take on many more responsibilities that they currently have living in one of the apartment complexes. Many would consider a move to a scattered site rental the first move towards homeownership. Utilities such as gas, electric and trash removal will be the resident's responsibility although they do receive a utility allowance each month. Clearing sidewalks, driveways and walkways of snow during the winter and mowing the lawns in the spring and summer are just a few of the additional responsibilities. In addition, residents of the scattered site properties are required to pay a security deposit equal to the local FMR for the bedroom size required.

   If a family currently residing in a federal public housing unit desires to be considered for residency in one of the Scattered Site units, the following must occur prior to the actual move:

   a. Residents shall provide his or her current property manager with a Request to Transfer to Scattered Site Form. Upon receipt of the Request Form, the property manager shall perform a home visit and housekeeping inspection prior to approving the request. The date this form is approved by the property manager is the date the family will be placed on the Transfer List and the date the required twelve-month period of residency begins.

   b. In order to be approved for a transfer to a scattered site unit, the household must earn and maintain a minimum of 10 points over a 12-month period.

   c. The property manager will be responsible for documenting and monitoring points earned by the family during the 12-month period as follows:

      (1) Two Points: Earned each month for paying rent by the 5th and with no outstanding balance.

(2) One Point: Earned by the household actively participating in the housing community and resident activities.

(3) One Point: Earned by receiving a good housekeeping status for both the dwelling unit and any area immediately outside of the unit as a result of the annual inspection.

(4) One Point: Earned by the family having no involvement with the police over the course of the 12-month period.

d. The Authority reserves the right to determine prior to approval of a transfer to a Scattered Site unit the ability of the family to meet financial obligations including payment of all utilities.

C. Unit Offers

1. Other than for emergency transfers, HACD has the right to deny a residents' request for a transfer.

2. A tenant that has received a formal transfer offer is given two (2) business days to accept the offer and sign a Dwelling Lease for the new unit. Thereafter, the tenant is given an additional two (2) business days to move personal belongings. If the transfer has not been completed and keys to the former unit returned after four (4) days, per diem rent for the former unit will be charged in addition to rent for the new unit until the keys are returned to the appropriate HACD office.

3. If the tenant refuses a unit offer, the tenant's lease may be terminated in accordance with the lease, or at HACD's discretion, the tenant can be placed at the bottom of the transfer list as of the date of refusal and the tenant will be notified in writing. During the entire proceedings, the tenant will be advised of his/her rights under the Grievance Policy.

D. Extended Family

Members of an extended family living in a HACD unit may not be separated into two dwelling units through a transfer application. Specific family members may apply for a separate unit using the application procedures described in this Policy. Members of such a family will receive no preference on the standard waiting list(s) as a result of occupancy in a HACD unit.

E. Revision or Suspension of Transfer Policy

HACD reserves the right to revise or suspend its Transfer Policy because of efforts to decrease vacancies or any other management initiative. Transfers during such times will be treated on a case-by-case basis solely at the discretion of the Executive Director.

IX. TERMINATIONS

A. Termination Notices

1. The tenant must give a written notice to HACD of at least two (2) weeks for state housing and at least 30 days for federal public housing of intent to terminate the lease and provide a forwarding address in order to receive any refund of the tenant's security deposit.

2. If HACD terminates the lease of a tenant household, a written Notice to Quit must be given to an adult member of the household as follows:

   a. When the health or safety of other tenants or employees of HACD is threatened, notice of HACD's intention to terminate the lease in a reasonable amount of time (not to exceed 30 days) considering the seriousness of the situation. In the case of any drug-related criminal activity on or off the premises, HACD will provide a three (3) day notice of HACD's intention to terminate the lease.

   b. In the case of failure to pay rent which includes all payments due under the lease, notice of HACD's intention to terminate the lease in fourteen (14) days unless all amounts due under the lease have been paid before that date.

   c. In all other cases, notice of HACD's intention to terminate the lease at least thirty (30) days.

3. The Notice to Quit to the tenant shall state reasons for the termination and shall inform the tenant of the right to make such reply as tenant may wish. The notice shall also inform the tenant of the right to examine, prior to hearing or trial, and copy at tenant's expense, HACD documents directly relevant to the termination. The notice shall inform the tenant of the right to request a hearing in accordance with HACD's Grievance Policy (if the Grievance Policy is applicable to the dispute involved).

B. Reasons for Termination

HACD may not terminate or refuse to renew the lease except for serious or repeated violations of the terms of the lease including, but not limited to:

1. The failure to pay rent or other payments when due;

2. Repeated late payment of rent, defined as failure to pay the amount of rent or other charges due by or on the 10th day of the month. Three such late payments within a twelve month period shall constitute repeated late payment;

3. Failure to pay electric, gas or heating bills when Tenant is responsible for paying such bills directly to the supplier of utilities;

4. Misrepresentation of family income, assets, or composition at the time of admission or anytime thereafter;

5. Failure to supply, in a timely fashion, any certification, release, information or documentation on family income, assets or composition needed to process re-examinations or interim re-determinations;

6. Serious or repeated damage to the apartment, creation of physical hazards in the apartment, common areas, grounds or parking area of HACD's property;

7. Behavior and/or activity by Tenant, household member, guest or visitors which disturb other residents' peaceful enjoyment of their apartments; and/or is not conducive to maintaining all HACD projects in decent, safe and sanitary conditions;

8. Drug-related criminal activity by the Tenant, household member, guest or visitor on or off the premises. With respect to a public housing resident convicted of manufacturing or producing methamphetamine on the premises, eviction shall be permanent. Premises shall be defined as the building or complex in which the dwelling is located, including common areas and grounds;

9. Criminal activity by Tenant, household member, guest or visitor including criminal activity that threatens the health, safety, or right to peaceful enjoyment of HACD's public housing premises by other residents or employees, or any drug-related criminal activity on or off the premises as defined by HACD's "One-Strike and You're Out Policy" contained in Appendix D;

10. Alcohol and/or controlled substance abuse that HACD determines interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents;

11. The presence of weapons or illegal drugs in the resident's apartment;

12. Any fire on HACD premises caused by the tenant, household members guests or visitors by their own actions or neglect;

13. Uninhabitable apartment conditions caused by the tenant, a household member, guests or visitors by their own actions or neglect;

14. Refusal of an offer of a new lease;

15. Failure to accept a transfer when currently residing in a unit that is too large or too small for the family based on HACD's Occupancy Standards or to accommodate an administrative need of HACD including but not limited to the disposition, demolition or modernization of the unit;

16. Abandonment of the unit;

17. Failure to comply with the Eight Hour Community Service Requirement as determined appropriate by HACD; and

18. Other serious or repeated violations of any material term of the lease.

C. Written Records

Written records documenting eviction actions shall be maintained by HACD in strict confidence and shall contain all of the following information:

1. Name of tenant and identification of unit occupied.

2. Copies of the Notice to Quit and any subsequent correspondence or notices.

3. Specific reason(s) for eviction.

4. Responses or answers, if any, received from the tenant.

5. Date and method of notifying tenant of reasons for termination and documentation of any conference(s) with the tenant, including the names of conference participants.

6. Dated and signed records of the minutes of any informal hearing held.

7. Date and description of the final action taken.

D. Abandonment of the Unit

HACD will comply with Connecticut state law regarding abandonment and disposition of property left on the premises.

1. If HACD has reason to believe that a resident has vacated or abandoned the apartment, failed to pay current rents, and has not notified HACD of his/her absence, HACD will take steps to:

   a. Serve the tenant with a Notice to Quit;

   b. Reenter and take possession of the dwelling unit;

c. Remove any possessions and personal effects remaining in the premises, if the occupant does not contact HACD;

d. Dispose of all abandoned property in accordance with the state policy, if the occupant does not reclaim such possessions and personal effects within thirty days after the notice.

2. HACD shall take inventory of any possessions and personal effects of the occupant on the premises and shall remove and keep them for not less than thirty days. The occupant may reclaim such possessions and personal effects from HACD within the said thirty-day period. If the occupant does not reclaim such possessions and personal effects by the end of the said thirty-day period, HACD may dispose of them in accordance with Connecticut state law.

X. POSTING REQUIREMENTS/REVISIONS

A. Posting Requirements

This document will be publicly posted in a conspicuous location in the site offices and will be furnished to applicants and tenants upon request.

B. Revisions

This document may be modified by HACD provided that HACD shall give at least a thirty-day written notice to tenants setting forth the proposed modification, the reasons therefore, and providing tenants an opportunity to present written comments which shall be taken into consideration by HACD prior to the proposed modification becoming effective. A copy of such notice shall be:

1. Delivered directly or mailed to each tenant; or

2. Posted in a conspicuous place at the site offices or in a similar central business location within the site.

XI. REVISION OF OCCUPANCY POLICY RESULTING FROM CHANGES IN LOCAL, STATE, OR FEDERAL LAW OR REGULATION

The provisions of this plan are based upon local, state and federal law and regulation. Should any applicable law or regulation change, this plan will be deemed automatically revised. To the extent that the change is mandatory (allowing no Authority discretion), the text of the plan will be revised without requirement for administrative processing. In the event a conflict in this document arises due to changed laws or regulations, the laws and regulations specifically promulgated for the applicable project/program will take precedence. In the event HUD regulations change the implementation of the programs governed by this document, the HUD regulatory changes will take precedence over the provisions listed in this document.

XII. MISREPRESENTATION

The tenant shall be notified in writing if HACD finds evidence that the tenant or any adult member of the tenant family has misrepresented facts affecting the family's eligibility or rent. Willful misrepresentation of facts may result in retroactive rent charges, eviction action, and/or criminal prosecution.

Section 1001 of Title 18 of the United States Code makes it a criminal offense to knowingly make a false statement to any department or agency of the United States as to any matter within its jurisdiction and establishes penalties or fines up to $10,000 and/or imprisonment not to exceed five years.

XIII. GRIEVANCE POLICY

The Grievance Policy contained in Appendix F sets forth the requirements, standards, and criteria established to assure the tenants of HACD an opportunity for a Hearing if he or she disputes any Authority action or failure to act involving the tenant's lease or Authority regulations which adversely affect the individual tenant's rights, duties, welfare or status.

Each tenant and tenant organization shall be given a copy of the Grievance Policy and it is incorporated into this Policy on Admissions and Continued Occupancy and the lease by reference.

XIV. RELOCATION

When HACD intends to rehabilitate a development or developments and rehabilitation activities will require tenants to move temporarily or permanently, a Relocation Plan will be developed in cooperation with the affected tenants. The plan will dictate preferences to which relocatees will be entitled and their rights to housing choices, moving expenses, etc. Such preferences may affect the order of selection for applicants and transferees, and the Relocation Plan, therefore, will serve as an amendment to this policy.

APPENDICES

APPENDIX A

INFORMAL REVIEW PROCEDURES

APPLICANTS FOR PUBLIC HOUSING ONLY

I. Applicability:

A. HACD will provide an opportunity for an Informal Review regarding a decision denying assistance to an applicant, including a decision:

1. Denying placement on the waiting list.

2. Denying participation in HACD's state and federal Public Housing Program.

B. HACD is not required to provide an opportunity for Informal Review:

1. To review discretionary administrative determinations by HACD, or to consider general policy issues or class grievances.

2. To review HACD's determination of the number of bedrooms determined under the standards established by HACD in accordance with HUD regulations.

II. Procedures:

A. HACD shall give an applicant prompt written notice of a decision denying assistance to the applicant, including a decision of ineligibility for housing, ineligibility for any of the Tenant Selection Criteria, or removal from or denying placement on the waiting list. The notice shall also state that the applicant may request in writing an Informal Review of the decision, and shall describe how to obtain the Informal Review.

B. The applicant must submit a written request for an Informal Review within ten (10) business days of notification of the decision denying assistance.

C. If the applicant's request is not submitted within ten (10) business days or in another way fails to comply with requirements, the request will be denied and the applicant will be promptly notified in writing.

D. If the request meets the criteria, an Informal Review will be scheduled within fifteen (15) business days of the request.

E. The Informal Review shall be conducted by any person or persons designated by the Executive Director, other than a person who made or approved the decision under review or a subordinate of such person.

F. The applicant shall be given an opportunity to present written or oral objections to HACD's decision.

G. HACD shall promptly notify the applicant in writing within ten (10) business days of the final decision after the Informal Review, including a brief statement of the reasons for the final decision. If an applicant is successful in his/her appeal, HACD shall restore or upgrade his/her application on the waiting list, as applicable.

APPENDIX B

Flat Rent as of October 1, 2002
Housing Authority of the City of Danbury

1 Bedroom Units:		
	Laurel Gardens, Putnam Towers, Wooster Manor:	$622.00
2 Bedroom Units:		
	Eden Drive, Laurel Gardens, High Ridge Gardens, Scattered Sites:	$814.00
3 Bedroom Units:		
	Eden Drive, Laurel Gardens, High Ridge Gardens, Scattered Sites:	$1,089.00
4 Bedroom Units:		
	Eden Drive, High Ridge Gardens, Scattered Sites:	$1,264.00

APPENDIX C
SCHEDULE OF SECURITY DEPOSIT REQUIREMENTS

Federal Properties
Laurel Gardens - $100
Eden Drive - $100
Wooster Manor - $100
Putnam Towers - $100
Scattered Sites – an amount equal to the local FMR for the bedroom size

State Properties
Crosby Manor- $100
Glen Apts - $100
Moderate Rental – 2BR: $285
3 BR: $294
4BR: $303

Ives Manor - $100

Moderate Rehab Units – one months' TTP

SRO units – no security deposit

Pet Deposit: A Pet Deposit of $150.00 is required at all HACD Properties.

APPENDIX D
"ONE STRIKE, YOUR'RE OUT POLICY

The residences owned and operated by the Housing Authority of the City of Danbury provide decent, safe and affordable housing for families. It is our intention to endorse and implement a policy that will create and maintain a safe and drug-free community, help maintain an environment where children can live safely, learn and grow up to be productive citizens, and assist families in their goals in the pursuit of self-sufficiency.

During the application process, the Authority will request criminal background checks for all family members aged 16 years and older. If, during the review, there is an indication that the family or any family member is engaged in drug-related criminal or violent criminal activity, HACD will conduct closer inquiry to determine whether the family should be denied admission.

Persons evicted or terminated from any unit or program administered by the Authority or another PHA because of drug-related criminal activity are ineligible for admission for a three-year period beginning on the date of such eviction/termination.

The Authority will deny participation in the program to applicants where it is determined there is reasonable cause to believe that the person is illegally using a controlled substance or engages in drug-related or other criminal activity. The same will apply if it is determined that the person abuses alcohol in a way that may interfere with the health, safety or right to peaceful enjoyment of the premises by other residents. This includes cases where the Authority determines that there is a pattern of illegal use of controlled substances or a pattern of alcohol abuse.

The Authority will permanently deny admittance to any unit or program administered by HACD in which any family member is subject to a lifetime sex offender registration requirement or has been convicted of manufacturing methamphetamine in any state subsidized or federally-assisted residence.

The Authority may deny admittance to persons with a history of criminal activity involving crimes of actual or threatened violence to persons or property, or a history of other criminal acts, conduct or behavior which would adversely affect the health, safety, or welfare of other residents.

"Violent criminal activity" is defined as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against a person or property, and the activity is being engaged in by any family member.

"Credible evidence" may be obtained from police and/or court records. Testimony from neighbors, when combined with other factual evidence, can be considered credible evidence. Other credible evidence includes documentation of drug raids or arrest warrants or evidence gathered by inspectors and/or investigators.

At the time of initial lease executive and every year thereafter at annual reexamination, all adult family members must sign and date a Drug-Free Housing Addendum.

The Authority may evict residents for any violation of the Drug-Free Housing Addendum including when it is determined there is reasonable cause to believe that a family member, or guest, is illegally using a controlled substance or engages in drug-related or other criminal activity. The same will apply if it is determined that the person abuses alcohol in a way that may interfere with the health, safety or right to peaceful enjoyment of the premises by other residents. This includes cases where the Authority determines that there is a pattern of illegal use of controlled substances or a pattern of alcohol abuse.

The Authority will immediately terminate tenancy of persons convicted of manufacturing or producing methamphetamine on the premises of any housing property in violation of any Federal or State law. “Premise” is defined as the building or complex in which the dwelling unit is located, including common areas and grounds.

APPENDIX F
GRIEVANCE POLICY

APPENDIX G
GLOSSARY OF TERMS

ADJUSTED INCOME. Annual Income minus applicable allowances.

For federally-assisted housing, as defined in 24 CFR Part 5.

ALLOWANCE FOR DEPENDENTS

For federal housing, a $480 deduction for each family member who is a dependent (See definition of Dependent below). For State moderate rental the dependent deduction is $750.

ADULT

A person, 18 years of age or older, or an emancipated minor whom the members of the family have routinely looked to as the head of the family, and who is legally competent to sign a binding agreement.

ALLOWANCE FOR DISABILITY (HANDICAP) ASSISTANCE EXPENSES

The amount of Disability Assistance Expense in excess of three percent (3%) of annual income which enables a family member (including the handicapped or disabled person) to work. The allowance may not exceed the annual income earned by the family member who is enabled to work. Disability assistance expenses include costs for care attendants and auxiliary apparatus (e.g., wheelchairs, adaptations, to vehicles, special equipment) if directly related to permitting the handicapped person or other family members to work.

ALLOWANCE FOR MEDICAL EXPENSES

For elderly families or disabled or families living in state moderate housing only qualify for the amount of unreimbursed medical expenses (see definition of Medical Expenses below) in excess of three percent (3%) of annual income.

ANNUAL INCOME

1. Annual income is the anticipated total income from all sources received by the family head and spouse (even if temporarily absent) and by each additional member of the family, including all net income derived from assets for the 12-month period following the effective date of initial determination or re-examination of income, exclusive of income that is temporarily non-recurring or sporadic. Annual income includes, but is not limited to:

    a. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;

b. The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the Family.

c. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. All allowance for depreciation is permitted only as authorized in paragraph 1b of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the Family. Where the Family has Net Family Assets exceeds $5,000, Annual Income shall include the greater of the actual income derived from all Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD or state regulations as applicable.

d. The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amount for the delayed start of a periodic payment (except as provided in 2n below).

e. Payments in lieu of earnings such as unemployment and disability compensation, worker's compensation and severance pay.

f. Periodic and determinable income or allowances, such as alimony and child support payments and regular contributions, lottery winnings, or gifts received from persons not residing in the dwelling.

g. All regular pay, special pay allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family or spouse (but see 2g below).

h. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments qualify as assistance under the TANF program definition at 45CFR 260.31; and are not otherwise excluded under Paragraph 2 of this section.

If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; ***plus*** the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is

ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

i. The income of temporarily absent family members is counted in the calculation of annual income regardless of the amount the absent member contributes to the household.

If a family member is permanently absent from the household (such as a spouse who is in a nursing home), the head of household has the choice of either:

- counting that person as a member of the household (and including income attributable to that person as household income), or
- specifying that the person is no longer a member of the household.

2. Income Exclusions

Annual income does not include the following:

a. Income from employment of children (including foster children) under the age of 18 years;

b. Payments received for the care of foster children or foster adults (usually individuals with disabilities, unrelated to the tenant family, who are unable to live alone);

c. Lump-sum additions to family assets, such as inheritances, lottery winnings, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in 1e above);

d. Amounts received by the Family that are specifically for, or in reimbursement of, the cost of Medical Expenses for any family member;

e. Income of a live-in aide as defined in 24 CFR 5.403;

f. The full amount of student financial assistance paid directly to the student or to the educational institution;

g. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

h. Other amounts including:

(i) Amounts received under training programs funded by HUD;

(ii) Amounts received by a disabled person that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

(iii) Amounts received by a tenant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program; or

(iv) A resident service stipend: this is a modest amount (not to exceed $200 per month) received by a public housing resident for performing a service for HACD, on a part-time basis, that enhances the quality of life in public housing. This may include, but is not limited to fire patrol, hall monitoring, lawn maintenance and resident initiatives coordination. No resident may receive more than one such stipend during the same period of time; or

(v) Incremental earnings and benefits to any family member resulting from participation in qualifying State or local employment training programs (including training programs not affiliated with the local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

j. Temporary, non-recurring or sporadic income (including gifts);

k. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

l. For federally-assisted housing, earnings in excess of $480 for each full-time student 18 years or older (excluding the head of household and spouse);

m. Adoption assistance payments in excess of $480 per adopted child;

n. The earnings and benefits to any family member resulting from the participation in a program providing employment training and supportive services in accordance with the Family Support Act of 1988, section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable Federal, state or local law during the exclusion period;

For the purposes of this paragraph, the following definitions apply:

(i) Comparable Federal State or local law means a program providing employment training and supportive services that (1) is authorized by a Federal, State or local law; (2) is funded by the Federal, State or local government, (3) is operated or administered by a public agency; (4) has as its objective to assist participants in acquiring employment skills.

(ii) Exclusion period refers to the period during which the family member participates in a program described in this section, plus 18 months from the date the family member begins the first job acquired by the family member after completion of such program that is not funded by public housing assistance under the 1937 Act. If the family member is terminated from employment with good cause, the exclusion period shall end.

(iii) Earnings and benefits refers to the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job.

n. Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump-sum amount or in prospective monthly amounts;

o. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;

p. Amounts paid by a State Agency to a family with a developmentally disabled family member living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home;

q. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the 1937 Act. The following is a list of incomes that qualify for that exclusion:

(i) The value of the allotment provided to an eligible household under Food Stamp Act of 1977;

(ii) Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, Youthful Offender Incarceration Alternatives, Senior Companions);

(iii) Payments received under Alaska Native Claims Settlement Act;

(iv) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes;

(v) Payments or allowances made under department of Health and Human Services' Low-Income Energy Assistance Program;

(vi) Payments received under programs funded in whole or in part under the Job Training Partnership Act;

(vii) Income derived from the disposition of funds of Grant River Band of Ottawa Indians;

(viii) The first $2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the Grant of Claims or from funds held in trust for an Indian tribe by the Secretary of Interior;

(ix) Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the BIA student assistance programs. These are made available to cover the cost of tuition, fees, books, equipment, materials, supplies, transportation and miscellaneous personal expenses of a student or an educational

institution;

(x) Payments received from programs funded under Title V of the Older Americans Act of 1965;

(xi) Payments received after January 1, 1989 from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, MDL No. 381 (E.D.N.Y.)

(xii) Payments received under the Maine Indian Claims Settlement Act of 1980 (Pub. L. 96-426, 94 Stat. 1785).

(xiii) The value of any childcare provided or reimbursed for under the Childcare and Development Block Grant Act of 1990.

(xiv) Earned income tax credit.

If it is not feasible to anticipate a level of income over a 12-month period, the income anticipated for shorter periods may be annualized, subject to redetermination at the end of the shorter period.

Any family receiving the reparation payments referred to in paragraph 2j of this section that has been requested to repay assistance under this chapter as a result of receipt of such payments shall not be required to make further repayments on or after April 23, 1993.

APPLICANT

An applicant is a Family who is seeking assistance through the Public Housing Program and who does not yet have a fully executed lease agreement with HACD.

APPLICATION FOR ADMISSION

The written form that is signed and dated by all adult members of the family and which includes information HACD needs to determine whether the family can be admitted. The format for this basic information will be developed by HACD.

ASSETS

The values of (or equity) in the real property, stocks, bonds, checking and savings accounts or certificates, stocks or merchandise or valuables and other forms of capital investments (Not including personal and household belongings and automobiles). Assets shall include any asset disposed of at less than fair market value within the last two years.

Assets shall included the following:

a. Any asset disposed of at less than fair market value within the last two years;

b. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use

the average 6-month balance;

c. Cash value of revocable trusts available to the applicant;

d. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset;

e. Cash value of stocks, bonds, treasury bills, certificates of deposit and money market accounts;

f. Individual retirement and Keogh accounts (even though withdrawal would result in a penalty);

g. Retirement and pension funds;

h. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy);

i. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc;

j. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments;

k. Mortgages or deeds of trust held by an applicant.

Assets shall exclude the following:

a. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities;

b. Interest in Indian trust lands;

c. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset;

d. Equity in cooperatives in which the family lives;

e. Assets not accessible to and that provide no income for the applicant;

f. Term life insurance policies (i.e., where there is no cash value);

g. Assets that are part of an active business. "Business" does not include rental of

properties that are held as an investment and not a main occupation.

CHILDCARE EXPENSES

Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period of which annual income is computed, but only where such care is necessary to enable a family member to be gainfully employed or to further his/her education. A childcare deduction will not be allowed if an adult family member is capable and available to provide the childcare. The amount deducted shall reflect reasonable charges for childcare, and, in the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of income received from such employment and only to the extent such amounts are not reimbursed.

CITIZEN

A citizen or national of the United States.

DEPENDENT

A member of the family household (excluding foster children, head of household, or spouse) who is under 18 years of age or is a disabled person or is a full-time student.

DISABLED PERSON

A person who is under a disability as defined in Section 223 of the Social Security Act (42 U.S.C. 423), or who has a developmental disability as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 600 1(7) which defines a developmental disability.

Section 223 of the Social Security Act defines disability as:

> “(a) the inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months; or (b) in the case of an individual who has attained the age of 55 and is blind, the inability by reason of such blindness to engage in substantial gainful activity requiring the skills or abilities comparable to those of any gainful activity in which he/she has previously engaged with some regularity and over a substantial period of time.”

Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7) defines a developmental disability as:

> "severe chronic disability that (a) is attributable to a mental or physical impairment or combination of mental and physical impairments; (b) is manifested before the person attains age 22; (c) is likely to continue indefinitely; (d) results in substantial functional limitations in three or more of the following areas of major life activity: (1) self-care, (2) receptive and responsive language, (3) learning, (4) mobility, (5) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and (e) reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment or other services which are of

lifelong extended duration and are individually planned and coordinated."

DISPLACED FAMILY

A family in which each member, or whose sole member, is a person displaced by governmental actions or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal Disaster Relief Laws.

DRUG-RELATED CRIMINAL ACTIVITY

The illegal manufacture, sale, or distribution, or the possession with the intent to manufacture, sell, or distribute, of a controlled substance (as defined in Section 102 of the Controlled Substance Act, 21 U.S.C. 802); or the illegal use, or possession for personal use, of a controlled substance.

ELDERLY HOUSEHOLD DEDUCTION

Applies to HACD federal public housing only. Is defined as any household in which the head or spouse (or sole member) is at least 62 years of age or disabled. The $400 deduction is per family.

ELDERLY FAMILY

A family whose head, co-head, spouse, or sole member is a person who is at least 62 years of age; or two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

ELDERLY PERSON

A person who is at least 62 years of age.

EVICTION

The dispossession of the tenant from an apartment as a result of the termination of the lease, for serious or repeated violation of material terms of the lease such as failure to make payments due under the lease or to fulfill the tenant obligations set forth in HUD regulations, Federal, and state law, or for other good cause.

EVIDENCE OF CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS

The documents required of family member claiming U.S. citizenship or eligible immigration status.

EXTREMELY LOW INCOME FAMILY

A family receiving income at or below 30% of the median annual income for their area.

FAMILY

Family includes but is not limited to:

a. Two or more persons who intend to share residency whose income and resources are available to meet the family's needs and who have a history as a family unit or have

evidence of a stable relationship;

b. An elderly person;

c. A near-elderly person;

d. A disabled person;

e. A displaced person;

f. The remaining adult member of a tenant family; and

g. A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

FOSTER-CARE PAYMENT

Payment to eligible households by state, local or private agencies for the care of a child placed in the home by an agency.

FULL-TIME STUDENT

A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or certificate program, as well as an institution offering a college degree.

HEAD OF HOUSEHOLD

An adult, 18 years of age or older, or an emancipated minor under the age of 18 years, whom the members of the family have routinely looked to as the head of the family, and who is legally competent to sign a binding contract.

HUD

The U.S. Department of Housing and Urban Development or its designee.

INS

U.S. Immigration and Naturalization Service.

HACD

Housing Authority of the City of Danbury

LEASE

A written agreement between HACD and an eligible family for the leasing of a public housing unit.

LIVE-IN-AIDE

A person who resides with one or more elderly persons or near-elderly persons, or persons with disabilities, and who:

a. Is determined by HACD to be essential to the care and well-being of the person(s);
b. Is not obligated for support of the person(s); and
c. Would not be living in the unit except to provide necessary supportive services. A live-in aide does not qualify as the remaining member of a tenant family.

LOWER INCOME FAMILY

A family whose annual income does not exceed 80 percent of the median income for the area as determined by HUD.

LUMP SUM BENEFIT

A payment of periodic benefits for a previous period which may be included as income, not including Social Security and Social Security lump sum benefits. Only that portion of the payment attributable to the time the tenant resided continuously under the Public Housing Program may be counted as income.

MEDICAL EXPENSES

For purposes of income determination for federal elderly or disabled families and all families residing in state programs, medical expense in excess of 3% of total family income which are anticipated to be incurred during the period for which the annual income is computed, where these expenses are not compensated for, or covered by insurance. Medical expenses include such items as medical insurance premiums, dental expenses, prescription and nonprescription medicines, etc.

MINIMUM RENT

The minimum amount of tenant rent, minus any utility reimbursement. HACD has established the minimum rent at $50.00.

MINOR

A person less than eighteen years of age.

MIXED FAMILY

A family whose members include both citizens/eligible immigrants and noncitizens with ineligible immigration status.

NATIONAL

A person who owes permanent allegiance to the U.S. as the result of birth in a U.S. territory or possession.

NEAR-ELDERLY FAMILY

A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age (or 55 years of age for state elderly housing) but below the age of 62, living together or one or more persons who are at least 50 years of age (or 55 years of age for state elderly housing) but below the age of 62 living with one or more live-in aides.

NEAR-ELDERLY PERSON

A person who is at least 50 years of age but below the age of 62, who may be a person with a disability.

NET FAMILY ASSETS

Value of equity in real property, savings, stock, bonds, life insurance policies, and other forms of capital investment, excluding interests in Indian trust land (Excluding the value of necessary items of personal property such as furniture and automobiles).

In cases where a trust fund had been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining Annual Income.

In determining the Net Family Assets, HACD shall include the value of any assets greater than one thousand dollars ($1000) which were disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of any consideration received for the asset.

NON-CITIZEN

A person who is neither a citizen nor national.

OVERHOUSED

A tenant family with a greater number of bedrooms than required for family members, according to the standards set forth in Chapter V of this policy.

PROGRAMS ESTABLISHED UNDER THE UNITED STATES HOUSING ACT OF 1937

1. The Public Housing program or Indian Housing program; 2. Any program operated as part of the Section 8 program; 3. The Section 23 Leased Housing program.

RECOVERING ADDICT

A person that: 1) has completed a supervised drug rehabilitation program and is not currently engaged in the illegal use of a controlled substance; or has otherwise successfully been rehabilitated and not currently illegally using drugs; or, 2) is involved in a supervised rehabilitation program and not currently illegally using drugs; and is involved in a self help group, such as Narcotics Anonymous, and not currently illegally using drugs.

RESIDENCY PREFERENCE

A PHA established preference for admission of families that reside or work or have been hired to work in the jurisdiction of the HACD. The length of time the family has lived or worked the jurisdiction may not be considered. HACD does not have a residency preference.

REMAINING_FAMILY MEMBER

A person left in an assisted unit after other family members have vacated who may or may not normally qualify for assistance on his or her own circumstances (e.g., widow age 47, not disabled or handicapped). The person must be of legal age to sign a lease (adult) and all amounts incurred under the previous lease must have been paid before the person is provided a lease in his/her name.

RESIDENT

A family living in HACD's operational jurisdiction, working in HACD's jurisdiction or notified that they are hired to work in HACD's jurisdiction would be considered a resident of the jurisdiction. The length of time the family has lived or worked in the jurisdiction may not be considered.

SECURITY DEPOSIT

A dollar amount deposit set by HACD for the its federal and state programs to be used for unpaid rent, damages or other amounts owed under the lease upon termination of the lease. A schedule of security deposits is contained in Appendix C.

SINGLE PERSON

A person who lives alone or intends to live alone who does not qualify as elderly, disabled, or handicapped or as a remaining adult member of a tenant family.

STATE DEDUCTIONS FROM INCOME

Applicants for residents in all of HACD’s state properties are eligible for additional deductions from income including:

- Tuition and books
- Child support or alimony paid

TENANT RENT

The amount payable monthly by the family as rent to HACD. For its federal public housing, Tenant Rent equals Total Tenant Payment where all utilities (except telephone and cable) and other essential housing services are supplied by HACD. Where some or all utilities (except telephone and cable) and other essential housing services are not supplied by HACD and the cost of these services is not included in the amount paid as rent, Tenant Rent equals Total Tenant Payment less the Utility Allowance. Tenant rent in its state developments is established as a base rent or 30% of income whichever is greater (See Appendix B).

TOTAL TENANT PAYMENT (TTP)

An amount equal to the minimum rent, 30percent of the family's monthly adjusted income or 10 percent of the gross monthly income of the family occupying the dwelling unit, whichever amount is greater. TTP does not include charges for excess utility consumption or other miscellaneous charges.

TRANSFER

A move by a tenant family from one HACD apartment to another, generally as the result of changes in family composition which changes the number of bedrooms required by the family. A transfer may not be used to split an extended family into two households by moving only some members of the family to a second apartment.

UNDERHOUSED

A tenant family with an insufficient number of bedrooms for the number of persons in the family, according to the standard set forth in Chapter V of this policy.

UTILITIES

Water, electricity, gas, other heating, refrigeration and cooking fuels, trash collection and sewage services. Telephone service and cable TV are not included as a utility.

UTILITY ALLOWANCE

The cost of utilities (except telephone and cable TV) and other housing services for an assisted unit when not included in the tenant rent but is the responsibility of the family occupying the unit. An amount equal to an estimate made or approved by HACD or HUD of the monthly cost of a reasonable consumption of utilities for the unit by an energy conservative household of modest circumstances, consistent with the requirements of a safe, sanitary, and healthful living environment.

VERY LOW INCOME FAMILY

Family whose annual income does not exceed fifty percent (50%) of the median income for the area as determined by HUD.

VIOLENT CRIMINAL ACT IVITY

Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

WAITING LIST ADMISSION

An applicant selected for occupancy from HACD'S waiting list(s).

CAPITAL EXPENDITURES

CAPITAL FUND PROGRAM TABLES START HERE

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

PHA Name: Housing Authority, City of Danbury	Grant Type and Number Capital Fund Program Grant No: CT26PO2050107 Replacement Housing Factor Grant No:	Federal FY of Grant: 2007

☒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				
3	1408 Management Improvements	46,562.00			
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	52,568.74			
8	1440 Site Acquisition				
9	1450 Site Improvement	123,542.00			
10	1460 Dwelling Structures	402,312.26			
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling 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 Collaterization or Debt Service				

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

PHA Name: Housing Authority, City of Danbury	Grant Type and Number Capital Fund Program Grant No: CT26PO2050107 Replacement Housing Factor Grant No:	Federal FY of Grant: 2007

☒ 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
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	624,985.00			
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				

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

PHA Name: Housing Authority, City of Danbury		Grant Type and Number Capital Fund Program Grant No: CT26PO2050107 Replacement Housing Factor Grant No				Federal FY of Grant: 2007		
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	
CT20-04 WOOSTER MANOR	PAVING	1450		123,542.00				
CT20-04 WOOSTER MANOR	PAINTING STAIRCASES, LIGHT REPLACEMENT	1460		23,538.00				
CT20-04 WOOSTER MANOR	BUILDING ENVELOP	1460		174,192.00				
SCATTERED SITES	WINDOW REPLACEMENT	1460		139,090.86				
SCATTERED SITES	INSULATION	1460		39,085.00				
SCATTERED SITES	SIDING REPLACEMENT	1460		26,406.00				
AGENCY WIDE	FEES & COSTS	1430		52,568.74				
AGENCY WIDE	MANAGEMENT IMPROVEMENT	1408		46,562.40				

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

PHA Name: Housing Authority, City of Danbury	**Grant Type and Number** Capital Fund Program No: CT26PO2050106 Replacement Housing Factor No:	**Federal FY of Grant: 2006**

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	
CT20-02 EDEN DRIVE	07/17/09			07/17/11			
CT20-04 WOOSTER MANOR	07/17/09			07/17/11			
SCATTERED SITES	07/17/09			07/17/11			
CT 20-01B LAUREL GARDENS	07/17/09			07/17/11			
CT20-02 PUTNAM TOWERS	07/17/09			07/17/11			
AGENCY WIDE	07/17/09			07/17/11			

Capital Fund Program Five-Year Action Plan
Part I: Summary

PHA Name Housing Authority, City of Danbury				X Original 5-Year Plan ☐Revision No:	
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: 2008 PHA FY: 2008	Work Statement for Year 3 FFY Grant: 2009 PHA FY: 2009	Work Statement for Year 4 FFY Grant: 2010 PHA FY: 2010	Work Statement for Year 5 FFY Grant:2011 PHA FY: 2011
	Annual Statement	624,985.00	624,985.00	624,985.00	624,985.00
CT 20-02 EDEN DRIVE		91,849.00	315,386.00	325,776.40	577,966.00
SCATTERED SITES		283,169.74			
CT 20-03 WOOSTER MANOR		2,855.26	214,037.00	268,180.60	47,019.00
CT 20-04 PUTNAM TOWER		147,942.00		31,028.00	
FEES & COSTS		52,607.00	50,000.00		
MANAGEMENT IMPROVEMENT		46,562.40	46,562.40		

Capital Fund Program Five-Year Action Plan
Part II: Supporting Pages—Work Activities

Activities for Year 1	Activities for Year :__2__ FFY Grant: 2008 PHA FY: 2008			Activities for Year: _3__ FFY Grant:2009 PHA FY: 2009		
	Development Name/Number	**Major Work Categories**	**Estimated Cost**	**Development Name/Number**	**Major Work Categories**	**Estimated Cost**
See	*PHA WIDE*	Mgmt Improvements	46,562.40	WOOSTER MANOR	E1 Corridors	201,273.00
Annual	EDEN DRIVE	Install Setback Thermostat	17,015.00	WOOSTER MANOR	Office Rehab	12,764.00
Statement	WOOSTER MANOR	Office Rehab	2,855.00	PHA WIDE	Mgmt Improvements	45,562.00
	PHA WIDE	Fees & Costs	52,607.00	PHA WIDE	Fees & Costs	50,000.00
	PUTNAM TOWERS	Paving	147,942.00	EDEN DRIVE	Playground	5,658.00
	EDEN DRIVE	Interior Staircase	25,502.00	EDEN DRIVE	Windows	94,751.00
	EDEN DRIVE	Security Area-DHWH	22,554.00	EDEN DRIVE	Vehicular Access/Parking	8,766.00
	EDEN DRIVE	Interior Handrails	26,778.00	EDEN DRIVE	Heat Registers	206,211.00
	SCATTERED SITES	Insulation	117,116.60			
	SCATTERED SITES	Window Replacement	55,450.00			
	SCATTERED SITES	Porch Replacement	109,580.00			
	SCATTERED SITES	Foundation Repairs	1,023.00			
		Total CFP Estimated Cost	**624,985.00**			**624,985.00**

Capital Fund Program Five-Year Action Plan
Part II: Supporting Pages—Work Activities

Activities for Year :04____ FFY Grant:2010 PHA FY:2010			Activities for Year: 05___ FFY Grant: 2011 PHA FY:2011		
Development Name/Number	**Major Work Categories**	**Estimated Cost**	**Development Name/Number**	**Major Work Categories**	**Estimated Cost**
WOOSTER MANOR	E1 Corridors	227,406.60	WOOSTER MANOR	E1 Corridors	47,019.00
EDEN DRIVE	ADA Accessible	99,235.00	EDEN DRIVE	Site Drainage	384,297.40
EDEN DRIVE	Upgrade Community Rm	16,220.00	EDEN DRIVE	Finish Interior Walls	193,668.60
EDEN DRIVE	Entry Doors	44,629.00			
EDEN DRIVE	Paving	66,049.00			
EDEN DRIVE	Closet Doors	34,867.00			
EDEN DRIVE	Fencing	38,420.00			
PUNAM TOWERS	Public Restrooms	31,028.00			
WOOSTER MANOR	Appliance Replm	40,774.00			
EDEN DRIVE	Finish Interior Walls	26,256.40			
	Total CFP Estimated Cost	**624,985.00**			**624,985.00**

RESOLUTION #634

WHEREAS, the Department of Housing & Urban Development (HUD) conducted a Rental Integrity Monitoring (RIM) review, June 14-16, 2006 for the Housing Authority of the City of Danbury's (HACD) Low Income Public Housing and Section 8 Housing Choice Voucher (HCV) programs.

WHEREAS, as a result of the review, HUD recommended revisions to the Admissions & Continued Occupancy Policy (ACOP) to include additional definitions of annual income and assets.

WHEREAS, the changes shall become effective immediately and made a part of the ACOP that is currently available for public review and comment until HACD's Public Hearing on its Annual Plan scheduled for November 27, 2006.

BE IT RESOLVED, that the Board of Commissioners for the Housing Authority of the City of Danbury authorizes the Executive Director to make the recommended changes to the Admissions & Continued Occupancy Policy, as specified in the attached summary, to be made effective immediately.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

Chairman

Secretary

October 19, 2006
Date

RESOLUTION #634

BE IT RESOLVED, that the Board of Commissioners for the Housing Authority of the City of Danbury authorizes the Executive Director to make the recommended changes to the Admissions & Continued Occupancy Policy, as specified in the attached summary, to be made effective immediately.

OPERATING BUDGETS

STATE

RESOLUTION 621

WHEREAS, the Housing Authority of the City of Danbury receives subsidy for the operation of its State Moderate Rental program from the Connecticut Financing Housing Authority (CFHA) through the submission of a projected budget for the Fiscal Year 2007 due by October 31, 2006.

WHEREAS, the Housing Authority of the City of Danbury has completed development of its annual plan and projected budget for Moderate Rental.

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the State Moderate Rental pending further review and amendment as deemed necessary.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

Domenico Chieffalo
Chairman

Mary Carolyn Sistrunk
Executive Director
Secretary

Date: September 21, 2006

RESOLUTION 621

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the State Moderate Rental pending further review and amendment as deemed necessary.

PROJECT MANAGEMENT PLAN
Estimate of Average Annual Income and Expense
FY 2007

PROJECT		PROJECT NUMBER	
State Moderate Rental		034-MR-22-22A-41-57	
AUTHORITY/SPONSOR	**NO. OF UNITS**		**UNIT MONTHS**
Danbury Housing Authority	290		3480

		Total Per Year	Average per Unit Month
3100	Rental Income - Base	$1,001,952	$287.92
3100.1	Excess of Base	420,500	120.83
3120	Surcharges and Excess Utilities		
	Total Rental Income	1,422,452	408.75
3210	Less. Dwelling Vacancy Loss	28,449	8.18
	Net Rental Income	1,394,003	400.58
3620	Other Income	33,680	9.68
	TOTAL INCOME	**$1,427,683**	**$410.25**
4100	Administrative	$517,180	$148.61
4300	Utilities	71,700	20.60
4400	Maintenance	511,075	146.86
4710	Refuse Removal	9,500	2.73
4711	Insurance	101,290	29.11
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)		
4716	State Service Charge	17,400	5.00
4717	Interest Expense	3,650	1.05
	Total Operating Expense	1,231,795	353.96
4810	Provision for Repairs, Maintenance and Rplcmnts	135,438	38.92
4820	Provision for Collection Losses		
4910	Principal Payment - Mortgage	60,450	17.37
4920	Principal Payment - Rehabilitation Loan		
	TOTAL EXPENSES, PROVISIONS and PRINCIPAL	**$1,427,683**	$410.25
	NET RESULT OF OPERATIONS	**$0**	($0.00)

3000 INCOME

3100 **RENTAL INCOME - BASE**

Unit Size	Monthly Rent	No. Units		Total Rent Per Year
2 BR	$285	208	x 12	$711,360
2 BR	$294	8	x 12	28,224
3 BR	$294	62	x 12	218,736
4 BR	$303	12	x 12	$43,632
			x 12	
			x 12	

	TOTAL DWELLING RENTAL SCHEDULE			$1,001,952
3100	**Rental Income - Tenant Payments**	1,001,952		
2811	**Rental Income - State Subsidy (RAP)**			
3100.1	Rental Income - Excess of Base			420,500
3110	Excess Utilities (From Separate Schedule)			
3120	Surcharges (From Separate Schedule)			
		TOTAL RENTAL INCOME		1,422,452
3210	Less Dwelling Vacancy Loss		28,449	
		NET RENTAL INCOME		1,394,003
3300	Non-Dwelling Rentals			
3510	Sales/Services to Tenants (including Cable TV fees)		2,180	
3610	Interest Earned		17,500	
3620	Other Income		14,000	
		TOTAL OTHER INCOME		33,680
		TOTAL INCOME		$1,427,683

4000 EXPENSE

4100	**ADMINISTRATIVE**			
4120	Salaries - Office	**(See Page 4)**	$453,305	
4120.1	Compensated Absences-Administrative Salaries			
4130	Other Outside Services	**(See Page 4)**	22,075	
4130.1	Less:Legal Costs to Tenants			
4131	Fiscal and Other Fees	**(See Page 4)**	7,800	
4132	Management Fees			
4151	Office Supplies		5,000	
4152	Rents			
4153	Travel			
4159	Other Office Expense	**(See Page 4)**	29,000	
4160	Pensions & Other Funds			
4161	Payroll Taxes			
	TOTAL ADMINISTRATIVE			$517,180
4300	**UTILITIES**			
4310	Water		61,700	
4320	Electricity		2,500	
4330	Gas			
4340	Fuel		7,500	
4350	Cable Television			
4360	Sewer			
	TOTAL UTILITIES			71,700

4400	**MAINTENANCE EXPENSE**		
4410	Personal Services **(See Page 4)**	408,075	
4410.1	Compensated Absences-Maintenance Wages		
4420	Materials and Supplies	38,000	
4430	Contractual Services **(See Page 4)**	30,000	
4440	Maintenance Shop and Equip Exp.	35,000	
	TOTAL MAINTENANCE EXPENSE		511,075
4700	**OTHER EXPENSES**		
4710	Refuse Removal	9,500	
4711	Insurance **(See Page 3)**	101,290	
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)		
	Net Rental Income		
	Less: Total Utilities		
	Total Shelter Rent		
	Payment to Municipality [illegible] of Shelter Rent	*	* (if paying other than PILOT, please enter the actual amount)
4716	Administrative Oversight Charge	17,400	
4717	Interest Expense	3,650	
	TOTAL OPERATING EXPENSES		1,231,795
4800	**RESERVE PROVISIONS**		
4810	Provision for Repairs, Maint. & Replacements	135,438	
4820	Provision for Collection Losses		
4910	Principal Payment - Mortgage	60,450	
4920	Principal Payment - Rehabilitation Loan		
	TOTAL PROVISIONS AND PRINCIPAL		195,888
	NET RESULT OF OPERATIONS		$1,427,683

4711	**INSURANCE**	
	Public Liability (Incl Fire)	$66,090
	Fire and Extended Coverage	
	Workmen's Compensation	
	Burglary and Robbery/Fidelity	
	Auto. Public Lialty and Prop. Damage	32,500
	Fidelity Bond	
	Boiler Insur. (If Cent. Heating Plant)	200
	Umbrella Policy	300
	Miscellaneous (Director's & Officer's)	1,200
	TOTAL INSURANCE	$100,290

4120 SALARIES - OFFICE

Position	No Positions	Annual Salary	Total Salaries
See Attached Schedule	1	$453,305	$453,305

Total Salaries $453,305.00
Percentage to be charged to Project
TOTAL SALARIES - CENTRAL OFFICE $453,305

4130 OTHER OUTSIDE SERVICES

Legal	$22,075	
Other(identify)_____		
Total Other Outside services		$22,075

4131 FISCAL & OTHER FEES

Accounting		
Annual Audit	7,800	
Total Fiscal and Other Fees		$7,800

4159 OTHER OFFICE EXPENSES

Advertising		
Computer & Software Expense	6,000	
Telephone & Fax	8,500	
Copier Service	5,500	
Fax Service		
Meetings & Conferences	6,000	
Membership Fees (CANPFA, DASC, CBIA)		
Pagers	3,000	
Total Other Office Expenses		$29,000

4410 PERSONAL SERVICES:

Position	No. Positions	Annual Salary	Total Salaries
See Attached	1	408,075	408,075

Total Salaries 408,075
Percentage to be charged to Project
TOTAL SALARIES - Maintenance $408,075

4430 CONTRACTUAL SERVICES

Elevator		
Exterminating	6,000	
Fire Alarm & Sprinkler (service, tests & phones)	4,000	
Heating System	7,000	
Landscaping		
Misc Electrical, Plumbing & Other	13,000	
Painting		
Snow Removal		
Total Contractual Services		$30,000

Authority/Sponsor's Construction and Management Activities

Name of Project	Proj. No.	Owned or Acting as Agent	Rent Range	No. of Rooms	No. of Units
Moderate Rental	MR	Danbury Hous. Auth			290
Glen Apartments	E2	Danbury Hous. Auth			100
Crosby Manor	E2	Danbury Hous. Auth			50
Laurel Gardens	20-1	Danbury Hous. Auth			64
Eden Drive	20-2	Danbury Hous. Auth			60
Putnam Towers	20-4	Danbury Hous. Auth			54
Wooster Manor	20-3	Danbury Hous. Auth			98
FFRR - 25 Units	CT-26	Danbury Hous. Auth			25
FFRR - 30 Units	CT-26	Danbury Hous. Auth			30
Ives Manor	74-31	DHA Corp			98
Scattered Sites					77
SRO					20
HACD Corp					4
Total of All Rooms and Units Managed by Sponsor			290		970
Total Number of Rooms for This Management Plan					
Percent of Total for This Management Plan					30%
Note: (This Percent is to be applied to shared expenses based room count only)					

RESOLUTION 622

WHEREAS, the Housing Authority of the City of Danbury receives subsidy for the operation of its State Elderly program from the Connecticut Financing Housing Authority (CFHA) through the submission of a projected budget for the Fiscal Year 2007 due by October 31, 2006.

WHEREAS, the Housing Authority of the City of Danbury has completed development of its annual plan and projected budget for State Elderly Program .

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the State Elderly Program pending further review and amendment as deemed necessary.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

Domenico Chieffalo
Chairman

Mary Carolyn Sistrunk
~~Executive Director~~
Secretary

Date: September 21, 2006

RESOLUTION 622

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the State Elderly Program pending further review and amendment as deemed necessary.

PROJECT MANAGEMENT PLAN
Estimate of Average Annual Income and Expense
FY 2007

PROJECT		PROJECT NUMBER	
Glen Apartments, Crosby Manor		F-2-16-77	
AUTHORITY/SPONSOR	**NO. OF UNITS**		**UNIT MONTHS**
Danbury Housing Authority	150		1800

		Total Per Year	Average per Unit Month
3100	Rental Income - Base	$598,560	$332.53
3100.1	Excess of Base	90,770	50.43
3120	Surcharges and Excess Utilities		
	Total Rental Income	689,330	382.96
3210	Less. Dwelling Vacancy Loss	15,000	8.33
	Net Rental Income	674,330	374.63
3620	Other Income	39,025	21.68
	TOTAL INCOME	**$713,355**	**$396.31**
4100	Administrative	$157,828	$87.68
4300	Utilities	264,199	146.78
4400	Maintenance	130,599	72.56
4710	Refuse Removal	32,835	18.24
4711	Insurance	31,481	17.49
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)	41,013	22.79
4716	State Service Charge	9,000	5.00
4717	Interest Expense	10,900	6.06
	Total Operating Expense	677,855	376.59
4810	Provision for Repairs, Maintenance and Rplcmnts.		
4820	Provision for Collection Losses		
4910	Principal Payment - Mortgage	35,500	19.72
4920	Principal Payment - Rehabilitation Loan		
	TOTAL EXPENSES, PROVISIONS and PRINCIPAL	**$713,355**	$396.31
	NET RESULT OF OPERATIONS		

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3000 INCOME

3100 **RENTAL INCOME - BASE**

Unit Size	Monthly Rent	No. Units		Total Rent Per Year
0 BR	$330	64	x 12	$253,440
1 BR	$335	36	x 12	144,720
0 BR	$335	40	x 12	160,800
1 BR	$330	10	x 12	$39,600
			x 12	
			x 12	

	TOTAL DWELLING RENTAL SCHEDULE			$598,560
3100	**Rental Income - Tenant Payments**	504,515		
2811	**Rental Income - State Subsidy (RAP)**	94,045		
3100.1	Rental Income - Excess of Base			90,770
3110	Excess Utilities (From Separate Schedule)			
3120	Surcharges (From Separate Schedule)			
		TOTAL RENTAL INCOME		689,330
3210	Less: Dwelling Vacancy Loss		15,000	
		NET RENTAL INCOME		674,330
3300	Non-Dwelling Rentals			
3510	Sales/Services to Tenants (including Cable TV fees)			
3610	Interest Earned		4,865	
3620	Other Income		34,160	
		TOTAL OTHER INCOME		39,025
		TOTAL INCOME		$713,355

4000 EXPENSE

4100	**ADMINISTRATIVE**			
4120	Salaries - Office	**(See Page 4)**	$136,140	
4120.1	Compensated Absences-Administrative Salaries			
4130	Other Outside Services	**(See Page 4)**	1,000	
4130.1	Less Legal Costs to Tenants			
4131	Fiscal and Other Fees	**(See Page 4)**	4,500	
4132	Management Fees			
4151	Office Supplies		5,000	
4152	Rents			
4153	Travel			
4159	Other Office Expense	**(See Page 4)**	11,188	
4160	Pensions & Other Funds			
4161	Payroll Taxes			
	TOTAL ADMINISTRATIVE			$157,828
4300	**UTILITIES**			
4310	Water		22,810	
4320	Electricity		165,585	
4330	Gas		75,804	
4340	Fuel			
4350	Cable Television			
4360	Sewer			
	TOTAL UTILITIES			264,199

4400	**MAINTENANCE EXPENSE**				
4410	Personal Services **(See Page 4)**		93,259		
4410.1	Compensated Absences-Maintenance Wages				
4420	Materials and Supplies		12,640		
4430	Contractual Services **(See Page 4)**		13,500		
4440	Maintenance Shop and Equip Exp		11,200		
	TOTAL MAINTENANCE EXPENSE				130,599
4700	**OTHER EXPENSES**				
4710	Refuse Removal		32,835		
4711	Insurance **(See Page 3)**		31,481		
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)				
	Net Rental Income	674,330			
	Less: Total Utilities	264,199			
	Total Shelter Rent	410,131			
	Payment to Municipality 10.00% of Shelter Rent	*	41,013	* (if paying other than PILOT, please enter the actual amount)	
4716	Administrative Oversight Charge		9,000		
4717	Interest Expense		10,900		
	TOTAL OPERATING EXPENSES				677,855
4800	**RESERVE PROVISIONS**				
4810	Provision for Repairs, Maint & Replacements				
4820	Provision for Collection Losses				
4910	Principal Payment - Mortgage		35,500		
4920	Principal Payment - Rehabilitation Loan				
	TOTAL PROVISIONS AND PRINCIPAL				35,500
	NET RESULT OF OPERATIONS				$713,355

4711	**INSURANCE**	
	Public Liability (Incl. Fire)	$12,500
	Fire and Extended Coverage	
	Workmen's Compensation	
	Burglary and Robbery/Fidelity	
	Auto. Public Liaity and Prop. Damage	18,000
	Fidelity Bond	
	Boiler Insur. (If Cent. Heating Plant)	
	Umbrella Policy	250
	Miscellaneous (Director's & Officer's)	300
	TOTAL INSURANCE	$31,050

4120 **SALARIES - OFFICE**

Position	No. Positions	Annual Salary	Total Salaries
See Attached Schedule	1	$136,140	$136,140

Total Salaries $136,140
Percentage to be charged to Project
TOTAL SALARIES - CENTRAL OFFICE $136,140

4130 **OTHER OUTSIDE SERVICES**

Legal	$1,000	
Other(identify)		
Total Other Outside services		$1,000

4131 **FISCAL & OTHER FEES**

Accounting		
Annual Audit	4,500	
Total Fiscal and Other Fees		$4,500

4159 **OTHER OFFICE EXPENSES**

Advertising		
Computer & Software Expense	3,250	
Telephone & Fax	3,250	
Copier Service	2,688	
Fax Service		
Meetings & Conferences	500	
Membership Fees (CANPFA, DASC, CBIA)		
Pagers	1,500	
Total Other Office Expenses		$11,188

4410 **PERSONAL SERVICES:**

Position	No Positions	Annual Salary	Total Salaries
See Attached	1	93,259	93,259

Total Salaries 93,259
Percentage to be charged to Project
TOTAL SALARIES - Maintenance $93,259

4430 **CONTRACTUAL SERVICES**

Elevator		
Exterminating	1,000	
Fire Alarm & Sprinkler (service, tests & phones)	3,500	
Heating System	2,500	
Landscaping		
Misc. Electrical, Plumbing & Other	6,500	
Painting		
Snow Removal		
Total Contractual Services		$13,500

Authority/Sponsor's Construction and Management Activities

Name of Project	Proj. No.	Owned or Acting as Agent	Rent Range	No. of Rooms	No. of Units
Moderate Rental	MR	Danbury Hous. Auth			290
Glen Apartments	E2	Danbury Hous. Auth			100
Crosby Manor	E2	Danbury Hous. Auth			50
Laurel Gardens	20-1	Danbury Hous. Auth			64
Eden Drive	20-2	Danbury Hous. Auth			60
Putnam Towers	20-4	Danbury Hous. Auth			54
Wooster Manor	20-3	Danbury Hous. Auth			98
FFRR - 25 Units	CT-26	Danbury Hous. Auth			25
FFRR - 30 Units	CT-26	Danbury Hous. Auth			30
Ives Manor	74-31	DHA Corp.			98
Scattered Sites	007	Danbury Hous. Auth			18
Scattered Sites	008	Danbury Hous. Auth			16
Scattered Sites	011	Danbury Hous. Auth			8
Scattered Sites	012	Danbury Hous. Auth			10
Scattered Sites	010	HACD Corp.			25
SRO	098a	HACD Corp			20
Elm Street	098	HACD Corp.			2
Willow Springs	005	HACD Corp.			1
Old New Milford	006	HACD Corp.			1
Total of All Rooms and Units Managed by Sponsor					970
Total Number of Rooms for This Management Plan			150		
Percent of Total for This Management Plan					15%
Note: (This Percent is to be applied to shared expenses based room count only)					

RESOLUTION 623

WHEREAS, the Housing Authority of the City of Danbury receives subsidy for the operation of its Fairfield Ridge/ Mill Ridge program from the Connecticut Financing Housing Authority (CFHA) through the submission of a projected budget for the Fiscal Year 2007 due by October 31, 2006.

WHEREAS, the Housing Authority of the City of Danbury has completed its development of its annual plan and projected budget for Fairfield Ridge/ Mill Ridge.

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the Fairfield Ridge/ Mill Ridge pending further review and amendment as deemed necessary .

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

Domenico Chieffalo
Chairman

Mary Carolyn Sistrunk
~~Executive Director~~
Secretary

Date: September 21, 2006

RESOLUTION 623

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the Fairfield Ridge/ Mill Ridge pending further review and amendment as deemed necessary.

PROJECT MANAGEMENT PLAN
Estimate of Average Annual Income and Expense
FY 2007

PROJECT		PROJECT NUMBER	
30 Units - Mill Ridge / Fairfield Ridge		CT 26 - H045 - 017	
AUTHORITY/SPONSOR	**NO. OF UNITS**		**UNIT MONTHS**
Danbury Housing Authority	30		360

		Total Per Year	Average per Unit Month
3100	Rental Income - Base	$331,584	$921.07
3100.1	Excess of Base		
3120	Surcharges and Excess Utilities		
	Total Rental Income	331,584	921.07
3210	Less. Dwelling Vacancy Loss	7,500	20.83
	Net Rental Income	324,084	900.23
3620	Other Income	500	1.39
	TOTAL INCOME	**$324,584**	**$901.62**
4100	Administrative	$52,593	$146.09
4300	Utilities	10,475	29.10
4400	Maintenance	75,399	209.44
4710	Refuse Removal		
4711	Insurance	7,350	20.42
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)	32,000	88.89
4716	State Service Charge	1,800	5.00
4717	Interest Expense	74,360	206.56
	Total Operating Expense	253,977	705.49
4810	Provision for Repairs, Maintenance and Rplemnts.	19,087	53.02
4820	Provision for Collection Losses		
4910	Principal Payment - Mortgage	51,520	143.11
4920	Principal Payment - Rehabilitation Loan		
	TOTAL EXPENSES, PROVISIONS and PRINCIPAL	**$324,584**	$901.62
	NET RESULT OF OPERATIONS		

3000 INCOME

3100 **RENTAL INCOME - BASE**

Unit Size	Monthly Rent	No. Units		Total Rent Per Year
0 BR			x 12	
1 BR			x 12	
2 BR	$866	16	x 12	166,272
3 BR	$984	14	x 12	$165,312
4 BR			x 12	
5 BR			x 12	

	TOTAL DWELLING RENTAL SCHEDULE			$331,584
3100	**Rental Income - Tenant Payments**	89,521		
2811	**Rental Income - State Subsidy (RAP)**	242,063		
3100.1	Rental Income - Excess of Base			
3110	Excess Utilities (From Separate Schedule)			
3120	Surcharges (From Separate Schedule)			
		TOTAL RENTAL INCOME		331,584
3210	Less: Dwelling Vacancy Loss		7,500	
		NET RENTAL INCOME		324,084
3300	Non-Dwelling Rentals			
3510	Sales/Services to Tenants (including Cable TV fees)			
3610	Interest Earned		500	
3620	Other Income			
		TOTAL OTHER INCOME		500
		TOTAL INCOME		$324,584

4000 EXPENSE

4100	**ADMINISTRATIVE**			
4120	Salaries - Office	**(See Page 4)**	$28,068	
4120.1	Compensated Absences-Administrative Salaries			
4130	Other Outside Services	**(See Page 4)**	500	
4130.1	Less:Legal Costs to Tenants			
4131	Fiscal and Other Fees	**(See Page 4)**	7,375	
4132	Management Fees		10,950	
4151	Office Supplies		3,200	
4152	Rents			
4153	Travel			
4159	Other Office Expense	**(See Page 4)**	2,500	
4160	Pensions & Other Funds			
4161	Payroll Taxes			
	TOTAL ADMINISTRATIVE			$52,593
4300	**UTILITIES**			
4310	Water		7,100	
4320	Electricity		3,375	
4330	Gas			
4340	Fuel			
4350	Cable Television			
4360	Sewer			
	TOTAL UTILITIES			10,475

4400	**MAINTENANCE EXPENSE**				
4410	Personal Services	(See Page 4)		62,574	
4410.1	Compensated Absences-Maintenance Wages				
4420	Materials and Supplies			3,675	
4430	Contractual Services	(See Page 4)		6,000	
4440	Maintenance Shop and Equip. Exp.			3,150	
	TOTAL MAINTENANCE EXPENSE				75,399
4700	**OTHER EXPENSES**				
4710	Refuse Removal				
4711	Insurance	(See Page 3)		7,350	
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)				
	Net Rental Income		324,084		
	Less. Total Utilities		10,475		
	Total Shelter Rent		313,609		
	Payment to Municipality [redacted] of Shelter Rent			* 32,000	* (if paying other than PILOT, please enter the actual amount)
4716	Administrative Oversight Charge			1,800	
4717	Interest Expense			74,360	
	TOTAL OPERATING EXPENSES				253,977
4800	**RESERVE PROVISIONS**				
4810	Provision for Repairs, Maint. & Replacements			19,087	
4820	Provision for Collection Losses				
4910	Principal Payment - Mortgage			51,520	
4920	Principal Payment - Rehabilitation Loan				
	TOTAL PROVISIONS AND PRINCIPAL				70,607
	NET RESULT OF OPERATIONS				$324,584

4711	**INSURANCE**	
	Public Liability (Incl. Fire)	$2,550
	Fire and Extended Coverage	
	Workmen's Compensation	
	Burglary and Robbery/Fidelity	
	Auto. Public Liaity and Prop. Damage	4,700
	Fidelity Bond	
	Boiler Insur. (If Cent. Heating Plant)	
	Umbrella Policy	
	Miscellaneous (Director's & Officer's)	100
	TOTAL INSURANCE	$7,350

4120 SALARIES - OFFICE

Position	No Positions	Annual Salary	Total Salaries
See Attached Schedule	1	$28,068	$28,068

Total Salaries $28,068 00
Percentage to be charged to Project
TOTAL SALARIES - CENTRAL OFFICE $28,068

4130 OTHER OUTSIDE SERVICES

Legal	$500	
Other(identify)		
Total Other Outside services		$500

4131 FISCAL & OTHER FEES

Accounting		
Annual Audit	7,375	
Total Fiscal and Other Fees		$7,375

4159 OTHER OFFICE EXPENSES

Advertising		
Computer & Software Expense	500	
Telephone & Fax	300	
Copier Service	900	
Fax Service		
Meetings & Conferences	500	
Membership Fees (CANPFA, DASC, CBIA)		
Pagers	300	
Total Other Office Expenses		$2,500

4410 PERSONAL SERVICES:

Position	No. Positions	Annual Salary	Total Salaries
See Attached Schedule	1	$ 62,574	62,574

Total Salaries 62,574
Percentage to be charged to Project
TOTAL SALARIES - Maintenance $62,574

4430 CONTRACTUAL SERVICES

Elevator		
Exterminating	1,500	
Fire Alarm & Sprinkler (service, tests & phones)		
Heating System	2,000	
Landscaping		
Misc. Electrical, Plumbing & Other	2,500	
Painting		
Snow Removal		
Total Contractual Services		$6,000

Authority/Sponsor's Construction and Management Activities

Name of Project	Proj No.	Owned or Acting as Agent	Rent Range	No. of Rooms	No. of Units
Moderate Rental	MR	Danbury Hous. Auth			290
Glen Apartments	E2	Danbury Hous. Auth			100
Crosby Manor	E2	Danbury Hous. Auth			50
Laurel Gardens	20-1	Danbury Hous. Auth			64
Eden Drive	20-2	Danbury Hous. Auth			60
Putnam Towers	20-4	Danbury Hous. Auth			54
Wooster Manor	20-3	Danbury Hous. Auth			98
FFRR - 25 Units	CT-26	Danbury Hous. Auth			25
FFRR - 30 Units	CT-26	Danbury Hous. Auth			30
Ives Manor	74-31	DHA Corp.			98
Scattered Sites	007	Danbury Hous. Auth			18
Scattered Sites	008	Danbury Hous. Auth			16
Scattered Sites	011	Danbury Hous. Auth			8
Scattered Sites	012	Danbury Hous. Auth			10
Scattered Sites	010	HACD Corp.			25
SRO	098a	HACD Corp.			20
Elm Street	098	HACD Corp.			2
Willow Springs	005	HACD Corp.			1
Old New Milford	006	HACD Corp.			1
Total of All Rooms and Units Managed by Sponsor			30		970
Total Number of Rooms for This Management Plan					
Percent of Total for This Management Plan					3%
Note: (This Percent is to be applied to shared expenses based room count only)					

RESOLUTION 624

WHEREAS, the Housing Authority of the City of Danbury receives subsidy for the operation of its Fairfield Ridge Rehab program from the Connecticut Financing Housing Authority (CFHA) through the submission of a projected budget for the Fiscal Year 2007 due by October 31, 2006. .

WHEREAS, the Housing Authority of the City of Danbury has completed its development of its annual plan and projected budget for Fairfield Ridge Rehab.

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the Fairfield Ridge Rehab pending further review and amendment as deemed necessary.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever

Domenico Chieffalo
Chairman

Mary Carolyn Sistrunk
~~Executive Director~~
Secretary

Date: September 21, 2006

RESOLUTION 624

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Connecticut Financing Housing Authority (CFHA) the Agency's Fiscal Year 2007 for the Fairfield Ridge Rehab pending further review and amendment as deemed necessary.

PROJECT MANAGEMENT PLAN
Estimate of Average Annual Income and Expense
FY 2007

PROJECT		PROJECT NUMBER	
25 Units Fairfield Ridge Rehab		CT 26-H037-38	
AUTHORITY/SPONSOR	**NO. OF UNITS**		**UNIT MONTHS**
Danbury Housing Authority	25		300

		Total Per Year	Average per Unit Month
3100	Rental Income - Base	$172,620	$575.40
3100.1	Excess of Base		
3120	Surcharges and Excess Utilities		
	Total Rental Income	172,620	575.40
3210	Less: Dwelling Vacancy Loss	4,500	15.00
	Net Rental Income	168,120	560.40
3620	Other Income	25,000	83.33
	TOTAL INCOME	**$193,120**	**$643.73**
4100	Administrative	$61,808	$206.03
4300	Utilities	9,075	30.25
4400	Maintenance	42,934	143.11
4710	Refuse Removal		
4711	Insurance	4,950	16.50
4715	Payment in Lieu of Taxes (or Ad Valoreum Taxes, if Applicable)	47,820	159.40
4716	State Service Charge	1,500	5.00
4717	Interest Expense		
	Total Operating Expense	168,087	560.29
4810	Provision for Repairs, Maintenance and Rplcmnts.	25,033	83.44
4820	Provision for Collection Losses		
4910	Principal Payment - Mortgage		
4920	Principal Payment - Rehabilitation Loan		
	TOTAL EXPENSES, PROVISIONS and PRINCIPAL	**$193,120**	$643.73
	NET RESULT OF OPERATIONS		

3000 INCOME

3100 **RENTAL INCOME - BASE**

Unit Size	Monthly Rent	No. Units		Total Rent Per Year
0 BR			x 12	
1 BR			x 12	
2 BR	$560	18	x 12	120,960
3 BR	$615	7	x 12	$51,660
4 BR			x 12	
5 BR			x 12	

	TOTAL DWELLING RENTAL SCHEDULE			$172,620
3100	**Rental Income - Tenant Payments**	102,120		
2811	**Rental Income - State Subsidy (RAP)**	70,500		
3100.1	Rental Income - Excess of Base			
3110	Excess Utilities (From Separate Schedule)			
3120	Surcharges (From Separate Schedule)			
		TOTAL RENTAL INCOME		172,620
3210	Less: Dwelling Vacancy Loss		4,500	
		NET RENTAL INCOME		168,120
3300	Non-Dwelling Rentals			
3510	Sales/Services to Tenants (including Cable TV fees)			
3610	Interest Earned		25,000	
3620	Other Income			
		TOTAL OTHER INCOME		25,000
		TOTAL INCOME		$193,120

4000 EXPENSE

4100	**ADMINISTRATIVE**			
4120	Salaries - Office	**(See Page 4)**	$55,868	
4120.1	Compensated Absences-Administrative Salaries			
4130	Other Outside Services	**(See Page 4)**	200	
4130.1	Less:Legal Costs to Tenants			
4131	Fiscal and Other Fees	**(See Page 4)**	600	
4132	Management Fees			
4151	Office Supplies		2,590	
4152	Rents			
4153	Travel			
4159	Other Office Expense	**(See Page 4)**	2,550	
4160	Pensions & Other Funds			
4161	Payroll Taxes			
	TOTAL ADMINISTRATIVE			$61,808
4300	**UTILITIES**			
4310	Water		7,875	
4320	Electricity		1,200	
4330	Gas			
4340	Fuel			
4350	Cable Television			
4360	Sewer			
	TOTAL UTILITIES			9,075

4400	**MAINTENANCE EXPENSE**				
4410	Personal Services **(See Page 4)**			36,224	
4410.1	Compensated Absences-Maintenance Wages				
4420	Materials and Supplies			2,500	
4430	Contractual Services **(See Page 4)**			1,500	
4440	Maintenance Shop and Equip. Exp.			2,710	
	TOTAL MAINTENANCE EXPENSE				42,934
4700	**OTHER EXPENSES**				
4710	Refuse Removal				
4711	Insurance **(See Page 3)**			4,950	
4715	Payment in Lieu of Taxes				
	(or Ad Valoreum Taxes, if Applicable)				
	Net Rental Income	168,120			
	Less: Total Utilities	9,075			
	Total Shelter Rent	159,045			
	Payment to Municipality		*	47,820	* (if paying other than PILOT, please enter the actual amount)
	[illegible] of Shelter Rent				
4716	Administrative Oversight Charge			1,500	
4717	Interest Expense				
	TOTAL OPERATING EXPENSES				168,087
4800	**RESERVE PROVISIONS**				
4810	Provision for Repairs, Maint. & Replacements				
4820	Provision for Collection Losses				
4910	Principal Payment - Mortgage				
4920	Principal Payment - Rehabilitation Loan				
	TOTAL PROVISIONS AND PRINCIPAL				
	NET RESULT OF OPERATIONS				$168,087

4711	**INSURANCE**	
	Public Liability (Incl. Fire)	$2,180
	Fire and Extended Coverage	
	Workmen's Compensation	
	Burglary and Robbery/Fidelity	
	Auto. Public Lialty and Prop. Damage	2,670
	Fidelity Bond	
	Boiler Insur. (If Cent. Heating Plant)	
	Umbrella Policy	
	Miscellaneous (Director's & Officer's)	100
	TOTAL INSURANCE	$4,950

4120 **SALARIES - OFFICE**

Position	No. Positions	Annual Salary	Total Salaries
See Attached Schedule	1	$55,868	$55,868

Total Salaries $55,868.00
Percentage to be charged to Project
TOTAL SALARIES - CENTRAL OFFICE $55,868

4130 **OTHER OUTSIDE SERVICES**

Legal	$200	
Other(identify)		
Total Other Outside services		$200

4131 **FISCAL & OTHER FEES**

Accounting		
Annual Audit	600	
Total Fiscal and Other Fees		$600

4159 **OTHER OFFICE EXPENSES**

Advertising		
Computer & Software Expense	500	
Telephone & Fax	600	
Copier Service	750	
Fax Service		
Meetings & Conferences	500	
Membership Fees (CANPFA, DASC, CBIA)		
Pagers	200	
Total Other Office Expenses		$2,550

4410 **PERSONAL SERVICES:**

Position	No. Positions	Annual Salary	Total Salaries
See Attached Schedule	1	36,224	36,224

Total Salaries 36,224
Percentage to be charged to Project
TOTAL SALARIES - Maintenance $36,224

4430 **CONTRACTUAL SERVICES**

Elevator		
Exterminating	250	
Fire Alarm & Sprinkler (service, tests & phones)		
Heating System	500	
Landscaping		
Misc. Electrical, Plumbing & Other	750	
Painting		
Snow Removal		
Total Contractual Services		$1,500

Authority/Sponsor's Construction and Management Activities

Name of Project	Proj. No	Owned or Acting as Agent	Rent Range	No. of Rooms	No. of Units
Moderate Rental	MR	Danbury Hous. Auth			290
Glen Apartments	E2	Danbury Hous. Auth			100
Crosby Manor	E2	Danbury Hous. Auth			50
Laurel Gardens	20-1	Danbury Hous. Auth			64
Eden Drive	20-2	Danbury Hous. Auth			60
Putnam Towers	20-4	Danbury Hous. Auth			54
Wooster Manor	20-3	Danbury Hous. Auth			98
FFRR - 25 Units	CT-26	Danbury Hous. Auth			25
FFRR - 30 Units	CT-26	Danbury Hous. Auth			30
Ives Manor	74-31	DHA Corp.			98
Scattered Sites	007	Danbury Hous. Auth			18
Scattered Sites	008	Danbury Hous. Auth			16
Scattered Sites	011	Danbury Hous. Auth			8
Scattered Sites	012	Danbury Hous. Auth			10
Scattered Sites	010	HACD Corp.			25
SRO	098a	HACD Corp.			20
Elm Street	098	HACD Corp.			2
Willow Springs	005	HACD Corp.			1
Old New Milford	006	HACD Corp.			1
Total of All Rooms and Units Managed by Sponsor			25		970
Total Number of Rooms for This Management Plan					
Percent of Total for This Management Plan					3%
Note: (This Percent is to be applied to shared expenses based room count only)					

PROJECTED
ANNUAL OPERATING BUDGET

Connecticut Housing Finance Authority
Asset Management- Multifamily Housing

CHFA Form HM 6-12 (Rev. 10/99)

Development Name	Ives Manor	Fiscal Year: 2007		Beginning: 1/1/2007	
CHFA Number	74031M	HUD Number:	0	No. of Units: 98	
Mortgagor (Owner):	0	Prepared By: Everette Spencer			

	LINE ITEM DESCRIPTION	ACCT #	(A) 2006 BUDGET	(B) 2006 ACTUAL*	(C) VARIANCE	(D) 2007 ADJUST +/-	(E) 2007 BUDGET	(F) $ Per Unit	(G) % of GPI
1	Rent Revenue- Gross Potential	5120	290,000	301,216	11,216	(11,216)	290,000	2,959	30.5%
2	Tenant Assistance Payments (HAP Receipts)	5121	632,608	592,314	(40,294)	40,294	632,608	6,455	66.6%
3	Rent Revenue- Stores & Commercial	5140	27,720	32,900	5,180	(5,180)	27,720	283	2.9%
4	Rent Revenue- Garage & Parking	5170			-	-		0	0.0%
5	Flexible Subsidy Revenue	5180			-	-		0	0.0%
6	Miscellaneous Rent Revenue	5190			-	-		0	0.0%
7	Excess Rent	5191			-	-		0	0.0%
8	Rent Revenue- Insurance	5192			-	-		0	0.0%
9	Special Claims Revenue	5193			-	-		0	0.0%
10	Retained Excess Income	5194			-	-		0	0.0%
11	**Total Rent Revenue** (GPI @ 100% Occupancy)	5100T	950,328	926,430	(23,898)	23,898	950,328	9,697	100.0%
12	Apartments- Vacancy	5220	36,864	30,078	(6,786)	2,422	32,500	332	3.4%
13	Stores & Commercial- Vacancy	5240			-	-		0	0.0%
14	Rental Concessions	5250			-	-		0	0.0%
15	Garage & Parking- Vacancy	5270			-	-		0	0.0%
16	Miscellaneous (other vacancy)	5290			-	-		0	0.0%
17	**Total Vacancies**	5200T	36,864	30,078	(6,786)	2,422	32,500	332	3.4%
18	**Net Rental Revenue** (Rent Revenue Less Vacancy)	5125N	913,464	896,352	(17,112)	21,476	917,828	9,366	96.6%
19	Elderly & Congregate Serv. Income (attach schedule)	5300			-	-		0	0.0%
20	Financial Revenue- Project Operations	5410			-	-		0	0.0%
21	Revenue from Investments- Residual Receipts	5430			-	-		0	0.0%
22	Revenue from Investments- Replacement Reserves	5440			-	-		0	0.0%
23	Revenue from Investments- Miscellaneous	5490	1,200	1,225	25	(25)	1,200	12	0.1%
24	**Total Financial Revenue**	5400T	1,200	1,225	25	(25)	1,200	12	0.1%
25	Laundry & Vending Revenue	5910	3,000	1,920	(1,080)	1,080	3,000	31	0.3%
26	NSF & Late Fees		2,500	2,100	(400)	400	2,500	26	0.3%
27	Damages & Cleaning Fees				-	-		0	0.0%
28	Forfeited Tenant Security Deposits				-	-		0	0.0%
29	**Tenant Charges** (Total of Line 26-28)	5920	2,500	2,100	(400)	400	2,500	26	0.3%
30	Interest Reduction Payments	5945			-	-		0	0.0%
31	Miscellaneous Revenue	5990			-	-		0	0.0%
32	**Total Other Revenue**	5900T	5,500	4,020	(1,480)	1,480	5,500	56	0.6%
33	**TOTAL REVENUE**	5000T	920,164	901,597	(18,567)	22,931	924,528	9,434	97.3%
34	Conventions & Meetings	6203			-	-		0	0.0%
35	Management Consultants	6204			-	-		0	0.0%
36	Advertising & Marketing	6210			-	-		0	0.0%
37	Apartment Resale Expenses (Coops)	6235			-	-		0	0.0%
38	Other Renting Expenses	6250			-	-		0	0.0%
39	Office Salaries	6310	43,600	42,250	(1,350)	1,350	43,600	445	4.6%
40	Office Supplies		4,000	893	(3,107)	3,107	4,000	41	0.4%
41	Telephone & Answering Service		8,000	7,775	(225)	225	8,000	82	0.8%
42	**Office Expenses** (Total of Line 40 & 41)	6311	12,000	8,668	(3,332)	3,332	12,000	122	1.3%
43	Office or Model Apartment Rent	6312			-	-		0	0.0%
44	Management Fee	6320	48,000	51,545	3,545	(3,545)	48,000	490	5.1%
45	Manager or Superintendent Salaries	6330			-	-		0	0.0%
46	Administrative Rent Free Unit	6331			-	-		0	0.0%
47	Legal Expense- Project	6340	3,000	500	(2,500)	2,500	3,000	31	0.3%
48	Audit Expense	6350	9,500	9,000	(500)	500	9,500	97	1.0%
49	Bookkeeping Fees/Accounting Services	6351			-	-		0	0.0%
50	Bad Debts	6370			-	-		0	0.0%
51	Miscellaneous Administrative Expenses	6390	15,000	14,500	(500)	500	15,000	153	1.6%
52	**Total Administrative Expenses**	6263T	131,100	126,463	(4,637)	4,637	131,100	1,338	13.8%
53	Fuel Oil/ Coal	6420	-	0	-	-	-	0	0.0%
54	Electricity	6450	85,000	93,240	8,240	(8,240)	85,000	867	8.9%
55	Water	6451	12,000	14,785	2,785	(2,785)	12,000	122	1.3%
56	Gas	6452	87,000	99,854	12,854	(12,854)	87,000	888	9.2%
57	Sewer	6453			-	-		0	0.0%
58	**Total Utilities Expense**	6400T	184,000	207,879	23,879	(23,879)	184,000	1,878	19.4%

	LINE ITEM DESCRIPTION	ACCT #	(A) 2006 BUDGET	(B) 2006 ACTUAL*	(C) VARIANCE	(D) 2007 ADJUST **	(E) 2007 BUDGET	(F) $ Per Unit	(G) % of GPI
59	Janitor & Cleaning Payroll		24,000	21,735	(2,265)	2,265	24,000	215	2.8%
60	Grounds Payroll			-	-	-		0	0.0%
61	Repairs Payroll		58,150	67,640	9,490	(9,490)	58,150	593	6.7%
62	**Payroll** (Total of Line 59-61)	6510	82,150	89,375	7,225	(7,225)	82,150	838	8.6%
63	Janitor and Cleaning Supplies		8,000	7,190	(810)	810	8,000	82	0.9%
64	Exterminating Supplies			-	-	-		0	0.0%
65	Ground Supplies			0	-	-		0	0.0%
66	Repairs Material		10,000	9,785	(215)	215	10,000	102	1.1%
67	Decorating Supplies			-	-	-		0	0.0%
68	**Supplies** (Total of Line 63-67)	6515	18,000	16,975	(1,025)	1,025	18,000	184	1.9%
69	Janitor and Cleaning Contracts			-	-	-		0	0.0%
70	Exterminating Contracts		1,000	640	(360)	360	1,000	10	0.1%
71	Grounds Contracts			-	-	-		0	0.0%
72	Repairs Contracts			-	-	-		0	0.0%
73	Elevator Maintenance Contract		10,500	9,780	(720)	720	10,500	107	1.1%
74	Swimming Pool Maintenance Contract			-	-	-		0	0.0%
75	Decorating (Painting) Contract/Payroll		1,500	1,200	(300)	300	1,500	15	0.2%
76	**Contracts** (Total of Line 69-75)	6520	13,000	11,620	(1,380)	1,380	13,000	132	1.4%
77	Operating & Maintenance Rent Free Unit	6521		-	-	-		0	0.0%
78	Garbage & Trash Removal	6525	28,000	29,055	1,055	(1,055)	28,000	286	3.1%
79	Security Payroll/Contracts	6530	92,000	101,685	9,685	(9,685)	92,000	939	9.7%
80	Security Rent Free Unit	6531		-	-	-		0	0.0%
81	Heating/Cooling Repairs & Maintenance	6540	15,000	8,500	(6,500)	6,500	15,000	153	1.6%
82	Snow Removal	6548	3,000	0	(3,000)	3,000	3,000	31	0.3%
83	Vehicle & Maint. Equip. Operation & Repair	6570	2,500	3,500	1,000	(1,000)	2,500	26	0.3%
84	Miscellaneous Operating & Maintenance	6590	25,000	8,000	(17,000)	17,000	25,000	255	2.6%
85	**Total Operating & Maintenance Expenses**	6500T	275,650	268,910	(6,740)	9,740	278,650	2,843	29.3%
86	Real Estate Tax	6710	22,000	25,500	3,500	(3,500)	22,000	224	2.3%
87	Payroll Taxes (project share)	6711		-				0	0.0%
88	Property & Liability Insurance	6720	43,000	42,705	(295)	295	43,000	439	4.5%
89	Fidelity Bond Insurance	6721		-				0	0.0%
90	Workmen's Compensation	6722		-				0	0.0%
91	Health Insurance & Other Benefits	6723	66,950	68,251	1,299	1,299	68,250	683	7.0%
92	Miscellaneous Taxes, Licenses, Permits			-				0	0.0%
93	Other Insurance		-	0	-			0	0.0%
94	**Misc. Taxes, Lic., Permits & Ins.** (Lines 92 & 93)	6790	-	0	-		-	0	0.0%
95	**Total Taxes & Insurance**	6700T	131,950	134,056	2,106	(2,106)	131,950	1,346	13.9%
96	Elderly & Congregate Serv. Expense (attach schedule)	6955		-				0	0.0%
97	**TOTAL OPERATING EXPENSES**		725,700	737,302	11,602	(11,602)	725,700	7,405	76.4%
98	**OPERATING INCOME (LOSS)**		194,464	164,288	(30,176)	34,530	198,828	2,029	21.9%
99	Mortgage Principal & Interest- CHFA Debt		185,000	120,000	(65,000)	65,000	185,000	1,888	19.5%
100	Mortgage Principal & Interest- Other Debt			-	-	-		0	0.0%
101	Mortgage Insurance Premium Service Charges	6850		-				0	0.0%
102	Miscellaneous Financial Expenses	6890		-				0	0.0%
103	**Total Financial Expenses**		185,000	120,000	(65,000)	65,000	185,000	1,888	19.5%
104	Replacement Reserve Deposits	1320	22,500	10,000	(12,500)	12,500	22,500	230	2.4%
105	Operating (Other) Reserve Deposits	1330		-	-	-		0	0.0%
106	**NET PROJECTED CASH FLOW**		(13,036)	34,288	47,324	(42,960)	(8,672)	(88)	-0.9%
107	Replacement Reserve Releases		785,000	115,100	(670,900)	(670,900)	(785,000)		-82.0%
108	Operating Reserve Releases			-	-	-			0.0%
109	Capital Improvements- Building (attach schedule)		785,000	14,100	(770,900)	770,900	785,000		82.0%
110	Capital Improvements- Equipment (attach schedule)			-	-	-			0.0%
111	Net Operating Income (NOI)		171,964	154,288		22,030	176,328	1,799	18.6%
112	Debt Service Coverage Ratio (DSCR)		0.93	1.29		0.33	0.95		

The undersigned presents the enclosed estimates as reasonable and accurate projections of operating income and expenses for upcoming fiscal year.

Agent Signature _____ Date _____

Owner Signature _____ Date _____

The undersigned acknowledges receipt of a completed "Budget" from the stated development.

Asset Manager _____ Date _____

PROJECT MANAGEMENT PLAN
Estimate of Average Annual Income and Expense
FY 2007

PROJECT		PROJECT NUMBER
Ives Manor		74031M
AUTHORITY/SPONSOR	**NO. OF UNITS**	**UNIT MONTHS**
Danbury Housing Authority	98	1176

		Total Per Year	Average per Unit Month
5100	Rental Income - Base	$922,608	$784.53
	Total Rental Income	922,608	784.53
5220	Less: Dwelling Vacancy Loss	36,864	31.35
	Net Rental Income	885,744	753.18
5140	Other Income	34,420	29.27
	TOTAL INCOME	**$920,164**	**$782.45**

5100 INCOME

5100 **RENTAL INCOME - BASE**

Unit Size	Monthly Rent	No. Units		Total Rent Per Year
0 BR	$768	80	x 12	$737,280
1 BR	$858	18	x 12	185,328
2 BR			x 12	
3 BR			x 12	
4 BR			x 12	
5 BR			x 12	

	TOTAL DWELLING RENTAL SCHEDULE			$922,608
5120	**Rental Income - Tenant Payments**	290,000		
5121	**Rental Income - State Subsidy (RAP)**	632,608		
		TOTAL RENTAL INCOME		922,608
5220	Less: Dwelling Vacancy Loss		36,864	
		NET RENTAL INCOME		885,744
	Non-Dwelling Rentals			
	Sales/Services to Tenants (including Cable TV fees)		3,000	
	Interest Earned		1,200	
	Other Income (Commerical Rent)		30,220	
		TOTAL OTHER INCOME		34,420
		TOTAL INCOME		$920,164

	OTHER OUTSIDE SERVICES		
	Legal	$3,000	
	Other(identify)_____		
	Total Other Outside services		$3,000
6350	**FISCAL & OTHER FEES**		
	Accounting		
	Annual Audit	9,500	
	Total Fiscal and Other Fees		$9,500
6390	**MISC. ADMINSITRATIVE EXPENSES**		
	Payroll Processing	$4,800	
	Computer & Software Expense	1,500	
	Telephone & Fax	500	
	Copier Service	2,000	
	Pagers	650	
	Meetings & Conferences	500	
	City Adm Fees	2,500	
	Other	2,550	
	Total Other Office Expenses		$15,000
6590	OPERATING & MAINTENANCE		

Parking	7,800	
Other	17,200	
		$25,000

FEDERAL

RESOLUTION 625

WHEREAS, the Housing Authority of the City of Danbury receives subsidy for the administration of its Federal Housing Program from the Department of Housing and Urban Development through the submission of a projected budget for the Fiscal Year 2007 .

WHEREAS, the Housing Authority of the City of Danbury has completed its development of its' annual plan and projected Federal Housing Program Budget.

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Department of Housing and Urban Development the Agency's Fiscal Year 2007 Federal Housing Program Budget pending further review and amendment as deemed necessary

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

Domenico Chieffalo
Chairman

Mary Carolyn Sistrunk
~~Executive Director~~
Secretary
Date: September 21, 2006

RESOLUTION 625

THEREFORE, BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Department of Housing and Urban Development the Agency's Fiscal Year 2007 Federal Housing Program Budget pending further review and amendment as deemed necessary

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

2. DATE SUBMITTED September 15, 2006	Applicant Identifier	
3. DATE RECEIVED BY STATE	State Application Identifier	
4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	

1. TYPE OF SUBMISSION:
Application: ☐ Construction ☑ Non-Construction
Pre-application: ☐ Construction ☐ Non-Construction

5. APPLICANT INFORMATION

Legal Name: Housing Authority for the City of Danbury
Organizational DUNS: 02-303-0810
Address:
Street: 2 Mill Plain Rd
City: Danbury
County: Fairfield
State: CT
Zip Code: 06811
Country: USA

Organizational Unit
Department:
Division:
Name and telephone number of person to be contacted on matters involving this application (give area code)
Prefix: Ms
First Name: Mary
Middle Name: Carolyn
Last Name: Sistrunk
Suffix:
Email: msistrunk@hacdct.org
Phone Number (give area code): 203- 744-2500 x-28
Fax Number (give area code): 203- 830-6175

6. EMPLOYER IDENTIFICATION NUMBER (EIN): 06-6002454

8. TYPE OF APPLICATION:
☐ New ☑ Continuation ☐ Revision
If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)
Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)
O
Other (specify)

9. NAME OF FEDERAL AGENCY: Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: ☐☐-☐☐☐
TITLE (Name of Program)

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
Operating Fund Subsidy-Public and Indian Housing

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.)
Danbury, CT

13. PROPOSED PROJECT
Start Date: 01-01-07
Ending Date: 12-31-07

14. CONGRESSIONAL DISTRICTS OF:
a. Applicant #5
b. Project #5

15. ESTIMATED FUNDING:

a. Federal	$ 1,078,171 00
b. Applicant	$ 00
c. State	$ 00
d. Local	$ 00
e. Other	$ 00
f. Program Income	$ 00
g. TOTAL	$ 1,078,171 00

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
DATE:
b. No ☐ PROGRAM IS NOT COVERED BY E. O. 12372
☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
☐ Yes If "Yes" attach an explanation ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative
Prefix: Ms
First Name: Mary
Middle Name: Carolyn
Last Name: Sistrunk
Suffix:
b. Title: Executive Director
c. Telephone Number (give area code): Ms
d. Signature of Authorized Representative: Mary C. Sistrunk
e. Date Signed: September 15, 2006

Previous Edition Usable
Authorized for Local Reproduction

Standard Form 424 (Rev. 9-2003)
Prescribed by OMB Circular A-102

Certification of Payments to Influence Federal Transactions

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

Applicant Name

Housing Authority for the City of Danbury

Program/Activity Receiving Federal Grant Funding

CT0200104D

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S Code Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate

Warning: HUD will prosecute false claims and statements Conviction may result in criminal and/or civil penalties. (18 U.S.C 1001 1010, 1012, 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Ms. Mary Carolyn Sistrunk	Executive Director
Signature: Mary C. Sistrunk	Date (mm/dd/yyyy): 09/15/06

Previous edition is obsolete

form HUD 50071 (3/98)
ref Handbooks 7417.1, 7475.13, 7485.1, & 7485.3

Operating Fund
Calculation of Utilities Expense Level
PHA-Owned Rental Housing

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

ublic Reporting Burden for this collection of information is estimated to average 75 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining data needed, and completing and reviewing e collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. This information is required by Section 9(a) of the U.S. Housing Act of 937, as amended, and by 24 CFR Part 990 HUD regulations. HUD makes payments for the operation and maintenance of low-income housing projects to PHAs. The Operating Fund determines the amount of operating subsidy to be paid to PHAs. HAs provide information on the Project Expense Level (PEL), Utilities Expense Level (UEL), Other Formula Expenses (Arrf ens) and Formula Income - the major Operating Fund components. HUD reviews the information to determine each PHA's ormula Amount and the funds to be obligated for the period to each PHA based on the appropriation by Congress. HUD also uses the information as the basis for requesting annual appropriations from Congress. Responses to the collection of formation are required to obtain a benefit. The information requested does not lend itself to confidentiality.

Section 1 - General Information

. Name of Public Housing Agency:	2. Funding Period:	3. Type of Submission:	4. Unit Change Indicator:	5. Frozen Rolling Base:	6. Rate Reduction Incentive:
Iousing Authority of the ity of Danbury	1/1/2007 to 12/31/2007	⊙ Original ○ Revision No	☐ Yes	☐ Yes	☐ Yes

. ACC Number:	8. Operating Fund Project Number:	9. Fiscal Year End:	10. ROFO Code (HUD Use Only):	11. DUNS Number:
NY428	CT02000104D	⊙ 12/31 ○ 03/31 ○ 06/30 ○ 09/30		02-303-0810

ine No.	Description	Sewerage and Water	Electricity	Gas	Fuel (Specify type e.g., oil, coal, wood)			Total
					Oil			
A	B	C	D	E	F	G	H	I
	Section 2 - Current consumption Level							
01	Actual Consumption (12-month period 7/1/2005 to 6/30/2006	22242	2033025	131501	26174	0	0	
01a	Unit of consumption (e.g., gallons, kWh, therms)	gallons	kwh	ccf	gallons			
	Section 3 - Rolling Base consumption Level							
02	Rolling base year 1 - actual consumption (12-month period 7/1/2004 to 6/30/2005)	20583	2230985	127085	25594	0	0	
03	Rolling base year 2 - actual consumption (12-month period 7/1/2003 to 6/30/2004)	22208	2072000	129500	25594	0	0	
04	Rolling base year 3 - actual consumption (12-month period 7/1/2002 to 6/30/2003)	22723	2004912	126500	26174	0	0	
05	Total Consumption during 3-year Rolling Base period (Lines 02 + 03 + 04)	65514	6307897	383085	77362	0	0	

							Operating Fund Project Number CT02000104D	
06	Average rolling base consumption (Line 05 ÷ 3)	21838	2102632	127695	25787	0	0	
07	Actual consumption for new units	0	0	0	0	0	0	
08	Rolling Base Consumption (Line 06 + 07)	21838	2102632	127695	25787	0	0	
	Section 4 - Base Consumption							
09	Base Consumption (lesser of Line 01 or 08)	21838	2033025	127695	25787	0	0	
	Section 5 - Utility Consumption Incentive							
10	Actual consumption > rolling base (If Line 01 is greater than Line 08, enter the difference as positive, if not, enter 0)	404	0	3806	387	0	0	
11	Actual consumption < rolling base (If Line 01 is less than Line 08, enter the difference as positive, if not, enter 0)	0	69607	0	0	0	0	
12	75%/25% Split (Line 10 x 0.25)	101	0	952	97	0	0	
13	75%/25% Split (Line 11 x 0.75)	0	52205	0	0	0	0	
	Section 6 - Payable Consumption							
14	Annualization of consumption for new units	0	0	0	0	0	0	
15	Payable consumption (Sum of Line 09, Line 12, Line 13, and Line 14)	21939	2085230	128647	25884	0	0	
	Section 7 - Actual Utility Costs and Average Rate							
16	Actual utility costs (12-month period 7/1/2005 to 6/30/2006)	$158,928	$292,630	$185,072	$41,620	$0	$0	
17	Actual average utility rate (Line 16 ÷ Line 01)	7.1454	0.1439	1.4074	1.5901	0.0000	0.0000	
	Section 8 - Base Utilities and Inflation/Deflation Factor							
18	Base utilities expense level - whole dollars (Line 15 x Line 17)	$156,763	$300,065	$181,058	$41,158	$0	$0	$679,044
19	Surcharges for excess consumption of PHA-supplied utilities (12-month period 7/1/2005 to 6/30/2006) - whole dollars							$0

Operating Fund Project Number
CT02000104D

20	Base Utilities expense level minus surcharges (Line 18 minus Line 19)		$679,044
21	Utilities inflation/deflation factor		1.1195

Section 9 - Calculation of Utilities Expense Level

22	Utilities expense level adjusted for inflation/deflation - whole dollars (Line 20 x Line 21)		$760,190
23	Energy rate incentive		$0
24	Utilities expense level - whole dollars (Line 22 + Line 23)		$760,190
25	Eligible unit months (from the original form HUD-52723, Column B, Line 15 plus Line 17 minus Line 04)		4075
26	Utilities Expense Level - PUM (Line 24 ÷ Line 25)		$186.55

Section 10 - Remarks (provide section, part, and line numbers)

Operating Fund
Calculation of Operating Subsidy
PHA-Owned Rental Housing

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

OMB Approval No. 2577-0029 (exp. 10/31/2006)

Public Reporting Burden for this collection of information is estimated to average .75 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. This agency may not collect this information, and you are not required to complete this form, unless it display a currently valid OMB control number. This information is required by Section 9(a) of the U.S. Housing Act of 1937, as amended, and by 24 CFR Part 990 HUD regulations. HUD makes payments for the operation and maintenance of low-income housing projects to PHAs. The Operating Fund determines the amount of operating subsidy to be paid to PHAs. PHAs provide information on the Project Expense Level (PEL), Utilities Expense Level (UEL), Other Formula Expenses (Add-ons) and Formula Income - the major Operating Fund components. HUD reviews the information to determine each PHA's Formula Amount and the funds to be obligated for the Funding Period to each PHA based on the appropriation by Congress. HUD also uses the information as the basis for requesting annual appropriations from Congress. Responses to the collection of information are required to obtain a benefit. The information requested does not lend itself to confidentiality.

Section 1

1. Name and Address of Public Housing Agency:
Housing Authority of the City of Danbury
2 Mill Ridge Road
Danbury, CT 06813

2. Funding Period: 01/01/2007 to 12/31/2007

3. Type of Submission: ☒ Original ☐ Revision No.

4. ACC Number: NY428

5. Fiscal Year End: ☐ 12/31 ☐ 03/31 ☐ 06/30 ☐ 09/30

6. Operating Fund Project Number: CT020001070

7. DUNS Number: 023030810

HUD Use Only

8. ROFO Code: 0126

Section 2

Calculation of ACC Units for 12-month period from July 1 to June 30 that is prior to the first day of the Funding Period:

	ACC Units on 7/1/2005	Units Added to ACC (+)	Units Deleted from ACC (-)	ACC Units on 6/30/2006 (=)
Requested by PHA	413	0	60	353
HUD Modifications				

Line No.	Category	Column A Unit Months		Column B Eligible Unit Months (EUMs)		Column C Resident Participation Unit Months	
		Req'd by PHA	HUD Mod.	Req'd by PHA	HUD Mod	Req'd by PHA	HUD Mod
Categorization of Unit Months:							
Occupied Unit Months							
01	Occupied dwelling units -- by public housing eligible family under lease	3,948		3,948		3,948	
02	Occupied dwelling units -- by PHA employee, police officer, or other security personnel who is not otherwise eligible for public housing	0				0	
03	New units -- eligible to receive subsidy during the Funding Period but not included on Lines 01, 02, or 05-13 of this section	0		0		0	
04	New units -- eligible to receive subsidy from 10/1 to 12/31 of previous funding period but not included on previous Calculation of Operating Subsidy	0		0		0	
Vacant Unit Months							
05	Units undergoing modernization	0		0			
06	Special use units	0		0			
06a	Units on Line 02 that are occupied by police officers and that also qualify as special use units			0			
07	Units vacant due to litigation	0		0			
08	Units vacant due to disasters	0		0			
09	Units vacant due to casualty losses	0		0			
10	Units vacant due to changing market conditions	0		0			
11	Units vacant and not categorized above	288					
Other ACC Unit Months							
12	Units eligible for asset repositioning fee and still on ACC (occupied or vacant)	0					
13	All other ACC units not categorized above	0					

			Operating Fund Project No	CT02000107D
Calculations Based on Unit Months:				
14	Limited vacancies		127	
15	Total Unit Months	4,236	4,075	3,948
16	Units eligible for funding for resident participation activities (Line 15C divided by 12)			329
Special Provision for Calculation of Utilities Expense Level:				
17	Unit months for which actual consumption is included on Line 01 of form HUD-52722 and that were removed from Lines 01 through 11, above, because of removal from inventory, including eligibility for the asset repositioning fee		0	

Section 3

Line No.	Description	Requested by PHA	HUD Modifications
Part A. Formula Expenses			
Project Expense Level (PEL)			
01	PUM project expense level (PEL)	$410.73	
02	Inflation factor	1.02800	
03	PUM inflated PEL (Part A, Line 01 times Line 02)	$422.23	
04	PEL (Part A, Line 03 times Section 2, Line 15, Column B)	$1,720,587	
Utilities Expense Level (UEL)			
05	PUM utilities expense level (UEL) (from Line 26 of form HUD-52722)	$186.55	
06	UEL (Part A, Line 05 times Section 2, Line 15, Column B)	$760,191	
Add-Ons			
07	Self-sufficiency	$0	
08	Energy loan amortization	$0	
09	Payment in lieu of taxes (PILOT)	$77,510	
10	Cost of independent audit	$9,600	
11	Funding for resident participation activities	$8,225	
12	Asset management fee ☐ Eligible for an Asset Management Fee.	$16,944	
13	Information technology fee	$8,472	
14	Asset repositioning fee	$0	
15	Costs attributable to changes in federal law, regulation, or economy	$0	
16	Total Add-Ons (Sum of Part A, Lines 07 through 15)	$120,757	
17	Total Formula Expenses (Part A, Line 04 plus Line 06 plus Line 16)	$2,601,535	
Part B. Formula Income			
01	PUM formula income	$351.59	
02	PUM charge in utility allowances	$0.00	
03	PUM adjusted formula income (Sum of Part B, Lines 01 and 02)	$351.59	
04	Total Formula Income (Part B, Line 03 times Section 2, Line 15, Column B)	$1,432,729	
Part C. Other Formula Provisions			
01	Moving-to-Work (MTW)	$0	
02	Transition funding	$9,536	
03	Other	$0	
04	Total Other Formula Provisions (Sum of Part C, Lines 01 through 03)	$9,536	
Part D. Calculation of Formula Amount			
01	Formula calculation (Part A, Line 17 minus Part B, Line 04 plus Part C, Line 04)	$1,159,270	
02	Cost of independent audit (Same as Part A, Line 10)	$9,600	
03	Formula amount (Greater of Part D, Lines 01 or 02)	$1,159,270	
Part E. Calculation of Operating Subsidy (HUD Use Only)			
01	Formula amount (Same as Part D, Line 03)		
02	Adjustment due to availability of funds		
03	HUD discretionary adjustments		
04	Funds Obligated for Period (Part E, Line 01 minus Line 02 minus Line 03) Appropriation symbol(s):		

Operating Fund Project Number:
C T 0 2 C 0 1 C 4 D

Section 4

Remarks (provide section, part and line numbers)

Section 5

Certifications:

☑ In accordance with 24 CFR 990.215, I hereby certify that The City of Danbury Housing Agency is in compliance with the annual income reexamination requirements and that rents and utility allowance calculations have been or will be adjusted in accordance with current HUD requirements and regulations.

☐ In accordance with 24 CFR 990.190(f), I hereby certify that _____ Housing Agency has fewer than 250 units and has elected to transition to asset management and therefore is eligible to receive an asset management fee.

☑ I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Signature of Authorized PHA Representative & Date	Signature of Authorized HUD Representative & Date
X Mary C. Sestrunk	X

HOUSING AUTHORITY OF THE CITY OF DANBURY

Resident Council

Crosby Manor	James Zeh
Eden Drive	Rudy Rosario
Fairfield Ridge	Kristal Mitchell
Glen Apts	Floyd Banks
Ives Manor	Mary Ann Childers
Laurel Gardens	Anna Murray
Moderate Rental	Dennis Rowell
Putnam Tower	Ella Fraser
Scatter Sites	Venecia Mercedes
Wooster Manor	Kathleen Russo

Resident Member on the PHA Governing Board

Maria Moffett Term Dates 06/16/03 thru 01/01/08 5
Old Mill Plain Road
Danbury, CT 06811

Method of Selection: Appointment by Mayor City of Danbury, Connnecticut

PUBLIC HOUSING RESIDENT COMMUNITY SERVICE REQUIREMENTS

Effective May, 2005, The Housing Authority of the City of Danbury revised its Admission and Occupancy Policy to include its policy regarding QWHRA's Community Services Requirement. Community Service Requirement as follows:

1. The Quality Housing and Work Responsibility Act of 1998 mandates the Housing Authority of the City of Danbury to require that all adults living within public housing contribute 8 hours of community service (not including political activities) per month; or perform/participate in 8 hours of economic self-sufficiency activities/programs; or 8 hours of combined community service and economic self-sufficiency activities/programs. Exempt from the community service requirement is any adult who:

   a. Is 62 years of age or older;

   b. Is an individual with a disability, as defined under Section 216[I][ii] or 1614 of the Social Security Act; and who is unable to comply with this Section, or is a primary caretaker of an individual and can certify that he or she cannot comply with the community service requirement;

   c. Is an individual engaged in a work activity as defined in Section 407[d] of the Social Security Act;

   d. Is an individual that is exempted from having to engage in a work activity under the State program funded under Part A of Title IV of the Social Security Act, or under any other welfare program of the State of Connecticut, including a state-administered welfare-towork program;

   e. Members of a family receiving benefits from a State Welfare Program.

2. The Authority will identify all adult family members who are apparently not exempt from the community service requirement. The notification will provide the opportunity for family members to claim and explain an exempt status. HACD shall verify such claims

   The notification will advise family members that their community service obligation will begin upon the effective date of their first annual reexamination on or after October 1, 2003. For families paying a flat rent, the obligation begins on the date their annual reexamination would have been effective had an annual reexamination taken place. It will also advise them that failure to comply with the community service

requirement will result in ineligibility for continued occupancy at the time of any subsequent annual reexamination.

3. The following activities shall be considered as satisfying the community service requirement:

   a. Community service includes performing work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, and/or increase the self-responsibility of the resident within the community.

   b. An economic self-sufficiency program is one that is designed to encourage, assist, train or facilitate the economic independence of participants and their families or to provide work for participants. These programs may include programs for job training, work placement, basic skills training, education, English proficiency, work fare, financial or household management, apprenticeship, and any program necessary to ready a participant to work (such as substance abuse or mental health treatment).

   c. Together with the resident advisory councils, HACD may create volunteer positions such as hall monitoring, litter patrols, and supervising and record keeping for volunteers.

4. It is the personal responsibility of all adult household members who are required to comply with the community service requirement to locate an agency or organization and to comply with the community service requirement. It shall be the responsibility of HACD to annually verify resident compliance with this community service requirement.

   HACD shall ensure that all community service programs are accessible for persons with disability. HACD shall also ensure that the conditions under which the work is to be performed are not hazardous; the work is not labor that would be performed by HACD's employees responsible for essential maintenance and property services; or the work is not otherwise unacceptable.

   HACD shall review resident compliance with the community service requirement 30 days before the expiration of each lease term. All activities undertaken by the resident to comply with the requirement shall require a certification letter from the organization/agency where the service/activity was performed.

   If HACD determines that a household is not in compliance with the community service requirement, HACD may not renew or extend the household's lease upon expiration of the lease term and shall initiate action to terminate the tenancy of the household, unless HACD enters into an agreement with the household, prior to the expiration of the lease term.

The agreement shall provide an opportunity for a household to cure non-compliance with the community service requirement, by allowing the non-compliant resident to participate in economic self-sufficiency programs or by contributing hours of community service requirement over the 12-month term of the lease.

HACD shall not renew or extend a lease or provide any new lease for a dwelling unit to any household that includes an adult member subject to the community service requirement and who failed to comply with it.

Summary of Pet Policy

A. Management Approval of Pets

Registration of Pets

Pets must be registered with the HA before they are brought onto the premises. Registration includes:

Certificate signed by a licensed veterinarian or State/local authority that the pet has received all inoculations required by State or local law, and that the pet has no communicable disease(s) and is pest-free.

Dogs and cats must be spayed or neutered.

B. Standards For Pets

Pet rules will not be applied to animals who assist persons with disabilities.

Persons With Disabilities

To be excluded from the pet policy, the resident/ pet owner must certify:

That there is a person with disabilities in the household.

That the animal has been trained to assist with the specified disability; and

That the animal actually assists the person with the disability.

Types of Pets Allowed

No types of pets other than the following may be kept by a resident.

No breeding of pets will be allowed.

Rodents and reptiles are not considered as household pets.

Tenants are not permitted to have more than one **type** of pet.

1. Dogs
   - Maximum number : one
   - Maximum adult weight : 20 pounds
   - Must be housebroken
   - Must be spayed or neutered
   - Must have all required inoculations
   - Must be licensed as specified now or in the future by State law and local ordinance
   - Rottweilers and/or Pit Bulls, or any combination thereof, are prohibited
2. Cats
   - Maximum : one
   - Must be spayed or neutered
   - Must have all required inoculations
   - Must be trained to use a litter box or other waste receptacle

Must licensed as specified now or in the future by State law or local ordinance

3. Birds

Maximum number : one
Must be enclosed in a cage at all times

4. Fish

Maximum aquarium size : 10 gallons
Must be maintained on an approved stand

5. Turtles

Maximum number : one
Must be enclosed in an acceptable cage or container at all times

C. Pets Temporarily On The Premises

Pets which are not owned by a tenant will not be allowed.

Residents are prohibited from feeding or harboring stray animals.

D. Additional Fees And Deposits For Pets

The resident/ pet owner shall be required to pay a refundable deposit of $150 for the purpose of defraying all reasonable costs directly attributable to the presence of a dog or cat.

E. Pet Waste Removal Charge

A separate pet waste removal charge of $25 per occurrence will be assessed against the resident for violations of the pet policy.

F. Pet Area Restrictions

Pets must be maintained within the resident's unit. When outside of the unit (within the building or on the grounds) dogs and cats must be kept on a leash or carried and under the control of the resident or other responsible individuals at all times.

Pets are not permitted in common areas including lobbies, community rooms and laundry areas except for those common areas which are entrances to and from the building.

G. Site Restrictions

The following sites are prohibited from having pets: High Ridge, Laurel Gardens and Eden Drive.

H. Noise

Pet owners must agree to control the noise of pets so that such noise does not constitute a nuisance to other residents or interrupt their peaceful enjoyment of their housing unit or premises.

I. Cleanliness Requirements

The resident/pet owner shall take adequate precautions to eliminate any pet odors within or around the unit and to maintain the unit in a sanitary condition at all times.

J. Pet Care

No pet (excluding fish) shall be left unattended in any apartment for a period in excess of 24 hours. The Authority has the right to enter the apartment and transfer the pet to the proper authorities.

K. Responsible Parties

The resident/pet owner will be required to designate two responsible parties for the care of the pet if the health or safety of the pet is threatened by the death or incapacity of the pet owner, or by other factors which render the pet owner unable to care for the pet.

L. Pet Rule Violations

If a determination is made on objective facts supported by written statements, that a resident/pet owner has violated the Pet Rule Policy, written notice will be served.

M. Notice for Pet Removal

If the resident/pet owner and the HA are unable to resolve the violation at the meeting or the pet owner fails to correct the violation in the time period allotted by the HA, the HA may service notice to remove the pet.

HOUSING AUTHORITY OF THE CITY OF DANBURY

SECTION 8 HOMEOWNERSHIP PLAN

ADOPTED NOVEMBER 18, 2004
RESOLUTION 493

CHAPTER 17

SECTION 8 HOME OWNERSHIP PROGRAM

A. GENERAL PROVISIONS.

The Section 8 Home Ownership Program of the Housing Authority of the City of Danbury permits eligible participants in the Section 8 program, including participants with portable vouchers, the option of purchasing a home with their Section 8 assistance rather than renting. The home ownership option is limited to five percent (5%) of the total Section 8 voucher program administered by HACD in any fiscal year, provided that disabled families shall not be subject to the 5% limit.

Unless exempted under this Plan, eligible applicants for the Section 8 home ownership program must have completed an initial Section 8 lease term, may not owe HACD or any other Housing Authority an outstanding debt, and must meet the eligibility criteria set forth herein.

Section 8 home ownership assistance may be used to purchase the following type of homes within the Greater Danbury area new or existing single-family, condominium, planned use developments, cooperatives, lofts, live/work units, or manufactured homes. HACD also will permit portability of Section 8 home ownership assistance to another jurisdiction, provided the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes HACD to administer the home ownership assistance in their jurisdiction.

B. FAMILY ELIGIBILITY REQUIREMENTS

Participation in the Section 8 home ownership program is voluntary. Each Section 8 home ownership participant must meet the general requirements for admission to the Section 8 housing choice voucher program as set forth in HACD's Administrative Plan. Such Section 8 family also must be 'eligible' to participate in the home ownership program. The additional eligibility requirements for participation in HACD's Section 8 home ownership program include that the family must:

- Be a first-time homeowner or have a member who is a person with disabilities;
- With the exception of elderly and disabled households, meet a minimum income requirement without counting income from "welfare assistance" sources;
- With the exception of elderly and disabled households, meet the requisite employment criteria;
- Must have completed an initial lease term or have been on the HACD's wait list for over one (1) year in the (Section 8) housing choice voucher program. In order to reasonably accommodate a family's participation in the program, HACD may exempt families that include a person with disabilities from this requirement.

- Have fully repaid any outstanding debt owed to HACD or any other Housing Authority;
- Not defaulted on a mortgage securing debt to purchase a home under the home ownership option; and
- Not have any member who has a present ownership interest in a residence at the commencement of homeownership assistance.

1. FIRST-TIME HOMEOWNER

Each Section 8 family, except families with a disabled member, must be a first-time homeowner. A "first-time homeowner' means that no member of the household has had an ownership interest in any residence during the three years preceding commencement of home ownership assistance. However, a single parent or displaced homemaker who, while married, owned a home with a spouse (or resided in a home owned by a spouse) is considered a "first-time homeowner" for purposes of the Section 8 homeownership option; and the right to purchase title to a residence under a lease-purchase agreement is not considered an "ownership interest". A member of a cooperative, as defined under applicable HUD regulations, also qualifies as a "first time homeowner".

2. MINIMUM INCOME REQUIREMENT

(1) AMOUNT OF INCOME.

At the time the family begins receiving homeownership assistance, the head of household, spouse. and/or other adult household members who will own the home. must have a gross annual income at least equal to the Federal minimum hourly wage multiplied by 2000 hours.

(2) EXCLUSION OF WELFARE ASSISTANCE INCOME.

With the exception of elderly and disabled families, HACD will disregard any "welfare assistance' income in determining whether the family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families ("TANF'); Supplemental Security Income ("SSI") that is subject to an income eligibility test; food stamps; general assistance; or other welfare assistance specified by HUD. The disregard of welfare assistance income under this Section affects the determination of minimum monthly income in determining initial qualification for the home ownership program. It does not affect the determination of income-eligibility for admissions to the (Section 8) Housing Choice Voucher program, calculation of the family's total tenant payment, or calculation of the amount of home ownership assistance payments.

(3) EMPLOYMENT HISTORY

With the exception of disabled and elderly households, each family must demonstrate that one or more adult members of the family who will own the home at commencement of home ownership assistance is employed full-time (an average of 30 hours per week) and has been so continuously employed for one year prior to execution of the sales agreement. In order to reasonably accommodate a family's participation in the program. HACD will exempt families that include a person with disabilities from this requirement.

HACD's Executive Director may also consider whether and to what extent an employment interruption is considered permissible in satisfying the employment requirement. The Executive Director may also consider successive employment during the one-year period and self-employment in a business.

(4) COMPLETION OF INITIAL LEASE TERM

Applicants for and new participants in the Section 8 Housing Choice Voucher Program shall be ineligible for participation in the Section 8 home ownership program until completion of an initial Section 8 lease term and the participant's first annual recertification in the Section 8 housing choice voucher program. In order to reasonably accommodate a family's participation in the program, HACD may exempt families that include a person with disabilities from this requirement. Nothing in this provision will preclude Section 8 participants that have completed an initial lease term in another jurisdiction from participating in the Section 8 home ownership program.

(5) REPAYMENT OF ANY HOUSING AUTHORITY DEBTS

Participants in the Section 8 shall be ineligible for participation in the Section 8 home ownership program in the event any debt or portion of a debt remains owed to HACD or any other Housing Authority. Nothing in this provision will preclude Section 8 participants that have fully repaid such debt(s) from participating in the Section 8 home ownership program.

C. ADDITIONAL ELIGIBILITY FACTORS

(1) ELDERLY AND DISABLED HOUSEHOLDS.

Elderly and disabled families are exempt from the employment requirements set forth in Section 2. C. above. In the case of an elderly or disabled family, HACD will consider income from all sources, including welfare assistance in evaluating whether the household meets the minimum income required to purchase a home through the Section 8 home ownership program.

(2) PRIOR MORTGAGE DEFAULTS.

If a head of household, spouse, or other adult household member who will execute the contract of sale. mortgage and loan documents has previously defaulted on a mortgage obtained through the Section 8 home ownership program, the family will be ineligible to participate in the home ownership program.

D. FAMILY PARTICIPATION REQUIREMENTS

Once a family is determined to be eligible to participate in the program, it must comply with the following additional requirements:

- Complete a home ownership counseling program approved by HACD prior to commencement of homeownership assistance;
- Within a specified time, locate the home it proposes to purchase;
- Submit a sales agreement containing specific components to HACD for approval;
- Allow HACD to inspect the proposed home ownership dwelling to assure that the dwelling meets appropriate housing quality standards;
- Obtain an independent inspection covering major building systems;
- Obtain HACD approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements); and
- Enter into a written agreement with HACD to comply with all of its obligations under the Section 8 program.

1. HOME OWNERSHIP COUNSELING PROGRAM.

A family's participation in the home ownership program is conditioned on the family attending and successfully completing a home ownership and housing counseling program provided or approved by HACD prior to commencement of home ownership assistance.

The home ownership and counseling program will cover home maintenance; budgeting and money management; credit counseling; negotiating purchase price; securing mortgage financing; finding a home; and the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families.

The counseling agency providing the counseling program shall HUD approve either or the program shall be consistent with the home ownership counseling provided under HUD's Housing Counseling program. HACD may require families to participate in a HACD-approved home ownership counseling program on a continuing basis.

2. LOCATING AND PURCHASING A HOME

(1) Locating A Home

Upon approval for the Section 8 home ownership program, a family shall have one hundred eighty (180) days to locate a home to purchase. A home shall be considered located if the family submits a proposed sales agreement with the requisite components to HACD. For good cause, HACD may extend a Section 8 family's time to locate the home for additional thirty (30) day increments. During a Section 8 participant's search for a home to purchase, their Section 8 rental assistance shall continue pursuant to the Administrative Plan. If a Section 8 participant family is unable to locate a home within the time approved by HACD, the Section 8 rental assistance through the Section 8 housing choice voucher program shall continue.

(2) Type of Home

A family approved for Section 8 home ownership assistance may purchase the following type of homes within the Greater Danbury Area: a new or existing home, a single-family home, a condominium, a home in a planned use development, a cooperative, a loft or live/work unit, or a manufactured home to be situated on a privately owned lot or on a leased pad in a mobile home park. The home must be already existing or under construction at the time HACD determines the family eligible for home ownership assistance The family also may purchase a home in a jurisdiction other the jurisdictions served by HACD, provided the Housing Authority in the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes HACD to administer the home ownership assistance in their jurisdiction.

In the former case, a family's participation in the Section 8 home ownership program will be subject to the Section 8 home ownership program and policies of the receiving jurisdiction.

(3) Purchasing a Home

Once a home is located and a sales agreement approved by HACD is signed by the family, the family shall have up to three (3) months, or such other time as is approved by HACD's Executive Director or set forth in the HACD-approved sales agreement, to purchase the home.

(4) Failure to Complete Purchase.

If a Section 8 participant is unable to purchase the home within the maximum time permitted by HACD, HACD shall continue the family's participation in the Section 8 housing choice voucher programs. The family may not re-apply for the Section 8 home ownership program until they have completed an additional year of participation in the Section 8 housing choice voucher program following the initial determination of their eligibility for the home ownership option.

(5) Lease-Purchase

Families may enter into lease-purchase agreements while receiving Section 8 rental assistance. All requirements of the housing choice voucher program apply to lease-purchase agreements. except that families are permitted to pay an extra amount out-of-pocket to the owner for purchase related expenses-- a "home ownership premium." Any "home ownership premium." defined as an increment of value attributable to the value of the lease-purchase right or agreement, is excluded from HACD's rent reasonableness determination and subsidy calculation, and must be absorbed by the family. When a lease-purchase participant family is ready to exercise their option, they must notify HACD and apply for the home ownership option. If determined eligible for home ownership assistance, the family maybe admitted to the home ownership program and must meet all the requirements of HACD's policies.

(6). Sales Agreement

Prior to execution of the offer to purchase or sales agreement, the family must provide the financing terms to HACD for approval. The sales agreement must provide for inspection by HACD and the independent inspection referred to in this policy and must state that the purchaser is not obligated to purchase unless such inspections are satisfactory to HACD. The contract also must provide that the purchaser is not obligated to pay for any necessary repairs without approval by HACD. The sales agreement must provide that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by HACD. The sales agreement must also contain a seller certification that the seller is not debarred, suspended, or subject to a limited denial of participation under 24 CFR Part 24.

(7) Independent Initial Inspection Conducted

To assure the home complies with the housing quality standards of the Section 8 program, home ownership assistance payments may not commence until HACD first inspects the home. A professional selected by the family and approved by HACD also must complete an independent inspection of existing homes covering major building systems. HACD will not pay for the independent inspection. The independent inspection report must be provided to HACD. HACD may disapprove the unit due to information contained in the report or for failure to meet federal housing quality standards.

(8) Financing Requirements

The proposed financing terms must be submitted to and approved by HACD prior to close of escrow. HACD shall determine the affordability of the family's proposed financing. In making such determination, HACD may take into account other family expenses, including but not limited to child care, unreimbursed medical expenses. education and training expenses and the like. Certain types of financing, including but not limited to, balloon payment mortgages, unless convertible to a variable rate mortgage, are prohibited and will not be approved by HACD. Seller-financing mortgages shall be considered by HACD on a case-by-case basis. If a mortgage is not FHA-insured, HACD will require the lender to comply with generally accepted mortgage underwriting standards consistent with those of HUD FHA, Ginnie Mae, Fannie Mae, Freddie Mac, Connecticut Housing Finance Agency (CHFA), the federal home loan bank, or other private lending institution.

3. COMPLIANCE WITH FAMILY OBLIGATIONS

A family must agree, in writing, to comply with all family obligations under the Section 8 program and HACD's home ownership policies. These obligations include (1) attending ongoing home ownership counseling, if required by HACD; (2) complying with the mortgage terms; (3) not selling or transferring the home to anyone other than a member of the assisted family who resides in the home while receiving home ownership assistance; (4) not refinancing or adding debt secured by the home without prior approval by HACD; (5) not obtaining a present ownership interest in another residence while receiving home ownership assistance; and (6) supplying all required information to HACD, including but not limited to annual verification of household income, notice of change in home ownership expenses, notice of move-out, and notice of mortgage default. HACD's Home Ownership Family Obligation policies are set forth in Appendix A hereto,

(1) Compliance Lien

Upon purchase of a home, the family must execute documentation as required by HUD and HACD consistent with State and local law, securing HACD's right to recapture the home ownership assistance in accordance with Section 5. C, below. The lien securing the recapture of home ownership subsidy may be subordinated to a refinanced mortgage.

[Note: Moving to another home in the same PHA jurisdiction, as well as buying another home in another PHA jurisdiction, is permitted with continued use of homeowners/tip assistance.

E. AMOUNT OF ASSISTANCE

The amount of the monthly assistance payment will be based on three factors: the voucher payment standard for which the family is eligible; the monthly home ownership expense: and the family's household income. HACD will pay the lower of either the payment standard minus the total family contribution ("TFC") or the family's monthly home ownership expenses minus the TFC. The Section 8 family will pay the difference.

1. Determining the Payment Standard

The voucher payment standard is the fixed amount the HACD annually establishes as the "fair market" rent for a unit of a particular size located within the HACD jurisdiction. In the home ownership program, the initial payment standard will be the lower of either (I) the payment standard for which the family is eligible based on family size; or (2) the payment standard, which is applicable to the size of the home the family decides to purchase. The payment standard for subsequent years will be based on the higher of: (1) the payment standard in effect at commencement of the home ownership assistance; or (2) the payment standard in effect at the most recent regular reexamination of the family's income and size, The initial payment standard, for purposes of this comparison, shall not be adjusted even if there is a subsequent decrease in family size, HACD will request HUD approval of a higher payment standard, up to 110% of the published Fair Market Rent limit, where warranted as a reasonable accommodation for a family that includes a person with disabilities,

2. Determining the Monthly Home Ownership Expense

Monthly home ownership expense includes all of the following: principal and interest on the initial mortgage and any mortgage insurance premium (MIP) incurred to finance the purchase and any refinancing of such debt; real estate taxes and public assessments; homeowner's insurance; maintenance expenses per HACD allowance; costs of major repairs and replacements per HACD allowance (replacement reserves); utility allowance per HACD's schedule of utility allowances; principal and interest on mortgage debt incurred to finance major repairs, replacements or improvements for the home including changes needed to make the home accessible; and homeowner association dues, fees or regular charges assessed, if any. Home ownership expenses for a cooperative member may only include HACD approved amounts for the cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home; principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt; home insurance; the allowances for maintenance expenses, major repairs and replacements and utilities; and principal and interest on debt incurred to

3. Occupancy of Home

Home ownership assistance will only be provided while the family resides in the home. If the family moves out of the home. HACD will not continue home ownership assistance commencing with the month after the family moves out, Neither the family nor the lender is obligated to reimburse the HACD for home ownership assistance paid for the month the family moves out.

4. Changes in Income Eligibility

A family's home ownership assistance may be changed in the month following annual recertification of the household income, but participation in the Section 8 Home Ownership program shall continue until such time as the assistance payment amounts to $0 for a period of six (6) consecutive months.

5. Maximum Term of Home Ownership Assistance.

Notwithstanding the provisions of this Policy, except for disabled and elderly families, a family may receive Section 8 home ownership assistance for not longer than ten (10) years from the date of close of escrow unless the initial mortgage incurred to finance purchase of the home has a term that is 20 years or longer, in which case the maximum term is 15 years. Families that qualify as elderly at the commencement of home ownership assistance are not subject to a maximum term limitation.

Families that qualify as disabled families at the commencement of home ownership assistance or at any time during the provision of home ownership assistance are not subject to a maximum term limitation. If a disabled family or elderly family ceases to qualify as disabled or elderly, the appropriate maximum term becomes applicable from the date home ownership assistance commenced: provided, however, that such family shall be eligible for at least six additional months of home ownership assistance after the maximum term becomes applicable. The time limit applies to any member of the household who has an ownership interest in the unit during any time that home ownership payments are made, or is a spouse of any member of the household who has an ownership interest.

F. PROCEDURE FOR TERMINATION OF HOME OWNERSHIP ASSISTANCE

A participant in the section 8 home ownership program shall be entitled to the same termination notice and informal hearing procedures as set forth in the Administrative Plan of the HACD's for the Section 8 housing choice voucher program.

G. RECAPTURE OF HOME OWNERSHIP ASSISTANCE

In certain circumstances the home ownership assistance provided to the family is subject to total or partial recapture upon the sale or refinancing of the home. Sales proceeds that are used by the family to purchase a new home with Section 8 home ownership assistance are not subject to recapture. Further, a family may refinance to take advantage of better terms without any recapture penalty, provided that no proceeds are realized ("cash-out"). Only "cash-out" proceeds from refinancing and sales proceeds not used to purchase a new home with Section 8 assistance less those amounts provided for in 24 CFR §982.640 are subject to recapture. Further, the amount of home ownership assistance subject to recapture shall automatically be reduced in annual increments of 10% beginning one year from the purchase date, At the end of 10 years, the amount of home ownership assistance subject to recapture will be zero.

H. CONTINUED PARTICIPATION IN SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

1. Default on FHA-Insured Mortgage

If the family defaults on an FHA-insured mortgage, HACD may permit the family to move with continued Section 8 housing choice rental assistance if the family demonstrates that it has (a) conveyed title to the home to HUD or its designee, as required by HUD; and (b) moved from the home within the period established or approved by HUD.

2. Default on non-FHA-Insured Mortgage

If the family defaults on a mortgage that is not FHA-insured, HACD may permit the family to move with continued Section 8 housing choice voucher rental assistance if the family demonstrates that it has (a) conveyed title to the home to the lender, to HACD or to its designee as may be permitted or required by the lender; and (b) moved from the home within the period established or approved by the lender and/or HACD.

I. HACD ADMINISTRATIVE FEE

For each month that home ownership assistance is paid by HACD on behalf of the family, HACD shall be paid the ongoing administrative fee described in 24 C.F.R. §982.152(b).

J WAIVER OR MODIFICATION OF HOME OWNERSHIP POLICIES

The Executive Director of HACD shall have the discretion to waive or modify any provision of the Section 8 home ownership program or policies not governed by statute or regulation for good cause or to comply with changes in HUD regulations or directives.

Housing Authority of the City of Danbury

BOARD OF COMMISSIONERS:
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EXECUTIVE DIRECTOR: M. CAROLYN SISTRUNK

HOUSING AUTHORITY OF THE CITY OF DANBURY
MINUTES OF THE NOVEMBER 27, 2006
2007 -20011 AGENCY PLAN
PUBLIC HEARING

ATTENDEES

Steve Stuhan,	Mary Ann Cole	Napolio Rosario
Helena Karistions,	Jacqueline Elam	Sam Hyman
Martha M.,	Nina Baker	Domenico Chieffalo
Carolyn Cutler	Saran Almond	Hermina Almonte
Peter Green	Dulce Almonte	Jim Kelly
Ray Scapeccia	Floyd Banks	Richard Knapp
Mary Craig	Ella Fraser	Carolyn Sistrunk
Lorenzo Nunez	Bobby M. Poole	

MINUTES

Intro to Q&A Session

Carolyn Sistrunk: I think that the staff has demonstrated today that it's a strong team, they know what they're doing and they have the Agency's best interest at heart. What our intent here today is to provide you with information and invite feedback. Three that I do want to talk about:

1. There will be an increase in rent. We know this is an unpleasant item, we are housing providers and not the kind of thing we want to d. We first looked at this in 2004 and as a resident body you approved an increase in rents for State Moderate Rental and State Elderly. We made the decision not to raise the rents that year due to having so much deferred Mod work. We had so many deferred repair orders that we didn't think it was appropriate as Property Managers to raise the rent at the time. While we got an increase of $200,000 on the federal side, we still do not have capitol dollars on the state side to take care of our state properties. The capital work you see being done (the roofs) at both State Elderly and at Mill Ridge is because we are fairly creative and with the state we have set money aside and were able to use that money. Next year we will have to make the properties profitable. The operating subsidy we receive does not equal how much it costs to operate the property. Rents are not based on how much it costs to operate the property (like the private market can do). It's based on 30%, 50%, 80% of the median income, so there never will be reconciliation on how much it costs to operate these properties. These buildings are old, HRG was built in 1959, State Moderate Rental in 1953, same thing for Fairfield/Mill Ridge. These properties are old and old is a proxy for repair needs and old is a proxy for capitol needs. We just got an energy audit today stating that we have to replace boilers at Laurel Gardens to the tune of $137,000 (that's not in the capitol plan). We have an order of preference for our sites based on HUD and what's critical to do and in what order. We received an energy audit that says that all of the boilers at

Laurel Gardens are almost at the end of their shelf life so now you must come up with another $137,000, we'll find a way to do it and that's why we're here. It's interesting and it offers an ironic challenge for us. With that I'm going to stop, we'll take all questions and will leave the floor open until 4:00pm. The floor is open.

PUBLIC COMMENTS

Roger Right: Approximately, what is the (rent) increase going to be? I assume January 1 or something like that.

Jackie Elam, Director of Public & Leased Housing: We're looking to increase rents, on the state side, by bedroom size by $50. We have asked Department of Economic and Community Development) permission to increase State Elderly rents and they have approved it. The last time we went up on the rents was in 2002. One thing I want to point to point out in the state elderly progr1am is that our state elderly residents receive rental assistance payments. We have base rents in state elderly. Right now at Glen Apartments the base rent for an efficiency unit is $280 and for a one bedroom it's $285. There are some residents who are paying less than base rents. Those who are paying less than base rent is because the State of Connecticut provides a subsidy to offset the amount that a resident pays for base rent. We have a lot of residents who are in excess of base rent. It's not going to affect a lot of people; it's not going to affect everyone. When we talk about increasing the rent on our state properties not a lot of people are at base rent. Most people in State Elderly are paying above base rent but right now for a 2 bedroom apartment in the state moderate rental program our base rent is $285, for a three-bedroom it's $294 and for a four-bedroom it's $303. Those are extremely low compared to other states' State Moderate Rental program. The average rent for a two-bedroom in the State Moderate Rental program is about $500, we are very far away from that so we're long overdue for an increase. Those who are paying above base rent right now will not be affected. There is a notice period. Within the next couple of weeks we'll be getting letters out to all residents. Within the next week we are planning a meeting with the State Moderate Rental residents and then the following week (early December) we'll have a meeting with all the state elderly residents because we need your input, we want to hear your concerns. There is a notice period; it doesn't go into effect right away. You'll be involved in every step of the planning process…if there's ever anything that you don't understand please ask me, your property…we want to make sure you have all the information that you need.

Bobby J. Poole, Executive Director of CACD (Community Action Committee of Danbury):
You mentioned a comment about achieving profitability within the various projects, in your overall strategic plan what level of profitability are you talking about achieving? You mentioned that in 2007 you need to achieve profitability, could you share those plans with us? There will be more strategic financial work for your Finance Director, what is the global affect? This is just the beginning of some financial adjustments whether they may be on the income side or on the expense side.

Carolyn Sistrunk, Executive Director: In 2004, the Department of Housing and Urban Development (HUD) introduced to all Public Housing Authorities (PHA's) in the country (about 3800) a concept called Asset Management. Essentially it says that if you have a housing authority that is also a property manager, you're managing an asset; each property must pay for itself. You can't cross subsidized one property with another property; you have to have your systems in place, your finances in place such that you're operating like a private provider. That's very new to us because that's not the business we're in and everyone has long acknowledged that operating subsidies have nothing to do with what it costs to run a property now. In fact, HUD is demanding us to do what it's never done. It's never managed or funded the properties to the level of its operation. Instead, it's said to us "you need to put a management system in place where you have Managers that are trained that do a lot of the functions that are being handled in other parts of the agency. You need to ensure that you have an income producing property. If you don't, you have to do something with it. You have to what they call "retool it." Retooling can be anything from deciding to put rehab dollars in it, going out to

take a commercial loan and redoing the whole property, selling the property or abandoning the property but the option of doing nothing with a property that is a drain on the rest of the finances of the organization will no longer exist not only here in Danbury but across the country….so that's the global view. How profitable must you (a property) be? It depends on what it costs to run the property so each one of these properties that we currently have on the Federal side have very distinct characteristics. No longer can we do things like allocate all of our salaries (some percentage of) to a property. It has to be only those services that directly derive some benefit to that property that can be charged to the property. If procurements and contracts are not a directly derived benefit for that property, we can't charge it to that property. It's going to be an interesting opportunity for us. Mr. Kelly our HR person has figured that he has $91,000 for training next year for our employees. Our employees are going to have to know how to do basic budgeting; they're going to have to understand how to do procurements at the sites and contract administration at the sites. It is an interesting new world; we've had at least two sessions of training with some renowned housing expert trainers on the Asset Management concept. We've got 5 or 6 sessions by March/April 2007, so we know where we need to be and it's going to be difficult to get there and financially all of our systems will need to be retooled.

Question: Apparently the Director's are paid under a different federal program than the actual housing units because you're not dividing your salaries among 8 housing units. Is there a separate budget (on the federal level) for that?

Carolyn Sistrunk, Executive Director: Housing Authorities all have different methodologies for allocating costs. In the past allocation has been based on what might be considered a skinny desk audit to decide what percentage of a person's time should be assigned to what programs. We looked at number of things based on the property…it could be number of units or number of beds and all of those we use to allocate salaries for certain people. Executive staff salaries are allocated across all programs. Mr. Knapp (Director of Maintenance) for example is not across all programs. Mr. Spencer (Director of Finance) is across all programs, Mr. Barry (Public Safety Director) is across all programs. It depends on the position and the function that the person performs.

Question: Did you say that rent increase was $50 per bedroom or $50 per base rent per unit?

Jackie Elam, Director of Public & Leased Housing: That would be $50 per bedroom size, for example a 2-bedroom in Moderate Rental which is now at $285 will increase to $335, 4-bedrooms are $303 right now but will go up to $353. Utility is a growing cost across the board. The average utility bill at Glen Apartments is $350 and that's just for one room. In our State Elderly properties we (the Housing Authority) pay the utilities. Hopefully with this energy audit it'll shed some light on where all this excess utility consumption is coming from. The reality is that we have absorbent utility costs and insurance. Insurance is another big piece of our budget and we do what we can to cut cost. We search out the best rates each year, we have extremely high deductibles but the reality of it is insurance costs are going up, utility costs are going up and we have to account for all of that.

Carolyn Sistrunk, Executive Director: We are absorbing the burden of the increased utility cost and the increased insurance costs because we recognize who we serve. The costs to this agency in utilities last year went from $900,000 to $1.2 million this year. You're talking about a $300,000 increase in utilities and we're not in the cold season yet. We're looking to take the blunt of that because that's what we're supposed to do. So we think that in light of all of that a slight increase in the rents, the first time in the last 3 or 4 years, it's not without some due consideration and we'll do whatever we can to make it palatable.

Question: We have received a copy of the Executive Summary of the plan, is there an extended copy that we could obtain?

Carolyn Sistrunk, Executive Director: The detailed plan has been available since August and if you'd like to come to the main office there's a copy of the detailed plan there (in the front office).

Nina Baker, HACD Finance Manager: Do you see the agency growing in the number of places that you offer residents? If so, where will that growth be? Will it be in Section 8 HCV or will it be in Federal housing communities? Since we lost High Ridge so how will you replace that?

Carolyn Sistrunk, Executive Director: High Ridge was an interesting property in that it actually fits in the Asset Management model. The Housing Authority could not itself develop High Ridge, the Housing Authority owed money, so the Housing Authority with a cooperative disposed of the property to a developer who now is building 60 affordable homeownership units, 12 of the 13 people mortgage approved are public housing residents. In terms of replacement we've reserved 60 Section 8 vouchers that will be used to subsidize the opportunity for homeownership at The Renaissance at High Ridge. In terms of housing in Danbury, this is a land scarce area with a shortage of housing supplies. The best opportunity is the private market but how can the Housing Authority figure into that private market- Section 8 Vouchers to the extent that funding is considered level or funding is increased. 2 years ago we were not qualified to request additional Section 8 vouchers. We are now qualified to request additional Section 8 vouchers and as Mrs. Elam outlined we intend to be very aggressive about requesting those vouchers. That's the growth area and growth can't be just in the city of Danbury, the growth has to be across the region. The Housing Authority of the City of Danbury has regional Section 8 programs both on the Federal and the State level and that is not only the wave of the future here but also the wave of other Housing Authorities (that have similar issues as this Housing Authority with first and foremost a shortage of housing).

Question: Was the property (The Renaissance at High Ridge) sold to GRC? What was the price of the city to GRC to take over and develop the property?

Carolyn Sistrunk, Executive Director: The city didn't pay GRC any money.

Question: GRC bought it from the city?

Carolyn Sistrunk, Executive Director: GRC bought (High Ridge) t from the Housing Authority which is separate from the city of Danbury. We are chartered under a state statute but we are funded through a Federal mechanism, so we sold it for $3.1 million.

Question: $3.1 million was the selling price to GRC from the Danbury Housing Authority?

Carolyn Sistrunk: correct.

Question: That's 60 units, now HUD already Ok'd the using of Section 8 voucher?

Carolyn Sistrunk, Executive Director: yes.

Question: Now does that include Section 8 and Moderate Section 8 for disabled (because there are 2 types of Section 8 vouchers)?

Carolyn Sistrunk*, *Executive Director: Indeed there is, in fact there's an advantage for someone who is disabled in using a Section 8 voucher for homeownership. Rather than the traditional 30 years they (disabled applicants) can go 40 years. In addition, they don't have to be employed or have that one year employment criteria that non-elderly, non-disabled have, yes it's approved.

Question: Judge Yamin spoke about a plan to end homelessness can you talk about that?

Carolyn Sistrunk*, *Executive Director: I'd love to, the city of Danbury is one of ten towns in the state of Connecticut that did endorse the National Institute of Interagency Council on Homelessness and asked every city to come up with a 10 year plan to end homelessness. The initial thought was that it would be a plan just to prevent homelessness. The Mayor (Boughton) took a bold move and said I don't want to manage homelessness, I want to end it. Judge Yamin agreed to become chairperson of a 38 person task force, a culmination of 8 months worth of work is a very fine plan. Homelessness is not just a city problem but the issue of affordable housing has to be seen as a regional affordable housing issue. Other towns in this region must pay their fair share or have a responsibility for ending homelessness. The plan has been placed on the agendas of the Mayors and selectmen of the other towns for a full discussion and vote in January 2007 and that is very positive.

Attachment C Deconcentration and Income Mixing

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

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

If yes, list these developments 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 §9O3.2(c)(1)(v)]**

HOUSING AUTHORITY OF THE CITY DANBURY SECTION 8 ADMINISTRATIVE PLAN

Resolution #629
Adopted October 19, 2006

DOMENICO CHIEFFALO,
CHAIRMAN

PATRICK R. WALDRON,
VICE CHAIRMAN

ROBERT DIORIO,
TREASURER

MARIA MOFFETT

COMMISSIONER

STANLEY WATKINS, C
COMMISSIONER

M. CAROLYN SISTRUNK,
EXECUTIVE DIRECTOR

ADMINISTRATIVE PLAN
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Chapter 1

STATEMENT OF POLICIES AND OBJECTIVES

INTRODUCTION

The Section 8 program was enacted as part of the Housing and Community Development Act of 1974, which recodified the U. S. Housing Act of 1937. The Housing and Community Development Act has been amended from time to time, and its requirements, as they apply to the Section 8 tenant-based program, are described in and implemented through this administrative plan.

The Housing Authority of the City of Danbury's Section 8 program is a regional program, which covers communities such as Danbury, Brookfield, Ridgefield, New Milford and Newtown. HACD administers the following types of voucher programs:

Housing Choice Vouchers

Housing Choice Vouchers provide subsidies to low income persons and freedom of choice to enable them to rent affordable, decent, safe and sanitary housing anywhere in the United States.

Moderate Rehabilitation

Under the Moderate Rehabilitation Program housing subsidy assistance is attached to units whose owner agreed to rehabilitate the structure. From time to time, new allocations by HUD are made available to the HACD under the McKinney Act.

Family Unification Program (FUP)

The Family Unification Program (FUP) provides rental assistance to families in cases where the need for adequate housing is a primary factor in the reunification of children with families that have been separated or are at risk of being separated.

Mainstream Program

The HACD received an allocation of Housing Choice Vouchers to assist applicants with disabilities to secure housing in the private market.

Designated Housing

The HACD received an allocation of Housing Choice Vouchers to assist non-elderly disabled applicants on the HACD public housing waiting list with their housing needs.

A. ADMINISTRATIVE FEE RESERVE (24 CFR 982.54(d)(21)

All expenditures from the administrative fee reserve will be approved by the Housing Authority of the City of Danbury's Board of Commissioners.

B. TERMINOLOGY

The Housing Authority of the City of Danbury is referred to as the "HACD" or "public housing agency throughout this document.

"Family" is used interchangeable with "applicant" or "participant" and can refer to a single person family.

"Tenant" is used to refer to participants in terms of their relation to landlords.

"Landlord" and "owner" are used interchangeably.

"Disability" is used where "handicap" was formerly used.

"Non-citizens rule" refers to the regulations effective June 19, 1995 restricting assistance to U. S. citizens and eligible immigrants.

The Section 8 program is also known as the Housing Choice Voucher Program.

"HQS" means the housing quality standards required by regulations and enhanced by the HACD.

"Failure to provide" refers to all requirements in the first family obligation.

C. FAIR HOUSING POLICY

It is the policy of the public housing agency to comply fully with all federal, state, and local nondiscrimination laws and with the rules and regulations governing fair housing and equal opportunity in housing and employment.

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

To further its commitment to full compliance with applicable civil rights laws, the HACD will provide federal/state/local information to voucher holders regarding unlawful discrimination and any recourse available to families who believe they are victims of a discriminatory act.

Such information will be made available during the family briefing session, and all applicable fair housing information and discrimination complaint forms will be made a part of the voucher holder's briefing packet and available upon request.

All HACD staff is required to attend fair housing training. The importance of affirmatively furthering fair housing and providing equal opportunity to all families, including providing reasonable accommodations to persons with disabilities, is an important part of the fair housing policy.

Except as otherwise provided in 24 CFR 8.21(c)(1), 8.24(a), 8.25, and 8.31, no individual with disabilities shall be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination because the HACD's facilities are inaccessible to or unusable by persons with disabilities.

D. REASONABLE ACCOMMODATIONS POLICY (24 CFR 100.202)

A participant with a disability must first ask for a specific change to a policy or practice as an accommodation of their disability. The HACD's policies and practices will be designed to provide assurances that persons with disabilities will be given reasonable accommodations, upon request, so that they may fully access and utilize the housing program and related services. The availability of requesting an accommodation will be made known by including notices on HACD forms and letters.

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

- A physical or mental impairment that substantially limits one or more of the major life activities of the individual;
- A record of such impairment; or
- Being regarded as having such impairment.

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

The HACD will require third party verification that the person needs the specific accommodation due to their disability and the change is required for them to have equal access to the housing program.

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

An undue administrative burden is one that requires a fundamental alteration of the essential functions of the HACD (i.e., waiving a family obligation).

An undue financial burden is one that when considering the available resources of the agency as a whole, the requested accommodation would pose a severe financial hardship on the HACD.

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

All HACD mailings will be made available in an accessible format upon request, as a reasonable accommodation.

If a person is denied the accommodation or feels the alternative suggestions are inadequate, they may request an informal hearing to review the decision.

Applying for Admission

All persons who wish to apply for the Section 8 program must submit a pre-application via written format, as indicated in our public notice. Applications will be made available in an accessible format upon request from a person with a disability.

To provide specific accommodation to persons with disabilities, upon request, the information may be mailed to the applicant and, if requested, it will be mailed in an accessible format.

The full application is completed at the eligibility appointment in the applicant's own handwriting, unless assistance is needed, or a request for accommodation is requested by the person with a disability. Applicants will then be interviewed by HACD staff to review the information on the full application form. Verification of disability will be requested at this time. The full application will also include questions asking all applicants whether reasonable accommodations are necessary.

E. TRANSLATION OF DOCUMENTS

The HACD has bilingual staff to assist non-English speaking families.

F. FAMILY FILE

The HACD will maintain a file for each family when the family is selected from the waiting list and keep the file active until the family is no longer a program participant. The inactive file should be kept for three years and contain the following:

1. Application forms
2. Income verification forms

3. A copy of each voucher issued
4. Copies of relevant correspondence
5. All requests for tenancy approval
6. A copy of all approved leases
7. All rent reasonableness determinations
8. All unit inspection forms
9. A copy of each HAP contract executed by HACD and owner
10. Interim re determination forms and related records
11. Notification of lease disapproval, if applicable
12. Records concerning denial of assistance, or termination of assistance
13. All HACD records and determinations concerning informal reviews or hearings
14. Social Security number verification
15. Non-citizen verification
16. Proof of legal identity for all family members

G. PRIVACY RIGHTS (24 CFR 5.212)

Applicants and participants, including all adults in their households, are required to sign the HUD 9886 Authorization for Release of Information. This document incorporates the Federal Privacy Act Statement and describes the conditions under which HUD will release family information.

H. OWNER OUTREACH (24 CFR 982.54(d)(5)

The HACD encourages owners of decent, safe and sanitary housing units to lease to Section 8 families. The HACD maintains a list of interested landlords for the Section 8 program and updates this list periodically. When listings from owners are received, they will be compiled by the HACD staff by bedroom size.

The HACD will maintain lists of available housing submitted by owners in all neighborhoods within the HACD's jurisdictions to ensure greater mobility and housing choice to very low income households. The lists of owners will be provided at the front desk and provided at briefings.

The HACD conducts periodic meetings with participating owners to improve owner relations and to recruit new owners.

Chapter 2

ELIGIBILITY FOR ADMISSION

INTRODUCTION

This chapter defines both HUD's and the HACD's criteria for admission and denial of admission to the program. The HACD staff will review all information provided by the family without regard to factors other than those defined in this chapter. Families will be provided the opportunity to explain their circumstances, to furnish additional information, if needed, and to receive an explanation of the basis for any decision made by the HACD pertaining to their eligibility.

A. ELIGIBILITY FACTORS (24 CFR 982.201)

The HACD accepts applications only from families whose head or spouse is at least 18 years of age or emancipated minors under state law.

To be eligible for participation, an applicant must meet HUD's criteria, as well as any permissible additional criteria established by the HACD.

The HUD eligibility criteria are:

- An applicant must be a "family"
- An applicant must be within the appropriate income limits
- An applicant must furnish Social Security numbers for all family members age six and older
- An applicant must furnish evidence of citizenship or eligible immigrant status and verification where required
- An applicant must furnish proof of legal identity

At least one member of the applicant family must be either a U. S. citizen or have eligible immigration status before the HACD can provide any financial assistance.

The family's initial eligibility for placement on the waiting list will be made in accordance with the eligibility factors.

Evidence of citizenship or eligible immigrant status will not be verified until the family is selected from the waiting list for final eligibility processing for issuance of a voucher, unless the HACD determines that such eligibility is in question, whether or not the family is at or near the top of the waiting list.

B. FAMILY COMPOSITION (24 CFR 982.201(c)

The applicant must qualify as a family. A family may be a single person or a group of persons. A family includes a family with a child or children. A group of persons consisting of two or more elderly persons or disabled persons living together, or one or more elderly or disabled persons living with one or more live-aides is a family. The HACD determines if any other group of persons qualifies as a family.

A single person family may be:

- An elderly person.
- A displaced person.
- A person with a disability. (Individuals may not be considered disabled for eligibility purposes solely on the basis of any drug or alcohol dependence).
- Any other single person.

A child who is temporarily away from home because of placement in foster care is considered a member of the family. This provision only pertains to the foster child's temporary absence from the home, and is not intended to artificially enlarge the space available for other family members.

A family also includes two or more elderly or disabled persons living together, or one or more elderly, near-elderly or disabled persons living with one or more live-in aides.

Head of Household

The head of household is the adult member of the household who is designated by the family as head, is wholly or partly responsible for paying the rent, and has the legal capacity to enter into a lease under state/local law. Emancipated minors who qualify under state law will be recognized as head of household.

Spouse or Head

Spouse means the husband or wife of the head. For proper application of the non-citizens rule, the definition of spouse is: the marriage partner who, in order to dissolve the relationship, would have to be divorced. It includes the partner in a common law marriage. The term "spouse" does not apply to boyfriends, girlfriends, significant others, or co-heads.

Co-Head

An individual in the household who is equally responsible for the lease with the head of household. A family may have a spouse or co-head, but not both. A co-head never qualifies as a dependent.

Live-in Attendants

A family may include a live-in aide provided that such live-in aide:

- Is determined by the HACD to be essential to the care and well being of an elderly person, a near-elderly person (i.e., aged 50-61), or a person with disabilities,
- Is not obligated for the support of the person(s), and
- Would not be living in the unit except to provide care for the person(s).

A live-in aide is treated differently than family members:

1. Income of the live-in aide will not be counted for purposes of determining eligibility or level of benefits.
2. Live-in aides are not subject to non-citizen rule requirements.
3. Live-in aides will not be considered as a remaining member of the tenant family.

Relatives are not automatically excluded from being live-in aides, but they must meet all of the elements in the live-in definition described above.

A live-in aide may only reside in the unit with the approval of the HACD. Written verification will be required from a reliable, knowledgeable professional, such as a doctor or case worker. The verification provider must certify that a live-in aide is needed for the care of the family member who is elderly, near-elderly (i.e., aged 50-61) or disabled.

The HACD will approve a live-in aide if needed as a reasonable accommodation to make the program accessible to and usable by the family member with a disability. Approval of a live-in aide for reasonable accommodation will be in accordance with CFR 24 Part 8 and the reasonable accommodations section of this administrative plan.

Verification must include the hours during which the care will be provided.

(24 CFR 982.316) At any time, the HACD may refuse to approve a particular person as a live-in aide or may withdraw such approval if:

1. The person commits fraud, bribery, or any other corrupt or criminal act in connection with any federal housing program;
2. The person commits drug-related criminal activity or violent criminal activity; or
3. The person currently owes rent or other amounts to the HACD or to another HACD in connection with any federally-assisted program.

Split Households Prior to Voucher Issuance

When a family on the waiting list splits into two otherwise eligible families due to divorce or legal separation, and the new families both claim the same placement on the waiting list, and there is no court determination, the HACD will make the decision taking into consideration the following factors:

1. Which family member applied as head of household
2. Which family unit retains the children or any disabled or elderly members.
3. Restrictions that were in place at the time the family applied.
4. Role of domestic violence in the split.

Documentation of these factors is the responsibility of the applicant families. If either or both the families do not provide the documentation, they may be denied placement on the waiting list for failure to supply information requested by the HACD.

Multiple Families in the Same Household

When families apply which consist of two families living together (such as a mother and father, and a daughter with her own husband or children), if they apply as a family unit, they will be treated as a family unit.

Joint Custody of Children

Children who are subject to a joint custody agreement but live with one parent at least 51% of the time will be considered members of the household. "51 % of the time" is defined as 183 days of the year, which do not have to run consecutively.

When both parents are on the waiting list and both are trying to claim the child, the parent whose address is listed in the school records will be allowed to claim the school-age child as a dependent.

C. INCOME LIMITATIONS (24 CFR 982.201(b), 982.353)

In order to be eligible for assistance, an applicant must have an annual income at the time of admission that does not exceed the very low income limits for occupancy established by HUD.

To be income-eligible the family may be under the low-income limit in any of the following categories:

- A very low-income family.
- A low-income family that is continuously assisted under the 1937 Housing Act. An applicant is continuously assisted if the family has received assistance under any 1937 Housing Act program within 120 days of voucher issuances. Programs include public housing, all Section 8 programs, and all Section 23 programs.
- A low-income family physically displaced by rental rehabilitation activity under 24 CFR part 511.
- A low-income non-purchasing family residing in a HOPE 1 or HOPE 2 project.
- A low-income non-purchasing family residing in a project subject to a home ownership program under 24 CFR 248.173.
- A low-income family displaced as a result of the prepayment of a mortgage or voluntary termination of a mortgage insurance contract under 24 CFR 248.165.

- A low-income family that qualifies for voucher assistance as a non-purchasing family residing in a project subject to a resident home ownership program.

To determine if the family is income eligible, the HACD compares the annual income of the family to the applicable income limit for the family's size.

Families whose annual income exceeds the income limit will be denied admission and offered an informal review.

For admission to the program (initial lease-up), 75% of the families may be within the extremely low income limit for the jurisdiction of the receiving HACD in which they want to live.

Portability: For initial lease-up families who exercise portability must be within the very low income limit for the jurisdiction of the receiving HACD in which they want to live.

D. MANDATORY SOCIAL SECURITY NUMBERS (24 CFR 5.216, 5.218)

Families are required to provide verification of Social Security numbers for all family members age six (6) and older prior to admission, if they have been issued a number by the Social Security Administration. This requirement also applies to persons joining the family after admission to the program.

Failure to furnish verification of social security numbers is grounds for denial or termination of assistance.

Persons who have not been issued a Social Security number must sign a certification that they have never been issued a Social Security number.

Persons who disclose their Social Security number but cannot provide verification must sign a certification and provide verification within 60 days. Elderly persons must provide verification within 120 days.

E. CITIZENSHIP/ELIGIBLE IMMIGRATION STATUS (24 CFR Part 5, Subpart E)

In order to receive assistance, a family member must be a U. S. citizen or eligible immigrant. Individuals who are neither may elect not to content their status. Eligible immigrants are persons who are in one of the immigrant categories as specified by HUD.

For the citizenship/eligible immigration requirement, the status of each member of the family is considered individually before the family's status is defined.

Mixed Families. A family is eligible for assistance as long as at least one member is a citizen or eligible immigrant. Families that include eligible and ineligible individuals are called "mixed". Such applicant families will be given notice that their assistance will be pro-rated and that they may request a hearing if they contest this determination.

All members ineligible. Applicant families that include no eligible members will be ineligible for assistance. Such families will be denied admission and offered an opportunity for a hearing.

Non-citizen students. As defined by HUD in the non-citizen regulations at 24 CFR 5.522, these persons are not eligible for assistance.

Appeals. For this eligibility requirement only, the applicant is entitled to a hearing exactly like those provided for participants.

F. OTHER CRITERIA FOR ADMISSIONS (24 CFR 982.552(b))

The HACD will apply the following criteria, in addition to the HUD eligibility criteria, as grounds for denial of admission to the program.

The family must not have violated any family obligation during the last year of previous participation in the Section 8 program prior to final eligibility determination.

The HACD will make an exception, if the family member who violated the family obligation is not a current member of the household on the application.

The family must have repaid any outstanding repayment agreement with another HACD before this HACD will allow participation in the program.

No family member may have been evicted or terminated from federally-assisted housing for any reason during the last three (3) years prior to final eligibility determination.

The HACD will check criminal history for all adults in the household to determine whether any member of the family has violated any of the prohibited behaviors as referenced further in this plan.

If any applicant deliberately misrepresents the information on which eligibility or tenant rent is established, the HACD may deny assistance and may refer the family file/record to the proper authorities for appropriate disposition.

G. TENANT SCREENING (24 CFR 982.307)

The HACD will take into consideration any of the criteria for admission described further in this plan.

The HACD will not screen family behavior or suitability for tenancy. The HACD will not be liable or responsible to the owner or other persons for the family's behavior or the conduct in tenancy.

The owner is responsible for screening and selection of the family to occupy the owner's unit. At or before HACD approval of the tenancy, the HACD will inform the owner that screening and selection for tenancy is the responsibility of the owner.

The owner is responsible for screening families based on the tenancy histories, including such factors as payment of rent and utility bills, caring for a unit and premises, respecting the rights of other residents to the peaceful enjoyment of their housing, drug-related criminal activity or other criminal activity that is a threat to the health, safety, or property or others, and compliance with other essential conditions of tenancy.

The HACD will give the owner the family's current and prior address as shown in the files and the name and address, if known, of the landlord at the family's current and prior addresses.

H. INELIGIBLE FAMILIES

Families who are determined to be ineligible will be notified in writing of the reason for denial and given an opportunity to request an informal review, or an informal hearing if they were denied due to non-citizen status.

I. PROHIBITED ADMISSIONS CRITERIA (24 CFR 982.202(b)

Admissions to the program may not be based on where the family lives before admission to the program.

Admission to the program may not be based on:

- Discrimination because the members of the family are unwed parents, recipients of public assistance, or children born out of wedlock.
- Discrimination because a family includes children; or
- Whether a family decides to participate in a family self-sufficiency (FSS) program.

Chapter 3

APPLYING FOR ADMISSION

INTRODUCTION

HACD reserves the right to open or close the waiting list based on the number of applicants. The waiting list will be closed when there are not enough housing subsidies to assist all the applicants in a reasonable period of time, such as one or two years. When HACD determines that additional applicants are needed, the waiting list will be opened and a public advertisement and notice will be posted.

A. PROGRAM OUTREACH

To affirmatively further fair housing and reach people from all backgrounds, HACD will advertise through a wide variety of sources including local and State newspapers, minority media, minority civic clubs, community and faith-based organizations, service agencies and broadcast media. An effort will also be made to notify elected officials, government agencies and agencies which specifically address the needs of individuals with disabilities. HACD will continuously monitor and evaluate outreach activities to ensure that the widest possible audience is reached.

All notices and advertising announcing the opening of the waiting list will include:

- the dates the list will be open;
- the office hours and location where applications are available and will be accepted;
- the availability of Housing Choice Vouchers;
- eligibility guidelines;
- preferences for the selection of applicants; and
- any limitations which may apply.

Information Campaign

HACD conducts an information campaign to dispel myths about how vouchers work (e.g. misunderstandings regarding restriction of vouchers to certain neighborhoods or automatic termination of vouchers after one year). The information campaign explains what kind of support will be available to participating individuals and explains their housing choices.

Outreach to Property Owners

Outreach to property owners is conducted on an ongoing basis to develop interest in the program and to increase the number of units available in low-poverty areas. HACD notifies and provides program information to local Realtors, agents, apartment associations and any interested landlords. HACD staff is available to make presentations about the HCV Program to these groups. In addition, printed materials and videos describing the program requirements and opportunities for property owners are made available. HACD maintains a list of interested property owners and units available for the program. As inquiries from prospective new property owners are received, staff records the necessary information about units and makes it available the prospective tenants upon request.

HACD makes a concerted effort to contact and encourage local property owners to participate in the program who have units specially designed or adapted for person with disabilities, and those who may be willing to adapt units. Notices shall be sent to landlords presently participating, landlords that have participated in the past, local real estate agencies, and to local social service agencies that specifically address the needs of people with disabilities. Whenever a local property owner makes a unit available for the program, HACD shall inquire as to whether the unit is accessible and the extent of accessibility.

B. OVERVIEW OF THE APPLICATION TAKING PROCESS

The purpose of application taking is to permit the HACD to gather information and determine placement on these waiting lists. The application will contain questions designed to obtain pertinent program information.

Pre-Application and Application

HACD will accept pre-applications for the Housing Choice Voucher, Designated Housing Vouchers, Family Unification, Moderate Rehabilitation and Substantial Rehabilitation, Federal Family and State Family, Federal Elderly and state Elderly and Ives Manor and Single Room Occupancy at 2 Mill Ridge Road, Danbury CT. Wait Lists for each program will be maintained by bedroom size with the exception of Housing Choice Voucher, Designated Voucher and Family Unification Programs which will be maintained by date and time of application. Completed pre-applications must be submitted to the address identified in the announcements of waiting list opening. HACD will not deny anyone the right to submit a pre-application when the waiting list is open. All pre-applications will be time and date stamped upon receipt. Accommodations will be made for interested, disabled applicants.

Families who wish to apply for any of the HACD's programs must complete a written pre-application form when application-taking is open, i.e., when applications are being accepted. Pre-applications will be made available in an accessible format upon request from a person with a disability.

When the waiting list is open, any family asking to be placed on the waiting list for Section 8 rental assistance will be given the opportunity to complete an application.

When the family reaches the top of the waiting list, a full application will be completed by the family. At this time the HACD ensures that verification of all HUD and HACD eligibility factors is current in order to determine the family's eligibility for the issuance of a voucher.

C. OPENING/CLOSING OF PRE-APPLICATION TAKING (24 CFR 982.206, 982.54(d)(1), 24 CFR 982.203(a)(3) and (4))

Opening the Waiting List

When the HACD opens the waiting list, the HACD will advertise through public notice in newspapers and minority publications, the location(s) and program(s) for which pre-applications are being accepted.

The notice will contain the location where families access pre-application forms as well as where and when to mail the application, the programs for which pre-applications will be taken, a brief description of the program(s), and limitations, if any, on who may apply.

The notices will be made in an accessible format if requested. They will provide potential applicants with information that includes the HACD address and telephone number, how to submit a pre-application, and information on eligibility requirements.

If the waiting list is open, any family asking to be placed on the waiting list for the Section 8 program will be given the opportunity to complete a pre-application.

Upon request from a person with a disability, additional time will be given as an accommodation for sub-mission of a pre-application after the closing deadline.

If the waiting list is open, the HACD will accept pre-applications from families. However, they may not be placed on the waiting list if there is good cause, such as denial of assistance because of action or inaction by members of the family as described further in this plan.

Closing the Waiting List

The HACD may stop applications if there are enough applicants to fill anticipated openings for the next twelve (12) months. The waiting list may not be closed if it would have a discriminatory effect inconsistent with applicable civil rights laws.

The HACD will announce the last date pre-applications will be accepted in the same notice that advertises the opening of the list.

The open period shall be long enough to achieve a waiting list adequate to cover projected turnover and new allocations over the next twelve (12) months. When the period for accepting applications is over, the HACD will not add new applicants to the list.

Selected applicants will be placed on the list after applicants who were on the list previously.

D. "INITIAL" APPLICATION PROCEDURES (24 CFR 982.204(b)

The HACD will utilize a preliminary application form (pre-application). The information is to be filled out by the applicant whenever possible. To provide specific accommodation for persons with disabilities, the information may be completed by a staff person over the telephone. It may also be mailed to the applicant and, if requested, it will be mailed in an accessible format. Translations will be provided for non-English speaking applicants where possible. The purpose of the pre-application is to permit the HACD to assess family eligibility or ineligibility in a preliminary fashion, and to determine placement on the waiting list. The pre-application will contain questions designed to obtain the following information:

- Applicant name and number of family members
- Street address and phone number(s)
- Mailing address
- Amount(s) of income received by household members
- Information regarding disabilities to determine qualifications for allowances and deductions
- Social Security numbers
- Race/ethnicity
- Request for specific accommodation needed to fully utilize program and services

Duplicate pre-applications, including pre-applications from a segment of an applicant household, will not be accepted.

Ineligible families will not be placed on the waiting list.

The information on the pre-application will not be verified until the applicant has been selected for final eligibility determination. Final eligibility will be determined when the full application process is completed and all information is verified.

Applicants are required to inform the HACD in writing of changes in address. Applicants are also required to respond to requests from the HACD to update information on their pre-application and to determine their continued interest in assistance.

E. APPLICANT STATUS WHILE ON WAITING LIST (24 CFR 982.204)

After a preliminary review of the pre-application, if the family is determined to be eligible for the program they will be notified in writing (or in an accessible format upon request, as a reasonable accommodation).

The notice will contain the approximate date that assistance may be offered and will further explain that the estimated date is subject o factors such as turnover and available funding.

If the family is determined to be ineligible based on the information provided in the pre-application, the HACD will notify the family in writing (in an accessible format upon request as a reasonable accommodation), state the reason(s), and inform the family of its right to an informal review.

F. TIME OF SELECTION (24 CFR 982.204)

When funding is available, families will be selected from the waiting list in their determined sequence regardless of family size, subject to income targeting requirements. When there is insufficient funding available for the family at the top of the list, the HACD will not admit any other applicant until funding is available for the first applicant.

Based on the HACD's turnover and the availability of funding, groups of families will be selected from the waiting list to form a final eligibility pool. Selection from the pool will be based on waiting list sequence/completion of verification.

G. COMPLETION OF A FULL APPLICATION

Applicants will be required to complete a full application in their own handwriting (unless assistance is needed, or a request for accommodation is made by a person with a disability). Applicants will then be interviewed by HACD staff to review the information on the full application form.

The full application will be mailed to the applicant (or communicated as requested, as an accommodation to a person with a disability) to complete in advance when the applicant is invited to attend the interview.

H. VERIFICATION (24 CFR 982.201(e))

Information provided by the applicant will be verified, using the verification procedures outlined further in this plan. Family composition, income, allowances and deductions, assets, full-time student status, eligibility and rent calculation factors, and other pertinent information will be verified.

I FINAL DETERMINATION AND NOTIFICATION OF ELIGIBILITY (24 CFR 201)

After the verification process is completed, the HACD will make a final determination of eligibility. This decision is based upon information provided by the family, the verification completed by the HACD, and the current eligibility criteria in effect. If the family is determined to be eligible, the HACD will mail the family a notification of eligibility. A briefing will be scheduled in order to issue a voucher to the family and to orient them to the housing program.

Chapter 4

MAINTAINING THE WAITING LIST

INTRODUCTION

These procedures will ensure that families are placed on the waiting list in the proper order and are selected for admissions in accordance with the policies contained herein.

A. WAITING LIST (24 CFR 982.204)

The HACD maintains a separate waiting list for admission to its Section 8 Housing Choice Voucher programs. The applicant will be provided the opportunity to have his/her name listed on separate waiting lists for: 1) Housing Choice Vouchers, and/or 2) Moderate Rehabilitation 3) Designated Voucher and 4) Family Unification. HACD will select the next person from the waiting list. HACD will not offer the applicant the form of assistance that he or she rejected while the applicant awaits the desired form of assistance. If an applicant rejects any or all forms of assistance offered, the applicant's name will be removed from the waiting list and the family will have to re-apply for that specific program.

B. SPECIAL ADMISSIONS

Some applicant households will be admitted to the Housing Choice Voucher Program without ever being on the waiting list or without considering the applicant's place on the waiting list. This may only occur when HUD has awarded funding to HACD for a targeted group of households living in specified units. This HUD-targeted funding may include (but is not limited to):

- Families displaced because of natural disaster, demolition or disposition of a public housing development;
- Families residing in a multifamily rental housing project when HUD sells, forecloses or demolishes the project;
- Housing covered by the Low Income Preservation and Resident Homeownership Act of 1990;
- Non-purchasing families residing in a project subject to a homeownership program;
- Families displaced because of a mortgage prepayment or voluntary termination of a mortgage insurance contract;
- Families residing in a development covered by a project-based HAP contract after the first year of assistance in a PBV unit or at or near the end of the HAP contract term;

- Families referred to HACD by DCFS and determined eligible under the Family Unification Program.

Except for special admissions, applicants will be selected from the waiting list in accordance with the policies defined in this plan.

The HACD will maintain information that permits proper selection from the waiting list. The waiting list contains the following information for each applicant listed:

- Applicant Name
- Date and time of application
- Racial or ethnic designation of the head of household
- Targeted program and preferences qualifications
- Annual (gross) family income
- Number of persons in family

The waiting list will be maintained in accordance with the following guidelines:

1. The application will be in a permanent file.
2. All applicants must meet very low-income eligibility requirements as established by HUD. Any exceptions to these requirements, other than those outlined previously, must have been approved previously by the HUD field office.

Special Admissions (24 CFR 982.54(d)(3), 982.203)

Applicants who are admitted under special admissions, rather than from the waiting list, are identified by codes in the automated system and are not maintained on separate lists.

B. WAITING LIST PREFERENCES (24 CFR 982.207)

Pre-applications for admission are selected by date and time.

C. FUNDING FOR SPECIFIED CATEGORY OF WAITING LIST FAMILIES

When HUD awards funding for a specified category of families meeting specific requirements, the waiting list is searched for eligible families. If there is not a sufficient number of eligible families on the waiting list, the waiting list will be opened to applicants eligible for the specified category. When the pre-application is submitted to the HACD, it will be date-and time-stamped to determine placement order on the waiting list.

Applicants who meet the criteria for a specified category and are admitted under targeted funding and who are not identified as a special admission are identified by codes in the automated system.

D. INCOME TARGETING

As required by QHWRA, each fiscal year the HACD will target a minimum of 75% of its Section 8 new admissions for families whose income does not exceed 30 percent of the area median income. HUD refers to these families as "extremely low income families."

The HACD's income targeting requirement does not apply to low-income families continuously assisted as provided for under the 1937 Housing Act.

E. LOCAL PREFERENCES

Residency Preference

Effective January 1, 2007, a *Residency preference* shall be given to HACD Applicants who are residents of the Greater Danbury Area, who work within the Greater Danbury area, whose last permanent address was within the Greater Danbury area and applicant has not claimed local residency preference in another community where the applicant is temporarily residing OR who have been offered employment in the Greater Danbury area. Residency Preference shall not have the purpose or effect of delaying or otherwise denying admission to the program based on the race, color, sex, sexual orientation, religion, age, handicap, disability, national origin, ethnicity, marital status, gender or familial status of any member of an Applicant household.

Verification Requirements

Applicants claiming a HACD Residency Preference shall be required to verify this through:

1. Proof of residency at an address within the Greater Danbury Area limits (No length of stay verification will be imposed on Applicants claiming this Preference.); **or**

2. Proof that the Applicant is currently employed or has obtained employment in the area; **or**

3. Proof that the Applicant's last permanent address was within the Greater Danbury Area; **or**

4. Proof that an Applicant has not claimed local preference in another community.

Homelessness Preference

Effective January 1, 2007, HACD shall establish a one year pilot program that grants a homelessness preference to HACD Applicants and/or households that lack a fixed, regular and adequate nighttime habitation OR the primary nighttime dwelling is one of the following:

- A supervised public or private shelter designed to provide temporary living accommodations (includes welfare hotels, congregate shelters and transitional housing);

- A public or private place not designed for, or ordinarily used as, a regular sleeping place for human beings.

Persons living with existing HACD residents or living with residents either as authorized or unauthorized members of the household or living with residents in private housing DO NOT qualify as homeless.

Verification Requirements:

1. Submission of a "Certificate of Homelessness" fully completed by an appropriate source or the Applicant's signed statement that he/she lacks a fixed, regular and adequate nighttime residence; or his/her primary nighttime residence is:

   a. supervised public or private shelter designed to provide temporary housing accommodations (i.e., welfare hotels, congregate shelters and transitional housing);
   b. a public or private place not designed or used as regular sleeping place for human beings.

2. A third-party written verification from a public or private facility that provides shelter for homeless individuals, the local police department, or a social services agency, certifying the Applicant's homeless status in accordance with the definition in this policy.

F. REMOVAL FROM WAITING LIST AND UPDATING (24 CFR 982.204(c))

The HACD will annually send applicants an update inquiry to ensure the applicant's continued interest in, and need for, housing. An applicant who does not return the inquiry by the requested deadline date will have his or her name removed from the waiting list.

An extension of 10 days to respond will be granted, if requested and needed as a reasonable accommodation for a person with a disability.

Any mailings to the applicant that require a response will state that failure to respond within the stated date will result in the applicant's name being dropped from the waiting list.

If a letter is returned by the post office without a forwarding address, the applicant will be removed without further notice and the envelope and letter will be maintained in the file. If a letter is returned with a forwarding address, it will be re-mailed to the address indicated.

If the applicant did not respond to the HACD request for information or updates because of a family member's disability, the HACD will reinstate the applicant in the family's former position on the waiting list.

Chapter 5

SUBSIDY STANDARDS

INTRODUCTION

This chapter explains the subsidy standards used to determine the voucher size for families when they are selected from the waiting list, as well as the HACD's procedures when a family's size changes, or a family selects a unit size different from the voucher size.

A. DETERMINING FAMILY UNIT (VOUCHER) SIZE (24 CFR 982.402)

The HACD does not determine who shares a bedroom/sleeping room, but there must be at least one person per bedroom on the voucher. The HACD's subsidy standards for determining voucher size shall be applied in a manner consistent with fair housing guidelines.

For subsidy standards, an adult is a person 18 years or older.

All standards in this section relate to the number of bedrooms on the voucher, not the family's actual living arrangements.

The unit size on the voucher remains the same as long as the family composition remains the same, regardless of the actual unit size rented.

- Persons of different generations, persons of the opposite sex (other than spouses), and unrelated adults should be allocated a separate bedroom
- Foster children will be included in determining unit size only if they will be in the unit for more than six months.
- A child who is temporarily absent due to placement in foster care is considered a family member when determining unit size.
- Live-in attendants may be provided a separate bedroom. No additional bedrooms are provided for the attendant's family.
- Space may be provided for a child who is away at school but who lives with the family during school recess.
- A pregnant woman will be determined as a two person household when determining unit size.
- Space will not be provided for a family member, other than a spouse, who will be absent most of the time, such as a member who is away in the military.

GUIDELINES FOR DETERMINING VOUCHER SIZE

Voucher Size	Persons in Household (Minimum #)	Persons in Household (Maximum #)
0 Bedroom	1	1
1 Bedroom	1	2
2 Bedroom	2	4
3 Bedroom	3	6
4 Bedroom	4	8
5 Bedroom	6	10
6 Bedroom	8	12

B. EXCEPTIONS TO SUBSIDY STANDARDS (24 CFR 982.403(a)&(b))

The HACD shall grant exceptions from the subsidy standards if the family requests and the HACD determines the exceptions are justified by relationship, age, sex, health or disability of family members, or other individual circumstances.

The HACD will grant an exception upon request as an accommodation for persons with disabilities.

Circumstances may dictate a larger size than the subsidy standards permit when persons cannot share a bedroom because of a need, such as a verified medical or health reason or elderly persons or persons with disabilities who may require a live-in attendant.

Request for Exception to Subsidy Standards

The family may request a larger family unit sized voucher than indicated by the HACD's subsidy standards. Such request must be made in writing within 30 days of the HACD's determination of family unit size. The request must explain the need or justification for a larger family unit sized voucher. Documentation verifying the need or justification will be required as appropriate.

Requests based on health-related reasons must be verified by a doctor/medical professional.

HACD Error

If the HACD errs in the bedroom size designation, the family will be reissued a voucher of the appropriate size so that the family is not penalized.

Changes for Applicants

The voucher size is determined prior to the briefing by comparing the family composition to the HACD subsidy standards. If an applicant requires a change in the voucher size, based on the requirements of the HACD subsidy standards, the above-referenced guidelines will apply.

Changes for Participants

The members of the family residing in the unit must be approved by the HACD. The family must obtain approval of any additional family member before the new member occupies the unit except for additions by birth, adoption, or court-awarded custody, in which case the family must inform the HACD within 30 days. The above-referenced guidelines will apply.

Underhoused Families

If a unit does not meet HQS space standards due to an increase in family size (i.e., the unit is too small), the HACD will issue a new voucher of the appropriate size and assist the family in locating a suitable unit.

The HACD will also notify the family of the circumstances under which an exception will be granted, such as:

- If a family with a disability is underhoused in an accessible unit.
- If a family requires the additional bedroom because of a health problem which has been verified by the HACD.

C. UNIT SIZE SELECTED (24 CFR 982.401(d)(ii)

The family may select a difference size dwelling than that listed on the voucher. There are three criteria to consider:

1. Subsidy Limitation: The family unit size as determined for a family under the HACD subsidy standard for a family assisted in the voucher program is based on the HACD's adopted payment standards. The payment standard for a family shall be the lower of:

   - The payment standard amount for the family unit size, or
   - The payment standard amount for the unit size rented by the family.
2. Utility Allowance: The utility allowance used to calculate the gross rent is based on the actual size of the unit the family selects, regardless of the size authorized on the family's voucher.
3. Housing Quality Standards: The standards allow two persons per living/sleeping room and permit maximum occupancy levels (assuming a living room is used as a living/sleeping area) as shown in the table below. The levels may be exceeded if a room in addition to bedrooms and living room is used for sleeping.

HQS GUIDELINES FOR UNIT SIZE SELECTED

	Maximum # In Household
0 Bedroom	1
1 Bedroom	4
2 Bedroom	6
3 Bedroom	8
4 Bedroom	10
5 Bedroom	12
6 Bedroom	14

Chapter 6

FACTORS RELATED TO TOTAL TENANT PAYMENT AND FAMILY SHARE DETERMINATION

INTRODUCTION

The HACD will use the enclosed methods to verify and determine that family income at admission and reexamination is correct.

This chapter defines the allowable expenses and deductions to be subtracted from annual income and how the presence or absence of household members may affect the total tenant payment (TTP).

A. INCOME AND ALLOWANCES (24 CFR 5.609)

Income includes all amounts, monetary or not, which are received on behalf of the family. For purposes of calculating the total tenant payment, HUD defines in the federal regulations which is to be calculated and what is to be excluded. In accordance with this definition, all income which is not specifically excluded in the regulations is counted.

Annual Income is defined as the gross amount of income anticipated to be received by the family during the twelve (12) months after certification or reexamination. Gross income is the amount of income prior to any expenses or deductions allowed by HUD, and does not include income which has been excluded by HUD. Annual income is used to determine whether applicants are within the applicable income limits.

Adjusted Income is defined as the annual income minus any expenses or deductions allowed by HUD.

HUD has established five allowable deductions from annual income:

1. Dependent allowance: $480 each for family members (other than the head or spouse) who are minors, and for family members who are age 18 or older and who are full-time students or disabled.
2. Elderly/disabled allowance: $400 per family for families whose head or spouse is age 62 or over or disabled.

The sum of the following, to the extent that the sum exceeds 3% of annual income:

3. Allowable medical expenses which are not reimbursed, deducted for all family members of an eligible elderly/disabled family.
4. Child care expenses deducted for the care of children under age 13 when child care is necessary to allow an adult member to work, attend school, or actively seek employment.

5. Allowable disability assistance expenses deducted for attendant care or for any auxiliary apparatus for persons with disabilities, if needed to enable the individual or adult family member to work.

B DISALLOWANCE OF EARNED INCOME FROM RENT DETERMINATIONS FOR PERSONS WITH DISABILITIES (24 CFR 5.617; 982.201(b)(3))

The annual income for qualified families may not be increased as a result of increases in the earned income of a family member who is a person with disabilities, beginning on the date on which the increase in earned income begins and continuing for a cumulative 12 month period. After the disabled family receives 12 cumulative months of the full exclusion, annual income determinations will include a phase-in period during which one-half the earned income will be excluded from annual income for a period of an additional 12 cumulative months.

A family that qualifies to receive the earned income exclusion is a disabled family that is receiving assistance, and:

- Whose annual income increases as a result of the employment of a family member who is a person with disabilities and who was previously unemployed for one or more years prior to employment; or
- Whose annual income increases as a result of increased earnings by a family member who is a person with disabilities participating in any economic self-sufficiency or other job training program; or
- Whose annual income increases as a result of the new employment or increased earnings of a family member during or within six months after receiving assistance, benefits or services under any state TANF program, provided that the total amount of the increase over a six-month period is at least $500.

The HUD definition of "previously unemployed" includes a person with disabilities who has in the previous 12 months earned no more than the equivalent earning for working 10 hours per week for 50 weeks at the minimum wage. Minimum wage is the prevailing minimum wage in the state or locality.

The HUD definition of an economic self-sufficiency program is any program designed to encourage, assist, training for facilitate the economic independence of assisted families or to provide work for such families. Such programs may include job training, employment counseling, work placement, basic skills training, education, English proficiency, workfare, financial or household management, apprenticeship, or any other program necessary to ready a participant to work (such as substance abuse treatment or mental health treatment).

Amounts to be excluded are any earned income increases of a family member who is a person with disabilities during participation in an economic self-sufficiency or job training program but not increases that occur after the conclusion of their participation, unless the training provides continuing assistance, training or mentoring which continues after employment begins.

The amount of TANF benefits received in the six-month period includes monthly income and such benefits and services as one-time payments, wage subsidies or transportation assistance.

The amount that is subject to the disallowance is the amount of incremental increase in income of a family member who is a person with disabilities. The incremental increase in income is calculated by comparing the amount of the disabled family member's income before the beginning of qualifying employment or the increase in earned income to the amount of such income after the beginning of employment or the increase in earned income.

Initial Twelve-Month Exclusion

During the cumulative 12 month period beginning on the date a member who is a person with disabilities of a qualified family is first employed or the family first experiences an increase in annual income attributable to employment, the HACD will exclude form the annual income of a qualified family any increase in income of the family member who is a person with disabilities as a result of employment over the prior income of that family member.

Second Twelve-Month Exclusion

During the second cumulative 12 month period, beginning immediately after the expiration of the initial cumulative 12 month period referred to above, the HACD must exclude from the annual income of a qualified family 50% of the total amount of any increase in the income of a family member who is a person with disabilities which occurs as a result of the employment of that family member, when that amount represents an increase over the income of that family member prior to the beginning of such employment.

Maximum Four Year Period During Which the Disallowance Applies

The earned income disallowance is limited to lifetime 48-month period for each family member who is a person with disabilities. For each family member who is a person with disabilities, the disallowance only applies for a maximum of 12 months of full exclusion of incremental increase, and a maximum of 12 months of 50% house-in exclusion during the 48-month period starting from the date of the initial exclusion.

If the period of increased income does not last for 12 consecutive months, the disallowance period may be resumed at any time within the 48-month period, and continued until the disallowance has been applied for a total of 12 months of each disallowance (the initial 12-month full exclusion and the second 12-month-in 50% exclusion), provided that both 12-month periods must end within the 48-month period which began on the date when the initial 12-month disallowance began. If both 12-month periods do not end within the 48-month period which began on the date when the initial 12-month disallowance began (i.e., the date of the initial exclusion), the total amount of the disallowance shall be the total disallowance accumulated during the 48-month period.

No earned income disallowance will be applied after the conclusion of the 48-month period following the initial date on which the exclusion was applied.

Tracking the Earned Income Exclusion

The earned income exclusion will be reported on the HUD 50058 Family Report form. Documentation will be included in the family's file to show the reason why the increase in earned income did not result in an increase in tenant rent.

Inapplicability to Admission.

The disallowance of increases in income as a result of employment of persons with disabilities under this section does not apply for purposes of admission to the program (including the determination of income eligibility or any income targeting that may be applicable).

C. MINIMUM RENT (24 CFR 5.630)

Minimum Rent

The minimum monthly rent is $50.

D. DEFINITION OF TEMPORARILY OR PERMANENTLY ABSENT (24 CFR 982.54(d)(10), 982.312, 982.551)

The HACD must compute all applicable income of every family member who is on the lease, including those who are temporarily absent. In addition, the HACD must count the income of the spouse or the head of the household if that person is temporarily absent, even if that person is not on the lease.

Income of persons permanently absent will not be counted. If the spouse is temporarily absent and in the military, all military pay and allowances (except hazardous duty pay when a person is exposed to hostile file, and any other exceptions to military pay which HUD may define) is counted as income.

It is the responsibility of the head of household to report changes in family composition. The HACD will evaluate absences from the unit using this policy.

Absence of Any Member

Any member of the household will be considered permanently absent if she or he is away from the unit for three (3) consecutive months except as otherwise provided in this chapter.

Absence Due to Medical Reasons

If any family member leaves the household to enter a facility such as hospital, nursing home, or rehabilitation center, the HACD will seek advice from a reliable qualified source as to the likelihood and timing of their return. If the verification indicates that the family member will be permanently confined to a nursing home, the family member will be considered permanently absent. If the verification indicates that the family member will return in less than three (3) months, the family member will not be considered permanently absent.

If the person who is determined to be permanently absent is the sole member of the household, assistance will be terminated in accordance with the HACD's policy.

Absence Due to Full-time Student Status

A full-time student (other than the head of household or spouse) who attends school away from home but lives with the family during school recesses may, at the family's choice, be considered either temporarily or permanently absent. Income over $480 is not counted for full-time students. If the family decides that the member is permanently absent, income of that member will not be included in total household income, the member will not be included on the lease, and the member will not be included for determination of voucher size.

Absence Due to Incarceration

If the sole member of a family is incarcerated for more than three (3) months, she or he will be considered permanently absent. Any member of the family other than the sole member will be considered permanently absent if she or he is incarcerated for three (3) consecutive months.

The HACD will determine if the reason for incarceration is for drug-related or violent criminal activity.

Absence of Children Due to Placement in Foster Care

If the family includes a child or children temporarily absent from the home due to placement in foster care, the HACD will determine from the appropriate agency when the child or children will be returned to the home.

If the time period is to be greater than 12 months from the date of removal of the child or children, the voucher size will be reduced. If all children are removed from the home permanently, the voucher size will be reduced in accordance with the HACD's subsidy standards.

Absence of Entire Family

These policy guidelines address situations when the family is absent from the unit, but has not moved out of the unit. In cases where the family has moved from the unit, the HACD will terminate assistance in accordance with appropriate termination procedures contained in this plan.

Families are required both to notify both the HACD before they move out of a unit and to give the HACD information about any family absence from the unit.

Families must notify the HACD if they are going to be absent from the unit for more than 30 days.

If the entire family is absent from the assisted unit for more than 60 consecutive days, the unit will be considered to be vacated and the assistance will be terminated.

Absent means that no family member is residing in the unit.

In order to determine if the family is absent from the unit, the HACD may write letters to the family at the unit, telephone the family at the unit, check with neighbors, verify if utilities are in service, and/or check with the post office.

A person with a disability may request an extension of time as an accommodation, provided that the extension requested does not go beyond the HUD-allowed time limit of 180 consecutive calendar days.

If the absence which resulted in the termination was due to a person's disability and if the HACD can verify the person was unable to notify the HACD in accordance with the family's responsibilities, and if funding is available, the HACD may reinstate the family as an accommodation if requested by the family.

Caretaker for Children

If neither parent remains in the household and the appropriate agency has determined that another adult is to be brought into the assisted unit to care for the children for an indefinite period, the HACD will treat that adult as a visitor until court-awarded custody or legal guardianship has been awarded to the caretaker. The voucher will then be transferred to the caretaker.

If the appropriate agency cannot confirm the guardianship status of the caretaker, the HACD will review the status at 30-day intervals.
If custody or legal guardianship has not been awarded by the court, but the action is in process, the HACD will secure verification from social services staff as to the status.

When the HACD approves a person to reside in the unit as caretaker for the children, the income of the caretaker should be counted pending a final disposition. The HACD will work with the appropriate service agencies and the landlord to provide a smooth transition in these cases.

If a member of the household is subject to a court order that restricts him or her from the home for more than three (3) months, the person will be considered permanently absent.

Visitors

Any adult not included on the HUD Form 50058 who has been in the unit for more than 30 days with HACD approval will be considered to be living in the unit as an unauthorized household member.

Absence of evidence of any other address will be considered verification that the visitor is a member of the household.

Statements from neighbors and/or the landlord will be considered in making the determination.

Use of the unit address as the visitor's current residence for any purpose that is not explicitly temporary shall be construed as evidence of permanent residence.

The burden of proof that the individual is a visitor rests on the family. In the absence of such proof, the individual will be considered an unauthorized member of the household and the HACD will terminate assistance to the family, since prior approval was not requested for the addition.

Minors and college students who were part of the family but who now live away from home during the school year and are no longer on the lease may visit for up to 60 consecutive days per year without being considered a member of the household.

In a joint custody arrangement, if the minor is in the household less than 90 days per year, the minor will be considered to be an eligible visitor and not a family member.

Reporting Additions to Owner and HACD

Reporting changes in household composition to the HACD is both a HUD requirement and a HACD requirement.

The family obligations require the family to inform the HACD of the birth, adoption or court-awarded custody of a child and to request HACD approval to add any other family member as an occupant of the unit. The family must request prior approval of additional household members in writing. If any new family member is added, the income of the addition member will be included in the family income, as applicable under HUD regulations.

Families are required to report any additions to the household in writing to the HACD within ten (10) days of the move-in date.

An interim reexamination will be conducted in the event of any additions to the household.

Other than the birth, adoption, or court-awarded custody of a child, any adult proposed to be added to the household will undergo the same screening as other adult household members.

Reporting Absences to the HACD

Reporting changes in household composition is both a HUD and HACD requirement.

If a family member leaves the household, the family must report this change to the HACD, in writing, within ten (10) days of the change (i.e., after the change) and certify as to whether the member is temporarily or permanently absent.

The HACD will conduct an interim evaluation for changes which affect the total tenant payment in accordance with the interim policy.

E. AVERAGING INCOME

When annual income cannot be anticipated for a full 12 months, the HACD may:

1. Average all known sources of income that vary, in order to compute an annual income, or
2. Annualize the income anticipated for a shorter period, subject to a redetermination at the end of the shorter period.

If there are possible bonuses or overtime payments which the employer cannot anticipate for the next 12 months, bonuses and overtime received the previous year will be used.

If an estimate can be made for those families whose income fluctuates from month to month by averaging, this estimate will be used so as to reduce the number of interim adjustments.

The method to be used depends upon the regularity, source and type of income.

G. INCOME OF PERSON PERMANENTLY CONFINED TO NURSING HOME (24 CFR 982.54(d)(10)

If a family member is permanently confined to a hospital or nursing home and there is a family member left in the household, the HACD will exclude the income of the person permanently confined to the nursing home and give the family no deductions for the medical expenses of the confined family member.

H. REGULAR CONTRIBUTIONS AND GIFTS (24 CFR 5.609)

Regular contributions and gifts received from persons outside the household are counted as income for calculation of the total tenant payment.

Any contribution or gift received every six (6) months or more frequently will be considered a regular contribution or gift, unless the amount totals less than $500 per year. This includes rent and utility payments made on behalf of the family as well as other cash or non-cash contributions provided on a regular basis. It does not include casual contributions or sporadic gifts.

I. ALIMONY AND CHILD SUPPORT (24 CFR 5.609)

Regular alimony and child support payments are counted as income for purposes of the calculation of total tenant payment.

If the amount of child support or alimony received is less than the amount awarded by the court, the HACD will use the amount awarded by the court unless the family can verify that they are not receiving the full amount and verification of item(s) below are provided.

The HACD will accept as verification that the family is receiving an amount less than the award if the HACD receives verification from the agency responsible for enforcement or collection, or the family furnishes documentation of a child support or alimony collection action filed through a child support enforcement or collection agency, or documentation that they have filed an enforcement or collection action through an attorney.

It is the family's responsibility to support a certified copy of the divorce decree.

J. LUMP SUM RECEIPTS (24 CFR 5.609)

Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance or worker's compensation), capital gains, and settlement for personal or property losses are not included in income but may be included in assets.

Lump-sum payments caused by delays in processing period payments such as unemployment or welfare assistance are counted as income. Lump sum payments from Social Security or SSI are excluded from income, but any amount remaining will be considered an asset. Deferred period payments which have accumulated due to a dispute will be treated the same as period payments which are deferred due to delays in processing.

In order to determine the amount of retroactive tenant rent that the family owes as a result of the lump sum receipt, the HACD uses a calculation method which calculates prospectively or retroactively, depending on the circumstances.

Prospective Calculation Method

If the payment is reported on a timely basis, within 30 days, the calculation will be done prospectively and will result in an interim adjusted where the entire lump-sum payment will be added to the annual income at the time of the interim.

Retroactive Calculation Method

The HACD will go back to the date on which the lump-sum payment was received, or to the date of admission, whichever is closer. The HACD will determine the amount of income for each certification period, including the period during which the lump sum was received, and recalculate the tenant rent for each certification period to determine the amount due the HACD.

The amount owed by the family is a collectible debt even if the family becomes unassisted.

K. CONTRIBUTIONS TO RETIREMENT FUNDS – ASSETS (24 CFR 5.603(d)

Contributions to company retirement or pension funds, the only amounts counted are those the family can withdraw without retiring or terminating employment. If the employee has retired or terminated employment, any amount the family member elects as a lump sum will be counted.

L. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE (24 CFR 5.603(d)(3))

The HACD must count assets disposed of for less than fair market value during the two years preceding certification or reexamination. The HACD will count the difference between the market value and the actual payment received in calculating total assets.

Assets disposed of as a result of foreclosure or bankruptcy are not considered to be assets disposed of for less than fair market value. Assets disposed of as a result of a divorce or separation are not considered to be assets disposed of for less than fair market value.

M CHILD CARE EXPENSES (24 CFR 5.603)

Child care expenses for children under age 13 may be deducted from annual income if they enable an adult to work, to attend school, or to actively seek employment.

In the case of a child attending private school, only care provided after school hours can be counted as child care expenses.

Allowability of deductions for child care expenses is based on the following guidelines:

Child care for work: The maximum child care expense allowed must be less than the amount earned by the person enabled to work which is included in the family's annual income. The

person enabled to work will be the adult member of the household who earns the least amount of income from working.

Child care for school: The number of hours claimed for child care may not exceed the number of hours the family member is attending school, including reasonable travel time to and from school.

Amount of expense: Licensed, registered or otherwise regulated childcare providers will provide a signed statement of childcare expenses. The maximum allowance for all other child care is $100.00 per child, per week.

N MEDICAL EXPENSES (24 CFR 5.609(a)(2), 5.603)

When it is unclear in the HUD rules whether to allow an item as a medical expense, IRS Publication 502 will be used as a guide.

Non-prescription medicines will be counted toward medical expenses for families who qualify, if the family furnishes legible receipts.

O. PRO-RATION OF ASSISTANCE FOR MIXED FAMILIES (24 CFR 5.520)

Applicability

Pro-ration of assistance must be offered to any mixed applicant or participant family. A mixed family is one that includes at least one U. S. citizen or eligible immigrant and any number of ineligible members.

Mixed families that were participants as of June 19, 1995 and do not qualify for continued assistance must be offered pro-rated assistance. Mixed applicant families are entitled to pro-rated assistance. Families that become mixed after June 19, 1995 by the addition of an ineligible member are entitled to pro-rated assistance.

Pro-rated Assistance Calculations

Pro-rated assistance is calculated by determining the amount of assistance payable if all family members were eligible and multiplying by the percent of the family members who actually are eligible. Total tenant payment is the gross rent minus the pro-rated assistance.

P. INCOME CHANGES RESULTING FROM WELFARE PROGRAM REQUIREMENTS

The HACD will not reduce the rental contribution for families whose welfare assistance is reduced specifically because of fraud by a family member in connection with the welfare program, failure to participate in an economic self-sufficiency program, or non-compliance with a work activities requirement.

The HACD will, however, reduce the rental contribution if the welfare assistance reduction is a result of:

- The expiration of a lifetime time limit on receiving benefits; or
- A situation where a family member has not complied with other welfare agency requirements; or
- A situation where a family member has complied with welfare agency economic self-sufficiency or work activities requirement but cannot or has not obtained employment, such as when the family member has complied with welfare program requirements, but the durational time limit, such as cap on the length of time a family can receive benefits, causes the family to lose their welfare benefits.

Imputed welfare income is the amount of annual income not actually received by a family as a result of a specified welfare benefit reduction that is included in the family's income for the purpose of determining the rental contribution.

Imputed welfare income is not included in annual income if the family was not an assisted family at the time of sanction.

The amount of imputed welfare income is offset by the amount of additional income a family receives that begins after the sanction is imposed.

When additional income is at least equal to the imputed welfare income, the imputed welfare income is reduced to zero.

Verification Before Denying a Request to Reduce Rent

The HACD will obtain written verification from the welfare agency stating that the family's benefits have been reduced for fraud or noncompliance with economic self-sufficiency or work activities requirements before denying the family's request for rent reduction.

The welfare agency, at the request of the HACD, will inform the HACD of the amount and term of specified welfare benefit reductions for the family, the reason for the reduction, and any subsequent changes in term or amount of reduction.

O. UTILITY ALLOWANCE AND UTILITY REIMBURSEMENT PAYMENTS (24 CFR 982.153, 982.517, 982.514(b))

The utility allowance is intended to cover the cost of utilities not included in the rent. The allowance is based on the typical cost of utilities and services paid by energy-conservative households that occupy housing of similar size and type in the same locality. Allowances are not based on an individual family's actual energy consumption.

The HACD's utility allowance schedule and the utility allowance of an individual family, must include utilities and services that are necessary in the locality to provide housing that complies with the housing quality standards.

The HACD may not provide any allowance for non-essential utility costs, such as costs of cable or satellite television.

The HACD must classify utilities in the utility allowance schedule according to the following general categories: space heating, cooking, water heating, other electric, water, sewer, trash collection, refrigerator (amortized cost of tenant-supplied refrigerator), range (amortized cost of tenant-supplied rate); and other specified services.

The HACD will review the utility allowance schedule annually. If the review finds that a utility rate has changed by 10% or more since the last revision of the utility allowance schedule, the schedule will be revised to reflect the new rate. Revised utility allowances will be applied in a participant family's rent calculation at the family's next reexamination.

The utility allowance calculation is based on the actual unit size selected.

Where families provide their own range and refrigerator, the HACD will establish an allowance adequate for the family to purchase or rent a range or refrigerator, even if the family already owns either appliance. Allowances for ranges and refrigerators will be based on the less of the cost of leasing or purchasing the appropriate appliance over a 12 month period.

Where the calculation on the HUD Form 50058 results in a utility reimbursement due the family, the HACD will provide a utility reimbursement payment for the family each month. The check will be made out directly to the tenant, unless the tenant has agreed, in writing, to payment directly to utility companies, in which case the check will be made out directly to the utility companies.

The HACD will approve a higher utility allowance for a family including a person with a disability, if needed.

Chapter 7

VERIFICATION PROCEDURES

INTRODUCTION

HUD regulations require family eligibility, income and allowances be verified by the HACD. HACD staff will obtain written verification from independent sources (i.e., third party verification) whenever possible. Files will be documented when third party verification is not possible. The HACD will obtain proper authorization from the family before requesting information from independent sources.

A. METHODS OF VERIFICATION AND TIME ALLOWED (24 CFR 982.516)

The HACD will verify information through the four methods of verification acceptable to HUD in the following order:

1. Up-front Income Verification (UIV) when available
2. third-party written
3. third-party oral
4. review of documentation
5. certification/self-declaration

The HACD will allow three (3) weeks for return of third-party written verification. HACD staff will allow two (2) weeks/attempt to obtain other types of verification before going onto the next method. The HACD will place documentation in the tenant file as to why third party written verification was not obtained.

For applicants, verifications may not be more than 60 days old at the time of voucher issuance. For participants, verifications are valid for 120 days from date of receipt.

Up Front Income Verification (UIV)

Up-front Income Verification refers to the PHA's use of the verification tools available from independent sources that maintain computerized information about earnings, and benefits. (HUD's EIV, EMS, CCSES etc.)

There may be legitimate differences between information provided by the family and UIV generated information. No adverse action can be taken against a family until the PHA has independently verified the UIV information and the family has been given the opportunity to contest any adverse findings through the informal review/hearing process.

Under no circumstances should a family be terminated solely on information generated through use of UIV.

Third-Party Written Verification

Third-party written verification is used to verify information directly from the source. Third-party written verification forms will be sent and returned via first class mail and/or fax transmittal. Each adult family member (i.e., age 18 or older) will be required to sign an authorization allowing an information source to release the specified information.

Verifications received by fax directly from the source are considered third-party written verifications.

With the exception of computerized printouts from the following agencies, the family will not be allowed to deliver verifications:

- Social Security Administration
- Veterans Administration
- State Department of Social Services (Welfare Assistance)
- State Labor Department (Unemployment Compensation)
- State or federal courts.

Third-Party Oral Verification

Oral Third-party verification will be used when written third-party verification is delay or not possible. When third-party oral verification is used, staff will be required to annotate the file noting with whom they spoke, the date of the conversation, and the facts provided. If oral third party verification is not available, the HACD will compare the information to any documents provided by the family. If obtained by telephone, the HACD must initiate the call.

Review of Documents

In the event that third-party written or oral verification is unavailable the HACD will annotate the file accordingly and utilize documents provided by the family as the primary source if the documents provide complete information.

All such documents, excluding government checks and currency, will be photocopied and retained in the applicant file. In cases where documents are viewed that cannot be photocopied, staff will annotate the file accordingly.

The HACD will accept the following documents from the family, provided that the document is such that tampering would be easily noted:

Printed wage stubs
Computer print-outs from the employer
Signed letters (provided that the information is confirmed by phone)
Other documents noted in this Chapter as acceptable verification

If third-party verification is received after documents have been accepted as provisional verification, and there is a discrepancy, the HACD will utilize the third-party verification.

Self-Certification/Self-Declaration

When verification cannot be made by third-party verification or review of documents, families will be required to submit a self-certification.

Self-certification is accomplished by means of a notarized statement or affidavit which must be witnessed and which is obtained under penalty or perjury.

B. RELEASE OF INFORMATION (24 CFR 5.230)

All adult family members will be required to sign a copy of HUD Form 9886, Authorization for Release of Information/Privacy Act Form.

In addition, all adult family members will be required to sign specific authorization forms when information is needed that is not covered by HUD Form 9886.

Each member requested to consent to the release of specific information will be provided with a copy of the appropriate forms for their review and signature.

Family refusal to cooperate with the HUD prescribed verification system will result in denial of admission or termination of assistance because it is a family obligation to supply any information and to sign consent forms requested by the HACD or HUD.

C. COMPUTER MATCHING

For some time, HUD has conducted a computer matching initiative to independently verify resident income. HUD can access income information and compare it to information submitted by HACD on the 50058 Form. HUD can disclose Social Security information to HACD, but is precluded by law from disclosing Federal tax return data to HACD. If HUD receives information from Federal tax return data indicating a discrepancy in the income reported by the family, HUD will notify the family of the discrepancy. The family is required to disclose this information to the HACD. HUD's letter to the family will also notify the family that HUD has notified the HACD in writing that the family has been advised to contact the HACD. HUD will send the HACD a list of families who have received "income discrepancy" letters.

When the HACD receives notification from HUD that a family has been sent an "income discrepancy" letter, the HACD will:

- Wait ten (10) days after the date of notification before contacting tenant.
- After ten (10) days following the date of notification, the HACD will contact the tenant by mail asking the family to promptly furnish any letter or other notice by HUD concerning the amount or verification of family income.

- The HACD will fully document the contact in the tenant's file, including a copy of the letter sent to the family.

When the family provides the required information, the HACD will verify the accuracy of the income information received from the family, review the HACD's interim recertification policy, identify unreported income, charge retroactive rent as appropriate, and change the amount of rent or terminate assistance, as appropriate, based on the information.

If tenant fails to respond to HACD, the HACD will ask HUD to send a second letter. After an addition ten (10) days, the HACD will ask HUD to send a third letter. After an additional 15 days the HACD will send a letter to the head of household, warning of the consequences if the family fails to contact the HACD within ten (10) days.

If the tenant claims a letter from HUD was not received, the HACD will ask HUD to send a second letter with a verified address for the tenant. After ten (10) days, the HACD will contact the tenant family. If the tenant family still claims they have not received a letter, the HACD will ask HUD to send a third letter. After an additional 15 days, the HACD will set up a meeting with the family to complete IRS Forms 4506 and 8821. If the tenant family fails to meet with the HACD or will not sign the IRS forms, the HACD will send a warning letter to the head of the household, notifying the family that termination proceedings will begin within one week if the tenant fails to meet with the HACD and/or sign forms.

If tenant does receive a discrepancy letter from HUD, the HACD will set up a meeting with the family. If the family fails to attend the meeting, the HACD will reschedule the meeting. If the family fails to attend the second meeting, the HACD will send a termination warning. The family must bring the original HUD discrepancy letter to the HACD.

If tenant disagrees with the Federal tax data contained in the HUD discrepancy letter, the HACD will ask the tenant to provide documented proof that the tax data is incorrect. If the tenant does not provide documented proof, the HACD will obtain proof to verify the Federal tax data using third party verification.

D. **ITEMS TO BE VERIFIED** (24 CFR 982.516)

All income, including income exclusions.

Full-time student status including high school students who are 18 or over.

Current assets including assets disposed of for less than fair market value in preceding two years.

Child care expense where it allows an adult family member to be employed, or to actively seek work or to further his/her education.

Total medical expenses of all family member in households whose head or spouse is elderly or disabled.

Disability assistance expenses to include only those costs associated with attendant care or auxiliary apparatus for a disabled member of the family which allow an adult family member to be employed.

Disability for determination of allowances or deductions.

Proof of legal identity.

U. S. citizenship/eligible immigrant status.

Social Security Numbers for all family members over 6 years of age or older who have been issued a Social Security Number.

Familial/Marital status when needed for head or spouse definition.

E. VERIFICATION OF INCOME (24 CFR 982.516)

This section defines the methods the HACD will use to verify various types of income.

Employment Income

Verification forms request the employer to specify the:

- Dates of employment
- Amount and frequency of pay
- Date of the last pay increase
- Likelihood of change of employment status and effective date of any known salary increase during the next 12 months
- Year to date earnings
- Estimated income from overtime, tips, bonus pay expected during next 12 months.

Acceptable methods of verification include, in this order:

1. Employment verification form completed by the employer.
2. Minimum of six weeks or 3 bi-weekly check stubs or earning statements which indicate the employee's gross pay, frequency of pay or year to date earnings.
3. W-2 forms plus income tax forms.
4. Self-certifications or income tax returns signed by the family may be used for verifying self-employment income, or income from tips and other gratuities.

Applicants and program participants may be requested to sign an authorization for release of information from the Internal Revenue Service for further verification of income.

In cases where there are questions about the validity of information provided by the family, the HACD will require the most recent federal income tax statements.

Where doubt regarding income exists, a referral to IRS for confirmation will be made on a case-by-case basis.

Social Security, Pensions, Supplementary Security Income (SSI), Disability Income

Acceptable methods of verification include, in this order:

1. Benefit verification form completed by agency providing the benefits.
2. Aware or benefit notification letters prepared and signed by the providing agency
3. Computer report electronically obtained or in hard copy.

Unemployment Compensation

Acceptable methods of verification include, in this order;

1. Verification form completed by the unemployment compensation agency.
2. Computer printouts from unemployment office stating payment dates and amounts.
3. Payment stubs

Welfare Payments or General Assistance

Acceptable methods of verification include, in this order:

1. HACD verification form completed by payment provider.
2. Written statement from payment provider indicating the amount of grant/payment, start date of payments, and anticipated changes in payment in the next 12 months.
3. Computer-generated Notice of Action

Alimony or Child Support Payments

Acceptable methods of verification include any of the following;

1. Copy of a separation or settlement agreement or a divorce decree stating amount and type of support and payment schedules.
2. A notarized letter from the person paying the support.
3. Copy of latest check and/or payment stubs from Court Trustee. HACD must record the date, amount, and number of the check.
4. If payments are irregular, the family must provide:

    - A copy of the separation or settlement agreement, or a divorce decree stating the amount and type of support and payment schedules.

- A statement from the agency responsible for enforcing payments to show that the family has filed for enforcement.
- A welfare notice of action showing amounts received by the welfare agency for child support.
- A written statement from an attorney certifying that a collection or enforcement action has been filed.

Net Income from a Business

In order to verify the net income from a business, the HACD will view IRS and financial documents from prior years and use this information to anticipate the income for the next 12 months.

Acceptable methods of verification include:

1. IRS Form 1040, including:
   a. Schedule C (Small Business)
   b. Schedule E (Rental Property Income)
   c. Schedule F (Farm Income)
2. If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules.
3. Audited or unaudited financial statement(s) of the business.

Child Care Business

If an applicant/participant is operating a licensed day care business, income will be verified as with any other business.

If the applicant/participant is operating a "cash and carry" operation (which may or may not be licensed), the HACD will require that the applicant/participant complete a form for each customer which indicates: name of person(s) whose child (children) is/are being cared for, phone number, number of hours child is being cared for, method of payment (check/cash), amount paid, and signature of person.

If the family has filed a tax return, the family will be required to provide it.

Recurring Gifts

The family must provide a self-certification that contains the following information:

The person who provides the gifts
The value of the gifts
The regularity (dates) of the gifts
The purpose of the gifts

Zero Income Status

The HACD will request information from the Department of Social Services, Department of Labor, Social Security Offices and towns.

Full-time Student Status

Only the first $480 of the earned income of full time students, other than head or spouse, will be counted toward family income.

Financial aid, scholarships and grants is not counted toward family income.

Verification of full time student status includes:

1. Written verification from the registrar's office or other school official.
2. School records indicating enrollment for sufficient number of credits to be considered a full-time student by the educational institution.

F. INCOME FROM ASSETS (24 CFR 982.516)

Savings Account Interest Income and Dividends

Acceptable methods of verification include, in this order:

1. Account statements, passbooks, certificates of deposit, or HACD verification forms completed by the financial institution.
2. Broker's statements showing value of stocks or bonds and the earnings credited the family. Earnings can be obtained from current newspaper quotations or oral broker's verification.
3. IRS Form 1099 from the financial institution, provided that the HACD must adjust the information to project earnings expected for the next 12 months.

Interest Income from Mortgages or Similar Arrangements

Acceptable methods of verification include, in this order:

1. A letter from an accountant, attorney, real estate broker, the buyer, or a financial institution stating interest due for next 12 months. (A copy of the check paid by the buyer to the family is not sufficient unless a breakdown of interest and principal is shown.)
2. Amortization schedule showing interest for the 12 months following the effective date of the certification or recertification.

Net Rental Income from Property Owned by Family

Acceptable methods of verification include, in this order:

1. IRS Form 1040 with Schedule E (Rental Income).
2. Copies of latest rent receipts, leases, or other documentation of rent amounts.
3. Documentation of allowable operating expenses of the property: tax statements, insurance invoices, bills for reasonable maintenance and utilizes, and bank statements or amortization schedules showing monthly interest expense.
4. Lessee's written statement verifying rent payments to the family and family's self-certification as to net income realized.

G. VERIFICATION OF ASSETS

Family Assets

The HACD will require the necessary information to determine the current cash value, (the net amount the family would receive if the asset were converted to cash).

1. Verification forms, letters, or documents from a financial institution or broker.
2. Passbooks, checking account statements, certificates of deposit, bonds, or financial statements completed by a financial institution or broker.
3. Quotes from a stock broker or realty agent as to net amount family would receive if they liquidated securities or real estate.
4. Real estate tax statements if the approximate current market value can be deduced from assessment.
5. Financial statements for business assets.
6. Copies of closing documents showing the selling price and the distribution of the sales proceeds.
7. Appraisals of personal property held as an investment.
8. Family's self-certification describing assets or cash held at the family's home or in safe deposit boxes.

Assets Disposed of for Less than Fair Market Value (FMV) During Two Years Preceding Effective Date of Certification or Recertification

1. For all certifications and recertifications, the HACD will obtain the Family's certification as to whether any member has disposed of assets for less than fair market value during the two years preceding the effective date of the certification or recertification.
2. If the family certifies that they have disposed of assets for less than fair market value, certification is required that shows: (a) all assets disposed of for less than FMV, (b) the date they were disposed of, (c) the amount the family received, and (d) the market value of the assets at the time of disposition. Third party verification will be obtained wherever possible.

H. VERIFICATION OF ALLOWABLE DEDUCTIONS FROM INCOME (24 CFR 982.516)

Child Care Expenses

1. Written verification from the person who receives the payments is required. If the child care provider is an individual, s/he must provide a statement of the amount they are charging the family for their services.
2. Verifications must specify the child care provider's name, address, telephone number, Social Security Number, the names of the children cared for, the number of hours the child care occurs, the rate of pay, and the typical yearly amount paid, including school and vacation periods.
3. Family's certification as to whether any of those payments have been or will be paid or reimbursed by outside sources.
4. Verification that childcare provider is licensed/registered or otherwise regulated must be obtained from provider, otherwise childcare situation will be treated as unregulated and eligible only for a maximum allowance of $100.00 per child, per week.

Medical Expenses

Families who claim medical expenses will be required to submit a certification as to whether any expense payments have been, or will be, reimbursed by an outside source. All expense claims will be verified by one or more of the methods listed below.

1. Written verification by a doctor, hospital or clinic personnel, dentist, pharmacist of (a) the anticipated medical costs to be incurred by the family and regular payments due on medical bills; and (b) extent to which those expenses will be reimbursed by insurance or a government agency.
2. Written confirmation by the insurance company or employer of health insurance premiums to be paid by the family.
3. Written confirmation from the Social Security Administration of Medicare premiums to be paid by the family over the next 12 months. A computer printout will be accepted.
4. For attendant care:
   a. A reliable, knowledgeable professional's certification that the assistance of an attendant is necessary as a medical expense and a projection of the number of hours the care is needed for calculation purposes.
   b. Attendant's written confirmation of hours of care provided and amount and frequency of payments received from the family or agency (or copies of canceled checks the family used to make those payments) or stubs from the agency providing the services.
5. Receipts, canceled checks, or pay stubs that verify medical costs and insurance expenses likely to be incurred in the next 12 months.
6. Copies of payment agreements or most recent invoice that verify payments made on outstanding medical bills that will continue over all or part of the next 12 months.

7. Receipts or other record of medical expenses incurred during the past 12 months that can be used to anticipate future medical expenses. HACD may use this approach for "general medical expenses" such as non-prescription drugs and visits to doctors or dentists, but not for one time, nonrecurring expenses from the previous year.
8. The HACD will use mileage at the IRS rate, or cab, bus fare, or other public transportation cost for verification of the cost of transportation directly related to medical treatment.

Assistance to Persons with Disabilities (24 CFR 5.611(c))

1. In all cases:

   (a) Written certification from a reliable, knowledgeable professional that the person with disabilities requires the services of an attendant and/or the use of auxiliary apparatus to permit him/her to be employed or to function sufficiently independently to enable another family member to be employed.
   (b) Family's certification as to whether they receive reimbursement for any of the expenses of disability assistance and the amount of any reimbursement received.
2. Attendant Care:

   (a) Attendant's written certification of amount received from the family, frequency of receipt, and hours of care provided.
   (b) Certification of family and attendant and/or copies of canceled checks family used to make payments.
3. Auxiliary Apparatus:

   (a) Receipts for purpose or proof of monthly payments and maintenance expenses for auxiliary apparatus.
   (b) In the case where the person with disabilities is employed, a statement from the employer that the auxiliary apparatus is necessary for employment.

I. VERIFYING NON-FINANCIAL FACTORS (24 CFR 5.617(b)(2))

Verification of Legal Identity

In order to prevent program abuse, the HACD will require applicants to furnish verification of legal identity for all family members.

The documents listed below will be considered acceptable verification of legal identity for adults. If a document submitted by a family is illegible or otherwise questionable, more than one of these documents may be required.

Certificate of Birth, naturalization papers
Church issued baptismal certificate
Current, valid Driver's license
U. S. military discharge (DD 214)

U. S. passport
Voter's registration
Company/agency Identification Care
State or Federal government issued identification care
DSS Eligibility Management System (EMS) print out

Documents considered acceptable for the verification of legal identity for minors may be one or more of the following:

Certificate of Birth
Adoption papers
Custody agreement
Health and Human Services ID
School records

Verification of Marital Status

Verification of divorce status will be a certified copy of the divorce decree, signed by a Court Officer.

Verification of a separation may be a copy of a court-ordered maintenance or other records.

Verification of marriage status is a marriage certificate.

Familial Relationships

Certification will normally be considered sufficient verification of family relationships. In cases where reasonable doubt exists, the family may be asked to provide verification.

The following verifications will always be required if applicable:

Verification of relationship:

Official identification showing names
Birth certificates
Baptismal certificates

Verification of guardianship is:

Court-order assignment
Verification from social services agency
School records

Verification of Permanent Absence of Family Member

If an adult member who was formerly a member of the household is reported permanently absent by the family, the HACD will consider any of the following as verification:

1. Husband or wife institutes divorce action.
2. Husband or wife institutes legal separation.
3. Order of protection/restraining order obtained by one family member against another.
4. Proof of another home address, such as utility bills, canceled checks for rent, drivers license, or lease or rental agreement, if available.
5. Statements from other agencies such as social services or a written statement from the landlord or manager that the adult family member is no longer living at that location.
6. If no other proof can be provided, the HACD will accept a self-certification from the head of household or the spouse or co-head, if the head is the absent member.
7. If the adult family member is incarcerated, a document from the Court or prison should be obtained stating how long they will be incarcerated.

Verification of Change in Family Composition

The HACD may verify changes in family composition either reported or unreported through letters, telephone calls, utility records, inspections, landlords, neighbors, credit data, school or DMV records, and other sources.

Verification of Disability

Verification of disability must be receipt of SSI or SSA disability payments under Section 223 of the Social Security Act or 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7) or verified by appropriate diagnostician such as physician, psychiatrist, psychologist, therapist, rehab specialist, or licensed social worker, using the HUD language as the verification format.

Verification of Citizenship/Eligible Immigrant Status (24 CFR 5.508, 5.510, 5.512, 5.514)

To be eligible for assistance, individuals must be U. S. citizens or eligible immigrants. Individuals who are neither may elect not to contend their status. Eligible immigrants must fall into one of the categories specified by the regulations and must have their status verified by Immigration and Naturalization Service (INS). Each family member must declare their status once. Assistance cannot be delayed, denied, or terminated while verification of status is pending except that assistance to applicants may be delayed while the HACD hearing is pending.

1. Citizens or Nationals of the United States are required to sign a declaration under penalty of perjury. The HACD will require citizens to provide documentation of citizenship. Acceptable documentation will include at least one of the following original documents:

U. S. birth certificate
U. S. passport
Resident alien/registration card
Social Security card

2. Eligible Immigrants aged 62 and over are required to sign a declaration of eligible immigration status and provide proof of age.
3. Non-citizens with eligible immigration status must sign a declaration of status and verification consent form and provide their original immigration documents which are copied front and back and returned to the family. The HACD verifies the status through the INS SAVE system. If this primary verification fails to verify status, the HACD must request within ten days that the INS conduct a manual search.
4. Ineligible family members who do not claim to be citizens or eligible immigrants must be listed on a statement of ineligible family members signed by the head of household or spouse.
5. Non-citizen students on student visas are ineligible members even though they are in the country lawfully. They must provide their student visa but their status will not be verified and they do not sign a declaration but are listed on the statement of ineligible members.

Failure to Provide If an applicant or participant family member fails to sign required declarations and consent forms to provide documents, as required, they must be listed as an ineligible member. If the entire family fails to provide and sign as required, the family may be denied or terminated for failure to provide required information.

Time of Verification

For applicants, verification of U. S. citizenship/eligible immigrant status occurs at the same time as verification of other factors of eligibility for final eligibility determination/at the time of initial application.

For family members added after other members have been verified, the verification occurs at the first recertification after the new member moves in.

Once verification has been completed for any covered program, it need not be repeated except that, in the case of port-in families, if the initial HACD does not supply the documents, the HACD must conduct the determination.

Extensions of Time to Provide Documents

The HACD will grant an extension of 15 days for families to submit evidence of eligible immigrant status.

Acceptable Documents of Eligible Immigration

The regulations stipulate that only the following documents are acceptable unless changes are published in the Federal Register.

Resident Alien Card (I-551)
Alien Registration Receipt Card (I-151)
Arrival-Departure Record (I-94)
Temporary Resident Card (I-688)
Employment Authorization Card (I-688B)
Receipt issued by the INS for issuance of replacement of any of the above documents that shows individual's entitlement has been verified.

A birth certificate is not acceptable verification of status. All documents in connection with U. S. citizenship/eligible immigrant status must be kept five years.

The HACD will verify the eligibility of a family member at any time such eligibility is in question, without regard to the position of the family on the waiting list.

If the HACD determines that a family member has knowingly permitted another individual who is not eligible for assistance to reside permanently in the family's unit, the family's assistance will be terminated for 36 months, unless the ineligible individual has already been considered in prorating the family's assistance.

Verification of Social Security Numbers (24 CFR 5.216)

Social security numbers must be provided as a condition of eligibility for all family members age six and over if they have been issued a number. Verification of Social Security numbers will be done through a Social Security Card issued by the Social Security Administration. If a family member cannot produce a Social Security Card, only the documents listed below showing his or her Social Security Number may be used for verification. The family is also required to certify in writing that the documents(s) submitted in lieu of the Social Security Card information provided is/are complete and accurate:

- A driver's license
- Identification care issued by a Federal, State or local agency
- Identification care issued by a medical insurance company or provider (including Medicare and Medicaid)
- An identification card issued by an employer or trade union
- An identification card issued by a medical insurance company
- Earnings statements or payroll stubs
- Bank statements
- IRS Form 1099
- Benefit award letters from government agencies
- Retirement benefit letter

- Life insurance policies
- Court records such as real estate, tax notices, marriage and divorce, judgment or bankruptcy records
- Verification of benefits or social Security Number from Social Security Administration
- EMS print out

New family members ages six and older will be required to produce their Social Security Card or provide the substitute documentation described above together with their certification that the substitute information provided is complete and accurate. This information is to be provided at the time the change in family composition is reported to the HACD.

If an applicant or participant is able to disclose the Social Security Number but cannot meet the documentation requirements, the applicant or participant must show proof they have applied to Social Security for a replacement card. The applicant/participant or family member will have an additional 30 days to provide proof of the Social Security Number. If they fail to provide this documentation, the family's assistance will be terminated.

In the case of an individual at least 62 years of age, the HACD may grant an extension for an additional 60 days to a total of 120 days. If, at the end of this time, the elderly individual has not provided documentation, the family's assistance will be terminated.

If the family member states they have not been issued a number, the family member will be required to show they have applied for a Social Security Number.

Chapter 8

VOUCHER ISSUANCE AND BRIEFINGS

INTRODUCTION

Issuance of Vouchers [24 CFR 982.204(d), 982.54(d)(2)]

When funding is available, HACD will issue vouchers to applicants whose final eligibility has been determined. HACD will strive to maintain 100% utilization of all program funds. Program capacity will be closely monitored to determine success rates, average lease up time, and monthly turnover. This statistical information will serve as the basis to determine the number of vouchers to be issued on an ongoing basis to achieve the 100% utilization rate.

When eligibility has been determined, the HACD will conduct a mandatory briefing to ensure that families know how the program works. The briefing will provide a broad description of owner and family responsibilities, HACD procedures, and how to lease a unit. The family will also receive a briefing packet that provides more detailed information about the program, including the benefits of moving outside areas of poverty and minority concentration.

The HACD may over-issue vouchers only to the extent necessary to meet its leasing goals. All vouchers which are over-issued must be honored. If the HACD finds it is over-leased, it must adjust its future issuance of vouchers in order not to exceed the ACC budget limitations over the fiscal year.

B. BRIEFING TYPES AND REQUIRED ATTENDANCE (24 CFR 982.301)

Initial Applicant Briefing

A full HUD-required briefing will be conducted for applicant families who are determined to be eligible for assistance. The briefings will be conducted in group and/or individual meetings. Families who attend group briefings and still have the need for individual assistance will be referred to a housing coordinator. Briefings will be conducted in English and, when necessary, in Spanish.

The purpose of the briefing is to explain the documents in the voucher-holder's packet to families so that they are fully informed about the program. This will enable them to utilize the program to their advantage, and it will prepare them to discuss the voucher program with potential owners and property managers.

The HACD will not issue a voucher to a family unless the household representative has attended a briefing and signed the voucher. Applicants who provide prior notice of inability to attend a briefing will automatically be scheduled for the next briefing. Applicants who fail to attend two (2) scheduled briefings without prior notification and approval of the HACD may be denied admission based on failure to supply information needed for certification. The

HACD will conduct individual briefings for families with disabilities at their homes, upon request by the family, if required as a reasonable accommodation.

Briefing Packet (24 CFR 982.301(b)

The documents and information provided in the briefing packet for the voucher programs will comply with all HUD requirements. The HACD also includes other information and materials which are not required by HUD.

The family is provided the following information and materials:

1. The voucher, with its term indicate.
2. A description of the method used to calculate the housing assistance payment (HAP) for a family, information on the utility allowances, and the payment standards for the voucher program.
3. How the payment standard is determined, including an explanation of rent reasonableness.
4. Guidance and factors to consider which assist the family in selecting a unit, such as proximity to employment, public transportation, schools, day care, shopping, and the accessibility of services including social services. Guidance will also be provided to assist the family in evaluating the prospective units, such as the condition of unit, whether the rent is reasonable, the cost of tenant-paid utilities and energy efficiency of the unit.
5. An explanation of the geographical area in which the family may lease a unit, including an explanation of portability.
6. The Request for tenancy Approval form and a description of the procedure for requesting approval of a rental unit.
7. The HACD policy on providing information about families to prospective owners.
8. The subsidy standards, including when and how exceptions are made and how the voucher size relates to the unit size selected.
9. The HUD brochure on how to select a unit and/or the HUD brochure "A Good Place to Live," concerning how to select a unit that complies with HQS.
10. The HUD pamphlet on lead-based paint entitled Protect Your Family From Lead in Your Home and information about where blood level testing is available.
11. Information on federal, state and local equal opportunity laws.
12. A list of landlords or other parties who may have suitable rental units available.
13. If the family includes a person with disabilities, notice that the HACD will assist in locating accessible units and a list of available accessible units known to the HACD.
14. The family obligations under the program.
15. The grounds on which the HACD may terminate assistance for a participant family because of family action or failure to act.
16. HACD informal hearing procedures, including when the HACD is required to offer a participant family the opportunity for an informal hearing, and how to request the hearing.
17. An HQS checklist and a sample contract.

18. Procedures for notifying the HACD and/or HUD of program abuses such as side payments, extra charges, violations of tenant rights, and owner failure to repair.
19. The family's rights as a tenant and a program participant.
20. Requirements for reporting changes occurring between certifications.
21. Information on security deposits

Other Information to be Provided at the Briefing (24 CFR 982.301(a))

The person conducting the briefing will also describe how the program works and the relationship between the family and the owner, the family and the HACD, and the HACD and the owner.

The briefing presentation emphasizes:

- Family and owner responsibilities.
- How portability works for families eligible to exercise portability.

Advantages in move to an area with a low concentration of poor families if the family is living in a high poverty census tract in the HACD's jurisdiction.
Exercising choice in residency.
Choosing a unit carefully and only after due consideration.
Mobility services.

If the family includes a person with disabilities, the HACD will ensure compliance with 24 CFR 8.6 to ensure effective communication.

C. ENCOURAGING PARTICIPATION IN AREAS WITHOUT LOW INCOME OR MINORITY CONCENTRATION

At the briefing, families are encouraged to search for housing in non-impacted areas, and the HACD will provide assistance to families who wish to do so. The HACD will have available a listing of available units and landlords interested in the program. The mobility services provided may include:

- Direct contact with landlords.
- Counseling with the family.
- Providing information about services in various non-impacted areas.
- Meeting with neighborhood groups to promote understanding
- Formal or informal discussions with landlord groups.
- Formal or informal discussions with social service agencies
- Meeting with rental referral companies or agencies.
- Meeting with fair housing groups or agencies.

D. ASSISTANCE TO FAMILIES WHO CLAIM DISCRIMINATION

HACD staff will help clients who require assistance in filling out discrimination complaint forms by referring them to the appropriate HUD office.

E. SECURITY DEPOSIT REQUIREMENTS (24 CFR 982.313)

Security deposits charged by owners may not exceed those charged to unassisted tenants (nor the maximum prescribed by state law, i.e., two months rent, or one months rent if the tenant is 62 or older).

For lease-in place families, responsibility for the first and last month's rent is not considered a security deposit issue. In these cases, the owner should settle the issue with the tenant prior to the beginning of assistance.

F. TERM OF VOUCHER (24 CFR 982.303, 982.54(d)(11)

During the briefing session, each household will be issued a voucher which represents a contractual agreement between the HACD and the family specifying the rights and responsibilities of each party. It does not constitute admission to the program, which occurs when the lease and contract become effective.

Expirations

The voucher is valid for a period of at least 60 calendar days from the date of issuance. The family must submit a Request for Tenancy Approval within the 60-day period, unless an extension has been granted by the HACD, or the voucher will expire (i.e., the family will lose the voucher).

If the voucher has expired and has not been extended by the HACD, or if the voucher expires after an extension, the family will be denied assistance. The family will not be entitled to a review or a hearing. If the family is currently assisted, they may remain as a participant in their unit if an assisted lease and contract are in effect.

Suspensions

When a Request for Tenancy Approval is received, the HACD will not suspend or stop the clock on the term of the voucher.

Extensions

The HACD will extend the term of the voucher up to 120 days from the beginning of the initial term. If the family needs and requests an extension, and it is granted, it will be granted in 30-day increments not to exceed two extensions. Approval of each extension should be granted by a housing supervisor.

Extensions are granted at the discretion of the HACD primarily for the following reasons:

The HACD is satisfied that the family has made a reasonable effort to locate a unit, including seeking the assistance of the HACD through its mobility services, throughout the initial 60-day period. A completed search record is required.

The family was prevented from finding a unit due to the disability accessibility requirement of a family member.

Special Extensions

Special extensions beyond the 120 day search time may be granted by the HACD but only in cases where there are circumstances documented and verified that are beyond the family's control and that affect the family's ability to find suitable housing within the initial 60 days and subsequent allowable extension.

The housing supervisor must review the family's search record and all documentation provided by the family to verify and support the request. The housing supervisor shall approve or disapprove the special extension. If the family does not provide proper documentation a special extension will not be granted.

Assistance to Voucher Holders

Families who require additional assistance during their search may call the HACD office to request assistance. Voucher holds will be notified at their briefing session that the HACD periodically updates the listing of available units and how the updated list may be obtained.

The HACD will assist families with negotiations with owners and provide other assistance related to the families' search for housing.

G. VOUCHER ISSUANCE DETERMINATION FOR SPLIT HOUSEHOLDS (24 CFR 982.315)

In those instances when a family assisted under the Section 8 program becomes divided into two otherwise eligible families due to divorce, legal separation, or the division of the family, and the new families cannot agree as to which new family unit should continue to receive the assistance and there is no determination by a court, the HACD shall consider the following factors to determine which of the families will continue to be assisted:

1. Which of the two new family units has custody of dependent children.
2. Which family member was the head of household when the voucher was initially issued (listed on the initial application).
3. The composition of the new family units, and which unit contains elderly or disabled members.
4. Whether domestic violence was involved in the breakup.
5. Which family members remain in the unit.

Documentation of these factors will be the responsibility of the requesting parties.

If documentation is not provided, the HACD will terminate assistance on the basis of failure to provide information necessary for a reexamination.

H. REMAINING MEMBER OF TENANT FAMILIY – RETENTION OF VOUCHER (24 CFR 982.315)

To be considered the remaining member of the tenant family, the person must have been previously approved by the HACD to be living in the unit.

A live-in attendant, by definition, is not a member of the family and will not be considered a remaining member of the family.

In order for a minor child to continue to receive assistance as a remaining family member:

1. The court has to have awarded emancipated minor status to the minor, or
2. The HACD has to have verified that the social services agency and/or the Juvenile Court has arranged for another adult to be brought into the assisted unit to care for the child(ren) for an indefinite period.

A reduction in family size may require a reduction in the voucher size.

Chapter 9

REQUEST FOR TENANCY APPROVAL AND CONTRACT EXECUTION

INTRODUCTION (24 CFR 982.305(a)

After families are issued a voucher, they may search for a unit anywhere within the jurisdiction of the HACD, or outside of the HACD's jurisdiction if they qualify for portability. The family must find an eligible unit under the program rules, with an owner/landlord who is willing to enter into a housing assistance payments (HAP) contract with the HACD.

A. REQUEST FOR TENANCY (24 CFR 982.302, 982.305(b)

The request for tenancy approval (RTA) and a copy of the proposed lease, including the HUD-prescribed tenancy addendum, must be submitted by the family during the term of the voucher. The family must submit the request for tenancy approval in the form and manner required by the HACD.

The request for tenancy approval must be signed by both the owner and voucher-holder.

The HACD will not permit the family to submit more than one RTA at a time.

The HACD will review the proposed lease and the RTA to determine whether they are approvable. The RTA will be approved if:

1. The unit is an eligible type of housing.
2. The unit meets HUD's housing quality standards (and any additional criteria as identified in this plan.
3. The rent is reasonable.
4. The security deposit is approval in accordance with any limitation in this plan.
5. The proposed lease complies with HUD and HACD requirements.
6. The owner is approvable, and there are no conflicts of interest.

In addition to the above, at the time a family initially receives assistance in a particular rent unit (i.e., new admissions and moves), if the gross rent for the unit exceeds the applicable payment standard for the family, the family share of the rent may not exceed 40% of the family monthly adjusted income.

Disapproval of Request for Tenancy Approval

If the HACD determines that the request cannot be approved for any reason, the landlord and the family will be notified in writing. The HACD will instruct the owner and family of the steps that are necessary to approve the request.

The owner will be given no more than 15 calendar days to submit an approved RTA from the date of disapproval.

When, for any reason, an RTA is not approved, the HACD will furnish another RTA form to the family along with the notice of disapproval so the family can continue to search for eligible housing.

B. ELIGIBLE TYPES OF HOUSING (24 CFR 982.353)

The HACD will approve any of the following types of housing in the voucher program:

- All structure types can be utilized.
- Manufactured homes where the tenant leases the mobile home and the pad.
- Manufactured homes where the tenant owns the mobile home and leases the pad.

A family can own a rental unit but cannot reside in it while being assisted, except in the case when tenant owns the mobile home and leases the pad.

The HACD may not permit a voucher holder to lease a unit which is receiving any duplicative rental subsidies.

C. LEASE REVIEW (24 CFR 982.308)

The HACD will review the lease, particularly noting whether any optional charges are approvable, and whether it is in compliance with regulations and state/local law. The tenant also must have legal capacity to enter into a lease under state and local law. Responsibility for utilities, appliances and optional services must correspond to those provided on the request for tenancy approval.

The terms and conditions of the landlord's lease must be consistent with state and local law. The lease must specify:

- The names of the owner and all tenants, and
- The address of the unit rented (including apartment number, if any), and
- The amount of monthly rent to owner, and
- The utilities and appliances to be supplied by the owner, and
- The utilities and appliances to be supplied by the family.

The HUD-prescribed tenancy addendum must be included in the lease word-for-word before the lease is executed.

Effective September 15, 2000, the owner's lease must include the lead warning statement and disclosure information required by 24 CFR 35.92(b).

The lease must provide that drug-related criminal activity engaged in by the tenant, any household member, or any guest on or near the premises, or any person under the tenant's control on the premises is grounds to terminate tenancy.

The lease must also provide that the owner may evict the family when the owner determines that:

Any household member is illegally using a drug;

A pattern of illegal use of drug by any household member interferes with the health, safety or right to peaceful enjoyment of the premises by other residents. The lease must provide that the following types of criminal activity by a "covered person" are grounds to terminate tenancy:

- Any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents (including property management staff residing on the premises);
- Any criminal activity that threatens the health, safety or right to peaceful enjoyment of their residences by persons residing in the immediate vicinity of the premises; or
- Any violent criminal activity on or near the premises by a tenant, household member, or guest; or
- Any violent criminal activity on the premises by any other person under the tenant's control.

The lease must provide that the owner may terminate tenancy if a tenant is fleeing to avoid prosecution or custody or confinement after conviction for a crime, or attempt to commit a crime, that is a felony under the laws of the place from which the individual flees or is violating a condition of probation or parole imposed under federal or state law.

House rules of the owner may be attached to the lease as an addendum, provided they are approved by the HACD to ensure they do not violate any fair housing provisions and do not conflict with the lease addendum.

Actions Before Lease Term

All of the following must be completed before the beginning of the initial term of the lease for a unit:

- The HACD has inspected the unit and has determined that the unit satisfies the HQS,
- The landlord and tenant have executed the lease,
- The HACD has approved leasing of the unit in accordance with program requirements.

D. SEPARATE AGREEMENTS

Separate agreements are not necessarily illegal side agreements. Families and owners will be advised of the prohibition of illegal side payments for additional rent, or for items normally included in the rent of unassisted families, or for items not shown on the approved lease.

The family is not liable under the lease for unpaid charges for items covered by separate agreements and non-payment of these agreements cannot be cause for eviction.

Owners and families may execute separate agreements for services, appliances (other than range and refrigerator) and other items that are not included in the lease in the agreement is in writing and approved by the HACD.

Any appliances, services or other items which are routinely provided to unassisted families as part of the lease (such as air conditioning, dishwasher or garage) or are permanently installed in the unit, cannot be put under separate agreement and must be included in the lease. For there to be separate agreement, the family must have the option of not utilizing the service, appliance or other item.

If the family and owner have come to a written agreement on the amount of allowable charges for a specific item, as long as those charges are reasonable and not substitute for higher rent, they will be allowed.

All agreements for special items or services must be attached to the lease approved by the HACD. If agreements are entered into a t a later date, they must be approved by the HACD and attaché dot the lease.

E. RENT LIMITATIONS (24 CFR 982.507)

The HACD will make a determination as to the reasonableness of the proposed rent in relation to comparable units available for lease on the private unassisted market, and the rent charged by the owner for a comparable unassisted unit in the building or premises.

By accepting each monthly housing assistance payment from the HACD, the owner certifies that the rent to owner is not more than rent charged by the owner for comparable unassisted units in the premises. The owner is required to provide the HACD with information requested on rents charged by the owner on the premises or elsewhere.
At all times during the tenancy, the rent to owner may not be more than the most current reasonable rent as determined by the HACD.

F. DISAPPROVAL OF PROPOSED RENT (24 CFR 982.502)

If the proposed gross rent is not reasonable, at the family's request, the HACD will negotiate with the owner to reduce the rent to a reasonable rent. If the rent is not affordable because the family share would be more than 40% of the family's monthly adjusted income, the HACD will negotiate with the owner to reduce the rent to an affordable rent for the family.

At the family's request, the HACD will negotiate with the owner to reduce the rent or include some or all of the utilities in the rent to owner.

If the rent can be approved by negotiations with the owner, the HACD will continue processing the request for tenancy approval and lease. If the revised rent involves a change in the provision of utilities, a new request for tenancy approval must be submitted by the owner.

If the owner does not agree on the rent to owner after the HACD has tried and failed to negotiate a revised rent, the HACD will inform the family and owner that the lease is disapproved.

G. INFORMATION TO OWNERS (24 CFR 982.307(b), 982.54(d)(7)

In accordance with HUD requirements, the HACD will furnish prospective owners with the family's current address as shown in the HACD's records and, if know to the HACD, the name and address of the landlord at the family's current and prior address.

The HACD will make an exception to this requirement if the family's whereabouts must be protected due to domestic abuse or witness protection.

The HACD will inform owners that it is the responsibility of the landlord to determine the suitable of prospective tenants. Owners will be encouraged to screen applicants for rent payment history, eviction history, damage to units, and other factors related to the family's suitability as a tenant.

A statement of the HACD's policy on release of information to prospective landlords will be included in the briefing packet that is provided to the family.

The HACD will provide documented information regarding tenancy history for the past two (2) years to prospective landlords upon written request from the landlord.

The HACD will provide the following information based on documentation in its possession:

- Eviction history (documenting the disposition of the eviction).
- Damage to rental units, including independent verification.

The information will be provided in writing.

Only the housing supervisor may provide this information. The HACD's policy on providing information to owners is included in the briefing packet and will apply uniformly to all families and owners.

H. CHANGE IN TOTAL TENANT PAYMENT (TTP) PRIOR TO HAP EFFECTIVE DATE

When the family reports changes in factors that will affect the total tenant payment (TTP) prior to the effective date of the HAP contract at admission, the information will be verified and the TTP will be recalculated. If the family does not report any change, the HACD need not obtain new verifications before signing the HAP contract, unless verifications more than 60 days old.

I. CONTRACT EXECUTION PROCESS (24 CFR 982.305(c)

The HACD prepares the housing assistance payments (HAP) contract and lease for execution. The family and the owner will execute the lease agreement, and the owner and the HACD will execute the HAP contract. Copies of the documents will be furnished to the parties who signed the respective documents. The HACD will retain a copy of all signed documents.

The HACD makes every effort to execute the HAP contract before the commencement of the lease term. The HAP contract may not be executed more than 60 days after commencement of the lease term and no payments will be made until the contract is executed.

Owners must provide the current address of their residence (not a post office box). As a requested reasonable accommodation, if families lease properties owned by relatives, the owner's current address will be compared to the address of the subsidized unit.

Owners must provide a social security number.

Owners must also submit proof of ownership of the property, such as a grant deed or tax bill, or a mortgage statement (include the volume and page number from the most recent transaction in the municipal land records), and a copy of the management agreement if the property is managed by a management agent.

The owner must provide a business or home telephone number.

Unless their lease was effective prior to June 17, 1998, a family may not lease properties owned by a parent, child, grandparent, grandchild, sister or brother of any family member. The HACD will waive this restriction as a reasonable accommodation for a family member who is a person with a disability.

Chapter 10

HOUSING QUALITY STANDARDS AND INSPECTIONS

INTRODUCTION

Housing quality standards (HQS) are the HUD-required minimum standards for a unit's condition. Rental units must meet HQS both at initial occupancy and during the term of the lease. HQS apply to the building and premises, as well as to the unit. All units must pass HQS inspection on or before the beginning date of the assisted lease and HAP contract.

A. GUIDELINES/TYPES OF INSPECTIONS (24 CFR 982.401(a) 982.405)

Efforts will be made at all times to encourage owners to provide housing above HQS minimum standards.

All utilities must be in service prior to the effective date of the HAP contract. If the utilities are not in service at the time of inspection, the HQS inspector will notify the tenant or owner (whomever is responsible for the utilities according to the RTA) to have the utilities turned on. The inspector will schedule and conduct a re-inspection, or the owner and tenant will both certify that the utilities are in service.

If the tenant is responsible for supplying the stove and/or the refrigerator, the HACD will allow the stove and/or the refrigerator to be placed in the unit after the inspection if, after the unit has passed all other HQS, the owner and the family certify that the appliances are in the unit and working according to HQS. The HACD will not conduct a re-inspection in that event.

There are four types of inspections the HACD will perform.

1. Initial/Move in: Conducted when the Request for Tenancy Approval has been received and accepted. Inspection must not be over 30 days old.
2. Annual: Must be conducted prior to the HAP contract anniversary date.
3. Special/Complaint: At request of owner, family or an agency or third party.
4. Quality Control: To maintain quality standards.

B. INITIAL HQS INSPECTION (24CFR 982.401(a), 982.305(b)(2)

Timely Initial HQS Inspection

The HACD will inspect the unit, determine whether the unit satisfies HQS and notify the family and the owner of the determination within a reasonable amount of time.

The HACD will conduct initial HQS inspections for the family and owner within 10 days of receipt of the RTA.

The initial inspection will be conducted to

- Determine if the unit and property meet the HQS defined in this plan.
- Document the current condition of the unit in order to assist in future evaluations of whether the condition of the unit exceeds normal wear and tear.
- Document the information to be used for determination of rent reasonableness.

If the unit fails the initial HQS inspection, the family and the owner will be advised to notify the HACD once repairs are completed.

On an initial inspection, the owner will be given up to 30 days to correct the items noted as failing HQS unless, at the inspector's discretion and depending on the amount and complexity of work to be done, additional time will be given.

The owner will be allowed one re-inspection for repair work to be completed.

If unit fails initial inspection for deteriorated paint surfaces, the tenant will not be allowed to move in until corrective action has been taken and the apartment has passed inspection.

If the time period given by the inspector to correct the repairs has elapsed, or if the maximum number of failed re-inspections has occurred, the family must select another unit.

C. ANNUAL HQS INSPECTIONS (24 CFR 982.405(a))

The HACD conducts an inspection in accordance with HQS annually, at least 30 days prior to the anniversary date of the HAP contract. Special inspections may be scheduled between anniversary dates.

HQS deficiencies which cause a unit to fail must be corrected by the landlord unless it is a failure for which the tenant is responsible.

The family must allow the HACD to inspect the unit at reasonable times with reasonable notice. (24 CFR 982.551(d)).

The HACD will work with the tenant to accommodate the tenant's schedule.

The HACD will notify the family in writing at least 5 days prior to the inspection.

Inspection: The family is notified of the date and time of the inspection appointment by mail. If the family is unable to be present, they must reschedule the appointment so that the inspection is completed within 7 days.

If the family does not contact the HACD to reschedule the inspection, or if the family misses two (2) inspection appointments without good cause (i.e., emergency, disability), the HACD will consider the family to have violated a family obligation and their assistance will be terminated.

Time Standards for Repairs

1. Emergency items that endanger the family's health or safety must be corrected by the owner or tenant within 24 hours of notification.
2. For non-emergency items, repairs must be made within 30 days.
3. For major repairs, the director may approve an extension beyond 30 days.

Rent Increases

Increases in the rent paid to the owner may not be approved if the unit is in a failed condition.

D. SPECIAL/COMPLAINT INSPECTIONS (24 CFR 982.405(c))

If at any time the family or owner notifies the HACD that the unit does not meet HQS, the HACD will conduct an inspection.

The HACD may also conduct a special inspection based on information from third parties such as neighbors or public officials.

The HACD will inspect only the items which were reported, but if the inspector notices additional deficiencies that would cause the unit to fail HQS, the responsible party will be required to make the necessary repairs.

If the anniversary date is within 120 days of a special inspection, the special inspection will be categorized as annual and all annual procedures will be followed.

E. QUALITY CONTROL INSPECTIONS (24 CFR 982.405(b)(

Quality control inspections will be performed by the supervisor on the number of files required by SEMAP. The purpose of the quality control inspections is to ascertain that each inspector is conducting accurate and complete inspections, and to ensure that there is consistency among inspectors in the application of the HQS.

The sampling of files chosen for quality control will include recently completed inspections (conducted within the prior three months), a cross-section of neighborhoods, and a cross-section of inspectors.

F. ACCEPTABILTY CRITERIA AND EXCEPTIONS TO HQS (24 CFR 982.401(a))

The HACD adheres to the acceptability criteria in the program regulations and HUD inspection booklet with the additions described below:

Security:

If window security bars or security screens are present on emergency exist windows, they must be equipped with a quick release system. The owner is responsible for ensuring the family is instructed on the use of the quick release system.

Owners are responsible for providing and replacing old batteries for battery-powered units. Tenants will be instructed not to tamper with smoke detectors or remove batteries under penalty of law.

Ground Fault Circuit Interrupters (GFCI) are required as indicated in the local city building code.

Bedrooms:

Bedrooms in basements or attics are not allowed unless they meet local code requirements and must have adequate ventilation and emergency exit capability.

Bedrooms, or rooms to be used for sleeping, must be at least 70 square feet in size, excluding any projections.

Modifications:

Modifications or adaptations to a unit due to a disability must meet all applicable HQS and building codes.

Admittance to Basement:

Owners are required to allow the inspector access to the basement to inspect the heating system. If the owner does not allow access he/she may instead present a safety inspection certificate from a local public agency or evidence that the heating equipment was serviced and is in good working order. The evidence of service or inspection must not be over one year old.

G. EMERGENCY REPAIR ITEMS (24 CFR 982.404(a))

The following items are considered of an emergency nature and must be corrected by the owner or tenant (whoever is responsible) within 24 hours of notice by the Inspector:

- Lack of security for the unit
- Waterlogged ceiling in imminent danger of falling
- Natural gas leak or fumes
- Electrical problem which could result in shock or fire
- No heat between November 1st and April 15th
- Lack of functioning toilet
- Non-operational smoke detector

In those cases where there is leaking gas or potential of fire or other threat to public safety, and the responsible party cannot be notified or it is impossible to make the repair, proper authorities will be notified by the HACD.

If the emergency repair item(s) are not corrected in the time period required by the HACD, and the owner is responsible the housing assistance payment will be abated and the HAP contract will be terminated.

If the emergency repair item(s) are not corrected in the time period required by the HACD, and it is an HQS breach which is a family obligation, the HACD will terminate the assistance to the family.

Smoke Detectors
Inoperable smoke detectors are a serious health threat and will be treated by the HACD as an emergency (24 hour) fail item.

H. CONSEQUENCIES IF OWNER IS RESPONSIBLE (NON-EMERGENCY ITEMS)
(24 CFR 982.405, 982.453)

When it has been determined that a unit on the program fails to meet Housing Quality Standards, and the owner is responsible for completing the necessary repair(s) he will be notified in writing of the HQS violation(s). If the owner does not make the corrections in the time period specified by the HACD, the assistance payment to the owner will be abated.

Suspension of Housing Assistance Payments

A notice of suspension will be sent to the owner, and abatement will be effective as of the first of the following month.

The HACD will inspect units under suspension within 5 days of the owner's notification that the work has been completed.

If the owner makes repairs during the abatement period, payment will resume on the day the unit passes inspection. This pro-rated portion of the HAP will be included with the next month's payment.

The family will be notified of the reinspection date.

No retroactive payments will be made to the owner for the period of time the rent was abated and the unit did not comply with HQS. The notice of suspension states that the tenant is not responsible for the HACD's portion of rent that is abated.

Extension of Time to Complete Repairs

The HACD will grant an extension in lieu of abatement in the following cases:

- The owner has a good history of HQS compliance.
- There is an unavoidable delay in completing repairs due to difficulties in obtaining parts or contracting for services.
- The repairs are expensive (such as exterior painting or roof repair) and the owner needs time to obtain the funds.
- The repairs must be delayed due to climate conditions.

The extension will be made for a period to be determined by the HACD. At the end of that time, if the work is not completed, the HACD will begin the abatement.

Termination of Contract

If the owner is responsible for repairs, and fails to correct all the deficiencies cited prior to the end of the suspension period, the owner will be sent a HAP Contract Proposed Termination Notice. Prior to the effective date of the termination, the suspension will remain in effect.

If repairs are completed before the effective termination date, the termination will be rescinded by the HACD if the tenant chooses to remain in the unit. Only one Housing Quality Standards inspection will be conducted after the termination notice is issued.

I. DETERMINATION OF RESPONSIBILITY (24 CFR 982.404)

Certain HQS deficiencies are considered the responsibility of the family:

- Tenant-paid utilities not in service.
- Failure to provide or maintain family-supplied appliances
- Damage to the unit or premises caused by a household member or guest beyond normal wear and tear. "Normal wear and tear" is defined as items that could not be charged against the tenant's security deposit under state law or court practice.

The owner is responsible for all other HQS violations.

The owner is responsible for vermin infestation even if caused by the family's living habits.

If, however, such infestation is serious and repeated, it may be considered a lease violation and the owner may evict for serious or repeated violation of the lease. The HACD may terminate the family's assistance on that basis.

If the family is responsible and the owner carries out the repairs, the owner will be encouraged to bill the family for the cost of the repairs and the family's file will be noted.

J. CONSEQUENCES IF FAMILY IS RESPONSIBLE (24 CFR 982.404(b))

If emergency or non-emergency violations of HQS are determined to be the responsibility of the family, the HACD will require the family make any repair(s) or corrections with 30 days of

notice for non-emergency violations and 24 hours of notice for emergency violations. If the repair(s) or correction(s) are not made in this time period, the HACD will terminate assistance to the family. Extensions in these cases must be approved by a supervisor. The owner's rent will not be abated for items which are the family's responsibility.

If the tenant is responsible and corrections are not made, the HAP Contract will terminate when assistance is terminated. The landlord will be notified 30 days prior to termination.

Chapter 11

OWNER RENTS, RENT REASONABLENESS, AND PAYMENT STANDARDS

INTRODUCTION

It is the responsibility of the HACD to ensure that rents charged by the owners of units occupied by program participants are reasonable based upon a comparison with rents charged by the owners of comparable unassisted units in the rental market.

A. RENT TO OWNER

The amount of rent paid to an owner (i.e., the rent to owner, or the contract rent) is limited only by rent reasonableness. The HACD must demonstrate that the rent to owner is reasonable in comparison to rent for other comparable unassisted units.

The only other limitation on rent to owner is the maximum rent standard at initial occupancy. At the time when a family initially receives assistance, if the gross rent (i.e., the contract rent plus the amount of the utility allowance) for the unit exceeds the applicable payment standard for the family, the family share may not exceed 40% of the family's monthly adjusted income.

During the initial term of the lease, the owner may not raise the rent.

B. MAKING PAYMENTS TO OWNERS (24 CFR 982.451)

Once the HAP contract is executed, the HACD begins processing housing assistance payments to the landlord. The effective date and the amount of the HAP are communicated by letter to both the landlord and tenant. A HAP register will be used as the basis for monitoring the accuracy and timeliness of payments. Changes are made to the HAP register for the following month. Checks are disbursed by the HACD to the owner each month.

Checks that are not received will not be replaced until a written request has been received from the payee and a stop payment has been put on the check.

Excess Payments

The total of rent paid by the tenant plus the housing assistance payment made by the HACD to the owner may not be more than the rent to owner. The owner must immediately return any excess payment to the HACD.

Late Payments to Owners

The HACD will not be obligated to pay any late payment penalty if HUD determines that late payment is due to factors beyond the control of the HACD, such as a delay in the receipt of program funds from HUD. The HACD will use administrative fee income or the

administrative fee reserve as its only source for any late payment penalty paid to an owner. The HACD will not use any program funds for the payment of late fee penalties to the owner.

Rent Increases

The owner is required to notify the HACD in writing at least 60 days before any change in the amount of rent to owner is scheduled to go into effect. Any requested change in rent to owner will be subject to rent reasonableness requirements.

C. RENT REASONABLENESS DETERMINATIONS (24 CFR 982.507)

The HACD will determine and document on a case-by-case basis that the rent approved for a unit is reasonable in comparison with rent charged for other comparable unassisted units in the market.

The HACD will not approve a lease until it determines that the initial rent to owner is a reasonable rent. The HACD must redetermine the reasonable rent before any increase in the rent to owner, and if there is a five percent decrease in the published fair market rent (FMR) in effect 60 days before the contract anniversary (for the unit size rented by the family) as compared with the FMR in effect one year before the contract anniversary.

The HACD must redetermine rent reasonableness if directed by HUD and based on a need identified by the HACD's auditing system. The HACD may elect to redetermine rent reasonableness at any other time. At all times during the assisted tenancy, the rent to owner may not exceed the reasonable rent as most recently determined or redetermined by the HACD.

The owner will be advised that by accepting each monthly housing assistance payment, she or he will be certifying that the rent to owner is not more than rent charged by the owner for comparable unassisted units in the premises.

If requested, the owner must give the HACD information on rents charged for other units in the premises or elsewhere. The data for other unassisted units will be gathered from newspapers, realtors, professional associations, inquires to owners, market surveys, and other available sources.

The following items will be used for rent reasonableness documentation:

Size (number of bedrooms/square footage)
Location
Quality
Age of unit
Unit type
Utilities
Amenities

Rent Reasonableness Methodology

Information is gathered on rental units throughout the jurisdiction and each unit is rated using the HACD's rent reasonableness system. The average rents are identified for units of like size and type within the same neighborhood. Each defined factor of the items listed above on the unit to be assisted will be compared to those of comparable unassisted units in the database.

D. PAYMENT STANDARDS FOR THE VOUCHER PROGRAM (24 CFR 982.503)

The payment standard is used to calculate the housing assistance payment for a family. In accordance with HUD regulations and with HACD Board of Commissioners approval, the HACD will keep the voucher payment standard between 90 and 110 percent of the HUD published FMR. The HACD reviews the appropriateness of the payment standard annually. In determining whether a change is needed, the HACD will ensure that the payment standard is always within the basic range of 90 to 110 percent, unless an exception payment standard has been approved by HUD. The HACD shall

The HACD will establish a single voucher payment standard amount for each FMR area in the HACD jurisdiction. For each FMR area, the HACD will establish payment standard amounts for each unit size (as determined by the number of bedrooms in a unit). The HACD may have a higher payment standard within the jurisdiction if it is needed to expand housing opportunities outside areas of minority or poverty concentration, as long as the payment standard is within the HUD range – 90 to 110% of FMR.

The HACD may approve a higher payment standard within the basic range, if required as a reasonable accommodation for a family that includes a person with a disability or disabilities.

E. ADJUSTMENTS TO PAYMENT STANDARDS (24 CFR 982.503

Payment standards may be adjusted, within HUD regulatory limitations, to increase housing assistance payments in order to keep families' rents affordable. The HACD will not raise payment standards solely to make "high end" units available to voucher holders. The HACD may use some or all of the measures noted below in making its determination as to whether an adjustment should be made to the payment standards.

Assisted Families' Rent Burdens

The HACD will review its voucher payment standard amounts at least annually to determine whether a large number of families in a particular unit size are paying more than 30% of their annual adjusted income for rent.

If it is determined that particular unit sizes in the HACD's jurisdiction have payment standard amounts that are creating rent burdens for families, the HACD will modify its payment standards for those particular unit sizes. The HACD will establish a separate voucher payment standard, within the basic range, for designated parts of its jurisdiction if it determines that a

higher payment standard is needed in those designated areas to provide families with quality housing choices and to give families an opportunity to move outside areas of concentration of high poverty and low income.

Rent to Owner Increases

The HACD may review a sample of unassisted units to determine how often owners are increasing rents and the average percent of increase by bedroom size.

Time to Locate Housing

The HACD may consider the average time period for families to lease up under the program. If many voucher-holders are unable to locate suitable housing within the initial term of the voucher and the HACD determines that this is due to rents in the jurisdiction being unaffordable for families even with the presence of a voucher, the payment standard may be adjusted. The HACD will maintain records of those families who were unsuccessful in finding units within the timeframe allowed by the HACD.

Lowering of the Payment Standard

Lowering the FMR may require an adjustment of the payment standard. Additionally, statistical analysis may reveal that the payment standard should be lowered. In any case, the payment standard will not be set below 90% of the FMR without authorization from HUD and approval of the HACD's Board of Commissioners.

Financial Feasibility

Before increasing the payment standard, the HACD will review the budget to determine the impact that projected subsidy increases would have on the funding available for the program and on the number of families served.

F. EXCEPTION PAYMENT STANDARD

If the dwelling unit is located in an exception area, the HACD must use the appropriate payment standard amount established by the HACD for the exception area.

Chapter 12

RE-EXAMINATIONS

INTRODUCTION

In accordance with HUD requirements, the HACD will re-examine the income and household composition of all families at least annually. Families will be provided with accurate annual and interim rent adjustments. Re-examinations and interim examinations will be processed in a manner that ensures families are given reasonable notice of rent increase.

A. ANNUAL ACTIVITIES (24 CFR 982.516, 982.405)

There are two activities the HACD must conduct on an annual basis: Re-examination of income and family composition and HQS inspection. These activities will be coordinated around the anniversary date of the HAP contract.

The HACD produces a monthly listing of assisted units under contract to ensure that timely reviews of housing quality and of factors related to total tenant payment/family share can be made.

Reexamination of the family's income and composition must be conducted at least annually.

B. ANNUAL RECERTIFICATION/REEXAMINATION (24 CFR 982.516

Families are required to be reexamined at least annually. The head of household and any family members 18 or older must complete and sign all required documents.

Moves Between Reexaminations

When families move to another dwelling unit an annual reexamination will be schedule (unless a reexamination has occurred in the last 120 days) and/or the anniversary date will be change.

Income limits are not used as a test for continued eligibility at reexamination.

Reexamination Notice to the Family

The HACD will maintain a reexamination tracking system and the household will be notified by mail of the date and time for their interview at least 120 days in advance of the anniversary date of their lease and the Housing Assistance Payment contract. If requested as an accommodation by a person with a disability, the HACD will provide the notice in an accessible format. The HACD will also mail the notice to a third party, if requested as a reasonable accommodation for a person with disabilities. These accommodations will be granted upon verification that they meet the need presented by the disability.

Completion of Annual Reexamination

The HACD will have all reexaminations for families completed before the anniversary date. This includes notifying the family of any change in rent at least 30 days before the scheduled date of the change in family rent.

Collection of Information (24 CFR 982.516(f))

The HACD has established appropriate reexamination procedures necessary to ensure that the income data provided by families is complete and accurate.

The HACD will require the family to complete a personal declaration form prior to all reexamination interviews. The family will be given no more than 30 days to complete the personal declaration form and return it.

Requirements to Attend

Only the head or co-head of household will be required to attend the reexamination interview. If the head of the household is unable to attend the interview, the appointment will be rescheduled.

Failure to Respond to Notification to Reexamine

The written notification must state which family member is required to attend the interview. The family may call to request another appointment date up to 24 hours prior to the interview.

If the family does not appear for the reexamination interview, and has not rescheduled or made prior arrangements with the HACD, the HACD will reschedule a second appointment.

If the family fails to appear for the second appointment and has not rescheduled or made other prior arrangements, the HACD will send the family notice of termination and offer them an informal hearing.

Exceptions to this policy may be made if the family is able to document an emergency situation that prevented it from canceling or attending the appointment, or if requested as a reasonable accommodation for a person with a disability.

Documents Required From the Family

In the notification letter to the family, the HACD will include instructions for the family to bring documentation of all liquid and non-liquid assets to the reexamination, as well as any additional information that may affect the family's reexamination status.

Verification of Information

The HACD will follow the verification procedures and guidelines described in this plan. Verifications for reexaminations must be less than 120 days old.

Rent Increase

If rent increases, a thirty day notice is mailed to the family prior to the annual reexamination date.

If less than thirty days are remaining before the scheduled effective date of the annual reexamination, the tenant rent increase will be effective on the first of the month following the 30-day notice.

If there has been a misrepresentation or a material omission by the family, or if the family causes a delay in the reexamination processing, there will be retroactive increase in rent to the anniversary date.

Rent Decreases

If rent decreases as a result of an annual reexamination, it will be effective on the anniversary date or the first day of the month following completion of the reexamination process, whichever is sooner.

If the family causes a delay so that the processing of the reexamination is not complete by the anniversary date, rent change will be effective on the first day of the month following completion of the reexamination processing by the HACD.

C. REPORTING INTERIM CHANGES (24 CFR 982.516)

Program participants must report all changes in household composition to the HACD between annual reexaminations. This includes additions due to birth, adoption and court-awarded custody. The family must obtain HACD approval prior to all other additions to the household.

If any new family member is added, family income must include any income of the new family member. The HACD will conduct a reexamination to determine such additional income and will make the appropriate adjustments in the housing assistance payment and family unit size.

The U. S. citizenship/eligible immigrant status of additional family members must be declared and verified as required at the first interim or regular reexamination after moving into the unit.

Interim Reexamination Policy

The HACD will conduct interim reexaminations when families have an increase in income. Families will be required to report all increases in income or assets within 30 days of the increase.

Families will be required to report increases in income of more than $100.00 per month.

Decreases in Income

Participants may report a decrease in income and other changes which would reduce the amount of tenant rent, such as an increase in allowances or deductions. The change which may result in a rent decrease must be calculated by the HACD within a reasonable time after the request.

HACD Errors

If the HACD makes a calculation error at admission to the program or at an annual reexamination, an interim reexamination will be conducted, if necessary, to correct the error, but the family will not be charged retroactively. Families will be given decreases, when applicable, retroactive to when the decrease for the change would have been effective if calculated correctly.

D. OTHER INTERIM REPORTING ISSUES

An interim reexamination does not affect the date of the annual reexamination.

An interim reexamination will be scheduled and conducted for families with zero income every 90 days.

In the following circumstances, the HACD may conduct the interim reexamination by mail:

1. Changes that will not result in a change in tenant rent or voucher size;
2. Changes in income that are normal for the family, such as seasonal employment;
3. As a reasonable accommodation when requested.

Any changes reported by participants other than those listed in this section will be noted in the file but will not be processed between regularly scheduled annual reexaminations.

E. INCOME CHANGES RESULTING FROM WELFARE PROGRAM REQUIREMENTS (24 CFR 5.615)

The HACD will not reduce the family share of the rent for families whose welfare assistance is reduced due to a "specified welfare benefit reduction", which is a reduction in benefits by the welfare agency specifically because of fraud in connection with the welfare program, or non-

compliance with a welfare agency requirement to participate in an economic self-sufficiency program.

However, the HACD will reduce the rent if the welfare assistance reduction is a result of the expiration of a lifetime time limit on receiving benefits, or a situation where the family has complied with welfare program requirements but cannot or has not obtained employment, or a situation where a family member has not complied with other welfare agency requirements.

The family's annual income will include the imputed welfare income, as determined at the family's annual or interim reexamination, during the term of welfare benefits reduction (as specified by the welfare agency).

Definition of Covered Family

A covered family is a household that receives benefits for welfare or public assistance from a state or public agency program which requires, as a condition of eligibility to receive assistance, the participation of a family member in an economic self-sufficiency program.

Definition of "Imputed Welfare Income"

Imputed welfare income is the amount of annual income not actually received by a family (as a result of a specified welfare benefit reduction) that is included in the family's income for purposes of determining rent.

The amount of imputed welfare income is determined by the HACD, based on written information supplied to the HACD by the welfare agency, including:

The amount of the benefit reduction.
The term of the benefit reduction
The reason for the reduction.
Subsequent changes in the term or amount of the benefit reduction.

The family's annual income will include the imputed welfare income as determined at the family's annual or interim reexamination (during the term of the welfare benefits reduction, as specified by the welfare agency).

The amount of imputed welfare income will be offset by the amount of additional income the family receives that commences after the sanction was or is imposed. When additional income from other sources is at least equal to the imputed welfare income, the imputed welfare income will be reduced to zero.

If the family was not an assisted resident when the welfare sanction began, imputed welfare income will not be included in annual income.

If the family claims the amount of imputed welfare income has been calculated incorrectly, the housing supervisor will review the calculation for accuracy. If the imputed welfare income

amount is correct, the HACD will provide a written notice to the family that includes a brief explanation of how the amount of imputed welfare income was determined, and a statement that the family may request an informal hearing if they do not agree with the HACD determination.

Verification Before Denying A Request to Reduce Rent

The HACD will obtain written verification from the welfare agency stating that the family's benefits have been reduced due to fraud or noncompliance with welfare agency economic self-sufficiency or work activities requirements before denying the family's request for rent reduction.

The HACD will rely on the welfare agency's written notice to the HACD regarding welfare sanctions.

Cooperation Agreements (24 CFR 5.613)

The HACD will rely on the welfare agency's written notice regarding the amount of specified benefit reduction.

Family Dispute of Amount of Imputed Welfare Income

If the family disputes the amount of imputed income and the HACD denies the family's request to modify the amount, the HACD will provide the tenant with a notice of denial, which will include an explanation for the HACD's determination of the amount of imputed welfare income, and a statement that the tenant may request an informal hearing.

F. NOTIFICATION OF RESULTS OF REEXAMINATION

The HUD Form 50058 will be completed and transmitted as required by HUD.

The notice of rent adjustment is mailed to the owner and the tenant. Signatures are not required by the HACD. If the family disagrees with the rent adjustment, they may request an informal hearing.

G. TIMELY REPORTING OF CHANGES IN INCOME AND ASSETS (24 CFR 982.516(c))

Standard for Timely Reporting of Changes

The HACD requires that families report interim changes to the HACD within 30 days of when the change occurs. Any information, document or signature needed from the family which is needed to very the change must be provided within 30 days of the change.

If the change is not reported within the required time period, or if the family fails to provide documentation or signatures, it will be considered untimely reporting.

Procedures When the Change is Reported in a Timely Manner

The HACD will notify the family and the owner of any change in the HAP to be effective according to the following guidelines:

Increases in rent are effective on the first of the month following at least 30 days notice.

Decreases in rent are effective the first of the month following that in which the change is reported. However, no rent reductions will be processed until all the facts have been verified, even if a retroactive adjustment results.

Procedures When the Change is not Reported by the participant in a Timely Manner

If the family does not report the change as described under "Timely Reporting of Changes in Income and Assets," above, the family will have caused an unreasonable delay in the interim reexamination processing and the following guidelines will apply:

> An increase in tenant rent will be effective retroactive to the date on which it would have been effective had it been reported on a timely basis. The family will be liable for any overpaid housing assistance and may be required to sign a repayment agreement or make a lump sum repayment.
>
> A decrease in tenant rent will be effective on the first of the month following the month in which the change was reported.

Procedures When the Change is Not Reported in a Timely Manner

"Processed in a timely manner" means that the change goes into effect on the date it should when the family reports the change in a timely manner, as described above. If the change is not made effective on that date, the change is not processed by the HACD in a timely manner.

In this case, an increase will be effective after the required thirty days' notice prior to the first of the month after completion of processing by the HACD.

If the change resulted in a decrease, the overpayment by the family will be calculated retroactively to the date it should have been effective and the family will be credited for the amount.

H. CONTINUANCE OF ASSISTANCE FOR "MIXED" FAMLIES (24 CFR 5.518)

Under the non-citizens rule, "mixed" families are families that include at least one citizen or eligible immigrant and any number of ineligible members.

"Mixed" families who were participants as of June 19, 1995 shall continue receiving full assistance if they meet all of the following criteria:

1. The HACD implemented the non-citizens rule prior to November 29, 1996, and
2. The head of household or spouse is a U. S. citizen or has eligible immigrant status, and
3. All members of the family other than the head, the spouse, parents of the head or the spouse, and children of the head or spouse are citizens or eligible immigrants.

I. MISREPRESENTATION OF FAMILY CIRCUMSTANCES

If any participant deliberately misrepresents the information on which eligibility or tenant rent is established, the HACD may terminate assistance and may refer the family file to the proper authorities for appropriate disposition.

Chapter 13

MOVES WITH CONTINUED ASSISTANCE/PORTABILITY

INTRODUCTION

HUD regulations permit families to move with continued assistance to another unit within the HACD's jurisdiction, or to a unit outside of the HACD's jurisdiction under portability procedures.

A. ALLOWABLE MOVES

A family may move to a new unit with continued assistance if:

1. The assisted lease for the old unit has terminated because the HACD has terminated the HAP contract for owner breach, or the lease was terminated by mutual agreement of the owner and the family.
2. The owner has given the family a notice to vacate, or has commenced an action to evict the tenant, or has obtained a court judgment or other process allowing the owner to evict the family (unless assistance to the family will be terminated).
3. The family has given proper notice of lease termination (if the family has a right to terminate the lease on notice to owner) for owner breach or otherwise.

For a family to be considered "continually assisted" once the HACD has terminated the HAP contract, the family has a maximum of 15 days from receipt of written notice to schedule an appointment with the HACD and be issued a voucher.

B. RESTRICTIONS ON MOVES (24 CFR 982.314, 982.552(a))

Families will not be permitted to move within the HACD's jurisdiction during the initial term of assisted occupancy.

Families will not be permitted to move outside the HACD's jurisdiction under portability procedures during the initial term of assisted occupancy.

Families will not be permitted to move more than once in a 12-month period.

The HACD will deny permission to move if there is insufficient funding for continued assistance.

The HACD will deny permission to move if:

The family has violated a family obligation.
The family owes the HACD money
The family has moved or been issued a voucher within the last 12 months.

The Executive Director may make exceptions to these restrictions there is an emergency reason or good cause for the move over which the participant has no control.

C. PROCEDURE FOR MOVES (24 CFR 982.314)

Issuance of Voucher

Subject to the restrictions on moves, if the family has not been reexamined within the last 120 days, the HACD will issue the voucher to move as soon as the family requests the move.

If the family does not locate a new unit, the family will not lose its assistance and may remain in the current unit so long as the owner permits and there is a HAP contract in place.

The annual reexamination date will be changed to coincide with the new lease-up date.

Notice Requirements

Briefing sessions should emphasize the family's responsibility to give the owner and the HACD proper written notice of any intent to move.

The family must give the owner the required number of days written notice of intent to vacate as specified in the lease and must give a copy to the HACD simultaneously.

Time of Contract Change

A move within the same building or project, or between buildings owned by the same owner, will be processed like any other move except that there will be no overlapping assistance.

In a move, assistance stops at the old unit at the end of the month in which the tenant ceased to occupy, unless proper notice was given to end a lease mid-month. Assistance will started on the new unit on the effective date of the least and contract. Assistance payments may overlap for the month in which the family moves.

D. PORTABILITY (24 CFR 982.353, 982,355)

Portability applies to families moving out of or into the HACD's jurisdiction, within the United States and its territories.

E. OUTGOING PORTABILITY (24 CFR 982.353, 982.355)

Within the limitations of the regulations and this policy, a participant family has the right to receive voucher assistance to lease a unit outside the HACD's jurisdiction, anywhere in the United States, in the jurisdiction of a receiving HACD with a housing choice voucher program. When a family requests to move outside of the HACD's jurisdiction, the request must specify the area to which the family wants to move.

If there is more than one HACD in the area in which the family has selected a unit, the HACD will choose the receiving HACD.

Restrictions on Portability

Applicants

If neither the head nor the spouse had a domicile (i.e., a legal residence) in the HACD's jurisdiction at the date of their initial application for assistance, the family will not be permitted to exercise portability upon issuance of a voucher, unless the HACD approves such move.

For a portable family that was not already receiving assistance in the HACD's voucher program, the HACD must determine whether the family is eligible for admission under the receiving HACD's program.

Participants

After an applicant has leased-up in the jurisdiction of the HACD, they cannot exercise portability during the first year of assisted occupancy, except in the following circumstances: The receiving and initial HACD agree to allow the move, and the family's move relates to an opportunity for education, job training or employment.

The HACD will not permit families to exercise portability if the family is in violation of a family obligation, the family owes money to the HACD, or if the family has moved out of its assisted unit in violation of the lease.

F. INCOMING PORTABILITY (24 CFR 982.354, 982.355)

Absorption or Administration

The HACD will accept a family with a valid voucher from another jurisdiction and will either administer or absorb the voucher. If the receiving HACD is administering, the family will be issued a voucher by the receiving HACD. The term of the voucher will not expire before the expiration date of any initial HACD voucher. The family must submit a request for tenancy approval for an eligible unit to the receiving HACD during the term of the receiving HACD voucher. The receiving HACD may grant extensions in accordance with this administrative plan. However, if the family decides not to lease up in the HACD's jurisdiction, they must contact the initial HACD to request an extension.

When the HACD does not absorb the incoming voucher, it will administer the initial HACD's voucher and the receiving HACD's policies will prevail.

For admission to the program a family must be income-eligible in the area where the family initially leases a unit with assistance under the program.

The receiving HACD does not redetermine eligibility for a portable family that was already receiving assistance in the initial HACD's Section 8 voucher program.

The HACD will issue a voucher according to its own subsidy standards. If the family has a change in family composition which would change the voucher size, the HACD will change to the proper size based on its own subsidy standards.

Income and Total Tenant Payment of Incoming Portables (24 CFR 982.353(d))

As the receiving HACD, the HACD will conduct a reexamination interview but only verify the information provided if the documents are missing or are over 120 days old, whichever is applicable, or there has been a change in the family's circumstances.

If the HACD conducts a reexamination of the family it will not cause a delay in the issuance of a voucher.

If the family's income is such that a $0 subsidy amount is determined prior to lease-up in the HACD's jurisdiction, the HACD will refuse to enter into a contract on behalf of the family at $0 assistance.

Request for Tenancy Approval

A briefing will be mandatory for all portability families.

When the family submits an RTA, it will be processed using the HACD's policies. If the family does not submit an RTA or does not execute a lease, the initial HACD will be notified before the expiration of the voucher.

If the family leases up successfully, the receiving HACD will notify the initial HACD within 60 days and the bill process will commence.

The receiving HACD will notify the initial HACD if the family fails to submit an RTA for an eligible unit within the term of the voucher.

If the HACD denies assistance to the family, the receiving HACD will notify the initial HACD within 60 days and the family will be offered a review or hearing.

The receiving HACD will notify the family of its responsibility to contact the initial HACD if the family wishes to move outside the receiving HACD's jurisdiction under continued portability.

Regular Program Functions

The receiving HACD will perform all applicable program functions such as annual reexamination of family income and composition, annual HQS inspection of the unit, and interim examinations when requested or deemed necessary by the receiving HACD.

Terminations

The receiving HACD will notify the initial HACD in writing of any termination of assistance within 30 days of the termination. If an informal hearing is required and requested by the family, the hearing will be conducted by the receiving HACD, using the regular hearing procedures included in this plan. A copy of the hearing decision will be furnished to the initial HACD.

The initial HACD will be responsible for collecting amounts owed by the family for claims paid and for monitoring repayment. If the initial HACD notifies the receiving HACD that the family is in arrears or the family has refused to sign a repayment agreement, the receiving HACD will terminate assistance to the family.

Required Documents

As the receiving HACD, this HACD will require the documents listed on the HUD portability billing form from the initial HACD.

Billing Procedures

As the receiving HACD, the HACD will bill the initial HACD monthly for housing assistance payments. The billing cycle for other amounts including administrative fees and special claims will also be monthly, unless otherwise requested by the initial HACD.

As receiving HACD, this HACD will bill 100% of the housing assistance payment, 100% of special claims and 80% of the initial HACD's administrative fee as indicated in the Federal Register's Annual factors for Determining HACD Ongoing Fees, for each "portability" voucher leased as of the first day of the month.

As receiving HACD, this HACD will notify the initial HACD of changes in subsidy amounts and will expect the initial HACD to notify the receiving HACD of changes in the administrative fee amount to be billed.

Chapter 14

CONTRACT TERMINATIONS

INTRODUCTION

This chapter describes the circumstances under which the contract can be terminated by the HACD and the owner, and the policies and procedures for such terminations.

A. CONTRACT TERMINATION (24 CFR 982.311)

The term of the HAP contract is the same as the term of the lease. The HAP contract between the owner and the HACD may be terminated by the action of the HACD, or by the owner or tenant terminating the lease.

No future subsidy payments on behalf of the family will be made by the HACD to the owner after the month in which the HAP contract is terminated. The owner must reimburse the HACD for any subsidies paid in error by the HACD for any period after the contract termination date.

After a contract termination, if the family meets the criteria for a move with continued assistance, the family may lease up in another unit. The contract for the new unit may begin during the month in which the family moved from the old unit.

B. TERMINATION BY THE FAMILY: MOVES (24 CFR 982.314(c)(2))

Family termination of the lease must be in accordance with the terms of the lease.

C. TERMINATION OF TENANCY BY THE OWNER: EVICTIONS (24 CFR 982.310, 982.455

If the owner wishes to terminate the lease, the owner must provide proper notice as stated in the lease.

During the term of the lease, the owner may not terminate tenancy except for the grounds stated in the HUD regulations.

During the term of the lease the owner may only evict for:

Serious or repeated violations of the lease, including but not limited to failure to pay rent or other amounts due under the lease, or repeated violation of the terms and conditions of the lease;

Violations of federal, state or local law that imposes obligations on the tenant in connection with the occupancy or use of the premises; or criminal activity by the tenant, any member of

the household, a guest or another person under the tenant's control that threatens the health, safety or right to peaceful enjoyment of the premises by the other residents, or persons residing in the immediate vicinity of the premises, or any drug-related criminal activity on or near the premises.

Other good cause.

During the initial term of the lease, the owner may not terminate the tenancy for "other good cause" unless the owner is terminating the tenancy because of something the family did or failed to do.

Evidence of Criminal Activity

The owner may terminate tenancy and evict a family by judicial action for criminal activity by a covered person if the owner determines that the covered person has engaged in the criminal activity regardless of arrest or conviction and/or without satisfying the standard of proof used for a criminal conviction.

Termination of Tenancy Decisions

If the law and regulation permit the owner to take an action but do not require action to be taken, the owner can decide whether to take the action. Relevant circumstances for consideration include:

- The seriousness of the offense
- The effect on the community
- The extent of participation by household members
- The effect on uninvolved household members
- The demand for assisted housing by families who will adhere to responsibilities.
- The extent to which the leasehold has shown personal responsibility and taken all reasonable steps to prevent or mitigate the offending action.
- The effect on the integrity of the program.

Exclusion of Culpable Household Member

The owner may require a tenant to exclude a household member in order to continue to reside in the assisted unit.

Consideration of Rehabilitation

When determining whether to terminate tenancy for illegal drug use or alcohol abuse, the owner may consider whether the member:

- Is no long participating
- Has successfully completed a supervised drug or alcohol rehab program
- Has otherwise been successfully rehabilitated.

The owner may require the tenant to submit evidence of any of the three actions listed above. Termination by the owner must be considered with fair housing and equal opportunities as stated in 24 CFR 5.105.

The owner must provide the tenant with a written notice specifying the grounds for termination of tenant, at or before the commencement of the eviction action. The notice may be included in, or may be combined with, any owner eviction notice to the tenant.

The owner eviction notice means a notice to vacate, or a complaint, or other initial pleading used under state or local law to commence an eviction action.

Housing assistance payments are paid to the owner under the terms of the HAP contract. If the owner has begun eviction and the family continues to reside in the unit, the HACD must continue to make housing assistance payments to the owner until the owner has obtained a court judgment or other process allowing the owner to evict the tenant.

The HACD must continue making housing assistance payments to the owner in accordance with the contract as long as the tenant continues to occupy the unit and the contract is not violated. By endorsing the monthly check from the HACD, the owner certifies that the tenant is still in the unit, that the rent is reasonable and that the tenant is in compliance with the contract.

If an eviction is not due to a serious or repeated violation of the lease, and if the HACD has no other grounds for termination of assistance, the HACD may issue a new voucher so that the family can move with continued assistance.

D. TERMINATION OF THE CONTRACT BY HACD (24 CFR 982.404(a), 982.453, 982.454, 982.552(a)(3))

The term of the HAP contract terminates when the lease terminates, when the HACD terminates program assistance for the family, or when the owner has breached the HAP contract.

The HACD may also terminate the contract if the HACD terminates assistance to the family, the family is required to move from a unit when the unit does not meet the HQS space standards because of an increase in family size or a change in family composition, or funding is no longer available under the ACC.

The contract will terminate automatically if 180 days have passed since the last housing assistance payment has been made to the owner.

Notice of Termination

When the HACD terminates the HAP contract under the violation of HQS space standards, the HACD will provide the owner and family written notice of termination of the contract, and the HAP contract terminates at the end of the calendar month that follows the calendar month in which the HACD gives such notice to the owner.

Chapter 15

DENIAL OR TERMINATION OF ASSISTANCE

INTRODUCTION

The HACD may deny or terminate assistance for a family because of the family's action or failure to act. The HACD will provide families with a written description of the family obligations under the program, the grounds under which the HACD can deny or terminate assistance, and the HACD's informal hearing procedures.

A. GROUNDS FOR DENIAL OR TERMINATION (24 CFR 982.54, 982.552, 982.553

If denial or termination is based upon behavior resulting from a disability, the HACD will delay the denial or termination in order to determine if there is an accommodation that would negate the behavior resulting from the disability.

Form of Denial or Termination

Denial of assistance for an applicant may include any or all of the following:

1. Denial of placement on the HACD waiting list
2. Denying or withdrawing a voucher;
3. Refusing to enter into a HAP contract or approve tenancy;
4. Refusing to process or provide assistance under portability procedures.

Termination of assistance for a participant may include any or all of the following:

1. Refusing to enter into a HAP contract or approve tenancy;
2. Terminating housing assistance payments under an outstanding HAP contract; and
3. Refusing to process or provide assistance under portability procedures

Mandatory Denial and Termination (24 CFR 982.54(d), 982.552(b), 982.553(a), 982.553(b)

The HACD must deny assistance to applicants and terminate assistance for program participants if the family is under contract and 180 days (or 6 months, depending on the HAP contract used) have elapsed since the HACD's last housing assistance payment was made.

The HACD must deny assistance to applicants and terminate assistance to program participants convicted or manufacturing or producing methamphetamine on the premises of federally assisted housing.

The HACD must deny admission to the program for applicants and terminate assistance for program participants if the HACD determines that any household member is currently engaging in illegal use of a drug.

The HACD must deny admission to the program for applicants and terminate assistance for program participants if the HACD determines that it has reasonable cause to believe that a household member's illegal drug use or a pattern of illegal drug use may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

The HACD must deny admission to the program for applicants if the HACD determines that any member of the household is subject to a lifetime registration requirement under a state sex offender registration program.

The HACD must terminate program assistance for a family evicted from housing assisted under the voucher program for serious violation of the lease.

The HACD must deny admission to the program for an applicant or terminate assistance for a program participant if any member of the family fails to sign and submit consent forms for obtaining information.

The HACD must deny admission to the program for applicants or terminate program assistance when required under the regulations to establish citizenship or eligible immigration status.

Grounds for Denial or Termination of Assistance (24 CFR 982.552(c))

The HACD will deny program assistance for an applicant or terminate program assistance for a participant for any of the following reasons:

- The family violates any family obligation under the program as listed in 24 CFR 982.551.
- Any family member violates the family obligation under 24 CFR 982.551 not to engage in any drug-related activity
- Any family member violates the family obligation under 24 CFR 982.551 not to engage in any violent criminal activity
- Any family member has been evicted or terminated from federally assisted housing in the last three (3) years.
- Any family member commits fraud, bribery or any other corrupt criminal act in connection with any federal housing program.
- The family currently owes rent or other amounts to the HACD or to another HACD in connection with Section 8 or public housing assistance under the 1937 Act.
- The family has not reimbursed any HACD for amounts paid to an owner under a HAP contract for rent, damages to the unit, or other amounts owed by the family under the lease.
- The family breaches an agreement with a HACD to pay amounts owed to a HACD, or amounts paid to an owner by a HACD. At its discretion, the HACD may offer the family the opportunity to enter into a repayment agreement.
- The family participating in an FSS program fails to comply, without good cause, with the family's FSS contract of participation.

- Any member of the family engages in drug or alcohol abuse which interferes with the health, safety or peaceful enjoyment of other residents.
- Any member of the family commits drug-related criminal activity or violent criminal activity.
- The family has threatened or engaged in abusive or violent behavior toward HACD personnel. "Threatening" refers to oral or written threats or physical gestures that communicate an intent to abuse or commit violence. "Abusive or violent behavior towards HACD personnel" includes verbal as well as physical abuse or violence. Use of expletives that are generally
- Considered insulting, racial epithets, or other language, written or oral, that is customarily used to insult or intimidate may be cause for termination or denial.
- Actual physical abuse or violence will always be cause for termination

B. SCREENING AND TERMINATION FOR DRUG ABUSE AND OTHER CRIMINAL ACTIVITY

Administration

All screening procedures shall be administered fairly and in such a way as to not violate rights to privacy or discriminate on the basis of race, color, nationality, religion, familial status, disability, gender or other legally protected groups.

Screening of Applicants

In an effort to prevent future drug-related and other criminal activity, as well as other patterns of behavior that post a threat to the health, safety or right to peaceful enjoyment of the premises by other residents, the HACD will endeavor to screen applicants as thoroughly and fairly as possible.

Such screening will apply to any member of the household who is 18 years of age or older, or who is an emancipated minor.

HUD Definitions

Covered person, for purposes of 24 CFR 982 and this chapter, means a tenant, any member of the tenant's household, a guest or another person under the tenant's control.
Drug means a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802).

Drug-related criminal activity means the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug.

Guest, for purposes of this chapter and 24 CFR part 5, Subpart A and 24 CFR 982 means a person temporarily staying in the unit with the consent of a tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant. The requirements of part 982 apply to a guest as so defined.

Household, for the purposes of 24 CFR 982 and this chapter, means the family and any HACD-approved live-in aide(s).

Other person under the tenant's control, for the purposes of the definition of *covered person* and for 24 CFR Parts 5 and 982 and for this chapter, means that the person, although not staying as a guest (as defined in this chapter) in the unit, is (or was at the time of the activity in question) on the premises because of an invitation from the tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant. Absent evidence to the contrary, a person temporarily and infrequently on the premises solely for legitimate commercial purposes is not under the tenant's control.

Violent criminal activity means any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.

Standard for Violation

The HACD will deny participation in the program to applicants and terminate assistance to participants in cases where the HACD determines there is reasonable cause to believe that a household member is illegally using a drug or if the person abuses alcohol in a way that may interfere with the health, safety or right to peaceful enjoyment of the premises by other residents, including cases where the HACD determines that there is a pattern of illegal use of a drug or a pattern of alcohol abuse.

Engaged in or engaging in violent criminal activity means any act within the past 3 years by an applicant or participant or household member which involved criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonable likely to cause, serious bodily injury or property damage, which resulted in the arrest and/or conviction of the applicant, participant, or household member.

In evaluating evidence of negative past behavior, the HACD will give fair consideration to the seriousness of the activity with respect to how it would affect other residents and/or the likelihood of favorable conduct in the future which could be supported by evidence of rehabilitation.

Drug-Related and Violent Criminal Activity

Ineligibility for Admission if Evicted or Terminated for Drug-Related Activity: Persons evicted or terminated from federally assisted housing because of drug-related criminal activity are ineligible for admission to the Section 8 program for a three year period beginning on the date of such eviction/termination.

However, the household may be admitted if, after considering the individual circumstances of the household, the HACD determines that the evicted household member who engaged in drug-related criminal activity has successfully completed a supervised drug rehabilitation

program approved by the HACD or the circumstances leading to eviction no longer exist because the criminal household member has died or is imprisoned.

Applicants will be denied assistance if they have been arrested for or convicted of violent criminal activity within the last three (3) years prior to the date of the certification interview.

Denial of Assistance for Sex Offenders

The HACD will deny admission if any member of the household is subject to a lifetime registration requirement under a state sex offender registration program. In screening applicants, the HACD will perform criminal history background checks to determine whether any household member is subject to a lifetime sex offender registration requirement.

Termination of Assistance for Participants

Termination of Assistance for Drug-Related Criminal Activity or Violent Criminal Activity:

Under the family obligations listed at 24 CFR 982.551, the members of the household must not engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.

Assistance will be terminated for participants who have been arrested for or convicted of drug-related or violent criminal activity during participation in the program, or who have been evicted or terminated from a unit assisted under any federally assisted housing program within the last three (3) years prior to the date of the notice to terminate assistance.

If any member of the household violates the family obligations by engaging in drug-related or violent criminal activity, the HACD will terminate assistance.

In appropriate cases, the HACD may permit the family to continue receiving assistance provided that family members determined to have engaged in the proscribed activities will not reside in the unit. If the violating member is a minor, the HACD may consider individual circumstances with the advice of juvenile court officials.

The HACD will waive the requirement regarding drug-related criminal activity if the person demonstrates successful completion of a credible rehabilitation program approved by the HACD, or the circumstances leading to the violation no longer exist because the person who engaged in drug-related criminal activity or violent criminal activity is no longer in the household due to death or incarceration.

Terminating Assistance for Alcohol Abuse by Household Members

Under the family obligations listed at 24 CFR 982.551, the members of the household must not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. Assistance will be terminated due to violation of a family obligation if the HACD determines that a member of the household has demonstrated a pattern of alcohol abuse that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.

In appropriate cases, the HACD may permit the family to continue receiving assistance provided that family members determined to have engaged in the proscribed activities will not reside in the unit. If the violating member is a minor, the HACD may consider individual circumstances with the advice of juvenile court officials.

Required Evidence

Preponderance of evidence is defined as evidence which is of greater weight or more convincing that the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is proven more probable than not. The intent is not to prove criminal liability, but to establish that the act(s) occurred. Preponderance of evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Credible evidence may be obtained from police and/or court records. Testimony from neighbors, when combined with other factual evidence, can be considered credible evidence. Other credible evidence includes documentation of arrest warrants and/or drug raids.

Confidentiality of Criminal Records

The HACD will ensure that any criminal record received is maintained confidentially, not misused or improperly disseminated, and destroyed once the purpose for which it was requested is accomplished.

C. FAMILY OBLIGATIONS (24 CFR 982.551)

a. The family must supply any information that the HACD or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. "Information" includes any requested certification, release or other documentation.
b. The family must supply any information requested by the HACD or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.
c. The family must disclose and verify Social Security numbers and must sign and submit consent forms for obtaining information.

d. All information supplied by the family must be true and complete.
e. The family is responsible for an HQS breach caused by the family.
f. The family must allow the HACD to inspect the unit at reasonable times and after reasonable notice.
g. The family may not commit any serious or repeated violations of the lease.
h. The family must notify the owner and, at the same time, notify the HACD before the family moves out of the unit or terminates the lease upon notice to the owner.
i. The family must promptly give the HACD copy of any owner eviction notice.
j. The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
k. The composition of the assisted family residing in the unit must be approved by the HACD. The family must promptly inform the HACD of the birth, adoption or court-awarded custody of a child. The family must request HACD approval to add any other family member as an occupant of the unit.
l. The family must promptly notify the HACD if any family member no longer resides in the unit.
m. If the HACD has given approval, a foster child or a live-in aide may reside in the unit. If the family does not request approval or HACD approval is denied, the family may not allow a foster child or live-in aide to reside with the assisted family.
n. Members of the household may engage in legal profit-making activities in the unit, but only if such activities are incidental to primary use of the unit as a residence by members of the family.
o. The family must not sublease or let the unit.
p. The family must not assign the lease or transfer the unit.
q. The family must supply any information or certification requested by the HACD to verify that the family is living in the unit, or relating to family absence from the unit, including any HACD-requested information or certification on the purposes of family absences. The family must cooperate with the HACD for this purpose. The family must promptly notify the HACD of absence from the unit.
r. The family must not own or have any interest in the unit.
s. The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with this program.
t. The household members may not engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
u. The members of the household must not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
v. An assisted family, or members of the family, may not receive Section 8 voucher assistance while receiving another housing subsidy, for the same unit or for a different unit, under any federal, state or local housing assistance program determined by HUD or in accordance with HUD requirements to be duplicative.

Housing Authority Discretion (24 CFR 982.552(c))

In deciding whether to deny or terminate assistance because of action or failure to act by members of the family, the HACD has discretion to consider all the circumstances in each case, including the seriousness of the case. The HACD will use its discretion in reviewing the extent of participation or culpability of individual family members and the length of time since the violation occurred. The HACD may also review the family's recent history and record of compliance, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure to act.

The HACD may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure to act will not reside in the unit. The HACD may permit the other members of a family to continue in the program.

Enforcing Family Obligations

Explanations and Terms

The term "promptly" when used in the family obligations always means "within 10 days."

Denial or termination of assistance is always optional except where this plan or the regulations state otherwise.

HQS Breach: The HACD will determine if an HQS breach is the responsibility of the family. Families may be given extensions by the HACD to cure HQS breaches.
Lease Violations: The following criteria will be used to decide if a serious or repeated violation of the lease has occurred which will result in termination of assistance:

If the owner terminates tenancy through court action for serious or repeated violation of the lease.

If there are police reports, neighborhood complaints or other third party information that has been verified by the HACD.

Notification of Eviction: If the family requests assistance to move and they did not notify the HACD of an eviction within 10 days of receiving the notice of lease termination, the move will be denied.

Proposed Additions to the Family: The HACD will deny a family's request to add additional family members who are:

- Persons who have been evicted or terminated from federally assisted housing within the past three (3) years
- Persons who have previously violated a family obligation

- Persons who have committed drug-related criminal activity or violent criminal activity within the past three (3) years
- Persons who do not meet the HACD's definition of a family
- Persons who commit fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.
- Persons who currently owe rent or other amounts to the HACD or to another HACD in connection with housing under the 1937 Act.
- Persons who have engaged in or threatened abusive or violent behavior toward HACD personnel.

Family Members Move-Out: Families are required to notify the HACD if any family member leaves the assisted household. When the family notifies the HACD, they must furnish the following information:

- The date the family member moved out.
- The new address, if know, of the family member.
- A statement as to whether the family member is temporarily or permanently absent.

Limitation on Profit-Making Activity in Unit: If the business activity area results in the inability of the family to use any of the critical living areas, such as a bedroom (utilized for a business) which is not available for sleeping, it will be considered a violation. If the HACD determines that the use of the unit as a business is not incidental to use as a dwelling unit, it will be considered a violation. If the HACD determines the business is not legal, it will be considered a violation.

Interest in Unit: The owner may not reside in the assisted unit regardless of whether she or he is a member of the assisted family, unless the family owns the mobile home and rents the pad under the voucher program.

Fraud: In each case, the HACD will consider which family members were involved, the circumstances and any hardship that might be caused to innocent members.

D PROCEDURES FOR NON-CITIZENS (24 CFR 5.514, 5.516, 5.518

Denial or Termination Due to Ineligible Immigrant Status

Applicant or participant families in which all members are neither U. S. citizens nor eligible immigrants are not eligible for assistance and must have their assistance terminated. The PHA must offer the family an opportunity for a hearing.

Assistance may not be terminated while verification of the participant family's eligible immigration status is pending.

False or Incomplete Information

If the individual is unable to verify his or her citizenship, the HACD will give him or her an opportunity to provide a new declaration as an eligible immigrant or an opportunity to elect not to contend his or her status.

The HACD will then verify eligible status, deny, terminate or pro rate as applicable.

The HACD will deny or terminate assistance based on the submission of false information or on misrepresentation.

Procedure for Denial or Termination

If the family (or any member) claimed eligible immigrant status and the INS primary and secondary verifications failed to document the family status, the family may make an appear to the INS and request a hearing with the HACD either after the INS appear or in lieu of the INS appeal.

After the HACD has been a determination of ineligibility, the family will be notified of the determination and the reasons and informed of the option for pro-rated assistance (if applicable).

E. ZERO ($0) ASSISTANCE TENANCIES

The family may remain in the unit at zero ($0) assistance for up to 180 days after the last HAP payment. If the family is still in the unit after 180 days, the assistance will be terminated. If, within the 180 day time frame, an owner rent increase or a decrease in the total tenant payment causes the family to be eligible for a housing assistance payment, the HACD will resume assistance payments for the family. In order for a family to move to another unit during the 180 days, the rent for the unit would have to be high enough to necessitate a housing assistance payment.

F. OPTION NOT TO TERMINATE FOR MISREPRESENTATION (24 CFR 982.551, 982.552(e))

If the family has misrepresented any facts that caused the HACD to overpay assistance, the HACD may choose not to terminate and may offer to continue assistance provided that the family either reimburses the HACD in full or executes a repayment agreement and makes payments in accordance with the agreement.

G. MISSED APPOINTMENTS AND DEADLINES (24 CFR 982.551, 982.552(c))

It is a family obligation to supply information, documentation, and certification as needed for the HACD to fulfill its responsibilities. The HACD schedules appointments and sets deadlines in order to obtain the required information. The obligations also require that the family allow the HACD to inspect the unit, and appointments are made for this purpose.

An applicant or participant who fails to keep an appointment or fails to supply information required by a deadline without notifying the HACD may be sent a notice of denial or termination of assistance for failure to allow the HACD to inspect the unit or failure to provide required information.

The family will be given information about the requirement to keep appointments and the number of times appointments will be rescheduled, as specified in this plan.

Appointments will be scheduled and time requirements will be imposed for the following events and circumstances:

- Eligibility for Admissions;
- Verification Procedures;
- Voucher Issuance and Briefings;
- Housing Quality Standards Inspections;
- Reexaminations; and
- Appeals.

Acceptable reasons for missing appointments or failing to provide information by deadlines are medical emergency, incarceration, family emergency, and work or training obligations.

Procedure when Appointments Are Missed or Information Is Not Provided

For most purposes in this plan, the family will be given two (2) opportunities to attend an appointment or to provide information before being issued a notice of termination or denial of admittance.

After issuance of the termination notice, if the family offers to correct the breach within the time allowed to request a hearing, the notice will be rescinded if the family subsequently attends an appointment or provides information and the family does not have a history of non-compliance.

Chapter 16

OWNER DISAPPROVAL AND RESTRICTION

INTRODUCTION

The regulations define when the HACD must disallow owner participation in the program and they provide the HACD discretion to disapprove or otherwise restrict the participation of owners in certain categories.

A. DISAPPROVAL OF OWNER (24 CFR 982.306, 982.54(d)(8)

The owner does not have a right to participate in the program. For purposes of this section, the term "owner" includes a principal or other interested party.

The HACD will disapprove the owner for the following reasons:

- HUD or another agency directly related has informed the HACD that the owner has been disbarred, suspended, or subject to a limited denial of participation under 24 CFR Part 24.
- HUD has informed the HACD that the federal government has instituted an administration or judicial action against the owner for violation of the Fair Housing Act or other federal equal opportunity requirements and such action is pending.
- HUD has informed the HACD that a court or administrative agency has determined that the owner violated the Fair Housing Act or other federal equal opportunity requirements.
- Unless their lease was effective prior to June 17, 1998, the owner may not be a parent, child, grandparent, grandchild, sister or brother of any family member. This HACD will waive this requirement as a reasonable accommodation for a family member who is a person with a disability.
- The owner has violated obligations under a housing assistance payments contract under Section 8 of the 1937 Act.
- The owner has violated any obligation under the HAP contract for the dwelling unit, including the owner's obligations to maintain the unit to HQS, including any standards the HACD has adopted in this policy.
- The owner has committed fraud, bribery or any other corrupt act in connection with any federal housing program.
- The owner has engaged in drug-related criminal activity or any violent criminal activity.
- The owner has a history or practice of non-compliance with the HQS for units leased under federal housing programs.
- The owner has a history or practice of renting units that fail to meet state or local housing codes.

- The owner has failed to comply with regulations, the mortgage or note, or the regulatory agreement for projects with mortgages insured by HUD or loans made by HUD.

B. OWNER RESTRICTIONS AND PENALTIES (24 CFR 982.453)

If an owner has committed fraud or abuse or is guilty of frequent or serious contract violations, the HACD will restrict the owner from future participation in the program for a period of time commensurate with the seriousness of the offense. The HACD may also terminate some or all contracts with the owner.

Before imposing any penalty against an owner the HACD will review all relevant factors pertaining to the case, and will consider such factors as the owner's record of compliance and the number of violations.

C. CHANGE IN OWNERSHIP

A change in ownership does not require execution of a new HAP contract. The HACD will process a change of ownership only upon the written request of the new owner and only if accompanied by a copy of the escrow statement or other document showing the transfer of title and the Tax Identification Number or Social Security Number of the new owner.

Chapter 17

SECTION 8 HOME OWNERSHIP PROGRAM

INTRODUCTION

The Section 8 Home Ownership Program of the Housing Authority of the City of Danbury permits eligible participants in the Section 8 housing choice voucher program, including participants with portable vouchers, the option of purchasing a home with their Section 8 assistance rather than renting. The home ownership option is limited to five percent (5%) of the total Section 8 voucher program administered by HACD in any fiscal year, provided that disabled families shall not be subject to the 5% limit.

Eligible applicants for the Section 8 home ownership program must have completed an initial Section 8 lease term, may not owe HACD or any other Housing Authority an outstanding debt, and must meet the eligibility criteria set forth herein.

Section 8 home ownership assistance may be used to purchase the following type of homes within the City of Danbury: new or existing single-family, condominium, planned use developments, cooperatives, lofts, live/work units, or manufactured homes. HACD also will permit portability of Section 8 home ownership assistance to another jurisdiction, provided the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes HACD to administer the home ownership assistance in their jurisdiction.

A <u>FAMILY ELIGIBILITY REQUIREMENTS.</u>

Participation in the Section 8 home ownership program is voluntary. Each Section 8 home ownership participant must meet the general requirements for admission to the Section 8 housing choice voucher program as set forth in HACD's Administrative Plan. Such Section 8 family also must be "eligible" to participate in the home ownership program. The additional eligibility requirements for participation in HACD's Section 8 home ownership program include that the family must:

- Be a first-time homeowner or an elderly or disabled family;
- With the exception of elderly and disabled households, meet a minimum income requirement without counting income from "welfare assistance" sources;
- With the exception of elderly and disabled households, meet the requisite employment criteria;
- Have completed an initial lease term in the Section 8 housing choice voucher program;
- Have fully repaid any outstanding debt owed to HACD or any other Housing Authority;
- Not defaulted on a mortgage securing debt to purchase a home under the home ownership option; and
- Not have any member who has a present ownership interest in a residence at the commencement of homeownership assistance.

B. FIRST-TIME HOMEOWNER

Each Section 8 family, except families with a disabled member, must be a first-time homeowner. A "first-time homeowner" means that no member of the household has had an ownership interest in any residence during the three years preceding commencement of home ownership assistance. However, a single parent or displaced homemaker who, while married, owned a home with a spouse (or resided in a home owned by a spouse) is considered a "first-time homeowner" for purposes of the Section 8 homeownership option; and the right to purchase title to a residence under a lease-purchase agreement is not considered an "ownership interest". A member of a cooperative also qualifies as a "first time homeowner".

C. MINIMUM INCOME REQUIREMENT

(1) Amount of Income.

At the time the family begins receiving homeownership assistance, the head of household, spouse, and/or other adult household members who will own the home, must have a gross annual income at least equal to the Federal minimum hourly wage multiplied by 2000 hours.

In the case of a disabled family, the gross annual minimum income requirement will be the monthly Federal Supplemental Security Income benefit for an individual multiplied by twelve.

(2) Exclusion of Welfare Assistance Income.

With the exception of elderly and disabled families, HACD will disregard any "welfare assistance" income in determining whether the family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families ("TANF"); Supplemental Security Income ("SSI") that is subject to an income eligibility test; food stamps; general assistance; or other welfare assistance specified by HUD. The disregard of welfare assistance income under this section affects the determination of minimum monthly income in determining initial qualification for the home ownership program. It does not affect the determination of income-eligibility for admission to the Section 8 housing choice voucher program, calculation of the family's total tenant payment, or calculation of the amount of home ownership assistance payments.

D. EMPLOYMENT HISTORY

With the exception of disabled and elderly households, each family must demonstrate that one or more adult members of the family who will own the home at commencement of home ownership assistance is employed full-time (an average of 30 hours per week) and has been so continuously employed for two years prior to execution of the sales agreement. In order to reasonably accommodate a family's participation in the program, HACD will exempt elderly or disabled families from this requirement.

HACD's Executive Director may also consider whether and to what extent an employment interruption is considered permissible in satisfying the employment requirement. The Executive Director may also consider successive employment during the two-year period and self-employment in a business.

E. COMPLETION OF INITIAL LEASE TERM

Applicants for and new participants in the Section 8 housing choice voucher program shall be ineligible for participation in the Section 8 home ownership program until completion of an initial Section 8 lease term and the participant's first annual recertification in the Section 8 housing choice voucher program.

Nothing in this provision will preclude Section 8 participants that have completed an initial lease term in another jurisdiction from participating in the Section 8 home ownership program.

F. REPAYMENT OF ANY HOUSING AUTHORITY DEBTS

Participants in the Section 8 housing choice voucher program shall be ineligible for participation in the Section 8 home ownership program in the event any debt or portion of a debt remains owed to HACD or any other Housing Authority. Nothing in this provision will preclude Section 8 participants that have fully repaid such debt(s) from participating in the Section 8 home ownership program.

G. ADDITIONAL ELIGIBILITY FACTORS

(1) Elderly and Disabled Households.

Elderly and disabled families are exempt from the employment requirements set forth in Section 2. C. above. In the case of an elderly or disabled family, HACD will consider income from all sources, including welfare assistance in evaluating whether the household meets the minimum income required to purchase a home through the Section 8 home ownership program.

(2) Prior Mortgage Defaults.

If a head of household, spouse, or other adult household member who will execute the contract of sale, mortgage and loan documents has previously defaulted on a mortgage obtained through the Section 8 home ownership program, the family will be ineligible to participate in the home ownership program.

H. FAMILY PARTICIPATION REQUIREMENTS

Once a family is determined to be eligible to participate in the program, it must comply with the following additional requirements:

- Complete a home ownership counseling program approved by HACD prior to commencement of homeownership assistance;
- Within a specified time, locate the home it proposes to purchase;
- Submit a sales agreement containing specific components to HACD for approval;
- Allow HACD to inspect the proposed home ownership dwelling to assure that the dwelling meets appropriate housing quality standards;
- Obtain an independent inspection covering major building systems;
- Obtain HACD approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements); and
- Enter into a written agreement with HACD to comply with all of its obligations under the Section 8 program.

Home Ownership Counseling Program.

A family's participation in the home ownership program is conditioned on the family attending and successfully completing a home ownership and housing counseling program provided or approved by HACD prior to commencement of home ownership assistance.

The home ownership and counseling program will cover home maintenance; budgeting and money management; credit counseling; negotiating purchase price; securing mortgage financing; finding a home; and the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families.

The counseling agency providing the counseling program shall either be approved by HUD or the program shall be consistent with the home ownership counseling provided under HUD's Housing Counseling program. HACD may require families to participate in a HACD-approved home ownership counseling program on a continuing basis.

Locating and Purchasing a Home

(1) Locating a Home

Upon approval for the Section 8 home ownership program, a family shall have one hundred eighty (180) days to locate a home to purchase. A home shall be considered located if the family submits a proposed sales agreement with the requisite components to HACD. For good cause, HACD may extend a Section 8 family's time to locate the home for additional thirty (30) day increments. During a Section 8 participant's search for a home to purchase, their Section 8 rental assistance shall continue pursuant to the Administrative Plan. If a Section 8 participant family is unable to locate a home within the time approved by HACD, the Section 8 rental assistance through the Section 8 housing choice voucher program shall continue.

(2) Type of Home

A family approved for Section 8 home ownership assistance may purchase the following type of homes within the City of Danbury: a new or existing home, a single-family home, a condominium, a home in a planned use development, a cooperative, a loft or live/work unit, or a manufactured home to be situated on a privately owned lot or on a leased pad in a mobile home park. The home must be already existing or under construction at the time HACD determines the family eligible for home ownership assistance The family also may purchase a home in a jurisdiction other than the City of Danbury, provided the Housing Authority in the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes HACD to administer the home ownership assistance in their jurisdiction.

In the former case, a family's participation in the Section 8 home ownership program will be subject to the Section 8 home ownership program and policies of the receiving jurisdiction.

(3) Purchasing a Home

Once a home is located and a sales agreement approved by HACD is signed by the family, the family shall have up to three (3) months, or such other time as is approved by HACD's Executive Director or set forth in the HACD-approved sales agreement, to purchase the home.

(4) Failure to Complete Purchase.

If a Section 8 participant is unable to purchase the home within the maximum time permitted by HACD, HACD shall continue the family's participation in the Section 8 housing choice voucher program. The family may not re-apply for the Section 8 home ownership program until they have completed an additional year of participation in the Section 8 housing choice voucher program following the initial determination of their eligibility for the home ownership option.

(5) Lease-Purchase

Families may enter into lease-purchase agreements while receiving Section 8 rental assistance. All requirements of the housing choice voucher program apply to lease-purchase agreements, except that families are permitted to pay an extra amount out-of-pocket to the owner for purchase related expenses-- a "home ownership premium." Any "home ownership premium," defined as an increment of value attributable to the value of the lease-purchase right or agreement, is excluded from HACD's rent reasonableness determination and subsidy calculation, and must be absorbed by the family. When a lease-purchase participant family is ready to exercise their option, they must notify the Home Ownership Counselor at HACD and apply for the home ownership option. If determined eligible for home ownership assistance, the family may be admitted to the home ownership program and must meet all the requirements of these policies.

Sales Agreement

Prior to execution of the offer to purchase or sales agreement, the financing terms must be provided by the family to HACD for approval. The sales agreement must provide for inspection by HACD and the independent inspection referred to in Section 3(E) and must state that the purchaser is not obligated to purchase unless such inspections are satisfactory to HACD. The contract also must provide that the purchaser is not obligated to pay for any necessary repairs without approval by HACD. The sales agreement must provide that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by HACD pursuant to Section 3(F). The sales agreement must also contain a seller certification that the seller is not debarred, suspended, or subject to a limited denial of participation under 24 CFR part 24.

Independent Initial Inspection Conducted

To assure the home complies with the housing quality standards of the Section 8 program, home ownership assistance payments may not commence until HACD first inspects the home. An independent inspection of existing homes covering major building systems also must be completed by a professional selected by the family and approved by HACD. HACD will not pay for the independent inspection. The independent inspection report must be provided to HACD. HACD may disapprove the unit due to information contained in the report or for failure to meet federal housing quality standards.

Financing Requirements

The proposed financing terms must be submitted to and approved by HACD prior to close of escrow. HACD shall determine the affordability of the family's proposed financing. In making such determination, HACD may take into account other family expenses, including but not limited to child care, unreimbursed medical expenses, education and training expenses and the like. Certain types of financing, including but not limited to, balloon payment mortgages, unless convertible to a variable rate mortgage, are prohibited and will not be approved by HACD. Seller-financing mortgages shall be considered by HACD on a case by case basis. If a mortgage is not FHA-insured, HACD will require the lender to comply with generally accepted mortgage underwriting standards consistent with those of HUD/ FHA, Ginnie Mae, Fannie Mae, Freddie Mac, Connecticut Housing Finance Agency (CHFA), the Federal Home Loan Bank, or other private lending institution.

Compliance With Family Obligations

A family must agree, in writing, to comply with all family obligations under the Section 8 program and HACD's home ownership policies. These obligations include (1) attending ongoing home ownership counseling, if required by HACD; (2) complying with the mortgage terms; (3) not selling or transferring the home to anyone other than a member of the assisted family who resides in the home while receiving home ownership assistance; (4) not refinancing or adding debt secured by the home without prior approval by HACD; (5) not obtaining a

present ownership interest in another residence while receiving home ownership assistance; and (6) supplying all required information to HACD, including but not limited to annual verification of household income, notice of change in home ownership expenses, notice of move-out, and notice of mortgage default. HACD's Home Ownership Family Obligation policies are set forth in Appendix A hereto.

Compliance Lien

Upon purchase of a home, the family must execute documentation as required by HUD and HACD, consistent with State and local law, securing HACD's right to recapture the home ownership assistance in accordance with Section 5. C. below. The lien securing the recapture of home ownership subsidy may be subordinated to a refinanced mortgage.

[Note: Moving to another home in the same PHA jurisdiction, as well as buying another home in another PHA jurisdiction, is permitted with continued use of homeownership assistance. See §§ 982.636 & 637.]

I. AMOUNT OF ASSISTANCE

The amount of the monthly assistance payment will be based on three factors: the voucher payment standard for which the family is eligible; the monthly home ownership expense; and the family's household income. HACD will pay the lower of either the payment standard minus the total family contribution ("TFC") or the family's monthly home ownership expenses minus the TFC. The Section 8 family will pay the difference.

Determining the Payment Standard

The voucher payment standard is the fixed amount the HACD annually establishes as the "fair market" rent for a unit of a particular size located within the HACD jurisdiction. In the home ownership program, the initial payment standard will be the lower of either (1) the payment standard for which the family is eligible based on family size; or (2) the payment standard which is applicable to the size of the home the family decides to purchase. The payment standard for subsequent years will be based on the higher of: (1) the payment standard in effect at commencement of the home ownership assistance; or (2) the payment standard in effect at the most recent regular reexamination of the family's income and size. The initial payment standard, for purposes of this comparison, shall not be adjusted even if there is a subsequent decrease in family size. HACD will request HUD approval of a higher payment standard, up to 100% of the published Fair Market Rent limit, where warranted as a reasonable accommodation for a family that includes a person with disabilities.

Determining the Monthly Home Ownership Expense

Monthly home ownership expense includes all of the following: principal and interest on the initial mortgage and any mortgage insurance premium (MIP) incurred to finance the purchase and any refinancing of such debt; real estate taxes and public assessments; homeowner's insurance; maintenance expenses per HACD allowance; costs of major repairs and

replacements per HACD allowance (replacement reserves); utility allowance per HACD's schedule of utility allowances; principal and interest on mortgage debt incurred to finance major repairs, replacements or improvements for the home including changes needed to make the home accessible; and homeowner association dues, fees or regular charges assessed, if any. Home ownership expenses for a cooperative member may only include HACD approved amounts for the cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home; principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt; home insurance; the allowances for maintenance expenses, major repairs and replacements and utilities; and principal and interest on debt incurred to finance major repairs, replacements, or improvements, including changes needed to make the home accessible.

Determining the Total Family Contribution

The TFC is that portion of the home ownership expense that the family must pay. It is generally 30% percent of the family's adjusted income, plus any gap between the payment standard and the actual housing cost. All family income (including public assistance), will be counted to determine the family's adjusted monthly income for purposes of determining the amount of assistance.

Payment to Family or Lender

HACD will provide the lender with notice of the amount of the housing assistance payment prior to close of escrow and will pay HACD's contribution towards the family's homeowner expense directly to the family, unless otherwise required by the lender. The family will be responsible to submit the entire mortgage payment to the lender unless the lender requires direct payment of HACD's contribution.

J. TERMINATION OF SECTION 8 HOME OWNERSHIP ASSISTANCE

Grounds for Termination of Home Ownership Assistance

(1) Failure to Comply with Family Obligations Under Section 8 Program or HACD's Home Ownership Policies.

A family's home ownership assistance may be terminated if the family fails to comply with its obligations under the Section 8 program, HACD home ownership policies, or if the family defaults on the mortgage. If required, the family must attend and complete ongoing home ownership and housing counseling classes. The family must comply with the terms of any mortgage incurred to purchase and/or refinance the home.

The family must provide HACD with written notice of any sale or transfer of any interest in the home; any plan to move out of the home prior to the move; the family's household income and home ownership expenses on an annual basis; any notice of mortgage default received by the family; and any other notices which may be required pursuant to HACD home ownership

policies. Except as otherwise provided in this Section, the family may not convey or transfer the home to any entity or person other than a member of the assisted family while receiving home ownership assistance.

(2) Occupancy of Home

Home ownership assistance will only be provided while the family resides in the home. If the family moves out of the home, HACD will not continue home ownership assistance commencing with the month after the family moves out. Neither the family nor the lender is obligated to reimburse the HACD for home ownership assistance paid for the month the family moves.out.

(3) Changes in Income Eligibility

A family's home ownership assistance may be changed in the month following annual recertification of the household income, but participation in the Section 8 Home Ownership program shall continue until such time as the assistance payment amounts to $0 for a period of six (6) consecutive months.

(4) Maximum Term of Home Ownership Assistance.

Notwithstanding the provisions of Section 5(A), subparagraphs 1 through 3, except for disabled and elderly families, a family may receive Section 8 home ownership assistance for not longer than ten (10) years from the date of close of escrow unless the initial mortgage incurred to finance purchase of the home has a term that is 20 years or longer, in which case the maximum term is 15 years. Families that qualify as elderly at the commencement of home ownership assistance are not subject to a maximum term limitation. Families that qualify as disabled families at the commencement of home ownership assistance or at any time during the provision of home ownership assistance are not subject to a maximum term limitation. If a disabled family or elderly family ceases to qualify as disabled or elderly, the appropriate maximum term becomes applicable from the date home ownership assistance commenced; provided, however, that such family shall be eligible for at least six additional months of home ownership assistance after the maximum term becomes applicable. The time limit applies to any member of the household who has an ownership interest in the unit during any time that home ownership payments are made, or is a spouse of any member of the household who has an ownership interest.

<u>Procedure for Termination of Home Ownership Assistance.</u>

A participant in the Section 8 Home Ownership program shall be entitled to the same termination notice and informal hearing procedures as set forth in the Administrative Plan of the HACD for the Section 8 housing choice voucher program.

Recapture of Home Ownership Assistance

In certain circumstances the home ownership assistance provided to the family is subject to total or partial recapture upon the sale or refinancing of the home. Sales proceeds that are used by the family to purchase a new home with Section 8 home ownership assistance are not subject to recapture. Further, a family may refinance to take advantage of better terms without any recapture penalty, provided that no proceeds are realized ("cash-out"). Only "cash-out" proceeds from refinancing and sales proceeds not used to purchase a new home with Section 8 assistance less those amounts provided for in §982.640 are subject to recapture. Further, the amount of home ownership assistance subject to recapture shall automatically be reduced in annual increments of 10% beginning one year from the purchase date. At the end of 10 years the amount of home ownership assistance subject to recapture will be zero.

K. CONTINUED PARTICIPATION IN SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

Default on FHA-Insured Mortgage

If the family defaults on an FHA-insured mortgage, HACD may permit the family to move with continued Section 8 housing choice rental assistance if the family demonstrates that it has (a) conveyed title to the home to HUD or its designee, as required by HUD; and (b) moved from the home within the period established or approved by HUD.

Default on non-FHA-Insured Mortgage

If the family defaults on a mortgage that is not FHA-insured, HACD may permit the family to move with continued Section 8 housing choice voucher rental assistance if the family demonstrates that it has (a) conveyed title to the home to the lender, to HACD or to its designee, as may be permitted or required by the lender; and (b) moved from the home within the period established or approved by the lender and/or HACD.

L. HACD ADMINISTRATIVE FEE

For each month that home ownership assistance is paid by HACD on behalf of the family, HACD shall be paid the ongoing administrative fee described in 24 C.F.R. §982.152(b).

M. WAIVER OR MODIFICATION OF HOME OWNERSHIP POLICIES

The Executive Director of HACD shall have the discretion to waive or modify any provision of the Section 8 home ownership program or policies not governed by statute or regulation for good cause or to comply with changes in HUD regulations or directives.

Chapter 18

OWNER OR FAMILY DEBTS TO THE HACD

INTRODUCTION

This chapter describes the HACD's policies for the recovery of monies that have been overpaid for families and to owners.

When families or owners owe money to the HACD, the HACD will make every effort to collect it. The HACD will use a variety of collection tools to recover debts including, but not limited to, requests for lump sum repayments, repayment agreements, reclaim from future housing assistance payments, use of collection agencies, and use of credit bureaus.

A. REPAYMENT AGREEMENT FOR FAMILIES (24 CFR 982.552(c)(v-vii))

A repayment agreement is a document entered into between the HACD and a person who owes a debt to the HACD. It is similar to a promissory note, but contains more details regarding the nature of the debt, the terms of repayment, any special provisions of the agreement, and the remedies available to the HACD upon default of the agreement.

The minimum monthly amount of monthly repayment for any repayment agreement is $25. The terms for any repayment agreements will not exceed 12 months. Requests for extensions will be reviewed on a case-by-case basis.

If the family already has a repayment agreement in place or the HACD determines that the family committed program fraud, the HACD will not enter into a repayment agreement.

B. DEBTS OWED FOR CLAIMS (24 CFR 792.103, 982.552(c)(v-viii))

If a family owes money to the HACD for claims paid to an owner, the HACD may enter into a repayment agreement.

Family Error/Late Reporting

Families who owe money to the HACD due to the family's failure to report increases in income will be required to repay in accordance with the repayment procedures for a person who owes a debt to the HACD.

Late Repayments

A repayment agreement will be considered to be in arrears if the repayment is not received by the close of the business day 15 days after the due date.

If the family's repayment agreement is in arrears for 30 days, the HACD will terminate the housing assistance. If the family requests a move to another unit and has an open repayment agreement, the family will not be allowed to move until the repayment agreement is paid in full.

C. DEBTS DUE TO MISREPRESENTATIONS/NON-REPORTING OF INFORMATION (24 CFR 982.163)

HUD's definition of program fraud and abuse is a single act or pattern of actions that constitutes false statement, omission, or concealment of a substantive fact, made with intent to deceive or mislead, and that results in repayment of Section 8 program funds in violation of Section 8 program requirements.

The HACD will enter into a repayment agreement with the family if the debt does not exceed $1,000 or is the result of less than 6 aggregate months of unreported income (whichever is lower). Program assistance will be terminated for families who owe in excess of $1,000 or if the debt is the result of 6 or more aggregate months of unreported income. The HACD will use the following collection tolls in an attempt to recover debts including but not limited to:

-Requests for lump sum repayments
-Repayment agreements
-Use of Collections agencies and or credit bureaus

The HACD may also institute such actions as termination, or referring the case to HUD's Regional Inspector for Investigation, or pursue the matter in civil/criminal court.

D. GUIDELINES FOR REPAYMENT AGREEMENTS (24 CFR 982.552(c)(v-vii)

Repayment agreements will be executed between the HACD and the head of household and spouse.

Repayments may only be made by money order, cashier's check and personal check. The HACD has the right to refuse personal checks.

A repayment agreement will be considered to be in default when it is in arrears for 30 days.

The amount of the monthly repayments may be decreased in cases of family hardship if requested with reasonable notice from the family, verification of the hardship, and the approval of the HACD.

The family's assistance will be terminated unless the HACD receives the balance of the repayment agreement in full within 21 days from the date of the termination notice.

The HACD will not execute another repayment agreement if there is one already in place. Arrearages must be repaid in full.

E. OWNER DEBTS TO THE HACD (24 CFR 982.453(b))

If the HACD determines that the owner has retained housing assistance or repayments to which the owner is not entitled, the HACD may reclaim the amounts from future housing assistance repayments owed to the owner for any unit or units under contract.

If future housing assistance or repayments are insufficient to reclaim the amount owed, the HACD may enter into a repayment agreement with the owner for the amount owed, pursue collections through the local court system, and/or restrict the owner from future participation.

F. WRITING OFF DEBTS

Debts will be written off if the debt is more than three (3) years old or the debtor is deceased.

Chapter 19

COMPLAINTS AND APPEALS

INTRODUCTION

The informal hearing requirements defined in HUD regulations are applicable to participating families who disagree with an action, decision, or inaction of the HACD.

A. COMPLAINTS TO THE HACD

The HACD will respond promptly to complaints from families, owners, employees, and members of the public. All complaints will be documented. The HACD may require that complaints other than HQS violations be put in writing. HQS complaints may be reported by telephone.

B. INFORMAL REVIEW PROCEDURES FOR APPLICANTS (24 CFR 982.54(d)(12), 982.554

Reviews are provided for applicants who are denied assistance before the effective date of the HAP contract. The exception is that when an applicant is denied assistance for citizen or eligible immigrant status, the applicant is entitled to an informal hearing.

When the HACD determines that an applicant is ineligible for the program, the family must be notified of their ineligibility in writing. The notice must contain the reason(s) for which they are ineligible, the procedure for requesting a review if the applicant does not agree with the decision, and the time limit for requesting a review.

When denying admission due to criminal activity by a household member, the HACD will include in the notice a statement that the applicant may request a copy of the criminal record upon which the decision to deny admission was based.

The HACD must provide applicants with the opportunity for an informal review of decisions denying:

Listing on the HACD's waiting list,
Issuance of a voucher,
Participation in the program, or
Assistance under portability procedures.

Informal reviews are not required for established polices and procedures and HACD determinations such as:

1. Discretionary administrative determinations by the HACD,
2. General policy issues or class grievances,

3. A determination of the family unit size under the HACD subsidy standards,
4. Refusal to extend or suspend a voucher,
5. Disapproval of a lease,
6. Determination that a unit is not in compliance with HQS, or
7. Determination that a unit is not in compliance with HQS due to family size or composition.

Procedure for Informal Review

A request for an informal review must be received in writing by the close of the business day, no later than 10 days from the date of the HACD's notification of denial of assistance. The informal review will be scheduled within 30 days from the date the request is received.

The informal review may not be conducted by the person who made or approved the decision under review, nor by a subordinate of such person.

The informal review may be conducted by a staff person who is at the hearing officer or supervisor level or above, or a qualified individual from outside the HACD.

The applicant will be given the option of presenting oral and/or written objections to the decision. Both the HACD and the family may present evidence and witnesses. The family may use an attorney or other representative to assist them at their own expense.

A notice of review findings will be provided in writing to the applicant within ten (10) days after the review. The notice shall include the decision of the review officer and an explanation of the reasons for the decision.

All requests for a review, supporting documentation, and a copy of the notice of review findings/final decision will be retained in the family's file.

C. INFORMAL HEARING PRCEDURES (24 CFR 982.555(a-f), 982.54(13)

When the HACD makes a decision regarding the eligibility and the amount of assistance, applicants and participants must be notified in writing. The HACD will give the family prompt notice of such determinations, which will include:

- The proposed action or decision of the HACD'
- The date on which the proposed action or decision will take place;
- The family's right to an explanation of the basis for the HACD's decision;
- The procedures for requesting a hearing if the family disputes the action or decision;
- The time limit for requesting the hearing;
- To whom the hearing request should be addressed; and
- A copy of the HACD's hearing procedures.

When terminating assistance for criminal activity as shown by a criminal record, the HACD will provide the subject of the record and the tenant/participant/head of household with a copy of the criminal record upon which the decision to terminate was based.

The HACD must provide participants with the opportunity for an informal hearing for decisions related to any of the following HACD determinations:

1. Determination of the family's annual or adjusted income and the computation of the housing assistance payment.
2. Appropriate utility allowance used from schedule.
3. Family unit size determination under HACD subsidy standards.
4. Determination to terminate assistance for any reason.
5. Determination to terminate a family's FSS contract, withhold supportive services, or propose forfeiture of the family's escrow account.

The HACD must always provide the opportunity for an informal hearing before termination of assistance. As with informal reviews, the request for an informal hearing must be received in writing by the close of the business day no later than ten (10) days from the date of the HACD's notification of action. The informal hearing will be scheduled within 30 days from the date the request is received.

Informal hearings are not required for established policies and procedures and HACD determinations such as:

1. Discretionary administrative determinations by the HACD.
2. General policy issues or class grievances.
3. Establishment of the HACD schedule of utility allowances for families in the program.
4. A HACD determination not to approve an extension or suspension of a voucher term.
5. A HACD determination not to approve a unit or lease.
6. A HACD determination that an assisted unit is not in compliance with HQS (the HACD must provide an informal hearing for family breach of HQS because that is a family obligation determination).
7. A HACD determination that the unit is not in accordance with HQS because of the family size.
8. A HACD determination either to exercise or not to exercise any right or remedy against the owner under a HAP contract.

Notification of Hearing

It is the HACD's objective to resolve disputes at the lowest level possible and to make every effort to avoid the most severe remedies. However, if this is not possible, the HACD will ensure that applicants and participants will receive all the protections and rights afforded by the law and the regulations.

The notification of hearing will contain:

1. The date and time of the hearing;
2. The location where the hearing will be held;
3. The family's right to bring evidence, witnesses, and legal or other representation to the hearing at the family's expense;
4. The right to review any documents or evidence in the possession of the HACD upon which the HACD based the proposed action and, at the family's expense, to obtain a copy of such documents prior to the hearing. Requests for such documents or evidence must be received no later than 48 hours (excluding weekends and holidays) before the hearing date; and
5. A notice to the family that the HACD will request a copy of any documents or evidence the family will use at the hearing. Requests for such documents or evidence must be received no later than 48 hours (excluding weekends and holidays) before the hearing date.

The HACD's Hearing Procedures

After a hearing date is agreed upon, the family may request to reschedule only upon showing "good cause," which is defined as an unavoidable conflict which seriously affects the health, safety or welfare of the family.

If a family does not appear at a scheduled hearing and has not rescheduled the hearing 24 hours in advance, the Hearing Officer may decide to uphold the HACD's decision to terminate assistance to the family.

Families have the right to:

- Present written or oral objections to the HACD's determination;
- Examine the documents in the file which are the basis for the HACD's action, and all documents submitted to the hearing officer;
- Copy any relevant documents at their expense;
- Present any information or witnesses pertinent to the issues of the hearing;
- Request that HACD staff be available or present at the hearing to answer questions pertinent to the case; and
- Be represented by legal counsel, an advocate, or another designated representative at the family's own expense.

If the family requests copies of documents relevant to the hearing, the HACD will make the copies for the family and assess a charge of $.25 per copy. In no case will the family be allowed to remove the file from the HACD's office.

In addition to other rights contained in this chapter, the HACD has a right to:

- Present evidence and any information pertinent to the issue of the hearing;

- Be notified if the family intends to be represented by legal counsel, an advocate, or another designated representative;
- Examine and copy any documents to be used by the family prior to the hearing;
- Have its attorney present; and
- Have staff persons and other witnesses familiar with the case present.

The informal hearing shall be conducted by the hearing officer appointed by the HACD who is neither the person who made or approved the decision, nor a subordinate of that person. The HACD appoints hearing officers who are managers from other departments within the agency, are managers from other HACDs, or are professional mediators or arbitrators.

The hearing shall concern only the issues for which the family has received the opportunity for a hearing. Evidence presented at the hearing may be considered without regard to admissibility under the rules of evidence applicable to judicial procedures.

No documents may be presented which have not been provided to the other party before the hearing if these documents have been requested by the other party. "Documents" includes records and regulations.

The hearing officer may ask the family for additional information and may adjourn the hearing, in order to reconvene at a later date, before reaching a decision.

If the family misses an appointment or deadline ordered by the hearing officer, the action of the HACD shall take effect and another hearing will not be granted.

The hearing officer will determine whether the action, inaction or decision of the HACD is legal in accordance with HUD regulations and this administrative plan, based upon the evidence and testimony provided at the hearing. Factual determinations relating to the individual circumstances of the family will be based on a preponderance of the evidence presented at the hearing.

A notice of hearing findings shall be provided in writing to the HACD and the family within ten (10) days and shall include:

- A clear summary of the decision and the reasons for the decision;
- If the decision involves money owed, the amount owed; and
- The date on which the decision goes into effect.

The HACD is not bound by hearing decision of the following sort:

- those concerning matters for which the HACD is not required to provide an opportunity for a hearing;
- those which conflict with or contradict HUD regulations or requirements;
- those which conflict with or contradict federal, state or local laws; or
- those which exceed the authority of the person conducting the hearing.

The HACD shall send a letter to the participant within ten (10) days if it determines that the HACD is not bound by the hearing officer's determination. The letter shall include the HACD's reasons for the decision.

All requests for a hearing, supporting documentation, and a copy of the notice of hearing findings will be retained in the family's file.

D. HEARING AND APPEAL PROVISIONS FOR "RESTRICTIONS ON ASSISTANCE TO NON-CITIZENS" (24 CFR Part 5, Subpart E)

Assistance to a family may not be terminated or denied while the HACD hearing is pending but assistance to an applicant may be delayed pending the HACD hearing.

INS Determination of Ineligibility

If a family member claims to be an eligible immigrant and the INS SAVE system and manual search do not verify the claim, the HACD notifies the applicant or participant within 10 days of their right to appeal to the INS within 30 days of notification or to request an informal hearing with the HACD either in lieu of or subsequent to the INS appeal.

If the family appeals to the INS, they must give the HACD copy of the appeal and proof of mailing or the HACD may proceed to deny or terminate. The time period to request an appeal may be extended by the HACD for good cause.

The request for a HACD hearing must be made within 14 days of receipt of the notice offering the hearing or, if an appeal was made to the INS, within 14 days of receipt of that notice.

After receipt of request for an informal hearing, the hearing is conducted as described in section D of this chapter for both applicants and participants. If the hearing officer decides that the individual is not eligible, and there are no other eligible family members, the HACD will either deny the applicant family, defer termination if the family is a participant and qualifies for deferral, or termination participation if the family does not qualify for deferral.

If there are eligible members in the family, the HACD will offer to pro-rate assistance or give the family the option to remove the ineligible member(s).

All other complaints related to eligible citizen/immigrant status:

- If any family member fails to provide documentation or certification as required by the regulation, that member is treated as ineligible. If all family members fail to provide documentation or certification, the family will be denied or terminated for failure to provide documentation.
- Participants whose termination is carried out after temporary deferral may not request a hearing since they had an opportunity for a hearing prior to the termination.
- Participants whose assistance is pro-rated (either based on the statement that some members are ineligible, or due to failure to verify eligible immigration status for some

members after exercising their appeal and hearing rights described above) are entitled to a hearing based on the right to a hearing regarding determinations of tenant rent and total tenant payment.

- Families denied or terminated for fraud in connection with the non-citizens rule are entitled to a review or hearing in the same way as terminations for any other type of fraud.

E. MITIGATING CIRCUMSTANCES FOR APPLICANTS/PARTICIPANTS WITH DISABILITIES (24 CFR 982.204, 982.552(c))

When applicants are denied placement on the waiting list, or the HACD is terminating assistance, the family will be informed that presence of a disability may be considered as a mitigating circumstance during the informal review process.

(*Examples of mitigating circumstances are: a person with a cognitive disorder may not have understood the requirement to report increases in income, a person may not understand the need to make regular repayments on a promissory notice, minor criminal records for public drunkenness may actually be due to medication reactions; prior incarcerations for being disorderly may be due to an emotional disorder.*

Chapter 20

SPECIAL HOUSING TYPES

MANUFACTURED HOMES

The HACD will permit a family to lease a manufactured home and space with assistance under the program. The HACD will also provide assistance for a family that owns the manufactured home and leases only the space.

Housing Quality Standards (24 CFR 982.621)

A manufactured home must meet all HQS requirement outlined previously and regulated by 24 CFR 982.401. In addition, the manufactured home also must meet the following requirements:

A manufactured home must be placed on the site in a stable manner, and must be free from hazards such as susceptibility to sliding or wind damage.

A manufactured home must be securely anchored by a tie-down device that distributes and transfers the loads imposed by the unit to appropriate ground anchors to resist overturning or sliding due to the action of wind.

Manufactured Home Space Rental (24 CFR 982.622)

Rent to owner for a manufactured home space will include payment for maintenance services that the owner must provide to the tenant under the lease for the space.

Rent to owner does not include the cost of utilities and trash collection for the manufactured home. However, the owner may charge the family a separate fee for the cost of utilities or trash collection provided by the owner.

Reasonable Rent

During the assisted tenancy, the rent to owner for the manufactured home space may not exceed a reasonable rent as determined by the HACD.

The HACD will not approve a lease for a manufactured home space until the HACD has determined that the initial rent to owner for the space is a reasonable rent. At least annually during the assisted tenancy, the HACD will redetermine that the rent is reasonable. The HACD will determine whether the rent to owner for a manufactured home space is a reasonable rent in comparison to rents for other comparable manufactured home spaces. The HACD will consider the size and location of the space and any services and maintenance provided by the owner in accordance with the lease.

By accepting each monthly housing assistance payment from the HACD, the owner of the manufactured home space certifies that the rent to owner for the space is not more than rent charged by the owner for the unassisted rental of comparable spaces in the same manufactured home park or elsewhere. If requested by the HACD, the owner must provide the HACD with information on rents for other manufactured home space.

Housing Assistance Payments for Manufactured Home Space (24 CFR 982.623)

HAP for the Voucher Program

There is a separate FMR for a family renting a manufactured home space. The payment standard is used to calculate the monthly housing assistance payment for a family. The FMR for rental of a manufactured home space is generally 40% of the published FMR for a two-bedroom unit.

Subsidy Calculation for the Voucher Program

During the term of a voucher tenancy, the amount of the monthly housing assistance payment for a family will equal the less of the payment standard minus the total tenant payment, or the rent paid for rental of the real property on which the manufactured home owned by the family is located (space rent) minus the total tenant payment.

The space rent is the sum of the following as determined by the HACD:

Rent to owner for the manufactured home space, and
Owner maintenance and management charges for the space, and
The utility allowance for tenant-paid utilities.

Amortization Cost

The amortization cost may include debt service to amortize costs (other than furniture costs) included in the purchase price of the manufactured home. The debt service includes the payment for principal and interest on the loan. The debt service amount will be reduced by 15 % to exclude debt service to amortize the cost of furniture, unless the HACD determines that furniture was not included in the purchase price.

Any debt service due to refinancing the manufactured home after purchase of the home is not included in the amortization costs.

The HACD will not approve as part of the monthly amortization payment any set up charges to be included in the debt service incurred by a family that relocated its home.

The HACD will not include as part of the monthly amortization payment any set up charges incurred before the family became an assisted family, if monthly payments are still being made to amortize such charges.

Utility Allowance Schedule for Manufactured Home Space Rental (24 CFR 982.624)

The HACD will establish utility allowances for manufactured home space rental. For the first 12 months of the initial lease term only, the allowances will include a reasonable amount for utility hook up charges payable by the family, if the family actually incurs the expenses because of a move.

Allowances for utility hook up charges do not apply to a family that leases a manufactured home space in place.

Utility allowances for manufactured home space will not be applied to cover the costs of digging a well or installation of a septic system.

SPECIAL HOUSING TYPES AS REASONABLE ACCOMMODATION

In addition to manufactured housing, the HACD will allow housing choice vouchers to be used in the following types of housing as a reasonable accommodation for a person with a disability:

Single Room Occupancy (SRO) units
Defined at CFR 982.065 as a single room with access to a bathroom that contains at least 110 sq. feet of floor space.

Group homes
A group home must be licensed, certified or otherwise approved in writing by the state as a group home for elderly persons or persons with disabilities.

Congregate housing
Defined at CFR 982.609 as a single room or multiple rooms (e.g. sitting room). The unit must contain a refrigerator and there must be a central kitchen and dining facilities on the premises.

Shared housing
Defined at CFR 982.618, each unit must contain private space for each assisted family, plus appropriate common space for shared use by the residents of the unit. The private space for each family must contain at least one bedroom for each two persons in the family. The number of bedrooms in the private space of an assisted family may not be less than the family size. A zero or one bedroom unit may not be used for shared housing.

Chapter 21

SECTION 8 MANAGEMENT ASSESSMENT PROGRAM

GENERAL (24 CFR 985)

HUD implemented the Section 8 Management Assessment Program (SEMAP) on October 13, 1998 to serve as a management tool for objectively measuring program compliance, identifying management capabilities and deficiencies, as well as improving risk assessment for potential program problems. SEMAP also provides local housing agencies with a structured self assessment system for evaluating the tenant-based rental assistance programs.

A. PERFORMANCE INDICATORS

The following performance indicators have been established to help meet HUD's overall goal of getting the right Section 8 families in the right units at the right cost. Effective delivery of rental assistance and family-self-sufficiency goals is also measured. The individual indicators and their assigned points are presented below.

1. Selection from the Waiting List	15
2. Rent Reasonableness	20
3. Adjusted Income	20
4. Utility Allowance	5
5. HQS Quality Control	5
6. HQS Enforcement	10
7. Expanding Housing Opportunity	5
8. Payment Standards	5
9. Annual Reexaminations	10
10. Tenant Rent Calculations	5
11. Pre Contract HQS Inspections	5
12. Annual Inspections	10
13. Lease-Up	20
14. FSS Escrowing and percent of Families with Escrow Accounts	20
15. Deconcentration Bonus	5
TOTAL POSSIBLE POINTS	**160**

High Performer: 90+percent
Standard Performer: 61-89 percent
Troubled: <=60 percent

Certification Period

HACD is required to submit a certification to HUD by February 28th of each year for the period from January 1st through December 31th, (HACD's fiscal year).

SEMAP Certification Process

The certification for each of the performance indicators is supported by documentation from the following sources:

. Family files and the HACD computer records
. Multi-Family Tenant Characteristic System (MTCS)
. Management files, marketing materials, studies, and surveys.

Family Files and Computer Records

A random sample of family files and computer Records along with management files, marketing materials, studies and surveys are reviewed to support the following SEMAP indicators:

. Indicator 1: Selection from the Waiting List
. Indicator 2: Rent Reasonableness
. Indicator 3: Adjusted Income
. Indicator 4: Utility Allowance Schedule
. Indicator 5: HQS Quality Control
. Indicator 6: HQS Enforcement
. Indicator 7: Expanding Housing Opportunities
. Indicator 8: Payment Standards
. Indicator 15: De-concentration (Bonus)

Multi-Tenant Characteristic System (MTCS) Data

MTCS is a computerized tracking and monitoring system used by HUD to track family data in both the Section 8 and public housing programs. Family information is electronically submitted to MTCS upon completion of a HUD 50058 Family Report. The following SEMAP indicators are evaluated based on information from the MTCS database.

. Indicator 9: Annual Reexaminations
. Indicator 10: Tenant Rent Calculations
. Indicator 11: Pre-Contract HQS
. Indicator 12: Annual Inspections
. Indicator 13: Lease-Up
. Indicator 14: FSS Enrollment and Escrow Account

Summary by Indicator

Indicator 1: Selection from the Waiting List 15 points

The purpose of this indicator is to determine whether the local housing agency has written admission policies in its Administrative Plan and to confirm whether the agency follows their admission policies when selecting applicants from the waiting list. The Administrative Plan must be formally adopted by HACD and must be submitted to HUD.

Verification Process

HUD will rate this indicator on the SEMAP certification. The agency can earn either all or none of the 15 points for this indicator. To earn all 15 points, the review must confirm that HACD has written admissions policies in it Administrative Plan and at least 98 percent of the families in the samples were selected from the waiting list in accordance with these policies and met the selection criteria that determined their places on the waiting list and their order of selection.

Indicator 2: Rent Reasonableness- 20 points

The purpose of this indicator is to determine whether HACD has implemented a written, reasonable method for determining and documenting the rent charged for each unit leased. The method used must ensure that the rent charged is reasonable based on current rents for comparable unassisted units at the time of initial leasing; when there is any increase in the rent to owner; and at the HAP contract anniversary if there is a five percent decrease in the published FMR in effect 60 days before the HAP contract anniversary.

Verification Process

This indicator will be rated by HUD on HACD's SEMAP certification. HACD can earn a maximum of 20 points for this indicator if the review confirms that:

. HACD has a reasonable method it follows to determine reasonable rent which considers location, size, type, quality, and age of the units, and the amenities, housing services, and maintenance and utilities provided by the owner; and

. A random sample of tenant files demonstrates that the rent reasonable system was used and documented in 98 percent of the files sampled for initial lease-up, any rent increase to owner, and if there is a five percent decrease in the published FMR in effect 60 days prior to the HAP contract anniversary.

Fifteen points can be earned if the review confirms that the above criterion is met in 80-97 percent of the units sampled for the review. Zero points are earned if the rent reasonableness method is used and documented in less than 80 percent of the random sample files that are reviewed.

Indicator 3: Adjusted Income -20 points

The purpose of this indicator is to determine whether the housing agency has verified and correctly determined adjusted annual income for each assisted family at the time of admission; and at annual reexamination.

Verification Process

This indicator will be rated by HUD on the SEMAP certification. HACD can earn a maximum of 20 points for this indicator if the review confirms that based on a random sample in at least 90 percent of the families:

. HACD obtains third-party verification of reported family income, the value of assets totaling more than $5000, expenses related to deductions from annual income and other factors that affect the determination of adjusted income, and/or HACD documents in tenant files why third party verification was not available;

. HACD properly attributes and calculates allowances for any medical, child care, and/or disability assistance expenses; and

. HACD uses the appropriate utility allowance to determine gross rent for the unit leased.

Fifteen points can be earned if the review confirms that the above criteria are met in 80-89 percent of the files sampled for the review. Zero points are earned if adjusted income determinations are correct and properly documented in less than 80 percent of the random sample files reviewed.

Indicator #4: Utility Allowance Schedule 5 points

The objective of this indicator is to determine whether HACD maintains an up-to-date utility allowance schedule in accordance with HUD program regulations, (24 CFR 982.517.)

Verification Process

This indicator will be rated by HUD on the SEMAP certification. The agency can earn a maximum of five points for this indicator if the review confirms that HACD reviewed utility rate data within the last 12 months, and adjusted its utility allowance schedule if there has been a change of 10 percent or more in a utility rate since the last time the utility allowance schedule was revised.

Indicator #5: HQS Quality Control Inspections

The purpose of this indicator is to determine whether a HACD manager or other qualified person re-inspects a sample of the units under contract during the last completed HACD fiscal year. The quality control inspection process tests consistency in adherence to the HQS and also helps to determine if inspectors require additional training.

Verification Process

This indicator will be rated by HUD on the HACD's SEMAP certification. The agency can earn a maximum of five points for this indicator, if the review confirms that:

. A sample of assisted units were quality control inspected based on the sample size required by 24CFR 985.2 for the number of units under contract.
. The sample represents units recently inspected (HQS inspections perform during the three months preceding the quality control inspection).
. The sample represents cross-section of inspectors and neighborhoods.

Indicator #6: HQS Enforcement

The purpose of this indicator is to test the HACD's ability to insure that life- threatening HQS deficiencies are corrected within 24 hours from the date of inspection and that all other HQS deficiencies are corrected within no more than 30 calendar days from the date of the inspection or any HA-approved extension. The indicator also tests whether the agency's has appropriately abated the rent to owner no later than the first of the month following the specified correction period, and if not corrected termination of the HAP contract. This indicator also measures the response of HACD for family caused defects, and whether or not the agency takes prompt and vigorous action to enforce the family obligations.

Verification Process

This indicator will be rated by HUD on the HACD's SEMAP certification. The agency can earn a maximum of 10 points for this indicator if the review confirms that based on a random sample:

. 100 percent of life threatening emergencies were completed within 24 hours;
. 98 percent of all other cited HQS deficiencies were corrected within no more than 30 days or any HACD approved extension;
. If deficiencies were not corrected within required time frame, the HAP was abated no later than the first of the month following the correction period or the HAP contract was terminated or for family-caused defects took prompt and vigorous action to enforce the family obligations.

Indicator #7: Expanding Housing Opportunities

The purpose of this indicator is to determine whether the housing agency has adopted and implemented a written policy to encourage participation by owners with units located outside areas of poverty or minority concentration; informs rental voucher and certificate holders of the full range of areas where they may lease units both inside and outside of HACD's jurisdiction; and supplies a list of landlords or other parties who are willing to lease units or help families find units, including units outside areas of poverty or minority concentration.

Verification Process

This indicator will be rated by HUD on the HACD's SEMAP certification. The agency can earn a maximum of five points for this indicator if the review confirms that:

- HACD has a written policy to encourage participation by owners of units outside areas of poverty minority concentration; HACD clearly delineates areas in its jurisdiction that the agency considers areas of poverty or minority concentration, and which includes actions the

- HACD will take to encourage owner participation.

- HACD encouraged participation by owners outside areas of poverty and minority participation.

- HACD has prepared maps that show various areas, both within and outside of its jurisdiction.

- HACD's information packet for certificate and voucher holders contains either a list of owners who are willing to lease, or properties available for lease, under the rental voucher or certificate programs, or a list of other organizations that will help families find units and the list includes properties or organizations that operate outside areas of poverty or minority concentration

- HACD's information packet includes an explanation of how portability works and includes a list of neighboring PHAs with the name, address and telephone number of a portability contact person at each.

- HACD has analyzed whether rental voucher and certificate holders have experienced difficulties in finding housing outside areas of poverty or minority concentration and, if such difficulties have been found,

- HACD documentation shows that the agency has analyzed whether it is appropriate to seek approval of area exception rents in any part of its jurisdiction and has sought HUD approval of exception rents when necessary.

Indicator #8: Payment Standards

The purpose of this indicator is to determine whether the housing agency has verified and correctly determined adjusted annual income for each assisted family at the time of admission; and annual reexamination.

Verification Process

This indicator will be verified by HUD through the use of payment standard information submitted to HUD on the SEMAP certification form and MTCS gross rents and FMR data. An agency can earn a maximum of five points for this indicator if:

- At least 98 percent of the families newly leased in the certificate program, excluding over FMR families, have initial gross rents at or below the applicable FMR or approved exception rent limit, and

- That HACD has adopted payments standards which do not exceed the applicable FMR or approved exception rent limit and which are not less than 80 percent of the current FMR, unless approved by HUD.

Zero points are earned if the random sample demonstrates that more than two percent of the sample files have gross rents that exceed the applicable FMR, or HUD-approved exception rent limits, or HACD's rental voucher program payment.

Indicator #9: Annual Re-Certifications

The purpose of this indicator is to determine whether the HACD completes an annual reexamination for each participating family at least every 12 months.

Verification Process

This indicator will be verified by MTCS reports showing the percent of reexaminations that are more than two months overdue. An agency can earn a maximum of 10 points for this indicator if the MTCS report confirms that fewer that five percent of all HACD reexaminations are more than two months overdue. Five points can be earned if the report confirms that five to 10 percent of all HACD reexaminations are more than two months overdue. Zero points are earned if more than 10 percent of all HACD reexaminations are more than two months overdue.

Indicator #10: Correct Tenant Rent Calculations

The purpose of this indicator is to determine whether HACD correctly calculates tenant rent in the rental certificate program, and the family's share of the rent to owner in the rental voucher program.

Verification Process

This indicator will be verified by MTCS reports. The reports will demonstrate the percent of tenant rent and family's share of the rent to owner calculations that are incorrect based on data sent to HUD on the HUD-50058 form.

HACD can earn a maximum of five points for this indicator if the MTCS report confirms that two percent or fewer of all HACD tenant rent and family's share of rent to owner calculations are incorrect. Zero points will be awarded if more than two percent of all HACD tenant rent and family's share of rent to owner calculations are incorrect.

Indicator #11: Pre-contract HQS Inspections

The purpose of this indicator is to determine whether newly leased units passed HQS inspection on or before the beginning date of the assisted lease and HAP contract.

Verification Process

This indicator will be verified by the MTCS report which shows the percent of newly leased units where the beginning date of the assistance contract is before the date the unit passed HQS inspection. If 98-99 percent of newly leased units passed HQS inspection before the beginning of the HAP contract, the HACD will receive five points. If fewer than 98 percent passed inspection prior to execution of the contract, HACD will receive zero points.

Indicator #12: Annual HQS Inspections

The purpose of this indicator is to determine whether the housing agency inspects each unit under contract at least annually. This indicator will be verified by the MTCS report, which shows the percent of HQS inspections that are more than two months passed due. It should be noted that the two-month allowance is provided to accommodate a possible lag in the housing agency's electronic submission and not in the completion of the inspection.

Verification Process

This indicator will be verified by the MTCS report, which shows the percent of HQS inspections that are more than two months passed due. It should be noted that the two-month allowance is provided to accommodate a possible lag in the housing agency's electronic submission and not in the completion of the inspection. HACD will receive 10 points if fewer that five percent of the annual inspections are more than two months late, five points if five to 10 percent are more than two months late and, zero points if more than 10 percent of annual inspections are more than two months late.

Indicator #13: Lease-Up

The purpose of this indicator is to determine whether HACD entered into HAP contracts for the number of units under budget for the last fiscal year.

Verification Process

This indicator will be verified by the percent of units leased during the last completed HACD fiscal year as determined by taking unit-months under HAP contract as shown on the HACD's

latest approved year-end operating statement, dividing that result by 12, and then dividing that result by the number of units budgeted as shown on the HACD's approved budget for the same fiscal year. An agency can earn a maximum of 20 points for this indicator if the percent of units leased during the last fiscal year was 98 percent or more. Fifteen points will be awarded if 95-98 percent of the units were leased during the last fiscal year. Zero points will be awarded if less than 95 percent of the units were leased during the last fiscal year.

Indicator #14: Family Self-Sufficiency (FSS)

The purpose of this indicator is to determine whether the HACD has enrolled families in the FSS program as required, and the extent of the HACD progress in supporting FSS by measuring the percent of current FSS participants with FSS progress reports entered in MTCS that have had increases in earned income which resulted in escrow account balances.

Verification Process

HUD will verify this indicator through the MTCS report that shows the number of families currently enrolled in FSS. This number is divided by the number of mandatory FSS slots based on funding reserved for the HACD through the second to last completed Federal Fiscal Year, or based on a reduced number of mandatory slots under a HUD-approved exception. An MTCS report also shows the percent of FSS families with FSS progress reports who have escrow account balances. HUD also uses information reported on the SEMAP certification by initial PHAs concerning FSS families enrolled in their FSS programs but who have moved.

Indicator #15: De-concentration

The purpose of this indicator is to determine what percentage of Section 8 families with children who live in and who have moved during the reporting period, moved to low-poverty census tracts in the HACD's principal operating area.

Verification Process

This indicator will be verified by HACD data submitted for the de-concentration bonus and the latest independent auditor annual audit report.

Required Action Plan

An operational improvement plan is required for any HACD deemed substandard under the Section 8 Management Assessment Program. Upon HUD's confirmation of a substandard score HACD must prepare a detailed action plan identifying the tasks necessary to improve each failed indicator. HUD may also require an action plan for any individual indicator that does not reach a passing score even if the overall rating of HACD is standard.

Chapter 22

PROGRAM INTEGRITY

General [24 CFR 792.101 to 792.204, 982.54]

HUD conservatively estimates that over $200 million is paid annually to program participants who falsify or omit material facts in order to gain more rental assistance than they are entitled to under the law. HUD further estimates that over 12% of all HUD-assisted families are either totally ineligible, or are receiving benefits which exceed their legal entitlement.

HACD is committed to assuring that the proper level of benefits are paid for all participating families, and that housing resources reach only income-eligible families so that program integrity can be maintained. HACD will take all steps necessary to prevent fraud, waste, and mismanagement so that program resources are utilized judiciously. This chapter outlines HACD's policies for the prevention, detection and investigation of program abuse and fraud.

Criteria for Investigation of Suspected Abuse and Fraud

Under no circumstances will HACD undertake an inquiry or an audit of a participating family arbitrarily. HACD's expectation is that participating families will comply with HUD requirements, provisions of the voucher, and other program rules. HACD staff will make every effort (formally and informally) to orient and educate all families in order to avoid unintentional violations. However, HACD has a responsibility to HUD, to the Community, and to eligible families in need of housing assistance, to monitor participants and owners for compliance and, when indicators of possible abuse come to HACD's attention, to investigate such claims. HACD will initiate an investigation of a participating family only in the event of one or more of the following circumstances:

Referrals, Complaints, or Tips - HACD will follow up on referrals from other agencies, companies or persons which are received by mail, by telephone or in person, which allege that a family is in non-compliance with, or otherwise violating the family obligations or any other program rules. Such follow-up will be made providing that the referral contains at least one item of information that is independently verifiable. A copy of the allegation and HACD's response will be retained in the family's file.

Internal File Review - A follow-up will be made if HACD staff discovers (as a function of a certification or re-certification, an interim re-determination, or a quality control review), information or facts which conflict with previous file data, HACD's knowledge of the family, or is discrepant with statements made by the family.

Verification of Documentation - A follow-up will be made if HACD receives independent verification or documentation, which conflicts with representations in the family's file (such as public record information or credit bureau reports, reports from other agencies).

Steps to Prevent Program Abuse and Fraud - HACD management and staff will utilize various methods and practices (listed below) to prevent program abuse, non-compliance, and willful violations of program rules by applicants and participating families. This policy objective is to establish confidence and trust in the management by emphasizing education as the primary means to obtain compliance by families.

Program Orientation Briefing - Mandatory orientation sessions will be conducted by HACD staff for all program applicants, either prior to or upon issuance of a voucher. At the conclusion of all Program Orientation Briefing, the family representative will be required to sign their voucher to confirm that all rules and pertinent regulations were explained to them.

Continued Occupancy Training - HACD will annually provide participant training as apart of every re-certification interview in order to clarify any confusion pertaining to program rules and requirements.

Review and explanation of Forms - Staff will explain all required forms and review the contents of all (re)certification documents prior to signature.

Use of Instructive Signs and Warnings - Instructive signs will be conspicuously posted in common areas and interview areas to reinforce compliance with program rules and to warn about penalties for fraud and abuse.

Participant Certification - All family representatives will be required to sign a "Participant Certification" form, as contained in HUD's Participant Integrity Program Manual.

Steps to Detect Program Abuse and Fraud - HACD personnel will maintain a high level of awareness to indicators of possible abuse and fraud by assisted families.

Quality Control File Reviews - Prior to initial certification, and at the completion of all subsequent recertifications, participant files will be reviewed by a Quality Control staff member. Such reviews shall include, but are not limited to:

- Assurance that verification of all income and deductions is present;
- Changes in reported Social Security Numbers or dates of birth;
- Authenticity of file documents;
- Ratio between reported income and expenditures;
- Review of signatures for consistency with previously signed file documents;
- All forms are correctly dated and signed;
- Appropriate selection from the waiting list.

Observation - HACD personnel and representatives will maintain high awareness of circumstances which may indicate program abuse or fraud, such as unauthorized persons residing in household and unreported income.

Public Record Bulletins - May be reviewed by HACD personnel.

Up-Front Income Verification (UIV) - The verification of income, before or during a family reexamination, through an independent source that systematically and uniformly maintains income information in computerized form.

Credit Bureau Inquiries - Credit Bureau inquiries may be made (with proper authorization by the applicant/participant) in the following circumstances At the time of final eligibility determination; When HACD receives an allegation wherein unreported income sources are disclosed; When a participant's expenditures exceed his /her reported income and no plausible explanation is given; If a family is at minimum rent or is claiming zero income.

Handling of Allegations of Possible Abuse and Fraud - HACD staff will encourage all participating families to report suspected abuse to their assigned caseworker. The caseworker will be responsible for conducting a preliminary review of Allegation to determine their validity. All such referrals, as well as referrals from community members and other agencies, will be thoroughly documented and placed in the participant's file.

All allegations, complaints and tips will be carefully evaluated in order to determine if they warrant follow-up. HACD will not follow up on allegations, which are vague or otherwise nonspecific.

Caseworkers will be responsible for referring cases to their assigned supervisor if it is determined to be a valid allegation and supervisors will be responsible for following up or referring the case to the agency's designee. They will only review allegations, which contain one or more independently verifiable facts.

File Review - An internal file review will be conducted to determine: If the subject of the allegation is a client of HACD and, if so, to determine whether or not the information reported has been previously disclosed by the family. It will then be determined if HACD is the most appropriate authority to do a follow-up (more so than police or social services). Any file documentation of past behavior as well as corroborating complaints will be evaluated.

Conclusion of Preliminary Review - If at the conclusion of the preliminary file review there are facts contained in the allegation which conflict with file data, and the facts are independently verifiable, the agency's designee will initiate an investigation to determine if the allegation is true or false.

Investigation of Allegations of Abuse and Fraud

If HACD determines that an allegation should be referred, the agency's designee or a person designated to monitor the program compliance will conduct the investigation. The steps taken will depend upon the nature of the allegation and may include, but are not limited to, the items listed below. In all cases, HACD will secure the written authorization from the program participant for the release of information.

- **Credit Bureau Inquiries**. In cases involving previously unreported income sources, a CBI inquiry may be made to determine if there is financial activity that conflicts with the reported income of the family.

- **Verification of Credit**. In cases where the financial activity conflicts with file data, a Verification of Credit form may be mailed to the creditor in order to determine the unreported income source.

- **Employers and Ex-Employers**. Employers or ex-employers may be contacted to verify wages which may have been previously undisclosed or misreported.

- **Neighbors/Witnesses**. Neighbors and/or other witnesses may be interviewed who are believed to have direct or indirect knowledge of facts pertaining to HACD's review.

- **Other Agencies**. Investigators, caseworkers or representatives of other benefit agencies may be contacted.

- **Public Records**. If relevant, HACD will review public records kept in any jurisdictional courthouse. Examples of public records which may be checked are: real estate, marriage, divorce, uniform commercial code financing statements, voter registration, judgments, court or police records, state wage records, utility records and postal records.

- **Interviews with Head of Household or Family Members**. HACD will discuss the allegation (or details thereof) with the Head of Household or family member by scheduling an appointment at the appropriate HACD office. HACD staff person who conducts such interviews will maintain a high standard of courtesy and professionalism. Under no circumstances will management tolerate inflammatory language, accusation, or any unprofessional conduct or language. If possible, an additional staff person will attend such interviews.

Documents, Evidence and Statements Obtained by HACD

Documents and other evidence obtained by HACD during the course of an investigation will be considered "work product" and will either be kept in a separate "work file." In either case, the participant's file or work file shall be kept in a locked file cabinet. Such cases under review will not be discussed among HACD personnel unless they are involved in the process, or have information, which may assist in the investigation.

Conclusion of the Investigative Review

At the conclusion of the investigative review, the reviewer will report the findings to the Section 8 Program Director. It will then be determined whether a violation has occurred, a violation has not occurred, or if the facts are inconclusive.

Evaluation of the Findings

If it is determined that a program violation has occurred, HACD will review the facts to determine:

- The type of violation (procedural, non-compliance, fraud);
- Whether the violation was intentional or unintentional.
- What amount of money (if any) is owed by the family.
- If the family is eligible for continued occupancy.

Action Procedures for Violations Which Have Been Documented

Once a program violation has been documented, HACD will propose the most appropriate remedy based upon the type and severity of the violation.

1. **Procedural Non-compliance -** This category applies when the family "fails to" observe a procedure or requirement of HACD, but does not misrepresent a material fact, and there is no retroactive assistance payments owed by the family.

   Warning Notice to the Family - In such cases a notice will be sent to the family, which contains the following:
   - A description of the non-compliance and the procedure, policy or obligation which was violated;
   - The date by which the violation must be corrected, or the procedure complied with;
   - The action which will be taken by HACD if the procedure or obligation is not complied with by the date specified by the PH; and,
   - The consequences of repeated (similar) violations.

2. **Procedural Non-compliance: Overpaid Assistance -** When the family owes money to HACD for failure to report changes in income or assets, HACD will issue a Notification of Overpayment of Assistance. This Notice will contain the following:
   - A description of the violation and the date(s);
   - Any amounts owed to HACD;
   - A ten day response period; and,
   - The right to disagree and to request an informal hearing with instructions for
   - The request of such hearing.

   Participant Fails to Comply with HACD's Notice. If the Participant fails to comply with HACD's notice, and a family obligation has been violated, HACD will initiate termination of assistance.

   Participant Complies with HACD's Notice. When a family complies HACD's notice, the staff person responsible will meet with him/her to discuss and explain the Family Obligation or program rule which was violated. The staff person will complete a Participant Counseling Report, give one copy to the family and retain a copy in the family's file.

3. **Intentional Misrepresentations.** When a participant falsifies, misstates, omits or otherwise misrepresents a material fact which results (or would have resulted) in an overpayment of housing assistance by HACD, HACD will evaluate whether or not: the participant had knowledge that his/her actions were wrong, and the participant willfully violated the family obligations or the law.

Knowledge that the action or inaction was wrong. This will be evaluated by determining if the participant was made aware of program requirements and prohibitions. The participant's signature on various certifications, {briefing certificate}, personal declaration are adequate to establish knowledge of wrong-doing. The participant willfully violated the law. Any of the following circumstances will be considered adequate to demonstrate willful intent:

(a) An admission by the participant of the misrepresentation;
(b) That the act was done repeatedly;
(c) If a false name or Social Security Number was used;
(d) If there were admissions to others of the illegal action or omission;
(e) That the participant omitted material facts which were known to him/her (employment of any household member, including head of household);
(f) That the participant falsified, forged or altered documents;
(g) That the participant uttered and certified to statements at a interim (re)determination which were later independently verified to be false.

Disposition of Cases Involving Misrepresentations

In all cases of misrepresentations involving efforts to recover monies owed, HACD may pursue, depending upon its evaluation of the criteria stated above, one or more of the following actions:

(a) Criminal Prosecution: If HACD has established criminal intent, and the case meets the criteria for prosecution, HACD will notify HUD's Regional Inspector General and terminate rental assistance.
(b) Administrative Remedies: HACD will terminate assistance and execute an administrative repayment agreement in accordance with HACD's Repayment Policy.

Case Conference for Serious Violations and Misrepresentations

When HACD has established that material misrepresentation(s) have occurred, a Case Conference will be scheduled with the family representative, the HUD Inspector General and HACD staff person who is most knowledgeable about the circumstances of the case. This conference will take place prior to any proposed action by HACD. The purpose of such conference is to review the information and evidence obtained by HACD with the participant, and to provide the participant an opportunity to explain any document findings which conflict with representations in the family's file. Any documents or mitigating circumstances presented by the family will be taken into consideration by HACD. The family will be given 10 days from the date of the conference to furnish any mitigating evidence.

A secondary purpose of the Participant Conference is to assist HACD in determining the course of action most appropriate for the case. Prior to the final determination of the proposed action,

HACD will consider:
• The duration of the violation and number of false statements.
• The family's ability to understand the rules.
• The family's willingness to cooperate, and to accept responsibility for his/her actions
• The amount of money involved.
• The family's past history
• Whether or not criminal intent has been established.
• The number of false statements.

Notification to Participant of Proposed Action

HACD will notify the family of the proposed action no later than 15 days after the case conference by certified mail.

Overpayments to Owners

If a landlord has been overpaid as a result of fraud, misrepresentation or violation of the HAP contract, HACD may terminate the contract and will make every effort to recover any overpayments. Payments otherwise due to the owner may be deducted from other contracts in order to repay HACD or the tenant, as applicable.

RESOLUTION 638

WHEREAS, the Housing Authority of the City of Danbury is required under Federal law to develop, with input from residents of public housing and Section 8, elected officials and the public, a plan that sets forth its major initiatives for the coming year and over the next five years.

WHEREAS, the Housing Authority of the City of Danbury has developed and published a Proposed Fiscal Year 2007 Annual and Five Year Plan in accordance with the Federal Statutory Requirements.

WHEREAS, the Authority has held resident meetings during the months of October and November and that will end with the public hearing at Ives Manor, 198 Main Street, second floor Ballroom, Danbury, CT on November 27, 2006.

BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Department of Housing and Urban Development, the Fiscal Year 2007 Annual Plan and Five Year Plan subject to any substantial revisions resulting from the formal public hearing November 27, 2006.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

November 16, 2006
Date

Executive Director

Chairman

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan

I, *Mark D. Boughton* the *Mayor* certify that the Five Year and Annual PHA Plan of the *Housing Authority of the City of Danbury* is consistent with the Consolidated Plan of *Danbury, Connecticut* prepared pursuant to 24 CFR Part 91.

11/16/06

Signed / Dated by Appropriate State or Local Official

PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the *Standard Annual, Standard 5-Year/Annual, and Streamlined 5-Year/Annual* PHA Plans

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the __ standard Annual, X standard 5-Year/Annual or __ streamlined 5-Year/Annual PHA Plan for the PHA fiscal year beginning 2007 hereinafter referred to as" the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
5. The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
6. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
7. For PHA Plan that includes a policy for site based waiting lists:
· The PHA regularly submits required data to HUD's MTCS in an accurate, complete and timely manner (as specified in PIH Notice 99-2);
· The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
· Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
· The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
· The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
9. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
10. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
11. The PHA has submitted with the Plan a certification with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
12. The PHA has submitted with the Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments.).
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.

Housing Authority of the City of Danbury
PHA Name

CT-020
PHA Number/HA Code

X Standard PHA Plan for Fiscal Year: 2007

X Standard Five-Year PHA Plan for Fiscal Years 2007 - 2011, including Annual Plan for FY 2007

___ Streamlined Five-Year PHA Plan for Fiscal Years 20__ - 20__, including Annual Plan for FY 20__

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Domenic Chieffalo	Chairman
Signature X	Date 11-15-06

form **HUD-50077** (04/30/2003)

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

1. Type of Federal Action:
[b] a. contract
b. grant
c. cooperative agreement
d. loan
e. loan guarantee
f. loan insurance

2. Status of Federal Action:
[a] a. bid/offer/application
b. initial award
c. post-award

3. Report Type:
[a] a. initial filing
b. material change
For Material Change Only:
year _____ quarter _____
date of last report _____

4. Name and Address of Reporting Entity:
☐ Prime ☐ Subawardee
Tier _____, *if known*:

Congressional District, *if known*:

5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:

Congressional District, *if known*:

6. Federal Department/Agency:
Department of Housing and Urban Development

7. Federal Program Name/Description:
Capital Fund / Federal Operating
CFDA Number, *if applicable*: _____

8. Federal Action Number, *if known*:

9. Award Amount, *if known*:
$

10. a. Name and Address of Lobbying Registrant
(*if individual, last name, first name, MI*):

b. Individuals Performing Services (*including address if different from No. 10a*)
(*last name, first name, MI*):

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less that $10,000 and not more than $100,000 for each such failure.

Signature: _____
Print Name: _____
Title: _____
Telephone No.: _____ Date: _____

Federal Use Only:

Authorized for Local Reproduction
Standard Form LLL (Rev. 7-97)

INSTRUCTIONS FOR COMPLETION OF SF-LLL, DISCLOSURE OF LOBBYING ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action

2. Identify the status of the covered Federal action.

3. Identify the appropriate classification of this report. If this is a followup report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action

4. Enter the full name, address, city, State and zip code of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.

5. If the organization filing the report in item 4 checks "Subawardee," then enter the full name, address, city, State and zip code of the prime Federal recipient. Include Congressional District, if known.

6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.

7. Enter the Federal program name or description for the covered Federal action (item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.

8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."

9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5

10. (a) Enter the full name, address, city, State and zip code of the lobbying registrant under the Lobbying Disclosure Act of 1995 engaged by the reporting entity identified in item 4 to influence the covered Federal action.

    (b) Enter the full names of the individual(s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).

11. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Housing Authority of the City of Danbury

Program/Activity Receiving Federal Grant Funding

Public Housing-1. Capital Funds 2. Operating Funds

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federalagency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. Sites for Work Performance. The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

1. Laurel Gardens 385 Main Street, Danbury Connecticut, Fairfield County, 06810
2. Eden Drive, - Danbury Connecticut, Fairfield County, 06810
3. Wooster Manor - 86 Wooster Heights,Danbury Connecticut, Fairfield County, 06810
4. Putnam Towers - Beaver Street, Danbury Connecticut, Fairfield County, 06810

Check here ☐ if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Mary Carolyn Sistrunk	Executive Director
Signature	Date
x Mary C Sistrunk	December 05-2006

form **HUD-50070** (3/98)
ref Handbooks 7417.1, 7475.13, 7485.1 & .3

Certification of Payments to Influence Federal Transactions

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

Applicant Name

Housing Authority of the City of Danbury

Program/Activity Receiving Federal Grant Funding

Public Housing

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Mary Carolyn Sistrunk	Executive Director

Signature	Date (mm/dd/yyyy)
Mary C. Sistrunk	12-05-2006

Previous edition is obsolete

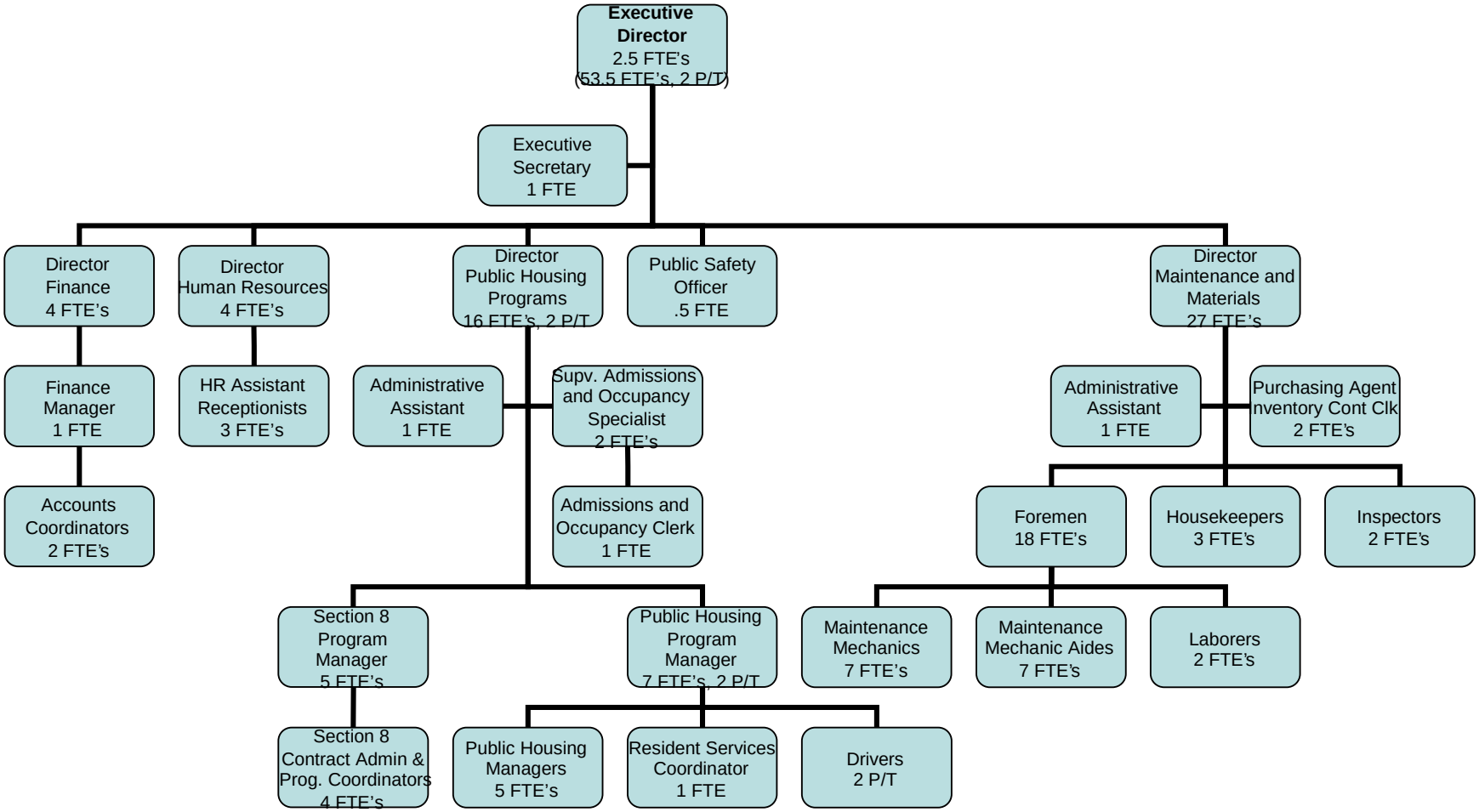
form HUD 50071 (3/98)
ref. Handboooks 7417.1, 7475.13, 7485.1, & 7485.3

Housing Authority of the City of Danbury

PROGRAM	PROJECT INFORMATION	UNIT ADDRESS	CITY, STATE, ZIP	COUNTY	CENSUS
Scattered Sites	CT020-007	2 Merrimac Street	Danbury, CT 06810	Fairfield	2107
	18 units	5A Triangle Street	Danbury, CT 06810	Fairfield	2102
	12 buildings	5B Triangle Street	Danbury, CT 06810	Fairfield	2102
		10 First Street	Danbury, CT 06810	Fairfield	2103
		14 Davis Street	Danbury, CT 06810	Fairfield	2107
		16 Lincoln Avenue	Danbury, CT 06810	Fairfield	2106
		19 Terre Haute Road	Danbury, CT 06810	Fairfield	2105
		19 Walnut Street	Danbury, CT 06811	Fairfield	2112
		47A Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		47B Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		47C Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		49A Highland Avenue	Danbury, CT 06810	Fairfield	2107
		49B Highland Avenue	Danbury, CT 06810	Fairfield	2107
		49C Highland Avenue	Danbury, CT 06810	Fairfield	2107
		53 Abbott Avenue	Danbury, CT 06810	Fairfield	2107
		54 E. Pembroke Road	Danbury, CT 06811	Fairfield	2112
		58A Franklin Street	Danbury, CT 06810	Fairfield	2107
		58B Franklin Street	Danbury, CT 06810	Fairfield	2107
Scattered Sites - 008	CT020-008	2 Maple Ridge	Danbury, CT 06811	Fairfield	2110
	15 units	8 Grove Place	Danbury, CT 06810	Fairfield	2103
	11 buildings	9 Brushy Hill	Danbury, CT 06810	Fairfield	2105
		13A Hoyt Street	Danbury, CT 06810	Fairfield	2107
		13B Hoyt Street	Danbury, CT 06810	Fairfield	2107
		13A Townhill Avenue	Danbury, CT 06810	Fairfield	2102
		13B Townhill Avenue	Danbury, CT 06810	Fairfield	2102
		14 Ford Avenue	Danbury, CT 06810	Fairfield	2102
		20 Blackberry Lane	Danbury, CT 06810	Fairfield	2113
		29 Liberty Avenue	Danbury, CT 06810	Fairfield	2104
		52 Clearview Avenue	Danbury, CT 06810	Fairfield	2113
		67A Osborne Street	Danbury, CT 06810	Fairfield	2103
		67B Osborne Street	Danbury, CT 06810	Fairfield	2103
		102A South Street	Danbury, CT 06810	Fairfield	2105
		102B South Street	Danbury, CT 06810	Fairfield	2105
Scattered Sites - 011	CT020-011	8 East Broad Street	Danbury, CT 06810	Fairfield	2104
	8 units	9A Whitlock Street	Danbury, CT 06810	Fairfield	2106
	5* buildings	9B Whitlock Street	Danbury, CT 06810	Fairfield	2106
		11A Farview Avenue	Danbury, CT 06810	Fairfield	2106
		11B Farview Avenue	Danbury, CT 06810	Fairfield	2106
		12 Beckerle Street	Danbury, CT 06810	Fairfield	2110
		*42 Oil Mill Road	Danbury, CT 06810	Fairfield	2107
		127 Westville Avenue	Danbury, CT 06810	Fairfield	2107
Scattered Sites - 012	CT020-012	4A Belmont Circle	Danbury, CT 06810	Fairfield	2107
	10 units	4B Belmont Circle	Danbury, CT 06810	Fairfield	2107
	5 buildings	6A Perkins Street	Danbury, CT 06810	Fairfield	2107
		6B Perkins Street	Danbury, CT 06810	Fairfield	2107
		16 Dibble Street	Danbury, CT 06810	Fairfield	2106

		18 Dibble Street	Danbury, CT 06810	Fairfield	2106
		55A Olive Street	Danbury, CT 06810	Fairfield	2103
		55B Olive Street	Danbury, CT 06810	Fairfield	2103
		62A Pleasant Street	Danbury, CT 06810	Fairfield	2106
		62B Pleasant Street	Danbury, CT 06810	Fairfield	2106
Scattered Sites - 013	CT020-013 22 units 10 buildings	3 Boxwood Lane	Danbury, CT 06811	Fairfield	2108
		3A Cleveland Street	Danbury, CT 06810	Fairfield	2103
		3B Cleveland Street	Danbury, CT 06810	Fairfield	2103
		3C Cleveland Street	Danbury, CT 06810	Fairfield	2103
		4 Hager Street	Danbury, CT 06810	Fairfield	2104
		5 Old Mill Plain Road	Danbury, CT 06811	Fairfield	2108
		15A Lake Avenue	Danbury, CT 06810	Fairfield	2107
		15B Lake Avenue	Danbury, CT 06810	Fairfield	2107
		15.5 Lake Avenue	Danbury, CT 06810	Fairfield	2107
		18A Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18B Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18C Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18D Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18-1A New Street	Danbury, CT 06810	Fairfield	2101
		18-2A New Street	Danbury, CT 06810	Fairfield	2101
		18-2B New Street	Danbury, CT 06810	Fairfield	2101
		35 Morris Street (Basement)	Danbury, CT 06810	Fairfield	2107
		35A Morris Street	Danbury, CT 06810	Fairfield	2107
		35B Morris Street	Danbury, CT 06810	Fairfield	2107
		53A Hospital Avenue	Danbury, CT 06810	Fairfield	2103
		53B Hospital Avenue	Danbury, CT 06810	Fairfield	2103
		53C Hospital Avenue	Danbury, CT 06810	Fairfield	2103

HOUSING AUTHORITY OF THE CITY OF DANBURY
ORGANIZATIONAL CHART



Component 10 (B) Voluntary Conversion Initial Assessments

a. How many of the PHA's developments are subject to the Required Initial Assessments? 3

b. How may 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)? 2

c. How may Assessments were conducted for the PHA's covered developments? 3
One for each covered development

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

None

Development Name	Number of Units

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

Housing Authority of the City of Danbury

2007 – 2011
AGENCY PLAN
PUBLIC HEARING

November 27, 2006

Housing Authority of the City of Danbury

BOARD OF COMMISSIONERS
DOMENICO M. CHIEFFALO, CHAIRMAN
ROBERT A. DIORIO, TREASURER
STANLEY WATKINS, COMMISSIONER
C. MARIA MOFFETT, RESIDENT COMMISSIONER

EXECUTIVE DIRECTOR, M. CAROLYN SISTRUNK

HOUSING AUTHORITY OF THE CITY OF DANBURY
MINUTES OF THE NOVEMBER 27, 2006
2007 -20011 AGENCY PLAN
PUBLIC HEARING

ATTENDEES

Steve Stuhan,
Helena Karistions,
Martha M.,
Carolyn Cutler
Peter Green
Ray Scapeccia
Mary Craig
Lorenzo Nunez
Mary Ann Cole
Jacqueline Elam
Nina Baker
Saran Almond
Dulce Almonte
Floyd Banks
Ella Fraser
Bobby M. Poole
Napolio Rosario
Sam Hyman
Domenico Chieffalo
Hermina Almonte
Jim Kelly
Richard Knapp
Carolyn Sistrunk

MINUTES

Intro to Q&A Session

Carolyn Sistrunk: I think that the staff has demonstrated today that it's a strong team, they know what they're doing and they have the Agency's best interest at heart. What our intent here today is to provide you with information and invite feedback. The first of many things that I would like to about is rent, there will be an increase in rent. We know this is an unpleasant item, we are housing providers and not the kind of thing we want to do. We first looked at this in 2004 and as a resident body you approved an increase in rents for State Moderate Rental and State Elderly. We made the decision not to raise the rents that year due to having so much deferred Mod work. We had so many deferred repair orders that we didn't think it was appropriate as Property Managers to raise the rent at the time. While we got an increase of $200,000 on the federal side, we still do not have capitol dollars on the state side to take care of our state properties. The capital work you see being done (the roofs) at both State Elderly and at Mill Ridge is because we are fairly creative and with the state we have set money aside and were able to use that money. Next year we will have to make the properties profitable. The operating subsidy we receive does not equal how much it costs to operate the property. Rents are not based on how much it costs to operate the property (like the private market can do). It's based on 30%, 50%, 80% of the median income, so there never will be reconciliation on how much it costs to operate these properties. These buildings are old, HRG was built in 1959, State Moderate Rental in 1953, same thing for Fairfield/Mill Ridge. These properties are old and old is a proxy for repair needs and old is a proxy for capitol needs. We just got an energy audit today stating that we have to replace boilers at Laurel Gardens to the tune of $137,000 (that's not in the capitol plan). We have an order of preference for our sites based on HUD and what's critical to do and in what order. We received an energy audit that says that all of the boilers at Laurel Gardens are

almost at the end of their shelf life so now you must come up with another $137,000, we'll find a way to do it and that's why we're here. It's interesting and it offers an ironic challenge for us. With that I'm going to stop. we'll take all questions and will leave the floor open until 4:00pm. The floor is open.

PUBLIC COMMENTS

Roger Right: Approximately, what is the (rent) increase going to be? I assume January 1 or something like that.

Jackie Elam, Director of Public & Leased Housing: We're looking to increase rents, on the state side, by bedroom size by $50. We have asked Department of Economic and Community Development) permission to increase State Elderly rents and they have approved it. The last time we went up on the rents was in 2002. One thing I want to point to point out in the state elderly progr1am is that our state elderly residents receive rental assistance payments. We have base rents in state elderly. Right now at Glen Apartments the base rent for an efficiency unit is $280 and for a one bedroom it's $285. There are some residents who are paying less than base rents. Those who are paying less than base rent is because the State of Connecticut provides a subsidy to offset the amount that a resident pays for base rent. We have a lot of residents who are in excess of base rent. It's not going to affect a lot of people; it's not going to affect everyone. When we talk about increasing the rent on our state properties not a lot of people are at base rent. Most people in State Elderly are paying above base rent but right now for a 2 bedroom apartment in the state moderate rental program our base rent is $285, for a three-bedroom it's $294 and for a four-bedroom it's $303. Those are extremely low compared to other states' State Moderate Rental program. The average rent for a two-bedroom in the State Moderate Rental program is about $500, we are very far away from that so we're long overdue for an increase. Those who are paying above base rent right now will not be affected. There is a notice period. Within the next couple of weeks we'll be getting letters out to all residents. Within the next week we are planning a meeting with the State Moderate Rental residents and then the following week (early December) we'll have a meeting with all the state elderly residents because we need your input, we want to hear your concerns. There is a notice period; it doesn't go into effect right away. You'll be involved in every step of the planning process...if there's ever anything that you don't understand please ask me, your property...we want to make sure you have all the information that you need.

Bobby J. Poole, Executive Director of CACD (Community Action Committee of Danbury):
You mentioned a comment about achieving profitability within the various projects, in your overall strategic plan what level of profitability are you talking about achieving? You mentioned that in 2007 you need to achieve profitability, could you share those plans with us? There will be more strategic financial work for your Finance Director, what is the global affect? This is just the beginning of some financial adjustments whether they may be on the income side or on the expense side.

Carolyn Sistrunk, Executive Director: In 2004, the Department of Housing and Urban Development (HUD) introduced to all Public Housing Authorities (PHA's) in the country (about 3800) a concept called Asset Management. Essentially it says that if you have a housing authority that is also a property manager, you're managing an asset; each property must pay for itself. You can't cross subsidized one property with another property; you have to have your systems in place, your finances in place such that you're operating like a private provider. That's very new to us because that's not the business we're in and everyone has long acknowledged that operating subsidies have nothing to do with what it costs to run a property now. In fact, HUD is demanding us to do what it's never done. It's never managed or funded the properties to the level of its operation. Instead, it's said to us "you need to put a management system in place where you have Managers that are trained that do a lot of the functions that are being handled in other parts of the agency. You need to ensure that you have an income producing property. If you don't, you have to do something with it. You have to what they call "retool it." Retooling can be anything from deciding to put rehab dollars in it, going out to

take a commercial loan and redoing the whole property, selling the property or abandoning the property but the option of doing nothing with a property that is a drain on the rest of the finances of the organization will no longer exist not only here in Danbury but across the country....so that's the global view. How profitable must you (a property) be? It depends on what it costs to run the property so each one of these properties that we currently have on the Federal side have very distinct characteristics. No longer can we do things like allocate all of our salaries (some percentage of) to a property. It has to be only those services that directly derive some benefit to that property that can be charged to the property. If procurements and contracts are not a directly derived benefit for that property, we can't charge it to that property. It's going to be an interesting opportunity for us. Mr. Kelly our HR person has figured that he has $91,000 for training next year for our employees. Our employees are going to have to know how to do basic budgeting; they're going to have to understand how to do procurements at the sites and contract administration at the sites. It is an interesting new world; we've had at least two sessions of training with some renowned housing expert trainers on the Asset Management concept. We've got 5 or 6 sessions by March/April 2007, so we know where we need to be and it's going to be difficult to get there and financially all of our systems will need to be retooled.

Question: Apparently the Director's are paid under a different federal program than the actual housing units because you're not dividing your salaries among 8 housing units. Is there a separate budget (on the federal level) for that?

Carolyn Sistrunk, Executive Director: Housing Authorities all have different methodologies for allocating costs. In the past allocation has been based on what might be considered a skinny desk audit to decide what percentage of a person's time should be assigned to what programs. We looked at number of things based on the property...it could be number of units or number of beds and all of those we use to allocate salaries for certain people. Executive staff salaries are allocated across all programs. Mr. Knapp (Director of Maintenance) for example is not across all programs. Mr. Spencer (Director of Finance) is across all programs, Mr. Barry (Public Safety Director) is across all programs. It depends on the position and the function that the person performs.

Question: Did you say that rent increase was $50 per bedroom or $50 per base rent per unit?

Jackie Elam, Director of Public & Leased Housing: That would be $50 per bedroom size, for example a 2-bedroom in Moderate Rental which is now at $285 will increase to $335, 4-bedrooms are $303 right now but will go up to $353. Utility is a growing cost across the board. The average utility bill at Glen Apartments is $350 and that's just for one room. In our State Elderly properties we (the Housing Authority) pay the utilities. Hopefully with this energy audit it'll shed some light on where all this excess utility consumption is coming from. The reality is that we have absorbent utility costs and insurance. Insurance is another big piece of our budget and we do what we can to cut cost. We search out the best rates each year, we have extremely high deductibles but the reality of it is insurance costs are going up, utility costs are going up and we have to account for all of that.

Carolyn Sistrunk, Executive Director: We are absorbing the burden of the increased utility cost and the increased insurance costs because we recognize who we serve. The costs to this agency in utilities last year went from $900,000 to $1.2 million this year. You're talking about a $300,000 increase in utilities and we're not in the cold season yet. We're looking to take the blunt of that because that's what we're supposed to do. So we think that in light of all of that a slight increase in the rents, the first time in the last 3 or 4 years, it's not without some due consideration and we'll do whatever we can to make it palatable.

Question: We have received a copy of the Executive Summary of the plan, is there an extended copy that we could obtain?

Carolyn Sistrunk, Executive Director: The detailed plan has been available since August and if you'd like to come to the main office there's a copy of the detailed plan there (in the front office).

Nina Baker, HACD Finance Manager: Do you see the agency growing in the number of places that you offer residents? If so, where will that growth be? Will it be in Section 8 HCV or will it be in Federal housing communities? Since we lost High Ridge so how will you replace that?

Carolyn Sistrunk, Executive Director: High Ridge was an interesting property in that it actually fits in the Asset Management model. The Housing Authority could not itself develop High Ridge, the Housing Authority owed money, so the Housing Authority with a cooperative disposed of the property to a developer who now is building 60 affordable homeownership units, 12 of the 13 people mortgage approved are public housing residents. In terms of replacement we've reserved 60 Section 8 vouchers that will be used to subsidize the opportunity for homeownership at The Renaissance at High Ridge. In terms of housing in Danbury, this is a land scarce area with a shortage of housing supplies. The best opportunity is the private market but how can the Housing Authority figure into that private market- Section 8 Vouchers to the extent that funding is considered level or funding is increased. 2 years ago we were not qualified to request additional Section 8 vouchers. We are now qualified to request additional Section 8 vouchers and as Mrs. Elam outlined we intend to be very aggressive about requesting those vouchers. That's the growth area and growth can't be just in the city of Danbury, the growth has to be across the region. The Housing Authority of the City of Danbury has regional Section 8 programs both on the Federal and the State level and that is not only the wave of the future here but also the wave of other Housing Authorities (that have similar issues as this Housing Authority with first and foremost a shortage of housing).

Question: Was the property (The Renaissance at High Ridge) sold to GRC? What was the price of the city to GRC to take over and develop the property?

Carolyn Sistrunk, Executive Director: The city didn't pay GRC any money.

Question: GRC bought it from the city?

Carolyn Sistrunk, Executive Director: GRC bought (High Ridge) t from the Housing Authority which is separate from the city of Danbury. We are chartered under a state statute but we are funded through a Federal mechanism, so we sold it for $3.1 million.

Question: $3.1 million was the selling price to GRC from the Danbury Housing Authority?

Carolyn Sistrunk: correct.

Question: That's 60 units, now HUD already Ok'd the using of Section 8 voucher?

Carolyn Sistrunk, Executive Director: yes.

Question: Now does that include Section 8 and Moderate Section 8 for disabled (because there are 2 types of Section 8 vouchers)?

Carolyn Sistrunk, Executive Director: Indeed there is, in fact there's an advantage for someone who is disabled in using a Section 8 voucher for homeownership. Rather than the traditional 30 years they (disabled applicants) can go 40 years. In addition, they don't have to be employed or have that one year employment criteria that non-elderly, non-disabled have, yes it's approved.

Question: Judge Yamin spoke about a plan to end homelessness can you talk about that?

Carolyn Sistrunk, Executive Director: I'd love to, the city of Danbury is one of ten towns in the state of Connecticut that did endorse the National Institute of Interagency Council on Homelessness and asked every city to come up with a 10 year plan to end homelessness. The initial thought was that it would be a plan just to prevent homelessness. The Mayor (Boughton) took a bold move and said I don't want to manage homelessness, I want to end it. Judge Yamin agreed to become chairperson of a 38 person task force, a culmination of 8 months worth of work is a very fine plan. Homelessness is not just a city problem but the issue of affordable housing has to be seen as a regional affordable housing issue. Other towns in this region must pay their fair share or have a responsibility for ending homelessness. The plan has been placed on the agendas of the Mayors and selectmen of the other towns for a full discussion and vote in January 2007 and that is very positive.

Housing Authority of the City of Danbury
2007 – 2011
Agency Plan
PUBLIC HEARING
November 27, 2006

ATTENDANCE SHEET
PLEASE PRINT

Steria Linhan
Helen Kanstinos
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Lorenzo Hume
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Jacqueline Fram
Nina Baker
SARAH ALMOND

Bruce Almonte
Jorge Munoz
FLOYD BANKS
Ella Fraser
BOBBY J. POOLE
Gaspare Rosario
James Fch Resident Council
SAM HUGHES
Domenico Chieffalo
Carolyn SISARUNK
Filomena Almonte
Jim Kelly
Richard Knapp
Ken Beary

The News-Times

DIVISION OF OTTAWAY NEWSPAPERS

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HOUSING AUTHORITY
CITY OF DANBURY
2 MILL RIDGE ROAD
P. O. BOX 86
DANBURY CT 06813

500178

Approved By:

Entered By:

Reviewed By:

Account Number:

Program:

THE NEWS-TIMES
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STATE OF CONNECTICUT
COUNTY OF FAIRFIELD SS. DANBURY

On this 31st of October, 2006 personally appeared before the undersigned, a Notary Public, within and for said County and State, Jacqueline Pereira of the News-Times a daily newspaper published at Danbury in said County of Fairfield and State of CT, who, being duly sworn, states on oath that the following advertisement(s) appeared in The News Times below listed dates.

Jacqueline Pereira

Subcribed and sworn to before me, on this 31st day of October A.D. 2006

Notary Public

My Commission Exp. Nov. 30, 2009

LEGAL NOTICE
OF HEARING
THE HOUSING AUTHORITY
OF THE CITY OF DANBURY
NOTICE OF
PUBLIC HEARING
AGENCY PLAN 2007

The Housing Authority of the City of Danbury hereby announces it will conduct a Public Hearing regarding its agency fiscal year, 2007 Annual Plan.

The Public Hearing is in compliance with the Quality Housing and Work Responsibility Act (QWHRA) and The United States Department of Housing and Urban Development (HUD) Rules and Regulations.

The hearing will present proposed changes to the agency plan, the Section 8 Administrative Plan, Asset Management, the Admissions and Occupancy Plan, Home Ownership programs, and community service requirements.

The Public Hearing will be held: Monday, November 27, 2006
2:00 - 4:00 pm
IVES MANOR
198 Main Street
Danbury, CT 06810
Everyone is invited!

The Proposed Changes to the Fiscal Year 2007 Agency Plan is available for viewing at:
The Housing Authority of the City of Danbury
2 Mill Ridge Road
Danbury, CT 06810
(203) 744-2500
The Hours of Operation are: 8:30 am - 4:30 pm

EXPIRE DATE	AD CAPTION	# TIMES	AMOUNT
10/29/06	AG PLAN 07	2	342.88

THE N
START 8/06END DATE: 10/29/06

Housing Authority of the City of Danbury
2 Mill Ridge Road
Danbury, CT 06811
203-744-2500 Tel
203-790-2334 Fax

DOMENICO M. CHIEFFALO, CHAIRMAN
ROBERT A. [illegible], TREASURER
STANLEY WATKINS, COMMISSIONER
C. MARIA MONTELLE, RESIDENT COMMISSIONER

M. CAROLYN SISTRUNK, EXECUTIVE DIRECTOR

2007 -2011
AGENCY PLAN – PUBLIC HEARING
November 27, 2006

Agenda

I. **Introduction** – M. Carolyn Sistrunk, Executive Director of the Housing Authority of the City of Danbury Housing; Domenico Chieffalo, Chairman of the Housing Authority of the City of Danbury's Board of Commissioners

II. **Director's Report, 2006 – 2007**
- Jim Kelly, Director of Human Resources
- Kevin Barry, Public Safety Director
- Jackie Elam, Director of Public & Leased Housing
- Everette Spencer, Director of Finance
- Richard Knapp, Director of Maintenance

III. **Resident Council Comments**
- Floyd Banks, President of City-wide Public Housing Resident Council

IV. **Question & Answer Session**

V. **Public Comment**

HOUSING AUTHORITY OF THE CITY OF DANBURY

AGENCY PROFILE

The Housing Authority of the City of Danbury, Connecticut (HACD) was created pursuant to Section 8-40 of the Connecticut General Statutes. HACD has contracted with the Federal Government acting through the Department of Housing and Urban Development (HUD), for financial assistance for low-income public housing pursuant to the United States Housing Act of 1937, as amended.

The Housing Authority of the City of Danbury ("HACD") is one of the ten largest public housing authorities in the State of Connecticut. The HACD's combined state/federal public and housing choice voucher programs consist of 2110 units/vouchers throughout the City of Danbury and the region. The HACD's current housing inventory consists of 2110 housing unit inventory as compared to 1133 in 2000. Currently, HACD has 418 federal low income family and elderly rental apartments in (5) five developments across the City of Danbury, CT. HACD's 590 state low- and moderate- households including 157 elderly households and approximately 1264 authorized residents.

HACD administers a regional Federal Section 8 (Housing Choice Voucher) program with 802 contract units for Danbury, Ridgefield, Newtown, Sherman, New Milford, Bethel, Redding, Brookfield, Monroe, Washington, Bethlehem, and Bridgewater.)

HACD has also contracted with the State of Connecticut's Department of Economic and Community Development for financial assistance for elderly and moderate rental housing projects in the form of capital grants pursuant to Sections 8-14a and 8-70 of the Connecticut General Statutes. Currently, HACD has low- and moderate-income family and elderly rental apartments in six (6) developments across the City of Danbury CT. HACD has also contracted with the State Department of Social Services for grants-in-aid for rental assistance funds.

HACD, as subcontractor, administers a regional Section 8 (Housing Choice Vouchers) program for the State of Connecticut including Danbury, Ridgefield, Newtown, Sherman, New Milford, Bethel, Redding, Brookfield, Monroe, Washington, Bethlehem, and Bridgewater, Stamford, Norwalk. Through its state regional Housing Choice Voucher program, HACD also serves 300 households with including 21 elderly households and approximately 838 authorized residents.

WHO WE SERVE

HACD successfully serves its target population of low and moderate income households in the Greater Danbury area. In fact, 70% of HACD's over 2000 low- and moderate-income households pay no more than 30% of their family income for rent. The rent difference is subsidized by the Department of Housing and Urban Development (HUD). Working families account for 52% of HACD's families, 40% of HACD families are on public assistance, Social Security, SSI, and/or a pension plan.

HACD provides decent and affordable housing in a safe and secure living environment for low and moderate-income residents throughout the Greater Danbury area. Based upon the 2002 Census, HACD's inventory of housing units represents 10% of the City of Danbury's affordable housing stock and is home to 5% of the City's population.

HACD residents and Section 8 voucher holders combined occupy 20% of the region's rental apartments. Close to 70% of HACD's units are serving families who earn 50% or less of the area median income for the area in which the units are located. In addition, another 10% of those being served earn less than 80% of the area median income. In total, 95% of the families being served by subsidy earn less than 80% of the area median income. Seventy five of the elderly persons being assisted under HACD's Elderly Housing programs earn less than 25% of the area median income.

2007-2011 FIVE YEAR AND 2007 ANNUAL PLAN
EXECUTIVE SUMMARY

Federal law requires housing authorities to develop, with input from residents of public housing and Section 8, elected officials and the public, a plan that sets forth its major initiatives for the coming year. This year, the Housing Authority of the City of Danbury is also required to prepare a five-year plan, in which it sets out a series of objectives that it plans to achieve over that period.

In developing this plan, and publishing this draft, HACD, reached out to the public, elected officials, The HACD Board of Commissioners, HACD Resident Leadership, Community Leaders, and interested citizens to elicit their comments and recommendations.

To facilitate such comments the Authority held resident meetings during the months of September and October and ended with the public hearing at Ives Manor, 198 Main Street, Second Floor Danbury CT on November 27, 2006. In addition, written comments on the draft plans were provided through the post office box that HACD maintained during the statutory review period.

Following the public hearing, the HACD will meet again with the Resident leadership to obtain their final comments. The Authority will revise this draft based upon comments received from both the RAB and the public. Final plans will be submitted to HUD by December, 2006.

The Department of Housing and Urban Development then has 75 days in which to review and approve the plans. These plans will then be in effect during Housing Authority of the City of Danbury Fiscal Year 2007.

2007-2011 FIVE YEAR AND 2007 ANNUAL PLAN
EXECUTIVE SUMMARY

For the fiscal years 2007-2011, The Housing Authority of the City of Danbury HACD has adopted the key strategic goals as follows:

Goal One:	**Improve the lives of our residents through the implementation of effective Asset Management strategy.**
Goal Two:	**To achieve standard performer designation through improvements in the Agency's core property management functions**
Goal Three :	**To achieve standard performer designation in the management of Housing Choice Voucher (Section 8) Program.**
Goal Four:	**Develop quality housing that is affordable and indistinguishable from the surrounding communities**
Goal Five:	**Empower HACD employees through sponsored training and education programs**
Goal Seven:	**Increase intergovernmental collaboratives between the Housing Authority of the City of Danbury and its network of partners in the of public safety and social services delivery.**

2007-2011 FIVE YEAR AND 2007 ANNUAL PLAN

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

A. **Expand the supply of assisted housing**

- Apply for additional rental vouchers:
- Reduce public housing vacancies:
- Leverage private or other public funds to create additional housing opportunities:

B. **Improve the quality of assisted housing**

:

- Improve public housing management: (PHAS score) Standard Performer 2007
- Improve voucher management: (SEMAP score) Standard Performer 2007
- Increase customer satisfaction:
- Concentrate on efforts to improve specific management functions including public housing finance; voucher unit inspections.
- Renovate or modernize public housing units:
- Retool obsolete public housing Scattered sites portfolio:
- Provide replacement vouchers:

C. **Increase assisted housing choices**

- Provide voucher mobility counseling:
- Conduct outreach efforts to potential voucher landlords:
- Increase voucher payment standards
- Implement voucher homeownership program:
- Implement public housing or other homeownership programs:
- Implement public housing site-based waiting lists:

2007-2011 FIVE YEAR AND 2007 ANNUAL PLAN

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

A. Provide an improved living environment

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

Strategic Goal 3 : Promote self-sufficiency and asset development of families and individuals

B. Promote self-sufficiency and asset development of assisted households
:

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

Strategic Goal 4: Ensure Equal Opportunity in Housing for all Americans

C. Ensure equal opportunity and affirmatively further fair housing

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
- Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability: *Ongoing*

- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:

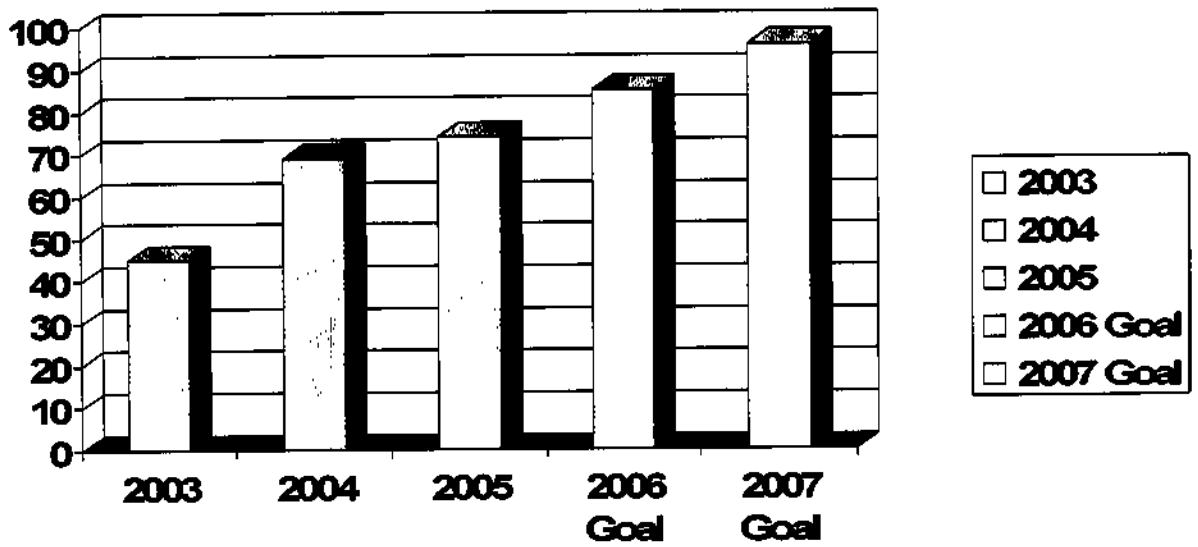
HOUSING INVENTORY	2000 FEDERAL	DISPO LAUREL GARDENS	DISPO HIGH RIDGE GARDENS	FEDERAL 2006	STATE 2006	TOTAL
ZERO-BEDROOM UNITS	1			1		
ONE-BEDROOM UNITS	155	14	0	141		
TWO-BEDROOM UNITS	64	17	24	23		
THREE- BEDROOM UNITS	139	+1	24	114		
FOUR- BEDROOM UNITS	29	0	12	17		
SUBTOTAL	418	26		413	590	1013
HOUSING CHOICE VOUCHERS	625			802	295	1097
	1133	26	60	1215	885	2110
UNITS COMPARISON TO TARGET INCOME POPULATION						
TOTAL UNITS AVAILABLE TO 0-30 % AMI	1133			1215	280	1495
TOTAL UNITS AVAILABLE TO 31-50% OF AREA MEDIAN INCOME					590	590
TOTAL UNITS AVAILABLE TO 51-80%					25	25
RESIDENT DEMOGRAPHICS – LOW RENT HOUSING						
TOTAL HOUSEHOLDS				330	590	920
ELDERLY HOUSEHOLDS				112	157	269
TOTAL RESIDENTS				791	1264	2055
RESIDENT DEMOGRAPHICS – SECTION 8 HOUSING CHOICE VOUCHER						
TOTAL HOUSEHOLDS				645	295	940
ELDERLY HOUSEHOLDS				26	21	47
TOTAL RESIDENTS				850	838	1688

HUMAN RESOURCES

JIM KELLY - DIRECTOR

Housing Choice Voucher Program

SEMAP Scores



Goal 5

Empower HACD Employees Thru Sponsored Training and Education Programs

Methods of Training

- On The Job Training
- Off-site Seminars
- On-site Seminars

Categories of Training

- Section Eight Program Training
- Public Housing Program Training
- Asset Management Training
- Supervisor and Managerial Training
- General Maintenance Training
- Customer Service Training
- Safety and Awareness Training

Training Budgets

- Year 2006 $33,504
- Year 2007 $91,850
- Year 2008 -2011 $91,850 ↓

Maximize The Amount of Training Dollars

- Concentrate on Training that will Enhance Job Performance
- Consolidate the Same or Similar types of Training
- Provide more Onsite Training
- Utilize Proven Trainers

Empowering Our Employees

- Enhance Job Skills
- Increased Productivity
- Promote Confidence
- Strengthen Employee Value
- Function in a Changing Environment
- Streamline Operations
- Reduce Overall Costs

QUESTIONS

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Public Safety

Kevin N. Barry, Director

Protecting the health and safety of all employees, residents and guests of the Danbury Housing Authority is a foremost responsibility of the Authority and its leadership.

2006 Accomplishments

- Installation of computerized access systems at Putnam Towers and Ives and Wooster Manors.
- Installation of a video surveillance system at Putnam Towers and Ives and Wooster Manors.
- Site specific safety surveys by the HACD Safety Committee at Glen Apartments and Crosby Manor.
- Increased police patrols at HACD sites.

Routine Activity

- Weekly analysis of all calls for service to the Danbury Police Department from HACD properties.
- Weekly check of all D.P.D. arrests to identify any HACD residents charged with criminal violations.
- Meet weekly with site managers to share this information or other concerns.

Interagency Activities

- Meet regularly with the Danbury Police Departments Community Conditions Unit to share information and concerns.
- Meet with D.P.D.'s Special Investigations Unit to share drug and vice information and concerns
- Established Heat and Cold Weather protocols in cooperation with the Danbury Fire Department and Office of Emergency Management.

Training

- Conducted four-hour driving safety training with the Housing Authority Insurance Group for all HACD employees.
- Conducted a one-day Essentials of Risk Management training with HAIG for fifty employees
- Conducted staff training in response to automatic fire alarms.

2007 Projects

- Upgrade fire alarm and emergency alert system, new locks and lighting at Glen Apartments.
- Upgrade lighting and locks at Crosby Manor.
- Upgrade fire alarm system at Putnam Towers & Wooster Manor.

QUESTIONS

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PUBLIC HOUSING

JACKIE ELAM - DIRECTOR

2006 Key Initiatives

- Achieve Standard Performer designation in Public Housing program.
- Retain Standard Performer status in Housing Choice Voucher program.
- Develop affordable quality housing that is indistinguishable from surrounding communities.
- Improve administration of HACD programs.
- Improve the Financial Management of HACD's operations.
- Increase intergovernmental collaboratives between HACD and community partners.

- **Programs brought to sites**
  - Adults
    - Health Screening
      - Foot & Vision
      - Greater Danbury AIDS Project
      - Living Will Workshops
      - Medicare Prescription Drug information and sign-up sessions
    - ShareFest
    - Annual Elderly Picnic & Christmas Party
  - Youth Programs
    - Summer Youth Employment Service
    - Tennis Camp
    - Computer Camp
    - DYS TARGET Program
    - Head Start Program
    - African Drums
    - Safety Sessions for Youth at Eden Drive and Laurel Gardens

Strategic Goal 1:

Increase The Availability Of Decent, Safe, And Affordable Housing

- Expand the Supply of Assisted Housing
  - Apply for additional rental vouchers
  - Expand Housing Choice Homeownership Vouchers
  - Reduce Public Housing vacancies
  - Leverage private or other public funds to create additional housing opportunities

- Improve the Quality of Assisted Housing
  - Improve Public Housing management (PHAS)
  - Improve Housing Choice Voucher management (SEMAP)
  - Increase Customer Satisfaction
  - Renovate or modernize public housing units

Strategic Goal 2:

Provide an Improved Living Environment

PROVIDE AN IMPROVED LIVING ENVIRONMENT

- Deconcentrate areas of poverty:
  - Identifying families on the waiting lists with higher income through income targeting.
- Public Housing security improvements
  - Ensure safety on properties through improved lighting, secured entries, expanded monitoring systems;
  - Continue upgrades to current security systems that are in place.
- Designate properties or buildings for particular resident groups.
  - Retain "elderly only" designation at Federal Elderly properties.

Strategic Goal 3:

Promote Self-Sufficiency and Asset Development of Families and Individuals

- Promote Self-Sufficiency and Asset Development
  - Increase employment of persons in assisted housing;
  - Provide or attract supportive services to improve employability;
  - Provide or attract supportive services to increase independence for the elderly or families with disabilities.

- MOVING FORWARD

  - Get creative in identifying funding sources to rehabilitate existing housing units;

  - Research "Best Practices" used by other housing programs;

  - Partner with agencies who provide creative housing finance programs for Public Housing residents;

  - Research innovative approaches to developing affordable, permanent housing for Public Housing residents;

  - Conduct budget, credit and mobility counseling workshops that will assist residents in moving to homeownership.

Key Initiatives in 2007

- Improve the administration of existing programs
  - Get tougher on lease enforcement
  - Generate additional revenue to all housing programs
  - Hold households accountable for family caused damages
- Improve wait list management
  - Income Targeting
- Increase resident services to elderly and families with disabilities
- Expand youth enhancement programs
- Continue with Capital Improvement Programs
- Seek out and take advantage of all funding streams
  - Super NOFA
  - Funding sources through the State and local governments; community programs and grants.
- Resident Council/Leadership
- Expand Homeownership opportunities

Housing Choice Voucher Program

Authority of the City of Danbury Housing
1948

STETSON PLACE

Homeownership Program

The Renaissance

Homeownership Opportunities throughout the Community!

QUESTIONS

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FINANCE

EVERETTE SPENCER - DIRECTOR

KEY INITIATIVES IN 2007

- PROJECT BASE ACCOUNTING
- BUDGET MONITORING
- SYSTEMS UPGRADE
- DATA INTEGRITY

Financial Resources

Planned Sources and Uses

Sources	2006	2007
1. Federal Grants		
a) Public Housing Operating Fund	919,740	1,297,101
b) Public Housing Capital Fund	665,624	624,985
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	6,895,646	7,446,003
f) Public Housing Drug Elimination		
g) Resident Opportunity & Self-Suff		
h) Community Development Block		
i) HOME		
Other Federal Grants(list below)		
Shelter Plus Care	80,775	102,000
Danbury Towers	722,570	754,459
2. Prior Year Federal Grants (unobligated funds only)		
Capital Funds 2003	125,293	
Capital Funds 2004	694,162	
Capital Funds 2005	665,624	593,505
Capital Funds 2006		624,985

Financial Resources

Planned Sources and Uses

Sources	2006	2007
3. Rental Income	1,333,533	1,294,716
4. Other Income		
Asset Sales	5,800,975	2,700,000
Investments	43,965	30,106
Misc	10,549	10,334
5. Non-Federal Sources		
Rents (State & other)	2,384,987	2,447,020
State Subsidiaries	1,144,408	1,146,236
State Grant	29,948	29,950
City Grant	12,000	12,000
Commercial Rents	29,403	27,720
Investment	39,631	51,873
Other	78,422	82,001
Total	21,677,255	19,274,994

QUESTIONS

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MAINTENANCE

RICHARD KNAPP, DIRECTOR

WORK ORDERS
2005 - 2006

2005	Resident Calls Emergency Included	Inspections	Total
30 Units	86	28	114
Crosby Manor	80	23	103
Eden Dr.	183	152	335
Glen Apartments	273	64	337
Ives Manor	72	155	227
Laurel Gardens	147	183	330
Putman Towers	81	89	170
Rehab	60	22	82
State Moderate Rental	1297	282	1579
Wooster Manor	255	126	381
Sub Total	2534	1124	
Total			3658

2006	Resident Calls Emergency Included	Inspections	Total
30 Units	87	15	102
Crosby Manor	74	27	101
Eden Dr.	144	59	203
Glen Apartments	219	39	258
Ives Manor	86	50	136
Laurel Gardens	154	64	218
Putman Towers	165	44	209
Rehab	75	27	102
State Moderate Rental	1071	111	1182
Wooster Manor	278	78	356
Sub Total	2353	514	
Total			**2867**

CAPITAL PROJECTS

	Project	Dollar Spent
Crosby Manor		
	Cover Vents	$ 5,300.00
	Drainage Repair	$ 3,500.00
Eden Dr.		
	Repair Steps	$ 15,000.00
	Repair Fence	$ 1,200.00
Glen Apartments		
	Replace 6 Roofs	$ 98,000.00
	Tree Removal	$ 5,000.00
Ives Manor		
	Cleaned out Drains	$ 1,200.00

	Project	Dollar Spent
Putman Towers		
	Roof Replacement	$ 235,000.00
State Moderate Rental		
	Roof Replacement	$ 61,000.00
	Boiler/Chamber Replacement	$ 81,000.00
Wooster Manor	Roof Replacement	$ 237,000.00
	Replace Front Door	$ 13,000.00
Laurel Gardens		
	Boiler Cleaning	$ 1,500.00
		$ 757,700.00

QUESTIONS

???

RESOLUTION 638

WHEREAS, the Housing Authority of the City of Danbury is required under Federal law to develop, with input from residents of public housing and Section 8, elected officials and the public, a plan that sets forth its major initiatives for the coming year and over the next five years.

WHEREAS, the Housing Authority of the City of Danbury has developed and published a Proposed Fiscal Year 2007 Annual and Five Year Plan in accordance with the Federal Statutory Requirements.

WHEREAS, the Authority has held resident meetings during the months of October and November and that will end with the public hearing at Ives Manor, 198 Main Street, second floor Ballroom, Danbury, CT on November 27, 2006.

BE IT RESOLVED that the Housing Authority of the City of Danbury Board of Commissioners authorizes the Executive Director to develop and submit to the Department of Housing and Urban Development, the Fiscal Year 2007 Annual Plan and Five Year Plan subject to any substantial revisions resulting from the formal public hearing November 27, 2006.

I certify that this is a true copy of a Resolution adopted by the Housing Authority of the City of Danbury by its Board of Commissioners on which has not been rescinded or modified in any way whatsoever.

November 16, 2006
Date

Executive Director

Chairman

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan

I, *Mark D. Boughton* the *Mayor* certify that the Five Year and Annual PHA Plan of the *Housing Authority of the City of Danbury* is consistent with the Consolidated Plan of *Danbury, Connecticut* prepared pursuant to 24 CFR Part 91.

11/16/04

Signed / Dated by Appropriate State or Local Official

PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the *Standard Annual, Standard 5-Year/Annual, and Streamlined 5-Year/Annual* PHA Plans

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the __ standard Annual, X standard 5-Year/Annual or __ streamlined 5-Year/Annual PHA Plan for the PHA fiscal year beginning 2007 hereinafter referred to as" the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
5. The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
6. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
7. For PHA Plan that includes a policy for site based waiting lists:
· The PHA regularly submits required data to HUD's MTCS in an accurate, complete and timely manner (as specified in PIH Notice 99-2);
· The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
· Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
· The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
· The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
9. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
10. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
11. The PHA has submitted with the Plan a certification with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
12. The PHA has submitted with the Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments.).
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.

Housing Authority of the City of Danbury
PHA Name

CT-020
PHA Number/HA Code

X Standard PHA Plan for Fiscal Year: 2007

X Standard Five-Year PHA Plan for Fiscal Years 2007 - 2011, including Annual Plan for FY 2007

___ Streamlined Five-Year PHA Plan for Fiscal Years 20__ - 20__, including Annual Plan for FY 20__

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Domenic Chieffalo	Chairman
Signature X	Date 11-15-06

form HUD-50077 (04/30/2003)

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

1. Type of Federal Action:
[b] a. contract
b. grant
c. cooperative agreement
d. loan
e. loan guarantee
f. loan insurance

2. Status of Federal Action:
[a] a. bid/offer/application
b. initial award
c. post-award

3. Report Type:
[a] a. initial filing
b. material change
For Material Change Only:
year _____ quarter _____
date of last report _____

4. Name and Address of Reporting Entity:
☐ Prime ☐ Subawardee
Tier _____, *if known*:

Congressional District, *if known*:

5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:

Congressional District, *if known*:

6. Federal Department/Agency:
Department of Housing and Urban Development

7. Federal Program Name/Description:
Capital Fund / Federal Operating
CFDA Number, *if applicable*: _____

8. Federal Action Number, *if known*:

9. Award Amount, *if known*:
$

10. a. Name and Address of Lobbying Registrant
(*if individual, last name, first name, MI*):

b. Individuals Performing Services (*including address if different from No. 10a*)
(*last name, first name, MI*):

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less that $10,000 and not more than $100,000 for each such failure.

Signature: _____
Print Name: _____
Title: _____
Telephone No.: _____ Date: _____

Federal Use Only:

Authorized for Local Reproduction
Standard Form LLL (Rev. 7-97)

INSTRUCTIONS FOR COMPLETION OF SF-LLL, DISCLOSURE OF LOBBYING ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action.

2. Identify the status of the covered Federal action

3. Identify the appropriate classification of this report. If this is a followup report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.

4. Enter the full name, address, city, State and zip code of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.

5. If the organization filing the report in item 4 checks "Subawardee," then enter the full name, address, city, State and zip code of the prime Federal recipient. Include Congressional District, if known.

6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.

7. Enter the Federal program name or description for the covered Federal action (item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.

8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."

9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5.

10. (a) Enter the full name, address, city, State and zip code of the lobbying registrant under the Lobbying Disclosure Act of 1995 engaged by the reporting entity identified in item 4 to influence the covered Federal action.

    (b) Enter the full names of the individual(s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).

11. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Housing Authority of the City of Danbury

Program/Activity Receiving Federal Grant Funding

Public Housing-1. Capital Funds 2. Operating Funds

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federalagency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. **Sites for Work Performance.** The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

1. Laurel Gardens 385 Main Street, Danbury Connecticut, Fairfield County, 06810
2. Eden Drive, - Danbury Connecticut, Fairfield County, 06810
3. Wooster Manor - 86 Wooster Heights,Danbury Connecticut, Fairfield County, 06810
4. Putnam Towers - Beaver Street, Danbury Connecticut, Fairfield County, 06810

Check here [ ] if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Mary Carolyn Sistrunk	Executive Director
Signature	Date
x Mary C. Sistrunk	December 05-2006

form HUD-50070 (3/98)
ref. Handbooks 7417.1, 7475.13, 7485.1 & .3

Certification of Payments to Influence Federal Transactions

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

Applicant Name

Housing Authority of the City of Danbury

Program/Activity Receiving Federal Grant Funding

Public Housing

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Mary Carolyn Sistrunk	Executive Director

Signature	Date (mm/dd/yyyy)
Mary C. Sistrunk	12-05-2006

Previous edition is obsolete

form HUD 50071 (3/98)
ref. Handboooks 7417.1, 7475.13, 7485.1, & 7485.3

Housing Authority of the City of Danbury

PROGRAM	PROJECT INFORMATION	UNIT ADDRESS	CITY, STATE, ZIP	COUNTY	CENSUS
Scattered Sites	CT020-007	2 Merrimac Street	Danbury, CT 06810	Fairfield	2107
	18 units	5A Triangle Street	Danbury, CT 06810	Fairfield	2102
	12 buildings	5B Triangle Street	Danbury, CT 06810	Fairfield	2102
		10 First Street	Danbury, CT 06810	Fairfield	2103
		14 Davis Street	Danbury, CT 06810	Fairfield	2107
		16 Lincoln Avenue	Danbury, CT 06810	Fairfield	2106
		19 Terre Haute Road	Danbury, CT 06810	Fairfield	2105
		19 Walnut Street	Danbury, CT 06811	Fairfield	2112
		47A Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		47B Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		47C Rocky Glen Road	Danbury, CT 06810	Fairfield	2105
		49A Highland Avenue	Danbury, CT 06810	Fairfield	2107
		49B Highland Avenue	Danbury, CT 06810	Fairfield	2107
		49C Highland Avenue	Danbury, CT 06810	Fairfield	2107
		53 Abbott Avenue	Danbury, CT 06810	Fairfield	2107
		54 E. Pembroke Road	Danbury, CT 06811	Fairfield	2112
		58A Franklin Street	Danbury, CT 06810	Fairfield	2107
		58B Franklin Street	Danbury, CT 06810	Fairfield	2107
Scattered Sites - 008	CT020-008	2 Maple Ridge	Danbury, CT 06811	Fairfield	2110
	15 units	8 Grove Place	Danbury, CT 06810	Fairfield	2103
	11 buildings	9 Brushy Hill	Danbury, CT 06810	Fairfield	2105
		13A Hoyt Street	Danbury, CT 06810	Fairfield	2107
		13B Hoyt Street	Danbury, CT 06810	Fairfield	2107
		13A Townhill Avenue	Danbury, CT 06810	Fairfield	2102
		13B Townhill Avenue	Danbury, CT 06810	Fairfield	2102
		14 Ford Avenue	Danbury, CT 06810	Fairfield	2102
		20 Blackberry Lane	Danbury, CT 06810	Fairfield	2113
		29 Liberty Avenue	Danbury, CT 06810	Fairfield	2104
		52 Clearview Avenue	Danbury, CT 06810	Fairfield	2113
		67A Osborne Street	Danbury, CT 06810	Fairfield	2103
		67B Osborne Street	Danbury, CT 06810	Fairfield	2103
		102A South Street	Danbury, CT 06810	Fairfield	2105
		102B South Street	Danbury, CT 06810	Fairfield	2105
Scattered Sites - 011	CT020-011	8 East Broad Street	Danbury, CT 06810	Fairfield	2104
	8 units	9A Whitlock Street	Danbury, CT 06810	Fairfield	2106
	5* buildings	9B Whitlock Street	Danbury, CT 06810	Fairfield	2106
		11A Farview Avenue	Danbury, CT 06810	Fairfield	2106
		11B Farview Avenue	Danbury, CT 06810	Fairfield	2106
		12 Beckerle Street	Danbury, CT 06810	Fairfield	2110
		*42 Oil Mill Road	Danbury, CT 06810	Fairfield	2107
		127 Westville Avenue	Danbury, CT 06810	Fairfield	2107
Scattered Sites - 012	CT020-012	4A Belmont Circle	Danbury, CT 06810	Fairfield	2107
	10 units	4B Belmont Circle	Danbury, CT 06810	Fairfield	2107
	5 buildings	6A Perkins Street	Danbury, CT 06810	Fairfield	2107
		6B Perkins Street	Danbury, CT 06810	Fairfield	2107
		16 Dibble Street	Danbury, CT 06810	Fairfield	2106

Housing Authority of the City of Danbury

		18 Dibble Street	Danbury, CT 06810	Fairfield	2106
		55A Olive Street	Danbury, CT 06810	Fairfield	2103
		55B Olive Street	Danbury, CT 06810	Fairfield	2103
		62A Pleasant Street	Danbury, CT 06810	Fairfield	2106
		62B Pleasant Street	Danbury, CT 06810	Fairfield	2106
Scattered Sites - 013	CT020-013 22 units 10 buildings	3 Boxwood Lane	Danbury, CT 06811	Fairfield	2108
		3A Cleveland Street	Danbury, CT 06810	Fairfield	2103
		3B Cleveland Street	Danbury, CT 06810	Fairfield	2103
		3C Cleveland Street	Danbury, CT 06810	Fairfield	2103
		4 Hager Street	Danbury, CT 06810	Fairfield	2104
		5 Old Mill Plain Road	Danbury, CT 06811	Fairfield	2108
		15A Lake Avenue	Danbury, CT 06810	Fairfield	2107
		15B Lake Avenue	Danbury, CT 06810	Fairfield	2107
		15.5 Lake Avenue	Danbury, CT 06810	Fairfield	2107
		18A Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18B Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18C Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18D Montgomery Street	Danbury, CT 06810	Fairfield	2107
		18-1A New Street	Danbury, CT 06810	Fairfield	2101
		18-2A New Street	Danbury, CT 06810	Fairfield	2101
		18-2B New Street	Danbury, CT 06810	Fairfield	2101
		35 Morris Street (Basement)	Danbury, CT 06810	Fairfield	2107
		35A Morris Street	Danbury, CT 06810	Fairfield	2107
		35B Morris Street	Danbury, CT 06810	Fairfield	2107
		53A Hospital Avenue	Danbury, CT 06810	Fairfield	2103
		53B Hospital Avenue	Danbury, CT 06810	Fairfield	2103
		53C Hospital Avenue	Danbury, CT 06810	Fairfield	2103

Housing Authority of the City of Danbury

BOARD OF COMMISSIONERS
DOMENICO M. CHIEFFALO, CHAIRMAN
ROBERT A. DIORIO, TREASURER
STANLEY WATKINS, COMMISSIONER
C. MARIA MOFFETT, RESIDENT COMMISSIONER

EXECUTIVE DIRECTOR M. CAROLYN SISTRUNK

HOUSING AUTHORITY OF THE CITY OF DANBURY
MINUTES OF THE NOVEMBER 27, 2006
2007 -20011 AGENCY PLAN
PUBLIC HEARING

ATTENDEES

Steve Stuhan,
Helena Karistions,
Martha M.,
Carolyn Cutler
Peter Green
Ray Scapeccia
Mary Craig
Lorenzo Nunez

Mary Ann Cole
Jacqueline Elam
Nina Baker
Saran Almond
Dulce Almonte
Floyd Banks
Ella Fraser
Bobby M. Poole

Napolio Rosario
Sam Hyman
Domenico Chieffalo
Hermina Almonte
Jim Kelly
Richard Knapp
Carolyn Sistrunk

MINUTES

Intro to Q&A Session

Carolyn Sistrunk: I think that the staff has demonstrated today that it's a strong team, they know what they're doing and they have the Agency's best interest at heart. What our intent here today is to provide you with information and invite feedback. Three that I do want to talk about:

1. There will be an increase in rent. We know this is an unpleasant item, we are housing providers and not the kind of thing we want to d. We first looked at this in 2004 and as a resident body you approved an increase in rents for State Moderate Rental and State Elderly. We made the decision not to raise the rents that year due to having so much deferred Mod work. We had so many deferred repair orders that we didn't think it was appropriate as Property Managers to raise the rent at the time. While we got an increase of $200,000 on the federal side, we still do not have capitol dollars on the state side to take care of our state properties. The capital work you see being done (the roofs) at both State Elderly and at Mill Ridge is because we are fairly creative and with the state we have set money aside and were able to use that money. Next year we will have to make the properties profitable. The operating subsidy we receive does not equal how much it costs to operate the property. Rents are not based on how much it costs to operate the property (like the private market can do). It's based on 30%, 50%, 80% of the median income, so there never will be reconciliation on how much it costs to operate these properties. These buildings are old, HRG was built in 1959, State Moderate Rental in 1953, same thing for Fairfield/Mill Ridge. These properties are old and old is a proxy for repair needs and old is a proxy for capitol needs. We just got an energy audit today stating that we have to replace boilers at Laurel Gardens to the tune of $137,000 (that's not in the capitol plan). We have an order of preference for our sites based on HUD and what's critical to do and in what order. We received an energy audit that says that all of the boilers at

Laurel Gardens are almost at the end of their shelf life so now you must come up with another $137,000, we'll find a way to do it and that's why we're here. It's interesting and it offers an ironic challenge for us. With that I'm going to stop, we'll take all questions and will leave the floor open until 4:00pm. The floor is open.

PUBLIC COMMENTS

Roger Right: Approximately, what is the (rent) increase going to be? I assume January 1 or something like that.

Jackie Elam, Director of Public & Leased Housing: We're looking to increase rents, on the state side, by bedroom size by $50. We have asked Department of Economic and Community Development) permission to increase State Elderly rents and they have approved it. The last time we went up on the rents was in 2002. One thing I want to point to point out in the state elderly progrlam is that our state elderly residents receive rental assistance payments. We have base rents in state elderly. Right now at Glen Apartments the base rent for an efficiency unit is $280 and for a one bedroom it's $285. There are some residents who are paying less than base rents. Those who are paying less than base rent is because the State of Connecticut provides a subsidy to offset the amount that a resident pays for base rent. We have a lot of residents who are in excess of base rent. It's not going to affect a lot of people; it's not going to affect everyone. When we talk about increasing the rent on our state properties not a lot of people are at base rent. Most people in State Elderly are paying above base rent but right now for a 2 bedroom apartment in the state moderate rental program our base rent is $285, for a three-bedroom it's $294 and for a four-bedroom it's $303. Those are extremely low compared to other states' State Moderate Rental program. The average rent for a two-bedroom in the State Moderate Rental program is about $500, we are very far away from that so we're long overdue for an increase. Those who are paying above base rent right now will not be affected. There is a notice period. Within the next couple of weeks we'll be getting letters out to all residents. Within the next week we are planning a meeting with the State Moderate Rental residents and then the following week (early December) we'll have a meeting with all the state elderly residents because we need your input, we want to hear your concerns. There is a notice period; it doesn't go into effect right away. You'll be involved in every step of the planning process...if there's ever anything that you don't understand please ask me, your property...we want to make sure you have all the information that you need.

Bobby J. Poole, Executive Director of CACD (Community Action Committee of Danbury):
You mentioned a comment about achieving profitability within the various projects, in your overall strategic plan what level of profitability are you talking about achieving? You mentioned that in 2007 you need to achieve profitability, could you share those plans with us? There will be more strategic financial work for your Finance Director, what is the global affect? This is just the beginning of some financial adjustments whether they may be on the income side or on the expense side.

Carolyn Sistrunk, Executive Director: In 2004, the Department of Housing and Urban Development (HUD) introduced to all Public Housing Authorities (PHA's) in the country (about 3800) a concept called Asset Management. Essentially it says that if you have a housing authority that is also a property manager, you're managing an asset; each property must pay for itself. You can't cross subsidized one property with another property; you have to have your systems in place, your finances in place such that you're operating like a private provider. That's very new to us because that's not the business we're in and everyone has long acknowledged that operating subsidies have nothing to do with what it costs to run a property now. In fact, HUD is demanding us to do what it's never done. It's never managed or funded the properties to the level of its operation. Instead, it's said to us "you need to put a management system in place where you have Managers that are trained that do a lot of the functions that are being handled in other parts of the agency. You need to ensure that you have an income producing property. If you don't, you have to do something with it. You have to what they call "retool it." Retooling can be anything from deciding to put rehab dollars in it, going out to

take a commercial loan and redoing the whole property, selling the property or abandoning the property but the option of doing nothing with a property that is a drain on the rest of the finances of the organization will no longer exist not only here in Danbury but across the country....so that's the global view. How profitable must you (a property) be? It depends on what it costs to run the property so each one of these properties that we currently have on the Federal side have very distinct characteristics. No longer can we do things like allocate all of our salaries (some percentage of) to a property. It has to be only those services that directly derive some benefit to that property that can be charged to the property. If procurements and contracts are not a directly derived benefit for that property, we can't charge it to that property. It's going to be an interesting opportunity for us. Mr. Kelly our HR person has figured that he has $91,000 for training next year for our employees. Our employees are going to have to know how to do basic budgeting; they're going to have to understand how to do procurements at the sites and contract administration at the sites. It is an interesting new world; we've had at least two sessions of training with some renowned housing expert trainers on the Asset Management concept. We've got 5 or 6 sessions by March/April 2007, so we know where we need to be and it's going to be difficult to get there and financially all of our systems will need to be retooled.

Question: Apparently the Director's are paid under a different federal program than the actual housing units because you're not dividing your salaries among 8 housing units. Is there a separate budget (on the federal level) for that?

Carolyn Sistrunk, Executive Director: Housing Authorities all have different methodologies for allocating costs. In the past allocation has been based on what might be considered a skinny desk audit to decide what percentage of a person's time should be assigned to what programs. We looked at number of things based on the property...it could be number of units or number of beds and all of those we use to allocate salaries for certain people. Executive staff salaries are allocated across all programs. Mr. Knapp (Director of Maintenance) for example is not across all programs. Mr. Spencer (Director of Finance) is across all programs, Mr. Barry (Public Safety Director) is across all programs. It depends on the position and the function that the person performs.

Question: Did you say that rent increase was $50 per bedroom or $50 per base rent per unit?

Jackie Elam, Director of Public & Leased Housing: That would be $50 per bedroom size, for example a 2-bedroom in Moderate Rental which is now at $285 will increase to $335, 4-bedrooms are $303 right now but will go up to $353. Utility is a growing cost across the board. The average utility bill at Glen Apartments is $350 and that's just for one room. In our State Elderly properties we (the Housing Authority) pay the utilities. Hopefully with this energy audit it'll shed some light on where all this excess utility consumption is coming from. The reality is that we have absorbent utility costs and insurance. Insurance is another big piece of our budget and we do what we can to cut cost. We search out the best rates each year, we have extremely high deductibles but the reality of it is insurance costs are going up, utility costs are going up and we have to account for all of that.

Carolyn Sistrunk, Executive Director: We are absorbing the burden of the increased utility cost and the increased insurance costs because we recognize who we serve. The costs to this agency in utilities last year went from $900,000 to $1.2 million this year. You're talking about a $300,000 increase in utilities and we're not in the cold season yet. We're looking to take the blunt of that because that's what we're supposed to do. So we think that in light of all of that a slight increase in the rents, the first time in the last 3 or 4 years, it's not without some due consideration and we'll do whatever we can to make it palatable.

Question: We have received a copy of the Executive Summary of the plan, is there an extended copy that we could obtain?

Carolyn Sistrunk, Executive Director: The detailed plan has been available since August and if you'd like to come to the main office there`s a copy of the detailed plan there (in the front office).

Nina Baker, HACD Finance Manager: Do you see the agency growing in the number of places that you offer residents? If so, where will that growth be? Will it be in Section 8 HCV or will it be in Federal housing communities? Since we lost High Ridge so how will you replace that?

Carolyn Sistrunk, Executive Director: High Ridge was an interesting property in that it actually fits in the Asset Management model. The Housing Authority could not itself develop High Ridge, the Housing Authority owed money, so the Housing Authority with a cooperative disposed of the property to a developer who now is building 60 affordable homeownership units, 12 of the 13 people mortgage approved are public housing residents. In terms of replacement we've reserved 60 Section 8 vouchers that will be used to subsidize the opportunity for homeownership at The Renaissance at High Ridge. In terms of housing in Danbury, this is a land scarce area with a shortage of housing supplies. The best opportunity is the private market but how can the Housing Authority figure into that private market- Section 8 Vouchers to the extent that funding is considered level or funding is increased. 2 years ago we were not qualified to request additional Section 8 vouchers. We are now qualified to request additional Section 8 vouchers and as Mrs. Elam outlined we intend to be very aggressive about requesting those vouchers. That's the growth area and growth can't be just in the city of Danbury, the growth has to be across the region. The Housing Authority of the City of Danbury has regional Section 8 programs both on the Federal and the State level and that is not only the wave of the future here but also the wave of other Housing Authorities (that have similar issues as this Housing Authority with first and foremost a shortage of housing).

Question: Was the property (The Renaissance at High Ridge) sold to GRC? What was the price of the city to GRC to take over and develop the property?

Carolyn Sistrunk, Executive Director: The city didn't pay GRC any money.

Question: GRC bought it from the city?

Carolyn Sistrunk, Executive Director: GRC bought (High Ridge) t from the Housing Authority which is separate from the city of Danbury. We are chartered under a state statute but we are funded through a Federal mechanism, so we sold it for $3.1 million.

Question: $3.1 million was the selling price to GRC from the Danbury Housing Authority?

Carolyn Sistrunk: correct.

Question: That's 60 units, now HUD already Ok'd the using of Section 8 voucher?

Carolyn Sistrunk, Executive Director: yes.

Question: Now does that include Section 8 and Moderate Section 8 for disabled (because there are 2 types of Section 8 vouchers)?

Carolyn Sistrunk, Executive Director: Indeed there is, in fact there's an advantage for someone who is disabled in using a Section 8 voucher for homeownership. Rather than the traditional 30 years they (disabled applicants) can go 40 years. In addition, they don't have to be employed or have that one year employment criteria that non-elderly, non-disabled have, yes it's approved.

Question: Judge Yamin spoke about a plan to end homelessness can you talk about that?

Carolyn Sistrunk, Executive Director: I'd love to, the city of Danbury is one of ten towns in the state of Connecticut that did endorse the National Institute of Interagency Council on Homelessness and asked every city to come up with a 10 year plan to end homelessness. The initial thought was that it would be a plan just to prevent homelessness. The Mayor (Boughton) took a bold move and said I don't want to manage homelessness, I want to end it. Judge Yamin agreed to become chairperson of a 38 person task force, a culmination of 8 months worth of work is a very fine plan. Homelessness is not just a city problem but the issue of affordable housing has to be seen as a regional affordable housing issue. Other towns in this region must pay their fair share or have a responsibility for ending homelessness. The plan has been placed on the agendas of the Mayors and selectmen of the other towns for a full discussion and vote in January 2007 and that is very positive.

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT

FINANCIAL STATEMENTS AND REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

FOR THE YEAR ENDED DECEMBER 31, 2005

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CITY OF DANBURY, CONNECTICUT
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CITY OF DANBURY, CONNECTICUT
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Maletta & Company

CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT AUDITOR'S REPORT

May 31, 2006

Board of Commissioners
Housing Authority of the City of Danbury
Danbury, Connecticut

We have audited the accompanying financial statements of the business-type activities, the aggregate discretely presented component units, each major fund and the aggregate remaining fund information of the Housing Authority of the City of Danbury, Connecticut as of December 31, 2005, which collectively comprise the Authority's basic financial statements as listed in the table of contents. These financial statements are the responsibility of the Housing Authority of the City of Danbury management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides reasonable basis for our opinions.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the business-type activities, the aggregate discretely presented component units, each major fund and the aggregate remaining fund information of the Housing Authority of the City of Danbury as of May 6, 2005, and the changes in net assets, and its cash flows, thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, we have also issued our report dated May 31, 2006 on our consideration of Housing Authority of Danbury's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standard* and should be considered in assessing the results of our audit.

The management's discussion and analysis and supplemental information on pages 1 - 5 and 32 - 44 are not a required part of the basic financial statements but are supplementary information required by accounting principles generally accepted in the United State of America. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplementary information. However, we did not audit the information and express no opinion of it.

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Housing Authority of the City of Danbury's basic financial statements. The introductory

section, combining and individual nonmajor fund financial statements, and statistical section are presented for the purposes of additional analysis and are not a required part of the basic financial statements. The accompanying schedule of expenditures of federal and state awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations* and the State of Connecticut Office Policy and Management, State Single Audit Act, and is not a required part of the basic financial statements of the Housing Authority of the City of Danbury. The combining and individual nonmajor funds financial statements, the schedule of expenditures of federal awards, and the schedule of expenditures of state awards have been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic financial statements taken as a whole. The introductory and statistical sections have not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we express no opinion on them.

Maletta & Company
Certified Public Accountants

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT MANAGEMENT'S DISCUSSION AND ANALYSIS FOR THE YEAR ENDED DECEMBER 31, 2005

Our discussion and analysis of the Housing Authority of the City of Danbury's financial performance provides an overview of the Authority's financial activities for the fiscal year ended December 31, 2005. Please review it in conjunction with the Authority's basic financial statements, which begin on page 6.

FINANCIAL HIGHLIGHTS

- Program specific revenues in the form of grants, rental income, and charges for services accounted for $13.98 million or 96.5 percent of all revenues. General Revenues accounted for $0.51 million or 3.5 percent of all revenues.

- The Authority's Federal Low Income Public Housing reported net assets this year of $9.59 million or 61 percent of the Authority's total net assets of $15.86 million.

- The Authority has resumed capital projects to be funded by capital funds. The Authority received $633,368 of which $593,209 represents an operating loan to pay down bond debt and is payable once the Authority satisfies bond debt.

- Budget comparison for the Federal Low Income Public Housing is not included because of lack of sufficient information in the approved budget.

OVERVIEW OF THE FINANCIAL STATEMENTS

This annual report consists of a series of financial statements. The consolidated Balance Sheet, consolidated statement of Revenues, Expenses and Changes in Net Assets and consolidated statement of Cash Flows (on pages 6-8) provide information about the activities of the Authority as a whole and present a longer-term view of the Authority's finances. Fund financial statements start on page 9. These statements tell how these services were financed in the short term as well as what remains for future spending. Fund financial statements also report the Authority's operations in more detail than the government-wide statements by providing information about the Authority's most financially significant funds.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

The Statement of Net Assets and Statement of Changes in Net Assets

The Statement of Net Assets and Statement of Changes in Net Assets provide information about the Authority as a whole and about its activities. These statements include all assets and liabilities using the accrual basis of accounting that is used by most private sector companies. All of the current year's revenues and expenses are taken into account regardless of when cash is received or paid.

These two statements report the Authority's net assets and changes in them. The difference between assets and liabilities or net assets is one way to measure the Authority's financial health. Overtime, increases or decreases in the net assets are one indicator of whether its financial position is improving or deteriorating.

GOVERNMENT-WIDE FINANCIAL ANALYSIS (CONT'D)

The higher the net assets figure is, generally, the better the financial position. However, this information does not reflect ongoing fluctuations in the economic climate, regulatory changes, or other external forces that impact an entity's financial position, but which may not be quantifiable as of the financial statement date.

The Authority's total net assets were $15,869,934 at December 31, 2005. (See Table 1)

Table 1
Total Authority Net Assets
(In millions)

	Governmental Activities		Component Unit Activities		Total		Total Change
	2005	2004	2005	2004	2005	2004	
Cash and cash equivalents	$ 3.15	$ 0.73	$ 0.06	$ 0.08	$ 3.21	$ 0.81	$ 2.40
Other Current Assets	0.76	3.95	0.16	0.16	0.92	4.11	(3.19)
Capital Assets	16.68	18.46	2.60	2.76	19.28	21.22	(1.94)
Other Non-current assets	0.11	1.49	1.71	1.64	1.82	3.13	(1.31)
Total Assets	$ 20.70	$ 24.63	$ 4.53	$ 4.64	$ 25.23	$ 29.27	$ (4.04)
Long Term obligations	$ 4.81	$ 6.72	$ 1.69	$ 1.77	$ 3.84	$ 5.83	$ (1.99)
Other Liabilities	2.18	4.67	0.67	0.68	5.51	8.01	(2.50)
Total Liabilities	$ 6.99	$ 11.39	$ 2.36	$ 2.45	$ 9.35	$ 13.84	$ (4.49)
Invested in capital assets, net of related debt	$ 13.21	$ 14.29	$ 0.83	$ 0.91	$ 14.04	$ 15.20	$ (1.16)
Unrestricted	0.50	(1.05)	1.34	1.28	1.84	0.23	1.61
Total Net Assets	$ 13.71	$ 13.24	$ 2.17	$ 2.19	$ 15.88	$ 15.43	$ 0.45

The increase in Cash of $2.40 is largely attributable to the $1.2 million sale WECAHR Condominiums, of which $.9 million remains for payment of Wachovia Bond Debt. In addition, $1.5 million in state cash was restricted in 2004 but is now included in unrestricted cash.

The decrease in Total Assets of $4.04 is largely attributable to the sale of Capital Assets of $.95 million (see Note 9), and the elimination of $2.8 million in inter-program receivables/payables from the companywide financial statements. Inter-program balances were previously included to highlight past management deficiencies and are now correctly eliminated due to better management of project funds.

The decrease in Total Liabilities of $4.49 is due to the repayment of Wachovia bond debt of $.6 million, the elimination of liabilities previously accrued for which the Authority is not liable of $.3 million (See Note 8), and the elimination of $2.8 million in inter-program receivables/payables, as described above.

Table 2 compares the 2005 change in Net Assets to the 2004 change in Net Assets.

Table 2
Changes in Net Assets
(In millions)

	Governmental Activities		Component Unit Activities		Total		Total Change
	2005	2004	2005	2004	2005	2004	
Program Revenues:							
Rental Income	$ 3.45	$ 3.54	$ 0.96	$ 1.00	$ 4.41	$ 4.54	$ (0.13)
Grants	9.23	9.05	0.09	0.10	9.32	9.15	0.17
Charges for Services	0.23	0.15	0.03	0.01	0.26	0.16	0.10
General Revenue	0.46	0.09	0.06	0.05	0.52	0.14	0.38
Total Revenues	13.37	12.83	1.14	1.16	14.51	13.99	0.52
Program Expenses							
General Government	11.89	12.12	0.82	0.89	12.71	12.92	(0.21)
Interest on Debt	0.34	0.12	0.15	0.16	0.49	0.27	0.22
Depreciation	0.97	0.85	0.19	0.20	1.16	1.05	0.11
Total Expenses	13.20	13.09	1.16	1.25	14.36	14.24	0.12
Change in Net Assets	$ 0.17	$ (0.26)	$ (0.02)	$ (0.09)	$ 0.15	$ (0.25)	$ 0.40

The increase in Authority Net Assets of $.40 million is largely due to the .38 million increase in General Revenue. The General Revenue increase is primarily due to the $0.25 million proceeds from the sale of WECAHR condominiums as well as an overall increase in interest rates resulting in $.13 million in interest income on state funds.

The increase in Interest on Debt of .22 million is due to the settlement of Wachovia Bond Debt which required interest payments on the $2.9 million debt.

The decrease in General Government expenses of .21 million is due to diligence from management personnel in regards to the reduction in maintenance and insurance expenses.

The fund financial statements beginning on page 8 present a more detailed picture of the activity and the balances of the various funds. The reasons for significant changes have been identified above.

CAPITAL ASSET AND DEBT ADMINISTRATION

Capital Assets

At December 31, 2005, the Authority had $19 million invested in a broad range of capital assets, including land, buildings, furniture and equipment – Table 3. This represents a net decrease of $2 million or 9.5% from last year. The decrease is largely attributable to $1.1 million in depreciation and $0.95 million of assets eliminated on sale of WECAHR condominiums by Federal Public Housing. (See Note 9)

Table 3
Capital Assets

Primary Government

Property & Equipment	12/31/2004	Additions	Deductions	12/31/2005
Land	$ 2,704,390			$ 2,704,390
Building	24,664,865	$ 4,020,992		28,685,857
Equipment	697,190	3,364		700,554
Capital Improvements	4,446,375	187,282		4,633,657
Construction In Progress/Capitalized Costs	5,063,528	41,193	$ (5,063,528)	41,193
Total	$ 37,576,348	$ 4,252,828	$ (5,063,528)	$ 36,765,651

Accumulated Depreciation	12/31/2004	Current Provisions	12/31/2005	Net Book Value
Land				$ 2,704,390
Building	$ 16,574,015	$ 839,542	$ 17,413,557	11,272,300
Equipment	569,138	36,902	606,040	94,514
Capital Improvements	1,973,283	94,725	2,068,008	2,565,649
Construction In Progress/Capitalized Costs				41,193
Total	$ 19,116,436	$ 971,169	$ 20,087,605	$ 16,678,046

Table 3
Capital Assets

Component Units

Property & Equipment	12/31/2004	Additions	Deductions	12/31/2005
Land	$ 210,980			$ 210,980
Building	3,009,283			3,009,283
Equipment	194,061			194,061
Capital Improvements	1,802,671	$ 27,035		1,829,706
Total	$ 5,216,995	$ 27,035	$ -0-	$ 5,244,030

Accumulated Depreciation	12/31/2004	Current Provisions	12/31/2005	Net Book Value
Land				$ 210,980
Building	$ 1,536,339	$ 75,607	$ 1,611,946	1,397,337
Equipment	136,619	14,054	150,673	43,388
Capital Improvements	781,024	101,409	882,433	947,273
Total	$ 2,453,982	$ 191,070	$ 2,645,052	$ 2,598,978

Long-term Debt

At December 31, 2005 the Authority had $5.2 million in loans outstanding through the bond and various mortgages. Of this amount, $2.9 million represents the Wachovia outstanding bond debt. In addition, the current portion of long-term debt amounts to $1.4 million.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS

Significant economic factors affecting the Authority are as follows:

- Rising utility costs
- Increase in medical benefits paid to employees
- Increase in property and general liability insurance
- HUD has provided outside consulting to help the Authority reorganize and manage low rent and voucher programs more efficiently.
- HUD plans to implement project-based management. The new approach will focus on the budgeting and management of each of the Authority's properties on a project by project basis.

CONTACTING THE AUTHORITY'S FINANCIAL MANAGEMENT

This financial report is designed to provide our citizens with a general overview of the Authority's finances and to demonstrate the Authority's accountability for the money it receives. If you have any questions about this report or need additional financial information, contact the Authority's finance department.

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT CONSOLIDATED STATEMENT OF NET ASSETS FOR THE YEAR ENDED DECEMBER 31, 2005

	Primary Total	Component Units	Total
ASSETS			
Current Assets			
Cash and Cash Equivalent	$ 3,147,590	$ 55,271	$ 3,202,861
Account Receivable			
Tenants, net of allowances	173,716	10,643	184,359
Other	29,091	78,814	107,905
Due from other Affiliates	512,826	62,675	575,501
Prepaid Expenses	50,556	8,586	59,142
Total Current Assets	3,913,779	215,989	4,129,768
Noncurrent Assets			
Restricted Cash – Tenant Security Deposits	105,001	5,881	110,882
Restricted Cash - Reserves	-0-	1,705,924	1,705,924
Land structures and equip. net of accumulated depreciation	16,678,046	2,598,978	19,277,024
Total Noncurrent Assets	16,738,047	4,310,783	21,093,830
Total Assets	$ 20,696,826	$ 4,526,772	$ 25,223,598
LIABILITIES			
Current Liabilities			
Accounts Payable			
Vendors and contractors	$ 252,512	$ 21,220	$ 273,732
Tenant security deposits	92,431	5,163	97,594
Other	5,270	14,291	19,561
Due to HUD	122,374	-0-	122,374
Due to Affiliates	129,900	507,796	637,696
Accrued liabilities	173,709	28,319	202,028
Tenants prepaid rent	45,617	11,037	56,654
Deferred Revenue	37,740	-0-	37,740
Current portion long term debt	1,315,054	85,211	1,400,265
Total Current Liabilities	2,174,607	673,037	2,847,644
Noncurrent Liabilities			
Due to HUD, Non-Current Portion	2,664,310		2,664,310
Long Term Debt	2,153,832	1,687,878	3,841,710
Total Noncurrent Liabilities	4,818,142	1,687,878	6,506,020
Total Liabilities	$ 6,992,749	$ 2,360,915	$ 9,353,664
NET ASSETS			
Invested in Capital Assets, net of related debt	$ 13,206,441	$ 825,889	$ 14,032,330
Unrestricted Net Assets	497,636	1,339,968	1,837,604
Total Net Assets	13,704,077	2,165,857	15,869,934
Total Liabilities and Net Assets	$ 20,696,826	$ 4,526,772	$ 25,223,598

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
CONSOLIDATED STATEMENT OF REVENUES, EXPENSES AND
CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2005

	Primary Total	Component Units	Total
OPERATING INCOME			
Rental Income	$ 3,454,137	$ 961,998	$ 4,416,135
Annual Contributions Earned	9,191,913	-0-	9,191,913
Other Income	88,478	2,636	91,114
Fees for Other Services	233,458	26,527	259,985
Grant Income - State	41,568	89,753	131,321
Total Operating Revenues	13,009,554	1,080,914	14,090,468
OPERATING EXPENSES			
Administrative Expenses	1,816,995	170,226	1,987,221
Utilities	867,942	172,036	1,039,978
Ordinary Maintenance and Operations	1,669,352	315,151	1,984,503
Insurance, Taxes, and Fees	391,710	142,124	533,834
Housing Assistance Payments	7,062,155	-0-	7,062,155
Bad Debt	56,347	20,376	76,723
Depreciation	971,169	191,070	1,162,239
Maintenance & Replacement	24,782	-0-	24,782
Total Operating Expenses	12,860,452	1,010,983	13,871,435
Operating Income(deficit)	149,102	69,931	219,033
NON-OPERATING REVENUES (EXPENSES)			
Gain from Sale of Assets (See Note 9)	250,000	-0-	250,000
Interest Expense	(339,116)	(149,680)	(488,796)
Interest Income	78,449	54,777	133,226
Total Non-Operating Revenues(Expenses)	(10,667)	(94,903)	(105,570)
Income (loss) before Capital Contributions and Transfers	138,435	(24,972)	113,463
Capital Contributions	40,159	-0-	40,159
Change in Net Assets	178,594	(24,972)	153,622
Net Assets, Beginning of Year,	13,232,358	2,190,829	15,423,187
Prior Period Adjustments (See Note 8)	293,125	-0-	293,125
Net Assets, End of Year	$ 13,704,077	$ 2,165,857	$ 15,869,934

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2005

	Primary Total	Component Units	Total
CASH FLOWS FROM OPERATING ACTIVITIES:			
Cash Received for Operations	$ 12,738,337	$ 1,073,316	$ 13,811,653
Payment to Vendors	(10,241,785)	(754,560)	(10,996,345)
Payments to Employees	(1,777,043)	(145,095)	(1,922,138)
Other Receipts (Payments)	1,567,348	(4,643)	1,562,705
Net Cash Provided by Operating Activities	2,286,857	169,018	2,358,374
CASH FLOWS FROM CAPITAL & FINANCING ACTIVITIES:			
Additions to Principal	42,225		42,225
Principal Payments on Debt	(755,849)	(75,668)	(831,517)
Interest Payments on Debt	(339,116)	(149,680)	(488,796)
Purchases of Property and Equipment	(139,301)	(27,035)	(166,336)
Retirement of Property and Equipment	950,000	-0-	950,000
Interest Income	78,449	54,777	133,226
Capital Grants Received	40,159	-0-	40,159
Gain from Sale	250,000	-0-	250,000
Net Cash Provided by (used in) Financing activities	126,567	(197,606)	(71,039)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	2,413,424	(25,588)	2,384,836
Cash & Cash Equivalents, January 1, 2005	734,166	83,859	818,025
Cash & Cash Equivalents, December 31, 2005	$ 3,147,590	$ 55,271	$ 3,202,861
RECONCILIATION OF OPERATING INCOME(LOSS) TO NET CASH PROVIDED (USED)BY OPERATING ACTIVITIES:			
Operating Income	$ 149,102	$ 69,931	$ 219,033
Adjustments to Reconcile Change in Net Cash			
Adjustment to Equity	293,125		293,125
Depreciation Expense	971,169	191,070	1,162,239
Change in Assets and Liabilities:			
Decrease (Increase) in Receivables	(46,601)	(7,354)	(53,955)
Decrease (Increase) in Due from Affiliates	54,066	55,806	109,872
Decrease (Increase) in Prepaids	3,100	(6,204)	(3,104)
Decrease (Increase) in Due from Other Authority Funds	349,817		349,817
Decrease (Increase) in Other Assets	1,385,833	(70,354)	1,315,479
Increase (Decrease) in Accounts Payable	8,794	(21,869)	(13,075)
Increase (Decrease) in Due to Affiliates	(158,864)	(36,035)	(194,899)
Decrease (Increase) in Due to Other Authority Funds	(543,288)		(543,288)
Increase (Decrease) in other Liabilities	(179,396)	(5,973)	(185,369)
Net cash provided by (used in) operating activities:	$ 2,286,857	$ 169,018	$ 2,455,875

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF NET ASSETS - FEDERAL PROGRAMS
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Federal Shelter Plus Care	Capital Fund	Total Federal
ASSETS						
Current Assets						
Cash and Cash Equivalents	$ 929,332	$ 33,571	$ 581,608	$ 5,030	$ -0-	$ 1,549,541
Accounts Receivable						
Tenants, net of allowances	53,662		31,360	39,066		124,088
Due from Affiliates			167,499			167,499
Due from other Authority funds			1,559,137	3,625		1,562,762
Prepaid Expenses	21,002		3,480			24,482
Total Current Assets	1,003,996	33,571	2,343,084	47,721		3,428,372
Noncurrent Assets						
Restricted Cash – Tenant Security Deposits	24,828					24,828
Restricted Cash - Reserves						
Land, structure and equip, net of A/D	13,631,401		109,904		41,193	13,782,498
Total Noncurrent Assets	13,656,229	-0-	109,904	-0-	41,193	13,807,326
Total Assets	$ 14,660,225	$ 33,571	$ 2,452,988	$ 47,721	$ 41,193	$ 17,235,698

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF NET ASSETS - FEDERAL PROGRAMS (CONT'D)
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Federal Shelter Plus Care	Capital Fund	Total Federal
LIABILITIES						
Current Liabilities						
Accounts Payable						
Vendors and contractors	$ 61,966	$ 13,834	$ 30			$ 75,830
Tenant security deposits	13,930					13,930
Other	3,536					3,536
Due to HUD		19,233	103,141			122,374
Due to Affiliates	50,569					50,569
Due to Other Authority Funds	1,746,008	2,104		$ 26,755	$ 2,719	1,777,586
Accrued Liabilities	97,757		9,509			107,266
Tenants Prepaid Rent	27,889					27,889
Deferred Revenue			32,057			32,057
Current Portion of L/T Debt	1,245,615					1,245,615
Total Current Liabilities	3,247,270	35,171	144,737	26,755	2,719	3,456,652
Noncurrent Liabilities						
Due to HUD, Non-Current Portion			2,664,310			2,664,310
Long Term Debt	1,819,513					1,819,513
Total Noncurrent Liabilities	1,819,513		2,664,310			4,483,823
Total Liabilities	5,066,783	35,171	2,809,047	26,755	2,719	7,940,475
NET ASSETS						
Invested in Capital Assets, net of related debt	10,566,273		109,904		38,474	10,714,651
Unrestricted Net Assets	(972,831)	(1,600)	(465,963)	20,966		(1,419,428)
Total Net Assets	9,593,442	(1,600)	(356,059)	20,966	38,474	9,295,223
Total Liabilities and Net Assets	$ 14,660,225	$ 33,571	$ 2,452,988	$ 47,721	$ 41,193	$ 17,235,698

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS - FEDERAL PROGRAMS
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Federal Shelter Plus Care	Capital Fund	Total Federal
OPERATING INCOME						
Rental Income	$ 1,344,435					$ 1,344,435
Annual Contributions Earned	835,872	$ 707,267	$ 6,892,479	$ 78,841	$ 593,209	9,107,668
Other Income	20,053		64,711			84,764
Fees For Other Services			144,058			144,058
Total Operating Revenue	2,200,360	707,267	7,101,248	78,841	593,209	10,680,925
OPERATING EXPENSES						
Administrative Expenses	581,718	43,525	538,667	5,560		1,169,470
Utilities	569,279		1,633			570,912
Ordinary Maint. & Operations	910,096		3,857			913,953
Insurance, Taxes, & Fees	137,132		20,250			157,382
Housing Assistance Payments		663,742	6,325,048	73,365		7,062,155
Bad Debt	8,473	13,972	15,001			37,446
Depreciation	824,758		4,529			829,287
Total Operating Expenses	$ 3,031,456	$ 721,239	$ 6,908,985	$ 78,925	$ -0-	$ 10,740,605
Operating Income (Deficit)	$ (831,096)	$ (13,972)	$ 192,263	$ (84)	$ 593,209	$ (59,680)

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS - FEDERAL PROGRAMS (CONT'D)
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Federal Shelter Plus Care	Capital Fund	Total Federal
Operating Income (Deficit)	$ (831,096)	$ (13,972)	$ 192,263	$ (84)	$ 593,209	$ (59,680)
NON-OPERATING REVENUES (EXPENSES)						
Gain from Sale of Assets	250,000					250,000
Interest Expense	(324,272)					(324,272)
Interest Income	17,127	1,678	11,476	101		30,382
Total Non-Operating Revenue (Expenses)	(57,145)	1,678	11,476	101	-0-	(43,890)
Capital Grant Revenue					40,159	40,159
Transfers In (Out)	594,894				(594,894)	-0-
Change in Net Assets	(293,347)	(12,294)	203,739	17	38,474	(63,411)
Net Assets, Beginning of Year	9,616,970	10,694	(559,798)	20,949	-0-	9,088,815
Prior Period Adjustments	269,819					269,819
Net Assets, End of Year	$ 9,593,442	$ (1,600)	$ (356,059)	$ 20,966	$ 38,474	$ 9,295,223

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
FEDERAL PROGRAMS
STATEMENT OF CASH FLOWS
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Shelter Plus Care	Capital Fund	Total Federal
CASH FLOWS FROM OPERATING ACTIVITIES:						
Cash Received for Operations	$ 2,172,259	$ 707,267	$ 6,920,518	$ 53,465	$ 593,209	$ 10,446,718
Payment to Vendors	(1,480,094)	(692,453)	(6,758,306)	(78,925)		(9,009,778)
Payments to Employees	(686,411)		(355,015)			(1,041,426)
Other Receipts (Payments)	14,599	2,103	356,034	25,405	2,719	400,860
Net Cash Provided by Operating Activities	20,353	16,917	163,231	(55)	595,928	796,374
CASH FLOWS FROM CAPITAL & FINANCING ACTIVITIES						
Additions to Principal	42,225					42,225
Principal Payments on Debt	(661,572)					(661,572)
Interest Payments on Debt	(324,272)					(324,272)
Purchases of Property and Equipment	(84,073)				(41,193)	(125,266)
Retirement of Property and Equipment	950,000					950,000
Interest Income	17,127	1,678	11,476	101		30,382
Capital Grants Received	-0-				40,159	40,159
Gain from Sale of Assets	250,000					250,000
Transfers In (Out)	594,894				(594,894)	-0-
Net Cash Provided by (used in) Financing activities	784,329	1,678	11,476	101	(595,928)	201,656
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	804,682	18,595	174,707	46		998,030
Cash & Cash Equivalents, January 1, 2005	124,650	14,976	406,901	4,984		551,511
Cash & Cash Equivalents, December 31, 2005	$ 929,332	$ 33,571	$ 581,608	$ 5,030	$ -0-	$ 1,549,541

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
FEDERAL PROGRAMS
STATEMENT OF CASH FLOWS (CONT'D)
FOR YEAR ENDED DECEMBER 31, 2005

	Federal Public Housing	Devcon	Section 8 Voucher	Shelter Plus Care	Capital Fund	Total Federal
RECONCILIATION OF OPERATING INCOME(LOSS) TO NET CASH PROVIDED (USED)BY OPERATING ACTIVITIES						
Operating Income (Loss)	$ (831,096)	$ (13,972)	$ 192,263	$ (84)	$ 593,209	$ (59,680)
Adjustments to Reconcile Change in Net Cash						
Adjustment to Equity	269,819					269,819
Depreciation Expense	824,758		4,529			829,287
Change in Assets and Liabilities:						
Decrease (Increase) in Receivables	(4,574)	13,972	(4,018)	(25,376)		(19,996)
Decrease (Increase) in Due from Affiliates	39,210		1,537			40,747
Decrease (Increase) in Prepaids	4,441		281			4,722
Decrease (Increase) in Due from Other Authority Funds	5,000		213,978	38,528		257,506
Decrease (Increase) in Other Assets						
Increase (Decrease) in Accounts Payable	6,832	13,834	(32,374)			(11,708)
Increase (Decrease) in Due to Affiliates	(50,284)		(19,500)			(69,784)
Decrease (Increase) in Due to Other Authority Funds	(243,753)	2,103	(48,750)	(13,123)	2,719	(300,804)
Increase (Decrease) in other Liabilities		980	(144,715)			(143,735)
Net cash provided by (used in) operating activities:	$ 20,353	$ 16,917	$ 163,231	$ (55)	$ 595,928	$ 796,374

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF NET ASSETS - STATE PROGRAMS AND OTHER FUNDS
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State and Other
ASSETS								
Current Assets								
Cash and cash equivalents	$ 150,994	$ 539,428	$ 846,858	$ 12,037	$ 48,732	$ 1,598,049	$ 55,271	$ 1,653,320
Accounts Receivables								
Tenants, net of allowances	2,941	43,023	3,664			49,628	10,643	60,271
Other	14,784			3,000	11,307	29,091	78,814	107,905
Due From Affiliates		97,328		59,008	188,989	345,325	62,675	408,000
Due From Other Authority Funds	50,879	439,802	50,737	6,541	714,585	1,262,544		1,262,544
Prepaid expenses	4,401	17,144	843		3,686	26,074	8,586	34,660
Total Current Assets	223,999	1,136,725	902,102	80,586	967,299	3,310,711	215,989	3,526,700
Noncurrent Assets								
Restricted Cash – Tenant Security Deposits	1,800	67,627	10,746			80,173	5,881	86,054
Restricted Cash - Reserves							1,705,924	1,705,924
Land structures and equip. net of A/D	2,065,989	770,607	19,731	39,221		2,895,548	2,598,978	5,494,526
Total Noncurrent Assets	2,067,789	838,234	30,477	39,221	-0-	2,975,721	4,310,783	7,286,504
Total Assets	$ 2,291,788	$ 1,974,959	$ 932,579	$ 119,807	$ 967,299	$ 6,286,432	$ 4,526,772	$ 10,813,204

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF NET ASSETS - STATE PROGRAMS AND OTHER FUNDS (CONT'D)
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State & Other
LIABILITIES								
Current Liabilities								
Accounts Payable								
Vendors and Contractors	$ 49,859	$ 32,304	$ 3,153		$ 91,366	$ 176,682	$ 21,220	$ 197,902
Tenant Security Deposits	1,800	68,494	8,207			78,501	5,163	83,664
Other					1,734	1,734	14,291	16,025
Due to HUD								
Due to Affiliates					79,331	79,331	507,796	587,127
Due to Other Authority Funds	19,333		12,000	$ 221,517	794,868	1,047,718		1,047,718
Accrued Liabilities	34,308	17,347	13,663	1,125		66,443	28,319	94,762
Tenants Prepaid Rent	2,842	10,136	4,750			17,728	11,037	28,765
Deferred Revenue		5,683				5,683		5,683
Current Portion of Long Term Debt	35,797	33,642				69,439	85,211	154,650
Total Current Liabilities	143,939	167,606	41,773	222,642	967,299	1,543,259	673,037	2,216,296
Noncurrent Liabilities								
Long –Tem Debt	328,296	6,023				334,319	1,687,878	2,022,197
Total Noncurrent Liabilities	328,296	6,023				334,319	1,687,878	2,022,197
Total Liabilities	472,235	173,629	41,773	222,642	967,299	1,877,578	2,360,915	4,238,493
NET ASSETS								
Capital Assets, net of related debt	1,701,896	730,942	19,731	39,221		2,491,790	825,889	3,317,679
Unrestricted Net Assets	117,657	1,070,388	871,075	(142,056)		1,917,064	1,339,968	3,257,032
Total Net Assets	1,819,553	1,801,330	890,806	(102,835)	-0-	4,408,854	2,165,857	6,574,711
Total Liabilities and Net Assets	$ 2,291,788	$ 1,974,959	$ 932,579	$ 119,807	$ 967,299	$ 6,286,432	$ 4,526,772	$ 10,813,204

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS - STATE PROGRAMS AND OTHER FUNDS
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State & Other
OPERATING INCOME								
Rental Income	$ 597,435	$ 1,425,464	$ 86,803			$ 2,109,702	$ 961,998	$ 3,071,700
Annual Contributions Earned			84,245			84,245		84,245
Other Income	3,714					3,714	2,636	6,350
Fees for Other Services				$ 89,400		89,400	26,527	115,927
Grants	29,568			12,000		41,568	89,753	131,321
Total Operating Revenue	630,717	1,425,464	171,048	101,400	$ -0-	2,328,629	1,080,914	3,409,543
OPERATING EXPENSES								
Administration	197,455	355,682	38,794	55,594		647,525	170,226	817,751
Utilities	227,246	60,062	9,722			297,030	172,036	469,066
Ordinary maintenance	158,673	546,959	49,767			755,399	315,151	1,070,550
Insurance, taxes, and fees	61,819	117,831	54,678			234,328	142,124	376,452
Housing Assistance Payments								
Bad Debt Expense	5,000	10,952	2,949			18,901	20,376	39,277
Depreciation	56,490	74,588		10,804		141,882	191,070	332,952
Maintenance and Replacement	15,243	9,539				24,782		24,782
Total Operating Expenses	721,926	1,175,613	155,910	66,398	$ -0-	2,119,847	1,010,983	3,130,830
Operating Income (Deficit)	$ (91,209)	$ 249,851	$ 15,138	$ 35,002	$ -0-	$ 208,782	$ 69,931	$ 278,713

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS - STATE PROGRAMS AND OTHER FUNDS (CONT'D)
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State & Other
Operating Income (Deficit)	$ (91,209)	$ 249,851	$ 15,138	$ 35,002	$ -0-	$ 208,782	$ 69,931	$ 278,713
NON-OPERATING REVENUES (EXPENSES)								
Interest Expense	(11,736)	(3,108)				(14,844)	(149,680)	(164,524)
Interest Income	5,075	15,478	27,514			48,067	54,777	102,844
Total Non-Operating Revenues (Expenses)	(6,661)	12,370	27,514	-0-	-0-	33,223	(94,903)	(61,680)
Change In Net Assets	(97,870)	262,221	42,652	35,002		242,005	(24,972)	217,033
Net Assets, Beginning of Year	1,894,117	1,539,109	848,154	(137,837)		4,143,543	2,190,829	6,334,372
Prior Period Adjustments	23,306					23,306		23,306
Net Assets, End of Year	$ 1,819,553	$ 1,801,330	$ 890,806	$ (102,835)	$ -0-	$ 4,408,854	$ 2,165,857	$ 6,574,711

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT
STATE AND OTHER PROGRAMS
STATEMENT OF CASH FLOWS
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State & Other
CASH FLOWS FROM OPERATING ACTIVITIES:								
Cash Received for Operations	$ 602,478	$ 1 415,500	$ 172,241	$ 101,400		$ 2,291,619	$ 1,073,316	$ 3,364,935
Payment to Vendors	(495,331)	(614,848)	(101,390)	(20,438)		(1,232,007)	(754,560)	(1,986,568)
Payments to Employees	(159,238)	(480,144)	(52,851)	(43,384)		(735,617)	(145,095)	(880,711)
Other Receipts (Payments)	232,208	276,522	788,021	(30,566)	$ (99,697)	1,166,488	(4,643)	1,161,845
Net Cash Provided by Operating Activities	180,117	597,030	806,021	7,012	(99,697)	1,490,483	169,018	1,659,501
CASH FLOWS FROM CAPITAL & FINANCING ACTIVITIES								
Principal Payments on Debt	(34,742)	(59,535)				(94,277)	(75,668)	(169,945)
Interest Payments on Debt	(11,736)	(3,108)				(14,844)	(149,680)	(164,524)
Purchases of Property and Equipment	(1,681)	(12,354)				(14,035)	(27,035)	(41,070)
Interest Income	5,075	15,478	27,514			48,067	54,777	102,844
Net Cash Provided by (used in) Financing activities	(43,084)	(59,519)	27,514	-0-	-0-	(75,089)	(197,606)	(272,695)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	137,033	537,511	833,535	7,012	(99,697)	1,415,394	(28,588)	1,386,806
Cash & Cash Equivalents, January 1st	13,961	1,917	13,323	5,025	148,429	182,655	83,859	266,514
Cash & Cash Equivalents, December 31st	$ 150,994	$ 539,428	$ 846,858	$ 12,037	$ 48,732	$ 1,598,049	$ 55,271	$1,653,320

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE AND OTHER PROGRAMS
STATEMENT OF CASH FLOWS
FOR YEAR ENDED DECEMBER 31, 2005

	State Elderly	Moderate Rental	State 25 Units	Local Fund	Revolving Fund	Total State	Component Units	Total State & Other
RECONCILIATION OF OPERATING INCOME(LOSS) TO NET CASH PROVIDED (USED)BY OPERATING ACTIVITIES								
Operating Income (Loss)	$ (91,209)	$ 249,851	$ 15,138	$ 35,002	$ -0-	$ 208,782	$ 69,931	$ 278,713
Adjustments to Reconcile Change in Net Cash								
Adjustment to Equity	23,306					23,306		23,306
Depreciation Expense	56,490	74,588		10,804		141,882	191,070	332,952
Change in Assets and Liabilities:								
Decrease (Increase) in Receivables	(13,472)	(13,974)	841			(26,605)	(7,354)	(33,959)
Decrease (Increase) in Due from Affiliates		(3,000)		72,771	(56,452)	13,319	55,806	69,125
Decrease (Increase) in Prepaids	(987)	(2,242)	334		1,273	(1,622)	(6,204)	(7,826)
Decrease (Increase) in Due from Other Authority Funds	63,975	(145,285)	(26,476)	2,780	197,317	92,311		92,311
Decrease (Increase) in Other Assets	145,449	425,623	814,761			1,385,833	(70,354)	1,315,479
Increase (Decrease) in Accounts Payable	18,373	15,068	3,153	(7,204)	(8,888)	20,502	(21,869)	(1,367)
Increase (Decrease) in Due to Affiliates				(42,057)	(47,023)	(89,080)	(36,035)	(125,115)
Decrease (Increase) in Due to Other Authority Funds	8,000		(500)	(64,060)	(185,924)	(242,484)		(242,484)
Increase (Decrease) in other Liabilities	(29,808)	(3,599)	(1,230)	(1,024)		(35,661)	(5,973)	(41,634)
Net cash provided by (used in) operating activities:	$ 180,117	$ 597,030	$ 806,021	$ 7,012	$ (99,697)	$ 1,490,483	$ 169,018	$1,659,501

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The summary of significant accounting policies of the Housing Authority of the City of Danbury ("the Authority") is presented to assist in understanding the Housing Authority of the City of Danbury's financial statements. The financial statements and notes are representations of the Housing Authority of the City of Danbury's management, who are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements.

In June 1999, GASB issued statement No. 34, *Basic Financial Statements – and Management's Discussion and Analysis – for State and Local Governments.* The statement established a new reporting model for governments that is substantially different from prior reporting standards. The Authority's reporting includes the following segments:

Management's Discussion & Analysis – provides introductory information on basic financial statements and an analysis over view of the Authority's financial activities.

Government-Wide Financial Statements (i.e., the statement of net assets and the statement of changes in net assets) – report information on all of the nonfiduciary activities of the primary government. The statement of activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. *Program revenues* include 1) charges to customers or applicants who purchase, use or directly benefit from goods, services, or privileges provided by a given function or segment and 2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Major individual governmental funds are reported as separate columns in the fund financial statements.

Fund Financial Statements – The Authority uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts.

Reporting Entity

The Housing Authority of the City of Danbury, Connecticut was created pursuant to Section 8-40 of the Connecticut General Statutes. The Housing Authority of the City of Danbury has contracted with the Federal Government, acting through the Department of Housing and Urban Development (HUD), for financial assistance for low-income public housing pursuant to the United States Housing Act of 1937, as amended.

The Authority's combined financial statements include the accounts of all the Authority's operations. The criteria for including organizations as component units within the reporting entity, as set forth in GASB's Codification of Governmental Accounting and Financial Reporting Standards, include whether:

the organization is legally separate (can sue and be sued in their own name)
the Authority holds the corporate powers of the organization
the Authority appoints a voting majority of the organization's board
the Authority is able to impose its will on the organization
the organization has the potential to impose a financial benefit/burden on the Authority
there is fiscal dependency by the organization on the Authority

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Component Units

HACD Corporation was incorporated by the Authority as a not-for-profit entity. The entities have common board of directors and officers. HACD Corporation was established to own, rehabilitate and rent 24 residential dwelling units to low and moderate-income families. Also, the Corporation is the general partner of the Fairfield Ridge/Mill Ridge Limited Partnership of 147 Granby Street, Suite 645, Norfolk, Virginia. The purpose of the partnership is to own and operate the project. The partnership entered into a ground lease with the Housing Authority of the City of Danbury for land the Housing Authority of the City of Danbury owned in Danbury, CT. The partnership acquired the project after the State of Connecticut Department of Housing developed it. The first deed of trust to the property is held by the State of Connecticut Department of Economic and Community Development. The partnership provides housing for low and moderate-income families pursuant to Section 8 of the Housing Act. The project number is CT26-H045-017.

DHA Housing Corporation, a not-for-profit entity incorporated by the Authority, provides elderly rental housing in a 98-unit apartment complex in Danbury, Connecticut. This apartment complex is managed by the Authority and has common board members and officers. Its operations are regulated under the terms of an agreement with the Connecticut Housing Finance Authority.

Measurement focus, basis of accounting, and financial statement presentation

The financial statements of the Authority are prepared in accordance with generally accepted accounting principles (GAAP). The Authority's reporting entity applies all relevant Governmental Accounting Standards Board (GASB) pronouncements and applicable Financial Accounting Standards Board (FASB) pronouncements and Accounting Principles Board (APB) opinions issued on or before November 30, 1989, unless they conflict with GASB pronouncements. The Authority's reporting entity does not apply FASB pronouncements or APB opinions issued after November 30, 1989.

The government-wide financial statements are reported using the *economic resources measurement focus* and the *accrual basis of accounting*. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Grants and similar items are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within thirty-one days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Fund Types and Major Funds

Federal Activities

The Housing Authority of the City of Danbury owns 345 units of Federal low-income housing. The Housing Authority of the City of Danbury administers Section 8 programs involving 890 privately owned units.

	Units
Low-income Housing - ACC NY 428	
CT 0200 200D	345
Low-income Housing Total	345
Section 8 - ACC B - 2033	
New Construction CT26-8023-005	80
Housing Choice Vouchers CT26-8023-005	802
Shelter Plus Care Vouchers CT 26C96 0101	8
Section 8 Total	890

State Activities

The Housing also administers the following projects under contract with the State of Connecticut Department of Economic and Community Development or the State of Connecticut Department of Social Service:

	Units
State Elderly: E-2,16, 77	150
State Moderate Rental: MR22-22A, 41, 57	290
State Section 8: CT26-H037-038	25
State Total	465

Other Programs and Funds

Local Fund

The Local Fund was established to provide for the accounting of management fees earned from DHA Housing Corporation and other fees and donations earned.

Revolving Fund

The Revolving Fund was established to provide a convenient method for the payment of items chargeable to any or all projects of the Authority. Deposits have been made to the Revolving Fund from the various projects and have been reflected as advances on the accompanying financial statements. The Revolving Fund is reimbursed on a monthly basis for items paid from the fund and charged to the individual projects. The Revolving Fund is not reflected on the Operating Statement, as there is no operating income received or operating expenses incurred by the fund.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Compensated Absences
Employees accumulate vacation for subsequent use or payment upon termination. Vacation pay is accrued when incurred and reported as a liability.

Capitalized Interest
Interest costs are capitalized when incurred on debt where proceeds were used to finance the construction of assets

Budgetary Comparison
Budget comparison is included in the required supplementary information for three of the funds. However, budget comparison for the Federal Low Income Public Housing is not included because of lack of sufficient information in the approved budget.

Cash and Cash Equivalents
The deposit of public funds is controlled by the Connecticut General Statutes.

The Housing Authority of the City of Danbury maintains cash with FDIC depository banks. The Authority does not have a policy for custodial credit risk. While operating cash may fluctuate greatly, the Authority maintains cash accounts in excess of $100,000 during the year. Additional protection against loss is provided for deposits in excess of FDIC insurance under Chapter 656 of the Connecticut General Statutes. The Statutes require every qualified public depository to maintain segregated collateral equal to at least three percent of the average of the public deposits. Such additional protection is limited to the segregated collateral available.

The following is a breakdown of restricted cash:

Primary Government:

Security Deposits:	Federal	$	24,828
	State Elderly		1,800
	Moderate Rental		67,627
	25 Units		10,746
	Total Primary Government	$	105,001

Component Units:

Residual Receipts Reserve – Ives Manor	$	1,392,772
Replacement Reserve – Ives Manor		279,184
Escrows – Ives Manor		33,084
Escrows – HACD		884
Security Deposits - HACD		415
Security Deposits – Ives Manor		5,466
Total Component Units	$	1,711,805

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

The following table, which represents the types of deposits and investments made during the period, but not necessarily owned as of the end of the period, presents the carrying amount by type and categorizes the carrying amounts as follows: Category 1 are those which are collateralized, insured or registered, or held by the Authority or its agent in the Authority's name. Category 2 includes collateralized deposits, uninsured and unregistered, with securities held by the counter-party's trust department or agent in the Authority's name. Category 3 includes uncollateralized deposits, uninsured and unregistered investments for which the securities are held by the counterpart, but not in the Authority's name.

Primary Government	Category 1	Category 2	Category 3	Bank Balance	Carrying Amount
Operating Cash	$ 316,634		$ 3,006,249	$ 3,322,883	$ 3,147,589
Restricted Cash, interest bearing accounts	103,201	-0-		103,201	105,001
Total	$ 419,855	$ -0-	$ 3,006,249		
Component Unit					
Operating Cash	$ 197,839			97,839	55,271
Restricted Cash, interest bearing accounts	107,726	$ 1,604,079		1,711,805	1,711,805
Total	$ 305,565	$ 1,604,079	$ -0-		

NOTE 2 - LAND, STRUCTURES AND EQUIPMENT

Land, Structures, and Equipment

Land, structures, and equipment are stated at cost. Where cost could not be determined from the available records, estimated historical cost was used to record the estimated cost of the assets. Donated assets are recorded at estimated market value as of the date of the donation. Depreciation of exhaustible fixed assets is charged as an expense against operations, and accumulated depreciation is reported on the balance sheet. Depreciation has been provided over the following useful lives using the straight-line method of depreciation as follows:

Building and Improvements	10 to 50 years
Machinery and Equipment	5 to 15 years

NOTE 2 - LAND, STRUCTURES AND EQUIPMENT (CONT'D)

A summary of land, structures and equipment for the year ended December 31, 2005 is as follows:

Primary Government

Property & Equipment	12/31/2004	Additions	Deductions	12/31/2005
Land	$ 2,704,390			$ 2,704,390
Building	24,664,865	$ 4,020,992		28,685,857
Equipment	697,190	3,364		700,554
Capital Improvements	4,446,375	187,282		4,633,657
Construction In Progress/Capitalized Costs	5,063,528	41,193	$ (5,063,528)	41,193
Total	$ 37,576,348	$ 4,252,831	$ (5,063,528)	$ 36,765,651

Accumulated Depreciation	12/31/2004	Current Provisions	12/31/2005	Net Book Value
Land				$ 2,704,390
Building	$ 16,574,015	$ 839,542	$ 17,413,557	11,272,300
Equipment	569,138	36,902	606,040	94,514
Capital Improvements	1,973,283	94,725	2,068,008	2,565,649
Construction In Progress/Capitalized Costs				41,193
Total	$ 19,116,436	$ 971,169	$ 20,087,605	$ 16,678,046

Component Units

Property & Equipment	12/31/2004	Additions	Deductions	12/31/2005
Land	$ 210,980			$ 210,980
Building	3,009,283			3,009,283
Equipment	194,061			194,061
Capital Improvements	1,802,671	$ 27,035		1,829,706
Total	$ 5,216,995	$ 27,035	$ -0-	$ 5,244,030

Accumulated Depreciation	12/31/2004	Current Provisions	12/31/2005	Net Book Value
Land				$ 210,980
Building	$ 1,536,339	$ 75,607	$ 1,611,946	1,397,337
Equipment	136,619	14,054	150,673	43,388
Capital Improvements	781,024	101,409	882,433	947,273
Total	$ 2,453,982	$ 191,070	$ 2,645,052	$ 2,598,978

NOTE 3- LONG TERM DEBT

	Balance December 31, 2004	Issued (Retired)	Balance December 31, 2005	Due Within One year
Moderate Rental				
Mortgage loan with Connecticut Department of Economic & Community Development. Number 198503400100001, maturing on June 30, 2006, monthly payments of principal, interest and oversight fees totaling $15,190.76. Interest rate of 2%	$ 79,424	$ (52,727)	$ 26,697	$ 26,697
Mortgage loan with Connecticut Department of Economic & Community Development. Number 198503400200003, maturing on December 31, 2007, monthly payments of principal, interest and oversight fees totaling $1968.13. Interest rate of 2%.	19,776	(6,808)	12,968	6,945
Total Moderate Rental Housing Program	$ 99,200	$ (59,535)	$ 39,665	$ 33,642

	Balance December 31, 2004	Issued (Retired)	Balance December 31, 2005	Due Within One year
State Elderly				
Elderly Housing Rehabilitation loan number 034-HRE-7 payable to CT Dept of Economic & Community Development, 20-year note maturing on June 30, 2014. Original amount $694,746. Quarterly payments of principal and interest totaling $11,580.17. Interest rate of 3%.	$ 398,835	$ (34,742)	$ 364,093	$ 35,797
Total State Elderly Housing Program	$ 398,835	$ (34,742)	$ 364,093	$ 35,797

NOTE 3 - LONG TERM DEBT (CONT'D)

	Balance December 31, 2004	Issued (Retired)	Balance December 31, 2005	Due Within One year
Federal Low Income Housing				
Note payable to Wachovia, variable interest rate, currently at 7.885%, interest payments due monthly. Principal payments due in quarterly installments through 2009.	$ 3,500,000	$ (593,209)	$ 2,906,791	$ 1,206,791
Note Payable to Yankee Financial, maturing July 31, 2010. Interest rate of 7.75%. Monthly payments of principal and Interest totaling $851.13		39,889	39,889	7,381
Note Payable to Yankee Financial, maturing June 30, 2009. Interest rate of 9.0%. Monthly payments of principal and Interest totaling $3,402.29.	149,476	(31,028)	118,448	31,443
Total Federal Low Income Housing	$ 3,649,476	$ (584,348)	$ 3,065,128	$ 1,245,615

COMPONENT UNITS	Balance December 31, 2004	Issued (Retired)	Balance December 31, 2005	Due Within One year
DHA Housing Corporation (Ives Manor)				
The original $2,002,600 mortgage, payable to Connecticut Housing Finance Authority was dated September 1977. Interest at 9% per annum and monthly installments of $15,447.00 are due through November 1, 2010. On December 1, 2010, monthly installments of $9,106.87 are due through November 2017. At December 31, 2004 the mortgage payable was $1,510,842	$ 1,403,050	$ (61,592)	$ 1,341,458	$ 67,370
Total DHA Housing Corporation	$ 1,403,050	$ (61,592)	$ 1,341,458	$ 67,370

NOTE 3 - LONG TERM DEBT (CONT'D)

COMPONENT UNITS (CONT'D)	Balance December 31, 2004	Issued (Retired)	Balance December 31, 2005	Due Within One year
HACD Corporation				
Mortgage loan with Union Savings. Number 01-48000015, maturing on November 1, 2023, monthly payments of principal, interest and oversight fees totaling $2,150 through November, $1,819 thereafter. Adjustable interest rate of 7%	$ 265,044	$ (8,598)	$ 256,446	$ 11,960
Mortgage loan with Union Savings. Number 01-47002200, maturing on November 4, 2011, monthly payments of principal, interest and oversight fees totaling $436 through September, $416 thereafter. Adjustable interest rate of 7.875%.	20,300	(2,345)	17,955	2,501
Mortgage loan with Union Savings. Number 01-48000362, maturing on May 12, 2027, monthly payments of principal, interest and oversight fees totaling $1,177. Adjustable interest rate of 6.9%.	160,364	(3,155)	157,209	3,380
Total HACD Corporation	$ 445,708	$ (14,098)	$ 431,610	$ 17,841

Years Ending December 31,	Primary Government	Component Units	Total Authority
2007	$ 785,071	$ 93,704	$ 878,775
2008	584,434	103,074	687,508
2009	563,453	113,420	676,873
2010	46,957	124,845	171,802
2011	41,566	137,334	178,900
2012 Thereafter	132,351	1,115,501	1,247,852
Total	$ 2,153,832	$ 1,687,878	$ 3,841,710

NOTE 4 – INTERFUND RECEIVABLE AND PAYABLE

Transactions between programs that are representative of lending/borrowing arrangements outstanding at the end of the fiscal year are referred to as either "due to/from other programs" (i.e., the current portion of interfund loans) or "advances to/from other funds" (i.e. the non-current portion of interfund loans).

NOTE 5 – RETIREMENT PLAN

The authority is a member of the Connecticut Municipal Employees Retirement System. The plan is a defined benefit plan. Participation is mandatory for all full time employees of the Authority. Employees who have at least 5 years of longevity and have attained 55 years of age are eligible to receive retirement benefits. The retirement plan is a pooled risk type of plan. Under this type of plan funding is determined based on all employees covered for all employing units. The funding liabilities are shared by each employing unit pro-rata based on the number of employees in the employing unit. Since the authority's share of pension liability is not based on their employees, pension expense is determined by the total required payment to be made to the retirement plan for the year. The contribution is based on 5% of gross earnings. Total employer and employee contributions for the year ended December 31, 2005 aggregated approximately $131,592.

NOTE 6 - RELATED PARTY TRANSACTIONS – COMPONENT UNIT

A component unit (DHA Housing Corporation) has entered into an agreement with The Housing Authority of the City of Danbury, for the management and operation of the Project. The Housing Authority of the City of Danbury has common Board of Directors and common Management. Under the terms of this agreement, The Housing Authority of the City of Danbury charges management fees equal to 5.5% of effective gross collections. DHA Housing Corporation reimburses The Housing Authority of the City of Danbury for administrative salaries, maintenance salaries, and other expenses. Management fees charged in 2005 were $49,287. Additionally, the Authority has provided operating cash flow loans to the project. The balances of the loans at December 31, 2005 are $319,658.

NOTE 7 - NET ASSETS RESTATED

Net Assets were restated to reflect the close of the Bond Fund. The remaining assets and liabilities were transferred to Federal Public Housing where the assets are being carried that will be liquidated to satisfy the outstanding liability.

Net Assets Transferred to Federal Public Housing		
Bond Fund	$	459,794
Federal Public Housing		9,157,176
Restated Federal Public Housing	$	9,616,970

NOTE 8 - PRIOR PERIOD ADJUSTMENTS

Prior period adjustments were made to the Federal Public Housing fund and the State Elderly Fund. These adjustments are for accrued expenses that were previously recorded however; the Housing Authority is not liable for.

Federal Public Housing	$	269,819
State Elderly	$	23,306

NOTE 9 - SALE OF ASSET

In March of 2005, Federal Public Housing sold WECAHR Condominiums to Corporation for Independent Living (CIL) for $1,200,000. The breakdown of the sale is as follows:

Sale of WECAHR	$ 1,200,000
Basis in Sale	(950,000)
Gain from Sale of Assets	$ 250,000

NOTE 10 - CONTINGENCY

The Housing Authority with the approval of HUD transferred $593,209 from the capital fund to Federal Public Housing for the purpose of reducing the outstanding debt from the former bond fund to Wachovia Bank. The stipulation of this transfer is that when Federal Public Housing liquidates assets to satisfy the remaining Wachovia Bank debt it must also repay the capital fund $593,209.

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE ELDERLY PROJECT #E-2-16-77
BALANCE SHEET - STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

ASSETS

Cash-Checking	$ -0-	
Cash-STIF Account	654	
Restricted Cash – Security Deposits	1,800	
Cash-Sweep Account	150,341	
Total Cash		152,795
Tenants' Accounts Receivable	8,169	
Less: Allowance for Collection Loss	(5,228)	
Net Tenants' Accounts Receivable	2,941	
Housing Assistance Payments Receivable	14,784	
Accounts Receivable-Authority Funds	31,546	
Total Accounts Receivable		49,271
Prepaid Insurance		4,401
Development Costs	2,218,522	
Furniture and Equipment	170,411	
Capital Improvements - State Rehab. Grants/Loan	1,653,720	
Total Fixed Assets		4,042,653
Total Assets		$ 4,249,120

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE ELDERLY PROJECT #E-2-16-77
BALANCE SHEET - STATUTORY BASIS (CONT'D)
FOR THE YEAR ENDED DECEMBER 31, 2005

LIABILITIES		
Accounts Payable	$ 20,280	
Tenants' Security Deposits	1,800	
Sundry Accounts Payable	29,580	
Total Accounts Payable		51,660
Accrued Salaries and Wages	4,234	
Accrued State Service Charge	2,250	
Accrued Liability to Municipalities In Lieu of Taxes (or Ad Valorem Taxes)	27,824	
Total Accrued Expenses		34,308
Tenants' Prepaid Rents	2,842	
Indebtedness to the State of CT – Rehab. Loan	694,746	
Debt Retirement – Rehabilitation loan	(330,653)	
Total Long Term Liabilities		366,935
Total Liabilities		452,903
EQUITY		
Capital Grant by the State of Connecticut		3,215,831
Contribution by the Municipality		14,772
Rehabilitation Loan Liquidation		330,653
Rental Assistance Grant Authorized – Elderly		48,427
Rental Assistance Grant Unissued – Elderly		(48,427)
Resident Services Coord. Grant Authorized - Elderly		14,784
Resident Services Coord. Grant Unissued – Elderly		(14,784)
		3,561,256
Unappropriated Retained Earnings	(368,809)	
Retained Earnings Appropriated for Repairs, Maintenance, and Replacements	603,770	
Total Retained Earnings		234,961
Total Equity		3,796,217
Total Liabilities & Equity		$ 4,249,120

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE ELDERLY PROJECT #E-2-16-77
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
INCOME				
Rental Income Base	$ 509,760	283.20	$ 509,760	283.20
Rental Income – Excess of Base	98,000	54.44	93,596	52.00
Total Rental Income	607,760	337.64	603,356	335.20
Dwelling Vacancy Loss	(5,098)	(2.83)	(5,921)	(3.29)
Net Rental Income	602,662	334.81	597,435	331.91
Sales & Service to Tenants	4,250	2.36	-0-	-0-
Interest Income	2,000	1.11	5,075	2.82
Other Income	29,570	16.43	33,282	18.49
Gross Income	$ 638,482	354.71	$ 635,792	353.22
EXPENSES				
Salaries Office	$ 179,000	99.43	$ 152,201	84.56
Compensated Absences	2,000	1.11	-0-	-0-
Legal & Other Services	1,000	0.56	3,379	1.88
Accounting Fees	4,500	2.50	3,000	1.67
Office Supplies	5,500	3.06	-0-	-0-
Travel			175	0.10
Other Office Expenses	10,000	5.56	38,699	21.50
Total Management Expenses	202,000	112.22	197,454	109.71
Water	12,000	6.67	16,768	9.32
Electricity	130,000	72.22	154,168	85.65
Gas	50,000	27.78	56,310	31.28
Fuel	2,000	1.11	-0-	
Total Utility Expense	194,000	107.78	227,246	126.25
Maintenance Wages	78,000	43.33	75,717	42.07
Compensated Absences	500	0.28	-0-	-0-
Materials & Supplies	2,000	1.11	20,763	11.54
Contractual Services	5,000	2.78	5,760	3.20
Maintenance & Shop Eq. Exp.	1,000	0.56	10,836	6.02
Total Maintenance Expense	86,500	48.06	113,076	62.83
Refuse Removal	11,000	6.11	45,597	25.33
Insurance	22,000	12.22	24,995	13.89
Pilot or Taxes	40,866	22.70	27,824	15.46
Administrative Oversight Charge	9,000	5.00	9,000	5.00
Interest Expense	13,321	7.40	11,736	6.52
Total Other Expense	$ 96,187	53.43	$ 119,152	66.20

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE ELDERLY PROJECT #E-2-16-77
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS (CONT'D)
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
Provision for Rep. Maint & Replacements	$ 25,795	14.33	$ 25,795	14.33
Provisions for Collection Loss			5,000	2.78
Total Provisions	25,795	14.33	30,795	17.11
Principal Payment – Rehabilitation Loan	34,000	18.89	34,743	19.30
Total Principal Payments	34,000	18.89	34,743	19.30
Total Expenses	638,482	354.71	722,466	401.40
Net Gain (Loss) For Period	$ -0-	-0-	$ (86,674)	(48.18)

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
MODERATE RENTAL PROJECT #MR22,22A,41-57
BALANCE SHEET - STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

ASSETS			
Cash-Checking	$ 98,234		
Cash-STIF Account	1,254		
Restricted Cash-Security Deposits	67,627		
Restricted Cash-Special Deposits	-0-		
Cash-Sweep Account	439,940		
Total Cash			607,055
Tenants' Accounts Receivable	88,913		
Less: Allowance for Collection Loss	(45,890)		
Total Tenants 'Accounts Receivable	43,023		
Due From Other Authority Funds	537,129		
Total Accounts Receivable			580,152
Prepaid Insurance			17,144
Development Costs	4,004,000		
Furniture & Equipment	20,927		
Capital Improvements	2,494,959		
Total Fixed Assets			6,519,886
Total Other Assets			$ 7,724,237
LIABILITIES			
Accounts Payable	$ 5,828		
Tenants' Security Deposits	68,494		
Sundry Accounts Payable	32,159		
Total Accounts Payable			106,481
Accrued Compensated Absences	-0-		
Accrued Salaries & Wages	14,887		
Accrued State Service Charge	2,460		
Total Accrued Expenses			17,347
Tenants' Prepaid Rents	10,136		
Indebtedness to the State of CT – Mortgage	4,004,000		
Debt Retirement – Mortgage	(3,964,335)		
Indebtedness to the State of CT Rehabilitation Loan	340,000		
Debt Retirement – Rehabilitation loan	(340,000)		
Total Long Term Liabilities			49,801
Total Liabilities			$ 173,629

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
MODERATE RENTAL PROJECT #MR22,22A,41-57
BALANCE SHEET - STATUTORY BASIS (CONT'D)
FOR THE YEAR ENDED DECEMBER 31, 2005

EQUITY		
Capital Grant by the State of Connecticut		$ 2,037,121
Mortgage Loan Liquidation		3,964,335
Rehabilitation Loan Liquidation		340,000
Unappropriate Retained Earnings	(471,951)	
Retained Earnings Appropriated for Repairs, Maintenance and Replacements	1,681,103	
Total Retained Earnings		1,209,152
Total Equity		7,550,608
Total Liabilities and Equity		$ 7,724,237

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
MODERATE RENTAL PROJECT #MR22,22A,41-57
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
INCOME				
Rental Income Base	$ 1,001,952	287.92	$ 1,001,952	287.92
Rental Income – Excess of Base	330,000	94.83	422,875	121.52
Surcharge			13,725	3.94
Total Rental Income	1,331,952	382.75	1,438,552	413.38
Dwelling Vacancy Loss	(20,039)	(5.76)	(17,690)	(5.08)
Net Rental Income	1,311,913	376.99	1,420,862	408.30
Sales & Service to Tenants	10,000	2.87	4,602	1.32
Interest Income	4,000	1.15	15,478	4.45
Gross Income	$ 1,325,913	381.01	$ 1,440,942	414.07
EXPENSES				
Salaries Office	$ 242,000	69.54	$ 266,112	76.47
Compensated Absences	2,500	0.72	-0-	-0-
Legal & Other Services	9,000	2.59	24,736	7.11
Accounting Fees	8,000	2.30	6,000	1.72
Office Supplies	18,000	5.17	-0-	-0-
Other Office Expenses	29,000	8.33	58,834	16.91
Total Management Expenses	308,500	88.65	355,682	102.21
Water	56,000	16.09	54,995	15.80
Electricity	12,000	3.45	1,636	0.47
Fuel	7,000	2.01	3,432	0.99
Total Utility Expense	75,000	21.55	60,063	17.26
Maintenance Wages	357,000	102.59	435,892	125.26
Compensated Absences	3,000	0.86	-0-	-0-
Materials & Supplies	90,000	25.86	43,316	12.45
Contractual Services	34,000	9.77	42,150	12.11
Maintenance & Shop Equip Exp	21,000	6.03	19,216	5.52
Total Maintenance Expense	505,000	145.11	540,574	155.34
Refuse Removal	9,000	2.59	6,385	1.83
Insurance	92,500	26.58	100,431	28.86
Administrative & Oversight Chg	17,400	5.00	17,400	5.00
Interest Expense	2,439	0.70	3,108	0.89
Total Other Expense	$ 121,339	34.87	$ 127,324	36.58

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
MODERATE RENTAL PROJECT #MR22,22A,41-57
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS (CONT'D)
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
EXPENSES (CONT'D)				
Provision for Repairs Maint, & Replacements	$ 252,437	72.54	$ 252,437	72.54
Provision for Collection Loss	5,000	1.44	10,952	3.15
Principal Payment - Mortgage	58,637	16.85	59,535	17.11
Total Principal Payments	316,074	90.83	322,924	92.80
Total Expenses	1,325,913	381.01	1,406,567	404.19
Net Gain (Loss) For Period	$ -0-	0-	$ 34,375	(9.88)

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE 25 UNITS PROJECT #CT26-H037-038
BALANCE SHEET - STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

ASSETS		
Cash-Checking	$ 3,865	
Cash-STIF Account	826	
Restricted Cash-Security Deposits	10,746	
Cash-Sweep Account	842,169	
Total Cash		857,606
Tenants' Accounts Receivable	3,664	
Vacated Tenants' Accounts Receivable		
Total Tenants' Accounts Receivable	3,664	
Less: Allowance for Collection Loss	-0-	
Net Tenants' Accounts Receivable	3,664	
Housing Assistance Payments Receivable	-0-	
Accounts Receivable - Other	50,737	
Total Accounts Receivable		54,401
Prepaid Insurance		843
Development Costs		293,122
Total Assets		$ 1,205,972
LIABILITIES		
Accounts Payable	$ 3,153	
Tenants' Security Deposits	8,207	
Accounts Payable – Other Authority Funds	12,000	
Total Accounts Payable		23,360
Accrued Compensated Absences	-0-	
Accrued Salaries & Wages	1,301	
Accrued State Service Charge	375	
Accrued Liability to Municipalities In Lieu of Taxes	11,987	
Total Accrued Expenses		13,663
Tenants' Prepaid Rents		4,750
Total Liabilities		$ 41,773
EQUITY		
Mortgage Loan Liquidation		$ 293,122
Unappropriate Retained Earnings	131,561	
Retained Earnings Appropriated for Repairs, Maintenance and Improvements	739,516	
Total Retained Earnings		871,077
Total Equity		1,164,199
Total Liabilities and Equity		$ 1,205,972

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE 25 UNITS PROJECT #CT26-H037-038
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
INCOME				
Rental Income Base	$ 167,652	558.84	$ 172,206	574.02
Surcharges			135	0.45
Total Rental Income	167,652	558.84	172,341	574.47
Dwelling Vacancy Loss	(1,000)	(3.33)	(1,293)	(4.31)
Net Rental Income	166,652	555.51	171,048	570.16
Sales and Service to Tenants				
Interest Income	10,000	33.33	27,514	91.71
Gross Income	176,652	588.84	198,562	661.87
EXPENSES				
Salaries Office	32,000	106.67	31,699	105.66
Compensated Absences	300	1.00	-0-	-0-
Legal & Other Services	1,000	3.33	241	0.80
Accounting Fees	1,000	3.33	900	3.00
Other Supplies	3,500	11.67	-0-	-0-
Other Office Expenses	2,500	8.33	5,767	19.22
Total Management Expenses	40,300	134.33	38,607	128.68
Water	6,500	21.67	9,211	30.70
Electricity	500	1.67	511	1.70
Fuel	500	1.67	-0-	-0-
Total Utility Expense	7,500	25.01	9,722	32.40
Maintenance Wages	48,000	160.00	43,714	145.71
Compensated Absences	400	1.33	-0-	-0-
Materials & Supplies	1,000	3.33	2,993	9.98
Contractual Services	1,500	5.00	1,463	4.88
Maintenance & Shop Equip Exp.	1,000	3.33	1,597	5.32
Total Maintenance Expense	51,900	172.99	49,767	165.89
Refuse Removal			-0-	-0-
Insurance	7,700	25.67	5,327	17.76
Pilot or Taxes	42,500	141.67	47,851	159.50
Administrative Oversight Chg	1,500	5.00	1,500	5.00
Interest Expense			188	0.63
Total Other Expense	$ 51,700	172.34	$ 54,866	182.89

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE 25 UNITS PROJECT #CT26-H037-038
OPERATING STATEMENT BUDGET TO ACTUAL – STATUTORY BASIS (CONT'D)
FOR THE YEAR ENDED DECEMBER 31, 2005

	BUDGET AMOUNT	PER UNIT MONTH	ACTUAL AMOUNT	PER UNIT MONTH
EXPENSES (CONT'D)				
Provisions for Repairs, Maint. & Replacements	$ 25,252	84.17	$ 25,252	84.17
Provision for Collection Loss			2,949	9.83
Total Provisions	25,252	84.17	28,201	94.00
Total Expenses	176,652	588.84	181,163	603.86
Net Gain (Loss) For Period	$ -0-	-0-	$ 17,399	58.01

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE HOUSING PROGRAMS
STATEMENT OF RETAINED EARNINGS – STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

	STATE ELDERLY HOUSING	STATE MODERATE RENTAL HOUSING	STATE 25 UNITS
Unappropriated Retained Earnings			
Balance (deficit), Beginning of period	$ (305,441)	$ (506,326)	$ 114,162
Net Income (loss) from Operations	(86,674)	34,375	17,399
Prior Period Adjustments	23,306		
Total Unappropriated Retained Earnings (deficit)	(368,809)	(471,951)	131,561
Retained Earnings Appropriated for Repairs, Maint. & Replacement			
Balance (deficit), Beginning of period	593,218	1,438,205	714,264
Add:			
Provision	25,795	252,437	25,252
Deduct:			
Total Charges to Retained Earnings Appropriated for Repairs, Maint. & Replacements	(15,243)	(9,539)	-0-
Retained Earnings Appropriated for Repairs, Maint. & Replacements	603,770	1,681,103	739,516
Retained Earnings, December 31, 2005	$ 234,961	$ 1,209,152	$ 871,077

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
STATE HOUSING PROGRAMS
SCHEDULE OF CHARGES TO RETAINED EARNINGS
APPROPRIATED FOR REPAIRS MAINTENANCE AND REPLACEMENTS – STATUTORY BASIS
FOR THE YEAR ENDED DECEMBER 31, 2005

	STATE ELDERLY HOUSING	STATE MODERATE RENTAL HOUSING	STATE 25 UNITS
Vehicles			
Appliances & Equip. Purch.	$ 1,682		
Tree work	733		
Countertops		$ 4,574	
Maintenance Repairs – Labor			
Maintenance Repairs – Materials			
Other Contractual Services			
Electrical, Heating & Plumbing	7,669	3,490	
Bathroom Refinishing			
Carpet & Floor Replacement	2,879	1,475	
Equipment Maintenance	1,030		
Smoke Detectors			
Sidewalk & Driveway Repair			
Certificate of Occupancy			
Fencing			
Roof & Gutter Repair			
Fire Inspection/Testing	1,250		
Unit Rehabilitation			
Additional Cost of Sewer Rehab.			
Extensive Snow Removal			
Extensive Boiler Repair			
Bad Debt			
	$ 15,243	$ 9,539	$ -0-

Maletta & Company

CERTIFIED PUBLIC ACCOUNTANTS
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REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

May 31, 2006

Board of Commissioners
Housing Authority of the City of Danbury

We have audited the financial statements of the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the Housing Authority of the City of Danbury as of and for the year ended December 31, 2005, which collectively comprise the Housing Authority of the City of Danbury's basic financial statements and have issued our report thereon dated May 31, 2006. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Housing Authority of the City of Danbury's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. Our consideration of the internal control over financial reporting would not necessary disclose all matters in the internal control that might be material weaknesses. A material weakness is a reportable condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements caused by error or fraud in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over financial reporting and its operation that we consider to be material weaknesses.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Housing Authority of the City of Danbury's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

We also noted additional matters involving internal control which we have reported to management of the Housing Authority of the City of Danbury in a separate letter dated May 31, 2006.

This report is intended solely for the information and use of the Board of Commissioners, management, the United States Department of Housing and Urban Development, and federal awarding agencies and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Maletta & Company
Certified Public Accountants

Maletta & Company

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REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM AND INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133

May 31, 2006

Board of Commissioners
Housing Authority of the City of Danbury

Compliance

We have audited the compliance of the Housing Authority of the City of Danbury, with the types of compliance requirements described in the *U. S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that are applicable to each of its major federal programs for the year ended December 31, 2005. The Housing Authority of the City of Danbury's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal programs is the responsibility of the Housing Authority of the City of Danbury's management. Our responsibility is to express an opinion on the Housing Authority of the City of Danbury compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States; and OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations.* Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the Housing Authority of the City of Danbury's compliance with those requirements and performing such other procedures, as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on the Housing Authority of the City of Danbury's compliance with those requirements.

As described in item 02-1 in the accompanying schedule of findings and questioned costs, Housing Assistance of the City of Danbury did not comply with requirements regarding draw downs that are applicable to its Low Income Family Section 8 Housing Values Program. Compliance with such requirements is necessary, in our opinion, for Housing Assistance of the City of Danbury to comply with requirements applicable to that program.

In our opinion, except for the noncompliance described in the preceding paragraph, the Housing Authority of the City of Danbury complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended December 31, 2005.

Internal Control Over Compliance

The management of the Housing Authority of the City of Danbury is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered the Housing Authority of the City of Danbury's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with OMB Circular A-133.

We noted certain matters involving the internal control over compliance and its operation that we consider to be reportable conditions. Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control over compliance that, in our judgment, could adversely affect the Housing Authority of the City of Danbury's ability to administer a major federal program in accordance with the applicable requirements of law, regulations, contracts, and grants. Reportable conditions are described in the accompanying schedule of findings and questioned costs as item 02-1.

A material weakness is a reportable condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with applicable requirements of laws, regulations, contract, and the grants caused by error or fraud that would be material in relation to major federal programs being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. However, of the reportable conditions described above, we consider item 02-1 to be material weakness.

This report is intended solely for the information and use of the Board of Commissioners, management, the United States Department of Housing and Urban Development, and federal awarding agencies and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Maletta & Company
Certified Public Accountants

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2005

FEDERAL GRANTOR/PASS-THROUGH GRANTOR/PROGRAM TITLE	CATOLOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER	RECEIPTS	DISBURSEMENTS/ EXPENDITURES
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			
Low Income Housing Assistance Program Public Housing:			
Low Rent Public Housing (CT020-001-03D)	14.850a	$ 738,372	$ 738,372
Bond Payments		97,500	97,500
Public Housing Capital Fund Program:			
Capital Fund Program	14.872	633,368	633,368
Housing Assistance Payments Program for Low-Income Families - Section 8:			
Devcon (CT26-8023-005)	14.182	726,500	707,267
Housing Choice Vouchers (CT020-V02001-0240011)	14.871	6,995,620	6,892,479
Shelter Plus Care	14.238	71,342	78,841
Pass Through from HUD - Section 8:			
State of Connecticut Department of Economic & Community Development			
State 25 Units		84,245	84,245
Total Expenditures of Federal Awards		$ 9,346,947	$ 9,232,072

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2005

NOTE 1 - BASIS OF PRESENTATION

The accompanying schedule of federal awards includes the federal grant activity of the Housing Authority of the City of Danbury and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of OMB Circular *A-133 Audits of States, Local Government, and Non-Profit Organizations*. Therefore, some amounts in this schedule may differ from amounts presented in or used in the preparation of the basic financial statements.

NOTE 2 - AWARD BALANCE

On the Section 8 Voucher/Certificate programs, the Housing Authority of the City of Danbury receives annual funds based on an annual estimate of need. An adjustment is made to record any monies owed by or to HUD. No award authority is carried into the new year.

NOTE 3 - PROGRAM COSTS

The amounts presented, Disbursements/Expenditures represent only the federal portion of the actual program costs. Actual program costs, including the Housing Authority of the City of Danbury's portion, may be more than is shown on the schedule.

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT SCHEDULE OF FINDINGS AND QUESTIONED COSTS FOR THE FISCAL YEAR ENDED DECEMBER 31, 2005

A. SUMMARY OF AUDIT RESULTS

1. The auditor's report expresses an unqualified opinion on the financial statements of the Housing Authority of Danbury.

2. No reportable conditions disclosed during the audit of the financial statements are reported in the report on compliance and on internal control over financial reporting based on an audit of financial statements performed in accordance with Government Auditing Standards.

3. No instances of noncompliance material to the financial statements of the Housing Authority of the City of Danbury were disclosed during the audit.

4. One reportable condition in internal control over major federal award programs disclosed during the audit is reported in the report on compliance with requirements applicable to each major program and internal control over compliance in accordance with OMB Circular A-133. The condition is reported as a material weakness.

5. The auditor's report on compliance for the major federal award programs for The Housing Authority of the City of Danbury expresses a qualified opinion on all major federal programs.

6. Audit findings that are required to be reported in accordance with Section 510(a) of OMB Circular A-133 are reported in this Schedule.

7. The programs tested as major programs include:

Name	CFDA#	Expenditures
Low Income Housing Assistance Program Public Housing:		
Low Rent Public Housing	14.850a	$ 738,372
Housing Assistance Payments Program For Low Income Families - Section 8:		
Housing Choice Vouchers	14.871	6,892,479
Devcon (CT26-8023-005)	14.182	707,267
Public Housing Capital Fund Program:		
Capital Fund Program	14.872	633,368

8. The threshold for distinguishing Types A and B programs was $300,000.

9. The Housing Authority of the City of Danbury was determined not to be a low risk auditee.

B. CURRENT YEAR FINDINGS – FINANCIAL STATEMENTS AUDIT

There were no audit findings or questioned costs.

C. CURRENT YEAR FINDINGS AND QUESTIONED COSTS - MAJOR FEDERAL AWARD PROGRAMS

There were no audit findings or questioned costs.

HOUSING AUTHORITY OF THE CITY OF DANBURY, CONNECTICUT SUMMARY SCHEDULE OF PRIOR AUDIT FINDING FOR THE FISCAL YEAR ENDED DECEMBER 31, 2005

A. PRIOR YEAR FINDINGS - FINANCIAL STATEMENTS AUDIT

None reported.

B. PRIOR YEAR FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS AUDIT

02-1 Cash Management – HUD Drawndowns
U.S. Department of Housing and Urban Development
Housing Choice Vouchers – CFDA#14.871

Questioned Cost: $ 2,664,310

Condition: The Housing Authority received Housing Choice Vouchers payments based on the number of vouchers allocated to the Housing Authority not the number actually being used.

Criteria: The Housing Authority received funds in excess of obligations associated with the funds.

Effect: The Housing Authority owes HUD $ 2,664,310.

Cause: The Housing Authority received from HUD all money available to them.

Recommendation: We recommend that the Housing Authority reach an agreement with HUD to settle debt.

Status: In negotiations with HUD to settle debt.

Maletta & Company

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REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM, ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH THE STATE SINGLE AUDIT ACT, AND ON THE SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE

May 31, 2006

Board of Commissioners
Housing Authority of the City of Danbury

Compliance

We have audited the compliance of the Housing Authority of the City of Danbury with the types of compliance requirements described in the *Office of Policy and Management Compliance Supplement* that are applicable to each of its major state programs for the year ended December 31, 2005. The major state programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major state programs is the responsibility of the Housing Authority of the City of Danbury's management. Our responsibility is to express an opinion on compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the State Single Audit Act (C.G.S. Sections 4-230 to 4-236). Those standards and the State Single Audit Act require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major state program occurred. An audit includes examining, on a test basis, evidence about the Housing Authority of the City of Danbury's compliance with those requirements and performing such other procedures, as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on the Housing Authority of the City of Danbury's compliance with those requirements.

In our opinion, the Housing Authority of the City of Danbury complied, in all material respects, with the requirements referred to above that are applicable to each of its major state programs for the year ended December 31, 2005.

Internal Control Over Compliance

The management of the Housing Authority of the City of Danbury is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to state programs. In planning and performing our audit, we considered the internal control over compliance with requirements that could have a direct and material effect on a major state

program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with the State Single Audit Act.

Our consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with the applicable requirements of laws, regulations, contracts and grants that would be material in relation to a major state program being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving internal control over compliance and its operation that we consider to be material weaknesses.

This report is intended solely for the information of the Board of Commissioners, management, the Office of Policy and Management and state awarding agencies and pass-through entities and is not intended to be and should not be used by anyone other that these specified parties.

Maletta & Company
Certified Public Accountants

HOUSING AUTHORITY OF THE
CITY OF DANBURY, CONNECTICUT
SCHEDULE OF EXPENDITURES OF STATE FINANICAL ASSISTANCE
FOR THE YEAR ENDED DECEMBER 31, 2005

STATE GRANTOR/PASS-THROUGH GRANTOR/PROGRAM TITLE	STATE IDENTIFICATION NUMBER	PROGRAM AWARD AMOUNT	EXPENDITURES
DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT			
Rental Assistance Program	0-3500-102		
Elderly	7/01/04 – 6/30/05	$ 94,044	$ 47,022
Elderly	7/01/05 – 6/30/06	96,854	48,427
Total Rental Assistance Program		190,898	95,449
Resident Services Co-ordinator	0-3500-011		
	7/1/04 – 6/30/05	29,569	14,784
	7/1/05 - 6/30/06	29,569	14,784
Total Resident Services Co-ordinator		59,138	29,568
Total Department of Economic & Community Development		$ 250,036	$ 125,017

See notes to schedule.

HOUSING AUTHORITY OF THE CITY OF DANBURY
STATE FINANCIAL ASSISTANCE PROGRAMS
NOTES TO SCHEDULE
FOR THE FISCAL YEAR ENDED DECEMBER 31, 2005

Various departments and agencies of the State of Connecticut have provided financial assistance to The Housing Authority of the City of Danbury through grants and other authorizations in accordance with the General Statutes of the State of Connecticut. These financial assistance programs fund several programs including Rental assistance and Resident Service Coordinator.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies of The Housing Authority of the City of Danbury conform to generally accepted accounting principles as applicable to governmental agencies. The following is a summary of the more significant policies relating to the aforementioned grant program.

Basis of Accounting

The financial statements contained in the Housing Authority of the City of Danbury annual audit report are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. The following is a summary of such basis:

- Revenues are recognized when conditions of the grant are met.
- Expenditures are recorded when incurred.

The Schedule of Expenditures of State Financial Assistance, contained in this report, is prepared based on regulations established by the State of Connecticut's Office of Policy and Management. In accordance with these regulations (Section 4-236-22), certain grants are not dependent on expenditure activity, and accordingly, are not considered to be expended in the fiscal year of receipt. These program receipts are reflected in the state expenditures column of the Schedule of Expenditures of State Financial Assistance.

Loans Outstanding

In accordance with Section 4-236-23(a)(4)(F) of the Regulations of the State Single Audit Act, the notes to the Schedule of Expenditures of State Financial Assistance shall include loans and loan activities. The loan balances at December 31, 2005 were:

	Issue Date	Interest Rate	Original Amount	Balance December 31, 2004	Retired	Balance December 31, 2005
State Elderly Rehabilitation Loan	01/01/94	3%	$ 694,746	$ 398,835	$ (34,742)	$ 364,093
Moderate Rental Rehabilitation Loan	09/01/85	2%	4,004,000	99,200	(59,535)	39,665

THE HOUSING AUTHORITY OF THE CITY OF DANBURY
STATE FINANCIAL ASSISTANCE PROGRAMS
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 2005

I. SUMMARY OF AUDIT RESULTS

Financial Statements

Type of auditor's report issued: Unqualified

Internal control over financial reporting:
- Material weakness(es) identified? _____ Yes __X__ No
- Reportable condition(s) identified that are not considered to be material weaknesses? _____ Yes __X__ None reported

Noncompliance material to financial statements noted? _____ Yes __X__ No

State Financial Assistance

Internal control over major programs:
- Material weakness(es) identified? _____ Yes __X__ No
- Reportable condition(s) identified that are not considered to be material weaknesses? _____ Yes __X__ None reported

Type of auditor's report issued on compliance for major programs: Unqualified

Any audit finding disclosed that are required to be reported in accordance with Section 4-236-24 of the Regulations to the State Single Audit Act? _____ Yes __X__ No

- The following schedule reflects the major programs included in the audit:

State Grantor And Program	State Core-CT Number	Expenditures
Connecticut Department of Economic & Community Development/Rental		
Assistance Program	0-3500-102	$ 95,449
State Elderly Rehabilitation Loan		364,093

II. SUMMARY OF CURRENT FINDINGS RELATED TO FINANCIAL STATEMENTS REQUIRED UNDER GENERALLY ACCEPTED GOVERNMENT AUDITING STANDARDS

- We issued reports, dated May 31, 2006 on compliance and on internal control over financial reporting based on an audit of financial statements performed in accordance with *Government Auditing Standards.*
- Our report on Compliance indicated no instances of noncompliance.
- Our report on internal control over financial reporting indicated no reportable conditions that were material weaknesses.

III. CURRENT FINDINGS AND QUESTIONED COSTS FOR STATE FINANCIAL ASSISTANCE

No findings or questioned costs are reported relating to state financial assistance programs.

ENERGY AUDIT

FOR

THE HOUSING AUTHORITY OF THE CITY OF DANBURY

DANBURY, CT

NOVEMBER 2006

PREPARED BY

THE OSBORN ENGINEERING COMPANY

1300 EAST NINTH STREET, SUITE 1500
CLEVELAND, OHIO 44114-1573
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OSBORN PROJECT NO. 13386

FIELD INSPECTION PERFORMED BY:

The Inspection Group, inc.
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(614) 891-3606

OSBORN
AN ISO 9001 COMPANY

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Appendix A – Recommended Equipment Replacement Catalog Cuts

1. EXECUTIVE SUMMARY

This report examines the current status of five (5) housing developments of the Housing Authority of the City of Danbury (HACD) in terms of energy cost and consumption. The report presents the necessary information to effectively manage and improve upon equipment and systems with respect to energy consumption. The report also highlights recent upgrades and energy efficient systems currently in place. Energy Conservation Opportunities (ECO's) are identified and Operating and Maintenance Practices (OMP's) are suggested based on economically feasible recommendations for the HACD to consider for its housing units.

The HACD's utility billing information for electricity, gas, and water is documented in Section 3. The electric and gas usage graphed for the properties (not including scattered sites) to identify any unusual trends or spikes.

A number of Operating and Maintenance Practices that can produce substantial energy savings in the HACD's housing units are described in Section 4. OMP's include a regular schedule to keep the HACD appliances clean and in optimum working condition. In the past few years, the HACD has been involved in improving the conditions of its housing units. Many of the prior improvements were directly related to energy conservation. There are also ongoing upgrades and plans for future upgrades being made in the HACD. The energy audit of the HACD's properties was performed to analyze the current conditions and to identify possible areas of improvement.

Section 5 describes and explains in more detail the ECO's pertinent to the HACD. These ECO's follow the standards outlined in HUD 24 CFR Part 965.

The bulk of this report (Sections 6 through 10) contains specific ECO's for each housing development. These sections evaluate the five main areas critical to energy use for each development. These areas include: heating and cooling, building envelope, domestic water use, lighting, and maintenance.

The ECO's for each housing development are as follows:

Laurel Gardens

- Replace Existing Heating Boilers
- High Efficiency Lighting
- Replace Existing Motors
- Replace Weatherstripping on Doors

Eden Drive

- High Efficiency Lighting

Wooster Manor

- High Efficiency Lighting

Putnam Tower

- High Efficiency Lighting
- Replace Existing Boilers

Scattered Sites

- High Efficiency Lighting

The energy saving calculations are shown in tabular form and are summarized per development. The recommendations include energy savings, cost savings, implementation cost, and the simple payback period of each ECO, as if it were independently implemented in all of the applicable areas in the housing complex.

Table 1.1 Overall Summary of Recommendations

Property	Style	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
Laurel Gardens	2-Story	23,058	17,000	0	$25,915	$148,691	5.74
Eden Drive	2-Story	28,340	0	0	$4,343	$5,900	1.36
Wooster Manor	2-Story	18,457	0	0	$3,301	$19,413	5.88
Putnam Tower	2-Story	17,656	5,609	0	$9,879	$37,580	3.80
Scattered Sites	2-Story	29,850	0	0	4,614	$6,283	1.36
Total	All	117,361	22,609	0	$48,052	$217,867	4.53

2. PURPOSE

The objective of this Energy Audit is to identify and evaluate opportunities for energy conservation for the HACD. The evaluation process is based on the data gathered during the field inspections. This data includes energy billing information, original building drawings, and additional information about the facility as supplied by the owner or maintenance personnel.

Suggestions and recommendations for future energy conservation opportunities are outlined in the report. The labor costs used in all of the recommendations are estimated based on outsourcing the work. This method is intended to provide conservative probable implementation costs and total payback of the ECO's. The actual implementation cost of some ECO's may be lower than the estimated cost if HACD personnel perform the installations themselves, further decreasing the payback period. This is true especially for compact fluorescent retrofits, installing low-flow showerheads and installing low-flow toilets.

The field inspection was conducted in October 2006 throughout the various developments in Danbury, CT. The field inspection team visually observed each type of unit at all of the complexes to gather information about the condition of the building envelope, the number and types of lighting fixtures including exit signs, the type and quantity of water consuming fixtures, and the sizes, efficiencies, and usage time of various equipment.

The energy conservation recommendations described in this study are offered as guidance. All implementation costs and subsequent energy and cost savings are estimates based on gathered information and the professional judgment of the engineering team.

3. UTILITY RATES

The average utility rates for each housing development were obtained based on the residential electric rates from Connecticut Light and Power, the gas rates from Yankee Gas, and the water rates from the Public Utilities of Danbury from July of 2005 through June of 2006. The cost savings calculations throughout this report use the appropriate rate per housing development as shown on the rate sheet.

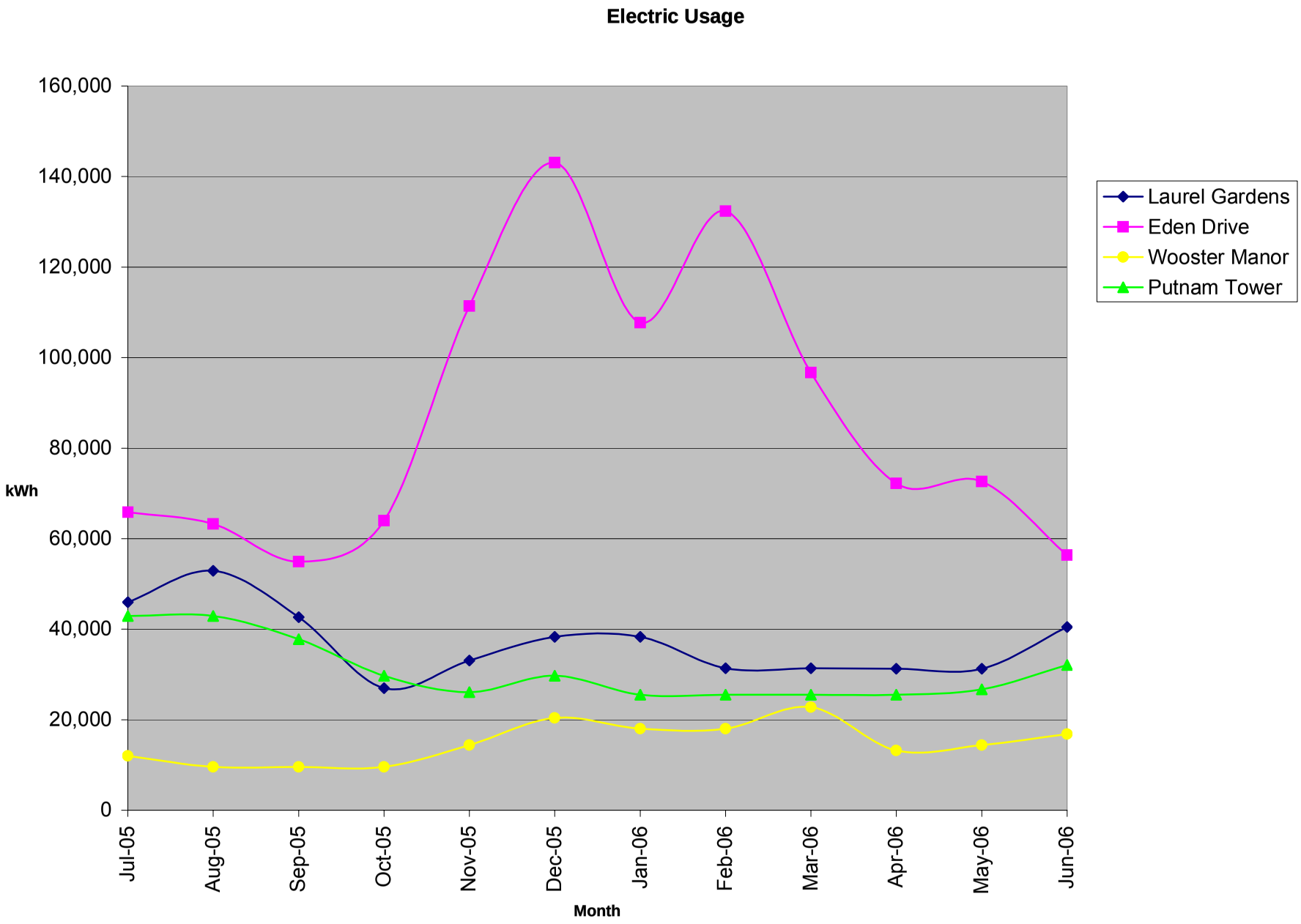
Electric and Gas usage graphs are provided for developments that had 12 consecutive months of billing data from the same meter. Graphs are not provided for scattered sites, vacant homes/apartments, or site lighting, or developments with incomplete billing data.

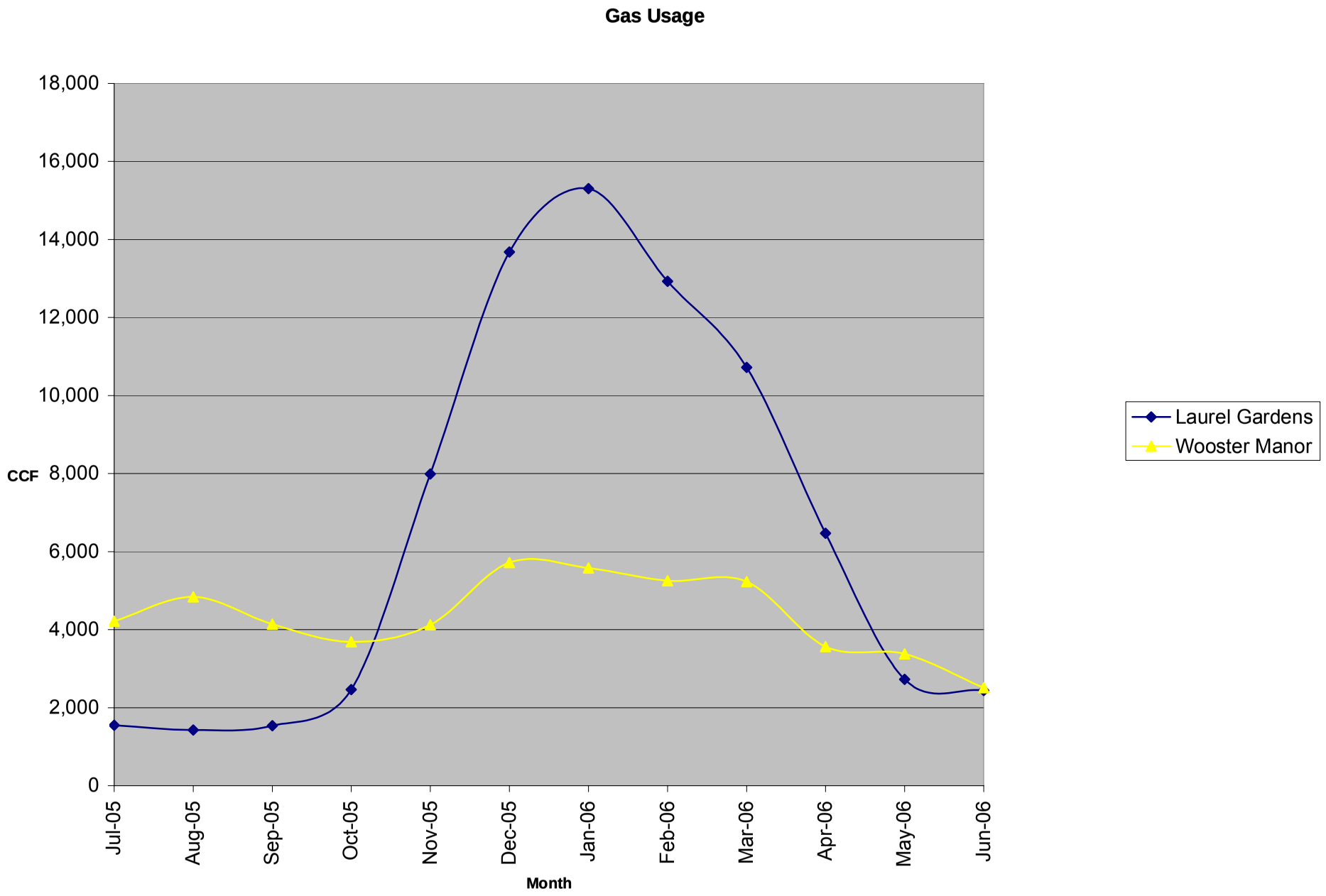
In general the graphs of the utility usage do not indicate any obvious irregularities. There are some months that show a spike in usage, however the preceding month or the following month show a large dip in usage. This indicates that the property's usage was either over billed or under billed one month and then corrected the following month. This could happen with an estimated reading or a missed billing. The electric usage graphs tend to increase with air conditioning use in the summer months. The developments with electric heating show an increase in the winter as expected.

The gas usage graphs for Laurel Gardens with gas heating follow the expected wave pattern throughout the year with the peak in the winter months. The curve is flatter for Wooster Manor most likely because of the Tecogen system, and because half of the building has electric baseboard heating.

The utility rate sheet is as follows:

Property	Style	Electricity ($/kWh)	Gas ($/Therm)	Water ($/gal)
Laurel Gardens	2-Story	0.1487	1.3530	0.00628
Eden Drive	2-Story	0.1426	-	0.00575
Wooster Manor	2-Story	0.1788	1.3708	0.00860
Putnam Tower	2-Story	0.1252	-	0.00521
Scattered Sites	2-Story	0.1439	1.3601	0.00661
	Average Rate	0.1478	1.3613	0.00649


Electric Usage
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0
kWh
Jul-05
Aug-05
Sep-05
Oct-05
Nov-05
Dec-05
Jan-06
Feb-06
Mar-06
Apr-06
May-06
Jun-06
Month
Laurel Gardens
Eden Drive
Wooster Manor
Putnam Tower


Gas Usage
18,000
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0
CCF
Jul-05
Aug-05
Sep-05
Oct-05
Nov-05
Dec-05
Jan-06
Feb-06
Mar-06
Apr-06
May-06
Jun-06
Month
Laurel Gardens
Wooster Manor

4. OPERATING AND MAINTENANCE PRACTICES

The intent of this section is to assist the HACD in accomplishing energy savings and therefore monetary savings by way of Operating and Maintenance Practices (OMP's). An essential component of any energy management program is a continuous accounting of energy use and its cost. Keeping up-to-date accounts of energy consumption and associated costs on a monthly basis is essential in energy management. When utility bills are received, it is recommended that energy use be plotted on bar graphs or an equal visual aid. It is easier to detect inconsistencies or inflated costs through graphs. A separate graph will be required for each type of energy used (i.e. gas, electricity, water, etc.).

Turning off lights in unoccupied areas is one of the single most effective ways to decrease electricity costs. Whenever possible, use natural lighting in place of, or as a supplement to, indoor lighting. Whenever incandescent lamps burn out and need to be replaced they should always be replaced with compact fluorescent lamps. Attempts should be made to use the lowest wattage bulbs that still produce acceptable lighting levels. In some instances the surfaces of light fixtures could be cleaned to produce greater light levels.

Gaps between door and window frames allow infiltration of unconditioned air increasing both heating and cooling costs. Weatherstripping that is missing or worn should be replaced. Any existing caulking on the building envelope that is missing or worn should be scraped out and replaced with new sealant.

Some other beneficial OMP's are outlined below:

- All mechanical equipment should be inspected and maintained based on the manufacturers' recommended maintenance procedures.
- Unused gas pilots should be turned off during the summer.
- The fins on condenser units should be cleaned and straightened regularly so the units continue to operate at a high level of efficiency.
- Maintain photocells for outdoor lighting. Keep them from becoming obstructed, getting dirty, or simply wearing out to prevent lights from remaining on during the day.
- The temperature on all domestic water heaters should be reduced to approximately 120°F if their current setting exceeds this temperature. This not only saves energy, but also reduces the chance of accidental scalding.
- When removing fluorescent lighting it is important not to remove just the lamps from the fixture because empty ballasts still draw power and waste energy.
- Air filters should be kept unobstructed and clean. Disposable filters should be replaced regularly per the manufacturer's recommendations.
- Warm air ducts in unheated spaces should be checked for leaks. Sealing and insulating them will reduce heat loss in the system.

Teamwork and commitment form the foundation of a successful energy management program. Communication is also critical so the residents know what is needed from them and how important their contributions are to the program's goals. The following illustrates some of the many techniques the HACD and its tenants can use to contribute to energy conservation.

- Turn off lights in unoccupied areas.
- Use natural light when and wherever possible.
- Turn off TV, radio and stereo when no one is using them.
- Lower the heating temperature during unoccupied time.
- Do not block heating registers.
- Ensure that doors and windows are kept closed if the heating or cooling system is running.
- Open drapes on sunlit windows when heat is on.
- Close drapes at night to reduce heat loss.
- Install energy awareness stickers on light switches and other energy consuming equipment.
- Never use the oven as a heat source.
- Use small cooking appliances instead of the range whenever practical.
- Whenever possible, cook with the top burners instead of the oven.
- If a dishwasher is used, the temperature should be set at 140°F.
- Set the temperature of the refrigerator at 38-40°F, the freezer at 5-10°F.
- Check all refrigerator gaskets for tightness, loose gaskets will allow cold air to escape.
- Avoid opening the refrigerator or freezer unnecessarily allowing cold air to escape.
- Keep surfaces of the refrigerator and freezer clean.
- When replacing appliances, be sure to install new Energy Star compliant appliances.

5. ENERGY CONSERVATION OPPORTUNITIES

This section describes all of the Energy Conservation Opportunities (ECO's) identified throughout the five (5) HACD housing developments. Each ECO described in this section may not be applicable to each development. Sections 6 through 10 break down the relevant ECO's for each development. The specific calculations, savings, and paybacks of the ECO's are presented in these 5 sections. The following is a general summary and description of each ECO to be considered:

5.1 Replace Incandescent fixtures with Compact Fluorescent lamps

Incandescent light bulbs in housing units consume approximately 4 times the energy of the recommended compact fluorescent replacements. Compact fluorescent lamps (CFL's) can be installed directly into the existing sockets, and they are the most common type of high efficiency lamps available for indoor use without any degradation in the quality or brightness of light. CFL's will last 10-13 times longer than equivalent incandescent bulbs. The material savings realized by not having to purchase new incandescent bulbs is factored into the ECO calculations, however the labor savings by not having to replace the bulbs as often is not.

The implementation cost for this recommendation includes the material and labor costs required for the new compact fluorescent lamps. Labor costs for replacing the incandescent bulbs with CFL's are estimated at 10 minutes per lamp at a rate of $20/hour. There are a wide variety of compact fluorescent lamps available to fit any need, from a basic 13/15 Watt retrofit that can be found from $2.50 to $5.00 each, floodlights, decorative, dimmable, and outdoor CFL's that can range from $10 to $20 each. There are also high output CFL's that are used to replace incandescent bulbs up to 200 Watts.

5.2 Replace T-12 Fluorescent light fixtures with T-8 fixtures

Electronic ballasts are currently available which, when used with the proper T-8 fluorescent lamps, provide a very high quality light while using significantly less energy than the existing magnetic ballasts and T-12 fluorescent lamps. The T-8 lamps provide a quality of light that renders color significantly better than the existing T-12 lamps. Almost all of the fluorescent lamps and ballasts in the housing units and maintenance buildings could be replaced with T-8 lamps and electronic ballasts. An added benefit to electronic ballasts is the high frequency at which they operate, eliminating the flicker often associated with standard fluorescent lighting. In addition, electronic ballasts are available that operate four lamps. Therefore, a four-lamp fixture that previously required two magnetic ballasts can utilize a single electronic ballast to operate four T-8 lamps.

In traditional fluorescent lighting systems, the ballasts draw about 10% of the labeled wattage of each bulb, thus adding to the total wattage of the system. The total wattage for the new systems comprised of T-8 lamps and electronic ballasts are often less than the labeled lamp wattage. For example, a typical system of one electronic ballast and four 32 Watt four foot T-8 lamps has a total fixture wattage of 118 Watts. In comparison, a system of two magnetic ballasts and four 34-Watt T-12 lamps has a total fixture wattage of approximately 148 Watts. These figures can vary slightly depending on the type and manufacturer of ballast and lamp used in the installation.

The implementation cost for this recommendation includes the equipment and labor costs required for the new lamps and ballasts. Labor costs for replacing the T-12s with T-8s are estimated at 5 minutes per lamp and 30 minutes per ballast at a rate of $20/hour.

There are some cases where the existing T-12 fixtures should not be replaced because the payback is not favorable. These cases generally occur in areas with very low usage, such as mechanical equipment rooms, or similar areas where the lights are typically used less than two hours per day. In these cases throughout the report, the best proposed arrangement is given and the cost savings are shaded darker symbolizing that the change is not recommended and the data is not included in the total energy or cost savings.

There are some cases where the current arrangement has energy efficient lighting installed. In these cases the proposed arrangement is identical to the current arrangement. The words "No Change" appear for that area's cost savings calculation.

5.3 Weatherstripping for Doors and Windows

Cracks around doors and windows allow the infiltration of unconditioned air, which must be heated during the winter months and cooled in the summer. Whenever weather stripping around the windows or doors is absent or deteriorated it should be replaced. Common areas, especially those with central air, should be checked for worn seals around exterior doors and windows. This ECO should be performed as an ongoing preventative maintenance item whenever the existing weather stripping or caulk has deteriorated.

Additional benefits of weatherstripping include improved comfort in the homes by reducing drafts, reducing noise levels from the exterior, reducing whistling of wind through doors, reducing odor transfer between apartments, and it helps prevent pest intrusion.

To analyze the effectiveness of this ECO, an energy analysis calculation was performed using Carrier's Hourly Analysis Program. The existing areas with poor weatherstripping are modeled both in their existing condition and in an upgraded condition with new weatherstripping. One-year simulations for each condition (one existing and one new) were run based upon the weather data for Bridgeport, CT and based upon the average electric and gas costs for the specific complex. The program generates output in tabular form for the electric and natural gas costs for each configuration. The calculated savings are the difference between the two cases. The floor area is not relevant to the weatherstripping cost savings calculation so it was set to 1 ft^2 for all of the cases.

The implementation cost is the probable cost of the materials and labor based on *RSMeans Building Construction Cost Data 2006* for weatherstripping per linear foot. For example the material and labor cost to weatherstrip the perimeter of one door (20 ft) is around $50.

5.4 Select Cost Effective Motor Replacement.

The HACD should employ a selective approach to the installation of energy efficient (EE) motors or the rewinding of motors currently in use. The horsepower rating of a given EE motor can

be from 1% to 10% higher than that of standard efficiency motors. In general, the larger the motor, the smaller the efficiency increases. Usually it is recommended that EE motors be installed, rather than having standard efficiency motors rewound, when the economics of doing so show the appropriate merit. When any motor is rewound its energy efficiency decreases by approximately 2%. Therefore, using a rewound motor will always result in increased energy costs. However, depending upon the typical usage of the motor, a rewind approach may be more economical.

An energy analysis calculation was performed using the Motor Master Program (v 4.0) from the US Department of Energy. Existing motors are modeled with their current usage and then an equivalent higher efficiency motor is modeled with the same usage. One-year simulations for each case (one existing and one new) are performed based on the historical usage data for the motor and based upon the average electric rates for the specific complex. The program generates output in tabular form for the electric costs for each configuration. The calculated savings are the difference between the two cases. If there are any unknown values for the existing motor, the program uses a default or average value for the calculation. The program selects an equivalent motor with a higher efficiency from its database to model the upgraded case. The probable cost and simple payback is also provided.

The Internal Revenue Service depreciation guideline estimates the average motor lifetime to be twelve years. For any motor that has a simple payback not exceeding its life cycle, the facility should purchase a new high efficiency motor. When the payback exceeds the 12-year period, rewinding the motor is a better option since a new motor would not payback for itself in its lifetime.

5.5 Replace standard efficiency boilers with high efficiency boilers

The increasing energy costs and maintenance costs for older boilers means that choices have to be made whether to repair or replace the current plant. In many cases, the time has come to make much needed investment in more efficient boilers, rather than gaining a few more years of service from an existing boiler.

In operation, older conventional boilers can be 30-50% more demanding on fuel than modern condensing or high efficiency equivalents. Long-term benefits are clear when you consider that the average lifespan of a commercial boiler can be as much as 20-25 years.

Not all the heat produced by the burning is used to heat the water in water tube boilers and fire tube boilers. Much of it is lost to the surrounding air, and more disappears up the flue. A condensing boiler recovers heat from the products of combustion (flue gases) causing the flue gas temperature to fall below its dew point and deposit condensate. Less heat is lost, making the boiler more efficient. Conventional boilers are currently classified for energy efficiencies between 79 and 85 percent annual fuel utilization efficiency (AFUE). High-efficiency boilers achieve AFUE ratings from 88 to 93%, but because flue gases condense in boilers that are 86-percent efficient or better, they must be made of above-standard materials that resist breaking down, such as high-grade stainless steel. They also must be able to withstand the low pH of the continuously condensing gases. These boilers tend to be more expensive initially due to the construction materials but enhanced efficiencies help pay for the incremental cost increase

making them economical options on a life-cycle cost basis. Condensing boilers can be considered for virtually any commercial or residential application.

When there is a call for heat, the lowest module in a bank of up to 12 modular boilers would fire, followed sequentially by the others until output matches load. This modular system means that energy can be conserved during low load periods as only 1 or 2 boilers may be firing. Modular boilers also have the added benefit of being able to match the output to system requirements.

5.6 Install high efficency condensing water heaters

Commercial water heaters are major energy consumers in the high-rise and mid-rise apartment complexes, accounting for about 20-25% of the total energy load on average. Usually, water heaters are replaced only when it fails. If the existing water heaters are 10-15 years old, then they are near the end of their useful life, and it may make sense to replace them before they fail. By replacing the water heaters before it stops working, the housing authority may realize significant energy savings, in addition to avoiding a situation in which residents are without hot water while a new system is being selected. Replacing old, oversized water heaters generally yield higher savings than if the system is old but appropriately sized. In any case, if the old water heater is leaking or shows signs of heavy rust or water streaking in the combustion chamber, it should be replaced.

One of the best options for replacing a central domestic water heating system is using gas-fired condensing water heaters. This technology enables the fuel to transfer nearly all of its heat to the water, leading to 95% efficiencies or greater. Using gas-condensing water heaters may lead to energy savings up to 20%, depending upon the usage pattern.

Laurel Gardens CT020-001B

6. Recommendations for Laurel Gardens

The survey of Laurel Gardens identified four (4) ECO's that should be considered by the HACD to reduce energy consumption. These low-rise units consist of 1 to 3-bedroom living quarters.

There are T-12 fluorescent and incandescent fixtures in the community areas. It is recommended to replace the incandescent fixtures with high efficiency compact fluorescent fixtures. The exit signs have LED lamps. The apartments have incandescent, T-8 fluorescent and compact fluorescent fixtures. The incandescent fixtures could be replaced with compact fluorescent lamps.

The buildings are heated by 2 Weil McLain (model# H1494WS) standard efficiency (80.3%) gas fired boilers that are in fair condition. It is recommended to replace these (2) 4,600 MBtu with (4) 2,000 MBtu modular boilers similar to the Thermal Solutions Evolution (88% efficient) in Appendix A. See the calculation sheet in this section for boiler comparisons and paybacks. The boiler replacement calculation in this section indicates a cost savings of nearly $21,357 per year if this recommendation is implemented. The simple payback of 6.6 years is based on keeping the existing boilers (an initial cost of 0). When the existing boilers need to be replaced because of age or failure, the initial cost will no longer be 0. The payback would be less than 2 years compared to installing new standard efficiency boilers. The higher maintenance costs associated with keeping the current boilers operational are not figured in the calculation.

The domestic hot water is supplied by 3 Peerless (model# ECT-06-300WU) standard efficiency (83.7%) oil fired boilers that are in fair condition. We do not recommend replacing these with higher efficiency models at this time.

The development has standard efficiency 5 horsepower Baldor (model# M3308) motors on the heating hot water circulating pumps. A motor replacement analysis was carried out using MotorMaster 4.0. The results show a payback of approximately 2 years if they were replaced with premium efficiency motors.

The buildings have brick veneer wall construction and sloped shingled roofs. The apartments have aluminum thermo-pane windows that are in good condition. The weatherstripping around the windows is in good condition. The weatherstripping around the doors is in poor condition and should be replaced.

All of the toilets are low flow (1.6 gallons or less per flush) and all of the showers are low flow (2.5 gpm or less).

The ECO's that should be considered for Laurel Gardens are the following:

1) High Efficiency Lighting
2) Replace Weatherstripping on Doors
3) Replace Existing Heating Boilers
4) Replace Existing Motors

See Section 5 of this report for additional information regarding these recommendations.

The cost savings for these ECO's are outlined below. Further explanation for these ECO's can be found in Section 5. The estimated energy savings realized if these ECO's are implemented is 23,058 kWh/yr, 17,000 Therms/yr, and 0 gal/yr. The estimated energy cost savings from these ECO's is $25,915/yr. The total implementation cost is $148,691, and the average payback is 5.74 years. These results are shown in Table 6.1.

Table 6.1 ECO Summary

ECO	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
High Efficiency Lighting	21,958	0	0	$3,497.75	$5,166.67	1.48
Replace Existing Motors	1,100	0	0	$163.63	$324.80	1.98
Replace Weatherstripping on Doors	0	1,215	0	$897.00	$3,200.00	3.57
Replace Existing Heating Boilers	0	15,785	0	$21,357.00	$140,000.00	6.56
Totals:	23,058	17,000	0	$25,915.38	$148,691.47	5.74

High Efficiency Lighting Calculation

Table 6.2 Current Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Lower Hall	Incandescent	2	120	64	2.0	730	5,606	833.40
Upper Hall	Incandescent	2	120	128	2.0	730	11,213	1,666.80
Bathroom 1	Incandescent	2	120	64	2.0	730	5,606	833.40
Bathroom 2	Incandescent	2	120	50	2.0	730	4,380	651.09
Kitchen	T-8 Fluorescent	2	108	64	3.0	1,095	7,569	1,125.09
Bathroom 1	Compact Fluorescent	2	26	64	2.0	730	1,215	180.57
Bathroom 2	Compact Fluorescent	2	26	50	2.0	730	949	141.07
Porch	Compact Fluorescent	1	7	64	2.0	730	327	48.61
Totals:							36,865	5,480.04

Table 6.3 Proposed Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Lower Hall	Compact Fluorescent	2	26	64	1,215	180.57
Upper Hall	Compact Fluorescent	2	26	128	2,429	361.14
Bathroom 1	Compact Fluorescent	2	26	64	1,215	180.57
Bathroom 2	Compact Fluorescent	2	26	50	949	141.07
Kitchen	T-8 Fluorescent	1	108	64	7,569	1,125.09
Bathroom 1	Compact Fluorescent	2	26	64	1,215	180.57
Bathroom 2	Compact Fluorescent	2	26	50	949	141.07
Porch	Compact Fluorescent	1	7	64	327	48.61
Totals:					15,867	2,358.69

Table 6.4 Cost Savings Apartments

Apartment Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Lower Hall	4,391.68	652.83	46.72	640.00	0.00	426.67	1,066.67	1.52
Upper Hall	8,783.36	1,305.66	93.44	1,280.00	0.00	853.33	2,133.33	1.52
Bathroom 1	4,391.68	652.83	46.72	640.00	0.00	426.67	1,066.67	1.52
Bathroom 2	3,431.00	510.02	36.50	500.00	0.00	333.33	833.33	1.52
Kitchen	No Change	-	-	-	-	-	-	-
Bathroom 1	No Change	-	-	-	-	-	-	-
Bathroom 2	No Change	-	-	-	-	-	-	-
Porch	No Change	-	-	-	-	-	-	-
Totals:	20,997.72	3,121.34	223.38	3,060.00	0.00	2,040.00	5,100.00	1.52

High Efficiency Lighting Calculation (cont.)

Table 6.5 Current Arrangement Public Space

Public Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Restrooms	Incandescent	2	120	4	7.0	2,555	1,226	182.31
Shop	T-12 Fluorescent	2	75	15	8.0	2,920	3,285	488.32
Community Rm	T-12 Fluorescent	2	75	17	8.0	2,920	3,723	553.43
Day Care	T-12 Fluorescent	2	75	32	7.0	2,555	6,132	911.53
Laundry Bldg.	T-12 Fluorescent	2	44	2	24.0	8,760	771	114.59
Boiler Rm	T-12 Fluorescent	2	75	11	1.0	365	301	44.76
Totals:							15,438	2,294.94

Table 6.6 Proposed Arrangement Public Space

Public Area	Lamp Type	Bulbs	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Restrooms	Compact Fluorescent	2	26	4	266	39.50
Shop	T-8 Fluorescent	2	60	15	2,628	390.66
Community Rm	T-8 Fluorescent	2	60	17	2,978	442.74
Day Care	T-8 Fluorescent	2	60	32	4,906	729.22
Laundry Bldg.	T-8 Fluorescent	2	40	2	701	104.17
Boiler Rm	T-8 Fluorescent	2	60	11	241	35.81
Totals:					11,719	1,742.11

Table 6.7 Cost Savings Public Space

Public Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Restrooms	960.68	142.81	10.22	40.00	0.00	26.67	66.67	0.44
Shop	657.00	97.66	0.00	180.00	525.00	199.80	904.80	9.26
Community Rm	744.60	110.69	0.00	204.00	595.00	226.44	1,025.44	9.26
Day Care	1,226.40	182.31	0.00	384.00	1,120.00	426.24	1,930.24	10.59
Laundry Bldg.	70.08	10.42	0.00	24.00	70.00	26.64	120.64	11.58
Boiler Rm	60.23	8.95	0.00	132.00	385.00	146.52	663.52	74.12
Totals:	960.68	142.81	10.22	40.00	0.00	26.67	66.67	0.44

Note: ECO's that are shaded dark cannot be recommended based on energy savings alone.
Data from these ECO's are not included in the total figures.

Products that earn the ENERGY STAR prevent greenhouse gas emissions by meeting strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the U.S. Department of Energy.
www.energystar.gov

CHANGE FOR THE BETTER WITH ENERGY STAR

Life Cycle Cost Estimate for installing 4 ENERGY STAR Qualified Gas Boiler(s) at Laurel Gardens

This energy savings calculator was developed by the U.S. EPA and U.S. DOE and is provided for estimating purposes only. Actual energy savings may vary based on use and other factors.

Choose your fuel type from the drop-down menu	Gas		
Number of Units	4	Number of existing boilers	2
Gas Rate ($/therm)	$1.353		
Choose your city from the drop-down menu	CT-Bridgeport		

	ENERGY STAR Qualified Boilers (4)	Keep 2 Existing Boilers (No Initial Cost)
Initial Cost per Unit (estimated retail price)	$35,000	$0
Annual Fuel Utilization Efficiency (AFUE)	88.0	80.3
Heating Capacity of Boilers (Btu/hr)	2,000,000	4,691,000
Use with Full Modulation Controls (Yes/No)	Yes	No

Annual and Life Cycle Costs and Savings for Boiler Replacement

	4 ENERGY STAR Qualified Modular Boilers	2 Existing Boilers	Savings with ENERGY STAR
Annual Operating Costs*			
Energy cost	$63,045	$84,401	$21,357
Energy consumption, therms of gas (Therms)	*46,596*	*62,381*	*15,785*
Maintenance cost	$0	$0	$0
Total	**$63,045**	**$84,401**	**$21,357**
Life Cycle Costs*			
Operating costs (energy and maintenance)	$856,798	$1,147,044	$290,245
Energy costs	$856,798	$1,147,044	$290,245
Energy consumption, therms of gas (Therms)	*931,925*	*1,247,620*	*315,695*
Maintenance costs	$0	$0	$0
Purchase price for 4 unit(s)	$140,000	$0	-$140,000
Total	**$996,798**	**$1,147,044**	**$150,245**
		Simple payback of initial additional cost (years)†	**6.6**

* *Annual costs exclude the initial purchase price. All costs, except initial cost, are discounted over the products' lifetime using a real discount rate of 4%.*
† *A simple payback period of zero years means that the payback is immediate.*

Summary of Benefits for Boiler Replacement

Initial cost	**$140,000**
Life cycle savings	**$290,245**
Net life cycle savings (life cycle savings - initial cost)	**$150,245**
Simple payback (years)	**6.6**
Life cycle energy saved (MMBtu)	**31,569**
Life cycle air pollution reduction (lbs of CO_2)	**3,667,112**

Monthly Energy Costs – Laurel Gardens Existing Weatherstripping

13386 Danbury EA
Osborn Architects-Engineers

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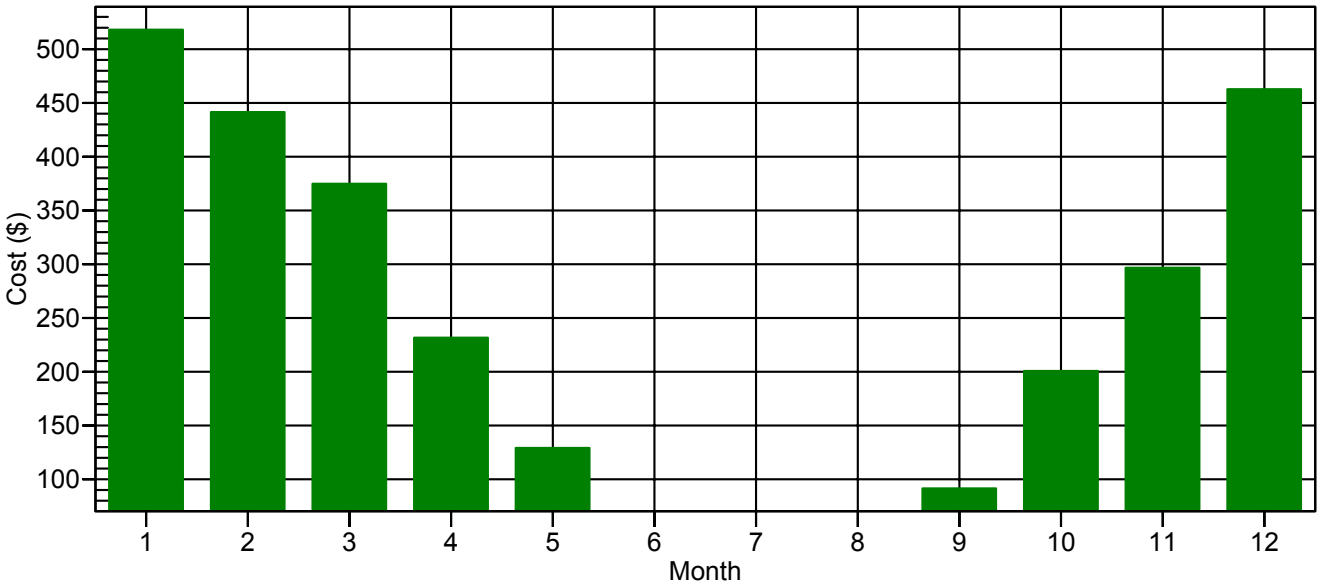

1. HVAC Costs

Month	Electric ($)	Natural Gas ($)	Fuel Oil ($)	Propane ($)	Remote Hot Water ($)	Remote Steam ($)	Remote Chilled Water ($)
January	0	518	0	0	0	0	0
February	0	442	0	0	0	0	0
March	0	375	0	0	0	0	0
April	0	232	0	0	0	0	0
May	0	129	0	0	0	0	0
June	0	0	0	0	0	0	0
July	0	0	0	0	0	0	0
August	0	0	0	0	0	0	0
September	0	92	0	0	0	0	0
October	0	201	0	0	0	0	0
November	0	297	0	0	0	0	0
December	0	463	0	0	0	0	0
Total	**0**	**2,747**	**0**	**0**	**0**	**0**	**0**

2. HVAC Energy Use

Month	Electric (kWh)	Natural Gas (Therm)	Fuel Oil (na)	Propane (na)	Remote HW (na)	Remote Steam (na)	Remote CW (na)
Jan	0	383	0	0	0	0	0
Feb	0	326	0	0	0	0	0
Mar	0	277	0	0	0	0	0
Apr	0	171	0	0	0	0	0
May	0	95	0	0	0	0	0
Jun	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0
Sep	0	68	0	0	0	0	0
Oct	0	148	0	0	0	0	0
Nov	0	219	0	0	0	0	0
Dec	0	342	0	0	0	0	0
Totals	0	2,030	0	0	0	0	0

Monthly Energy Costs – Laurel Gardens New Weatherstripping

13386 Danbury EA
Osborn Architects-Engineers

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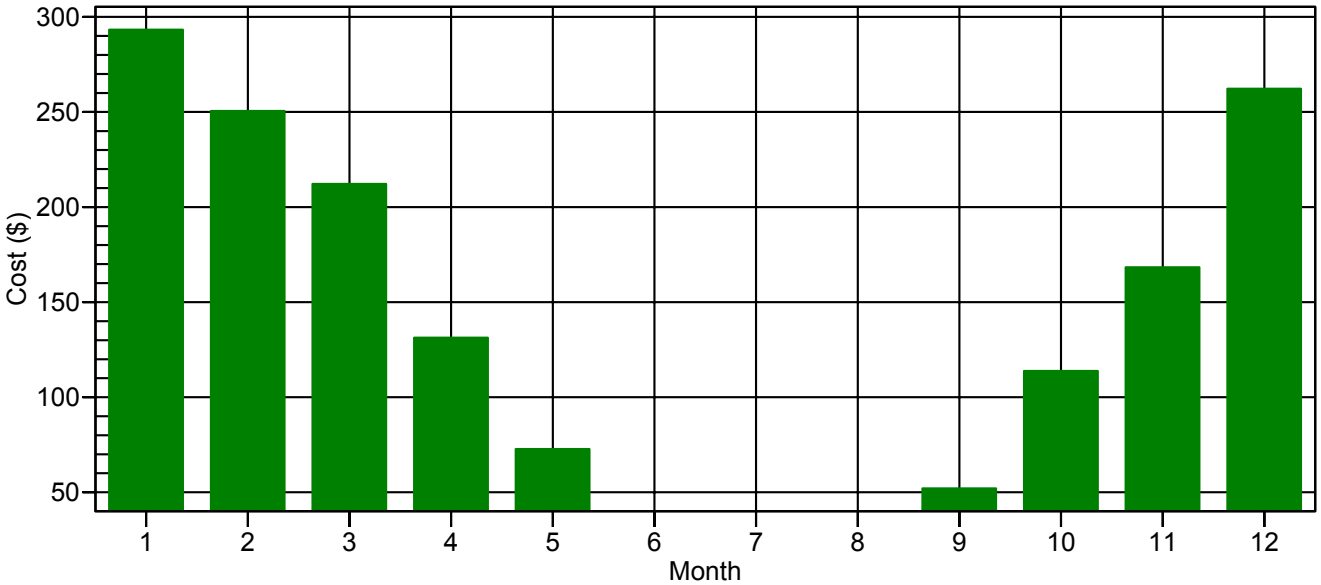

1. HVAC Costs

Month	Electric ($)	Natural Gas ($)	Fuel Oil ($)	Propane ($)	Remote Hot Water ($)	Remote Steam ($)	Remote Chilled Water ($)
January	0	291	0	0	0	0	0
February	0	248	0	0	0	0	0
March	0	210	0	0	0	0	0
April	0	129	0	0	0	0	0
May	0	70	0	0	0	0	0
June	0	0	0	0	0	0	0
July	0	0	0	0	0	0	0
August	0	0	0	0	0	0	0
September	0	49	0	0	0	0	0
October	0	111	0	0	0	0	0
November	0	166	0	0	0	0	0
December	0	260	0	0	0	0	0
Total	**0**	**1,532**	**0**	**0**	**0**	**0**	**0**

2. HVAC Energy Use

Month	Electric (kWh)	Natural Gas (Therm)	Fuel Oil (na)	Propane (na)	Remote HW (na)	Remote Steam (na)	Remote CW (na)
Jan	0	215	0	0	0	0	0
Feb	0	183	0	0	0	0	0
Mar	0	155	0	0	0	0	0
Apr	0	95	0	0	0	0	0
May	0	52	0	0	0	0	0
Jun	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0
Sep	0	36	0	0	0	0	0
Oct	0	82	0	0	0	0	0
Nov	0	122	0	0	0	0	0
Dec	0	192	0	0	0	0	0
Totals	0	1,133	0	0	0	0	0

Motor Analysis (Detail)
Laurel Gardens

MotorMaster+ 4.0
from US DOE

For : HACD
By : Osborn

10-31-2006

Query Parameters

Size(HP): 5
Speed(RPM): 1800
Enclosure: ODP
Voltage: 208

Motor Type: NEMA Design B
Status: In Service

Batch Parameters

Scenario: Replace Existing
Load Est Method: kWCalc
Default Load: 85%

Payback: <= 15 yrs
Peak months: 12
AutoDownsize: No

1 - ID# 1

	Inventory		Catalog					
Description:	Heating Pumps		Baldor CC PUMP,JP / JPM3218T					
Type:	5 HP, 1800 RPM, ODP		5 HP, 1800 RPM, ODP					
RPM FL:	1725.0		1727.0					
Voltage:	208	Volts	208	Volts				
Def. Purpose:	Close-coupled pump		Close-coupled pump					
Load %:	85.0	%	85.2	%				
Eff FL:	80.0	%	82.5	%				
Eff 75:	84.3	%	90.4	%				
Eff 50:	82.5	%	89.3	%				
Eff 25:	73.3	%	84.7	%				
Efficiency:	82.6	%	87.1	%				
Rewind Loss:		%		%				
Old Mtr Loss:		%		%				
Price:			$254.80					
Install Cost:			$70.00					
Rebate:								
Hours use:	5760		5760		**Savings**		**Totals**	
kW:	3.8	kW	3.6	kW	0.2	kW	$324.80	Premium
kWh:	22111	kWh	21011	kWh	1100	kWh	$163.63	Savings
Energy Cost:	$3287.93		$3124.30		$163.63	(@ $0.148700)	1.98 yrs	Payback
Demand Cost:								

2 - ID# 1

	Inventory		Catalog					
Description:	Heating Pumps		Baldor CC PUMP,JM / JMM3218T					
Type:	5 HP, 1800 RPM, ODP		5 HP, 1800 RPM, ODP					
RPM FL:	1725.0		1727.0					
Voltage:	208	Volts	208	Volts				
Def. Purpose:	Close-coupled pump		Close-coupled pump					
Load %:	85.0	%	85.2	%				
Eff FL:	80.0	%	82.5	%				
Eff 75:	84.3	%	90.4	%				
Eff 50:	82.5	%	89.3	%				
Eff 25:	73.3	%	84.7	%				
Efficiency:	82.6	%	87.1	%				
Rewind Loss:		%		%				
Old Mtr Loss:		%		%				
Price:			$254.80					
Install Cost:			$70.00					
Rebate:								
Hours use:	5760		5760		**Savings**		**Totals**	
kW:	3.8	kW	3.6	kW	0.2	kW	$324.80	Premium
kWh:	22111	kWh	21011	kWh	1100	kWh	$163.63	Savings
Energy Cost:	$3287.93		$3124.30		$163.63	(@ $0.148700)	1.98 yrs	Payback
Demand Cost:								

Eden Drive CT020-002

7. Recommendations for Eden Drive

Our survey of Eden Drive identified one (1) ECO that should be considered by the HACD to reduce energy consumption. These townhouses consist of 2 to 4-bedroom living quarters.

These apartment units are in good condition with respect to energy management. There is no exit lighting or community space lighting at this development. The manager's office and garage are used infrequently. The lighting in the apartments is entirely incandescent, and many of these fixtures could be retrofitted with compact fluorescent lamps.

The apartments have electric baseboard heaters and State electric hot water heaters. The baseboard heaters and hot water heaters are in good condition, and there is no recommendation for replacement at this time.

The units have brick veneer wall construction with vinyl siding and sloped shingled roofs. All of the units have thermo-pane windows that are in good condition. The weatherstripping on of all the windows and doors is in good condition.

All of the toilets are low flow (1.6 gallons or less per flush) and all of the showers are low flow (2.5 gpm or less). Installing low flow toilets would result in a substantial water savings.

The ECO that should be considered for Eden Drive is the following:

1) High Efficiency Lighting

See Section 5 of this report for additional information regarding these recommendations.

The cost savings for these ECO's are outlined below. Further explanation for these ECO's can be found in Section 5. The estimated energy savings realized if these ECO's are implemented is 28,340 kWh/yr, 0 Therms/yr, and 0 gal/yr. The estimated energy cost savings from these ECO's is $4,343/yr. The total implementation cost is $5,900, and the average payback is 1.36 years. These results are shown in Table 7.1.

Table 7.1 ECO Summary

ECO	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
High Efficiency Lighting	28,340	0	0	$4,343.28	$5,900.00	1.36
Totals:	28,340	0	0	$4,343.28	$5,900.00	1.36

High Efficiency Lighting Calculation

Table 7.2 Current Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	Incandescent	2	120	118	3.0	1,095	15,505	2,211.31
Lower Hall	Incandescent	1	60	118	2.0	730	5,168	737.10
Upper Hall	Incandescent	2	120	59	2.0	730	5,168	737.10
Bathroom	Incandescent	3	180	59	2.0	730	7,753	1,105.66
Bathroom	Incandescent	1	60	59	2.0	730	2,584	368.55
Totals:							36,179	5,159.73

Table 7.3 Proposed Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	Compact Fluorescent	2	26	118	3,359	479.12
Lower Hall	Compact Fluorescent	1	13	118	1,120	159.71
Upper Hall	Compact Fluorescent	2	26	59	1,120	159.71
Bathroom	Compact Fluorescent	3	39	59	1,680	239.56
Bathroom	Compact Fluorescent	1	13	59	560	79.85
Totals:					7,839	1,117.94

Table 7.4 Cost Savings Apartments

Apartment Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Kitchen	12,145.74	1,732.19	129.21	1,180.00	0.00	786.67	1,966.67	1.06
Lower Hall	4,048.58	577.40	43.07	590.00	0.00	393.33	983.33	1.58
Upper Hall	4,048.58	577.40	43.07	590.00	0.00	393.33	983.33	1.58
Bathroom	6,072.87	866.10	64.61	885.00	0.00	590.00	1,475.00	1.58
Bathroom	2,024.29	288.70	21.54	295.00	0.00	196.67	491.67	1.58
Totals:	28,340.06	4,041.79	301.49	3,540.00	0.00	2,360.00	5,900.00	1.36

High Efficiency Lighting Calculation (cont.)

Table 7.5 Current Arrangement Public Space

Public Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Garage	Incandescent	2	120	1	0.5	183	22	3.12
Window Shop	T-12 Fluorescent	2	75	5	6.0	2,190	821	117.12
Managers Office	T-12 Fluorescent	2	75	2	2.0	730	110	15.62
Totals:							953	135.86

Table 7.6 Proposed Arrangement Public Space

Public Area	Lamp Type	Bulbs	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Garage	Compact Fluorescent	2	26	1	5	0.68
Window Shop	T-8 Fluorescent	2	60	5	657	93.70
Managers Office	T-8 Fluorescent	2	60	2	88	12.49
Totals:					749	106.87

Table 7.7 Cost Savings Public Space

Public Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Garage	17.16	2.45	0.18	10.00	0.00	6.67	16.67	6.34
Window Shop	164.25	23.42	0.00	60.00	175.00	66.60	301.60	12.88
Managers Office	21.90	3.12	0.00	24.00	70.00	26.64	120.64	38.63
Totals:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A

Note: ECO's that are shaded dark cannot be recommended based on energy savings alone.
Data from these ECO's are not included in the total figures.

Wooster Manor CT020-003

8. Recommendations for Wooster Manor

Our survey of Wooster Manor identified one (1) ECO that should be considered by the HACD to reduce energy consumption. This building consists of (98) 1-bedroom apartments.

T-12 fluorescent and incandescent fixtures are currently installed in the community areas. It is recommended to replace any T-12 fluorescent fixtures that are typically on 24 hours per day with T-8 fluorescent fixtures. The exit signs throughout the building are LED. The lighting in the apartments is T-12 fluorescent and compact fluorescent.

The building has brick veneer wall construction and a flat built-up roof. The wall and roof insulation data was not available. All of the units have double pane insulated windows that are in good condition. The weatherstripping around all of the windows and exterior doors is in good condition.

The heating hot water is provided by 3 standard efficiency (80%) Burnham (810B-WI) boilers and a Tecogen cogeneration boiler. These units are in good condition and there is no recommendation for replacement at this time. The Burnham boilers could be replaced with high efficiency models when they reach the end of their estimated life expectancy. The units on the first 4 levels (around 50) have hot water heating from the central system. The units on levels 5 to 7 (around 48) have electric baseboard heating. The analysis of utility bills from each of the HACD's properties shows that the Techogen cogeneration system caused the electric bills to be substantially lower at Wooster Manor than the other properties. The average annual kWh usage per apartment at Wooster Manor is around 1,825 compared to 6,850 at Putnam Tower and 6,936 at Laurel Gardens. The gas usage is higher to run the Tecogen system, however the cost of gas per BTU is much lower than the cost of electricity per BTU so the development is ultimately saving money with the Tecogen system. The domestic water is provided by (3) Hubbell standard efficiency water heaters. There is no recommendation for replacement of these units at this time.

All of the toilets are low flow (1.6 gallons or less per flush) and all of the showers are low flow (2.5 gpm or less).

The ECO that should be considered for Wooster Manor is the following:

1) High Efficiency Lighting

See Section 5 of this report for additional information regarding these recommendations.

The cost savings for these ECO's are outlined below. Further explanation for these ECO's can be found in Section 5. The estimated energy savings realized if these ECO's are implemented is 18,457 kWh/yr, 0 Therms/yr, and 0 gal/yr. The estimated energy cost savings from these ECO's is $3,301/yr. The total implementation cost is $19,413, and the average payback is 5.88 years. These results are shown in Table 8.1.

Table 8.1 ECO Summary

ECO	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
High Efficiency Lighting	18,457	0	0	$3,300.78	$19,412.72	5.88
Totals:	18,457	0	0	$3,300.78	$19,412.72	5.88

High Efficiency Lighting Calculation

Table 8.2 Current Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	T-12 Fluorescent	2	75	98	3.0	1,095	8,048	1,438.87
Bathroom	T-12 Fluorescent	2	44	98	2.0	730	3,148	562.76
Lower Hall	Compact Fluorescent	2	26	98	2.0	730	1,860	332.54
Bedroom	Compact Fluorescent	2	26	98	2.0	730	1,860	332.54
Totals:							14,916	2,666.71

Table 8.3 Proposed Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	T-8 Fluorescent	2	60	98	6,439	1,151.10
Bathroom	T-8 Fluorescent	2	40	98	2,862	511.60
Lower Hall	Compact Fluorescent	2	26	98	1,860	332.54
Bedroom	Compact Fluorescent	2	26	98	1,860	332.54
Totals:					13,020	2,327.78

Table 8.4 Cost Savings Apartments

Apartment Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Kitchen	1,609.65	287.77	0.00	1,176.00	3,430.00	1,305.36	5,911.36	20.54
Bathroom	286.16	51.16	0.00	1,176.00	3,430.00	1,305.36	5,911.36	115.55
Lower Hall	No Change	-	-	-	-	-	-	-
Bedroom	No Change	-	-	-	-	-	-	-
Totals:	1,895.81	338.93	0.00	2,352.00	6,860.00	2,610.72	11,822.72	34.88

High Efficiency Lighting Calculation (cont.)

Table 8.5 Current Arrangement Public Space

Public Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Garage	Incandescent	1	75	6	1.0	365	164	29.36
F-1 Hall	T-12 Fluorescent	2	75	12	24.0	8,760	7,884	1,409.51
Halls	T-12 Fluorescent	2	75	108	24.0	8,760	70,956	12,685.57
Laundry	T-12 Fluorescent	2	75	5	24.0	8,760	3,285	587.29
Community Rm	T-12 Fluorescent	2	75	29	6.0	2,190	4,763	851.58
Kitchen	T-12 Fluorescent	2	75	4	6.0	2,190	657	117.46
Restrooms	T-12 Fluorescent	2	44	2	2.0	730	64	11.48
Shop	T-8 Fluorescent	1	40	2	8.0	2,920	234	41.76
Lobby	T-8 Fluorescent	2	60	8	24.0	8,760	4,205	751.74
Restrooms	Compact Fluorescent	2	26	2	2.0	730	38	6.79
Stairs	Compact Fluorescent	1	13	30	24.0	8,760	3,416	610.79
Totals:							95,667	17,103.33

Table 8.6 Proposed Arrangement Public Space

Public Area	Lamp Type	Bulbs	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Garage	Compact Fluorescent	1	13	6	28	5.09
F-1 Hall	T-8 Fluorescent	2	60	12	6,307	1,127.61
Halls	T-8 Fluorescent	2	60	108	56,765	10,148.45
Laundry	T-8 Fluorescent	2	60	5	2,628	469.84
Community Rm	T-8 Fluorescent	2	60	29	3,811	681.26
Kitchen	T-8 Fluorescent	2	60	4	526	93.97
Restrooms	T-8 Fluorescent	2	40	2	58	10.44
Shop	T-8 Fluorescent	1	40	2	234	41.76
Lobby	T-8 Fluorescent	2	60	8	4,205	751.74
Restrooms	Compact Fluorescent	2	26	2	38	6.79
Stairs	Compact Fluorescent	1	13	30	3,416	610.79
Totals:					78,016	13,947.73

High Efficiency Lighting Calculation (cont.)

Table 8.7 Cost Savings Public Space

Public Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Garage	135.78	24.27	1.10	30.00	0.00	20.00	50.00	1.97
F-1 Hall	1576.8	281.90	0.00	144.00	420.00	159.84	723.84	2.57
Halls	14191.2	2,537.11	0.00	1,296.00	3,780.00	1,438.56	6,514.56	2.57
Laundry	657	117.46	0.00	60.00	175.00	66.60	301.60	2.57
Community Rm	952.65	170.32	0.00	348.00	1,015.00	386.28	1,749.28	10.27
Kitchen	131.40	23.49	0.00	48.00	140.00	53.28	241.28	10.27
Restrooms	5.84	1.04	0.00	24.00	70.00	26.64	120.64	115.55
Shop	No Change	-	-	-	-	-	-	-
Lobby	No Change	-	-	-	-	-	-	-
Restrooms	No Change	-	-	-	-	-	-	-
Stairs	No Change	-	-	-	-	-	-	-
Totals:	16,560.78	2,960.75	1.10	1,530.00	4,375.00	1,685.00	7,590.00	2.56

Note: ECO's that are shaded dark cannot be recommended based on energy savings alone.
Data from these ECO's are not included in the total figures.

Putnam Tower CT020-004

9. Recommendations for Putnam Tower

The survey of Putnam Tower identified two (2) ECO's that should be considered by the HACD to reduce energy consumption. This 8-story building consists of (54) 1-bedroom apartments.

The community areas have compact fluorescent, T-12 fluorescent, and incandescent lighting fixtures and many of these fixtures could be replaced with paybacks under 4 years. The exit signs are all LED fixtures. The lighting in the apartments is a combination of compact fluorescent and T-12 fluorescent fixtures. There are 40 Watt incandescent night lights that could be retrofitted with compact fluorescent lamps.

The building has brick wall construction and a flat built up roof. All of the units have aluminum framed thermo-pane windows and are in good condition. The weather stripping around all the exterior windows and doors is in good condition.

The domestic hot water and heating hot water demand is provided by 2 Burnham (model# K-5009) standard efficiency (80%) oil fired boilers that are in fair condition and a domestic hot water storage tank. It is recommended to replace the boilers with (3) high efficiency gas fired modular units similar to the Lochinvar Knight attached in the appendix. The boiler replacement calculation in this section indicates a cost savings of nearly $4,679 per year if this recommendation is implemented. The simple payback of 3.9 years is based on keeping the existing boilers (an initial cost of 0). When these boilers need to be replaced as they approach their estimated life expectancy or fall into disrepair, the initial cost will no longer be 0 and the payback would be less than 2 years compared to installing new standard boilers. The maintenance costs associated with keeping the current boilers operational are not figured in this calculation.

All of the toilets are low flow (1.6 gallons or less per flush) and all of the showers are low flow (2.5 gpm or less).

The ECO's that should be considered for the Putnam Tower are the following:

1) High Efficiency Lighting
2) Replace Existing Boilers

The cost savings for these ECO's are outlined below. Further explanation for these ECO's can be found in Section 5. The estimated energy savings realized if these ECO's are implemented is 17,656 kWh/yr, 5,609 Therms/yr, and 0 gal/yr. The estimated energy cost savings from these ECO's is $9,879/yr. The total implementation cost is $37,580, and the average payback is 3.80 years. These results are shown in Table 9.1.

Table 9.1 ECO Summary

ECO	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
High Efficiency Lighting	17,656	0	0	$2,233.71	$7,579.68	3.39
Replace Existing Boilers	0	5,609	0	$7,645.00	$30,000.00	3.92
Totals:	17,656	5,609	0	$9,878.71	$37,579.68	3.80

High Efficiency Lighting Calculation

Table 9.2 Current Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Night Light	Incandescent	1	40	54	2.0	730	1,577	197.34
Kitchen	T-12 Fluorescent	2	75	54	3.0	1,095	4,435	555.01
Bathroom	T-12 Fluorescent	1	35	54	2.0	730	1,380	172.67
Bathroom	T-12 Fluorescent	2	44	54	2.0	730	1,734	217.07
Dining Rm	Compact Fluorescent	2	26	54	3.0	1,095	1,537	192.40
Lower Hall	Compact Fluorescent	1	13	54	2.0	730	512	64.13
Totals:							11,176	1,398.62

Table 9.3 Proposed Arrangement Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Night Light	Compact Fluorescent	1	13	54	512	64.13
Kitchen	T-8 Fluorescent	2	60	54	3,548	444.01
Bathroom	T-8 Fluorescent	1	30	54	1,183	148.00
Bathroom	T-8 Fluorescent	2	40	54	1,577	197.34
Dining Rm	Compact Fluorescent	2	26	54	1,537	192.40
Lower Hall	Compact Fluorescent	1	13	54	512	64.13
Totals:					8,870	1,110.02

Table 9.4 Cost Savings Apartments

Apartment Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Night Light	1,064.34	133.20	19.71	270.00	0.00	180.00	450.00	2.94
Kitchen	886.95	111.00	0.00	648.00	1,890.00	719.28	3,257.28	29.34
Bathroom	197.10	24.67	0.00	324.00	1,890.00	629.64	2,843.64	115.28
Bathroom	157.68	19.73	0.00	648.00	1,890.00	719.28	3,257.28	165.06
Dining Rm	No Change	-	-	-	-	-	-	-
Lower Hall	No Change	-	-	-	-	-	-	-
Totals:	1,064.34	133.20	19.71	270.00	0.00	180.00	450.00	2.94

High Efficiency Lighting Calculation (cont.)

Table 9.5 Current Arrangement Public Space

Public Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Solarium	Incandescent	1	90	12	2.0	730	788	98.67
Community Rm	T-12 Fluorescent	4	148	7	24.0	8,760	9,075	1,135.78
Laundry	T-12 Fluorescent	4	148	3	18.0	6,570	2,917	365.07
Stairs	T-12 Fluorescent	2	75	38	24.0	8,760	24,966	3,124.50
F-2 to F-7 Halls	T-12 Fluorescent	2	75	54	24.0	8,760	35,478	4,440.07
Basement Hall	T-12 Fluorescent	2	75	4	24.0	8,760	2,628	328.89
F-8 Hall	T-12 Fluorescent	2	75	8	24.0	8,760	5,256	657.79
Boiler Rm	Incandescent	1	75	6	0.5	183	82	10.28
Maintenance Office	T-12 Fluorescent	4	148	4	9.0	3,285	1,945	243.38
Maintenance Office	T-12 Fluorescent	2	75	2	9.0	3,285	493	61.67
Garage	T-12 Fluorescent	2	75	8	8.0	2,920	1,752	219.26
Office	T-12 Fluorescent	4	148	6	3.0	1,095	972	121.69
Restroom	T-12 Fluorescent	2	75	1	2.0	730	55	6.85
F-1 Hall	Compact Fluorescent	1	23	22	24.0	8,760	4,433	554.74
Community Rm	Compact Fluorescent	1	23	12	6.0	2,190	604	75.65
Totals:							91,445	11,444.29

Table 9.6 Proposed Arrangement Public Space

Public Area	Lamp Type	Bulbs	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Solarium	Compact Fluorescent	1	15	12	131	16.44
Community Rm	T-8 Fluorescent	4	120	7	7,358	920.90
Laundry	T-8 Fluorescent	4	120	3	2,365	296.00
Stairs	T-8 Fluorescent	2	60	38	19,973	2,499.60
F-2 to F-7 Halls	T-8 Fluorescent	2	60	54	28,382	3,552.06
Basement Hall	T-8 Fluorescent	2	60	4	2,102	263.12
F-8 Hall	T-8 Fluorescent	2	60	8	4,205	526.23
Boiler Rm	Compact Fluorescent	1	15	6	16	2.06
Maintenance Office	T-8 Fluorescent	4	120	4	1,577	197.34
Maintenance Office	T-8 Fluorescent	2	60	2	394	49.33
Garage	T-8 Fluorescent	2	60	8	1,402	175.41
Office	T-8 Fluorescent	4	120	6	788	98.67
Restroom	T-8 Fluorescent	2	60	1	44	5.48
F-1 Hall	Compact Fluorescent	1	23	22	4,433	554.74
Community Rm	Compact Fluorescent	1	23	12	604	75.65
Totals:					73,776	9,233.02

High Efficiency Lighting Calculation (cont.)

Table 9.7 Cost Savings Public Space

Public Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Solarium	657.00	82.22	4.38	60.00	0.00	40.00	100.00	1.15
Community Rm	1716.96	214.88	0.00	168.00	245.00	116.48	529.48	2.46
Laundry	551.88	69.07	0.00	72.00	105.00	49.92	226.92	3.29
Stairs	4993.20	624.90	0.00	456.00	1330.00	506.16	2292.16	3.67
F-2 to F-7 Halls	7095.60	888.01	0.00	648.00	1890.00	719.28	3257.28	3.67
Basement Hall	525.60	65.78	0.00	48.00	140.00	53.28	241.28	3.67
F-8 Hall	1051.20	131.56	0.00	96.00	280.00	106.56	482.56	3.67
Boiler Rm	65.70	8.22	0.55	30.00	0.00	20.00	50.00	5.70
Maintenance Office	367.92	46.05	0.00	96.00	140.00	66.56	302.56	6.57
Maintenance Office	98.55	12.33	0.00	24.00	70.00	26.64	120.64	9.78
Garage	350.40	43.85	0.00	96.00	280.00	106.56	482.56	11.00
Office	183.96	23.02	0.00	144.00	210.00	99.84	453.84	19.71
Restroom	10.95	1.37	0.00	12.00	35.00	13.32	60.32	44.02
F-1 Hall	No Change	-	-	-	-	-	-	-
Community Rm	No Change	-	-	-	-	-	-	-
Totals:	16,591.44	2,076.42	4.38	1,548.00	3,990.00	1,591.68	7,129.68	3.43

Note: ECO's that are shaded dark cannot be recommended based on energy savings alone.
Data from these ECO's are not included in the total figures.

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CHANGE FOR THE BETTER WITH ENERGY STAR

Life Cycle Cost Estimate for installing 3 ENERGY STAR Qualified Gas Boiler(s) at Putnam Tower

This energy savings calculator was developed by the U.S. EPA and U.S. DOE and is provided for estimating purposes only. Actual energy savings may vary based on use and other factors.

Choose your fuel type from the drop-down menu	Gas		
Number of Units	3	Number of existing boilers	2
Gas Rate ($/therm)	$1.363		
Choose your city from the drop-down menu	CT-Bridgeport		

	ENERGY STAR Qualified Boilers (3)	Keep 2 Existing Boilers (No Initial Cost)
Initial Cost per Unit (estimated retail price)	$10,000	$0
Annual Fuel Utilization Efficiency (AFUE)	91.0	80.0
Heating Capacity of Boilers (Btu/hr)	399,000	624,000
Use with Full Modulation Controls (Yes/No)	Yes	No

Annual and Life Cycle Costs and Savings for Boiler Replacement

	3 ENERGY STAR Qualified Modular Boilers	2 Existing Boilers	Savings with ENERGY STAR
Annual Operating Costs*			
Energy cost	$34,336	$41,980	$7,645
Energy consumption, therms of gas (Therms)	*25,191*	*30,800*	*5,609*
Maintenance cost	$0	$0	$0
Total	**$34,336**	**$41,980**	**$7,645**
Life Cycle Costs*			
Operating costs (energy and maintenance)	$466,634	$570,527	$103,893
Energy costs	$466,634	$570,527	$103,893
Energy consumption, therms of gas (Therms)	*503,826*	*616,000*	*112,174*
Maintenance costs	$0	$0	$0
Purchase price for 3 unit(s)	$30,000	$0	-$30,000
Total	**$496,634**	**$570,527**	**$73,893**
		Simple payback of initial additional cost (years)†	**3.9**

* *Annual costs exclude the initial purchase price. All costs, except initial cost, are discounted over the products' lifetime using a real discount rate of 4%.*
† *A simple payback period of zero years means that the payback is immediate.*

Summary of Benefits for Boiler Replacement

Initial cost	**$30,000**
Life cycle savings	**$103,893**
Net life cycle savings (life cycle savings - initial cost)	**$73,893**
Simple payback (years)	**3.9**
Life cycle energy saved (MMBtu)	**11,217**
Life cycle air pollution reduction (lbs of CO_2)	**1,303,013**

Scattered Sites CT0200-07,08,11,12

10. Recommendations for Scattered Sites

The survey of Scattered Sites identified one (2) ECO's that should be considered by the HACD to reduce energy consumption. These town houses consist of 3 and 4 bedroom units.

There is no community lighting at these properties. The lighting in the apartments is mostly incandescent and many of these fixtures could be retrofitted with compact fluorescent lamps.

The units generally have brick veneer and vinyl wall construction. The weatherstripping around the windows is in good condition. At some of the properties the weatherstripping around the doors was in poor condition and should be replaced. The units have double pane insulated windows that are in good condition

Heating in the units vary between electrical baseboard heaters, boilers and furnaces. The baseboard heaters are in good condition and do not need to be replaced. The boilers and furnaces are mainly standard efficiency models and many could be replaced with high efficiency units. The sample Energy Star boiler and furnace calculations show the savings that can occur when standard efficiency units are replaced with high efficiency models. A typical 80 MBtu boiler and a 50 MBtu furnace are used in the sample calculations.

Some of the units have window air conditioners that are in good condition. The domestic hot water is generally supplied by 40-gallon standard efficiency water heaters. These units should be replaced with high efficiency models when they reach the end of their recommended life expectancy.

All of the toilets are low flow (1.6 gallons or less per flush) and the majority of the showers are low flow (2.5 gpm or less). Some of the units have shower heads with adjustable flows that could exceed 2.5 gpm.

The ECO's that should be considered for Scattered Sites are the following:

1) High Efficiency Lighting
2) Replace Boilers and Furnaces nearing the end of their useful life with high efficiency models

See Section 5 for more information on any of these recommendations

The cost savings for these ECO's are outlined below. Further explanation for these ECO's can be found in Section 5. The estimated energy savings realized if these ECO's are implemented is 29,850 kWh/yr, 0 Therms/yr, and 0 gal/yr. The estimated energy cost savings from these ECO's is 4,614/yr. The total implementation cost is $6,283, and the average payback is 1.36 years. These results are shown in Table 10.1.

Table 10.1 ECO Summary

ECO	Annual Electric Savings (kWh)	Annual Gas Savings (Therm)	Annual Water Savings (gal)	Annual Cost Savings	Implementation Cost	Payback (yrs)
High Efficiency Lighting	29,850	0	0	$4,614.03	$6,283.33	1.36
Totals:	29,850	0	0	$4,614.03	$6,283.33	1.36

High Efficiency Lighting Calculation

Table 10.2 Current Arrangements Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Hrs/day	Hrs/yr	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	Incandescent	3	180	58	3.0	1,095	11,432	1,645.46
Dining Rm	Incandescent	1	60	58	3.0	1,095	3,811	548.49
Lower Hall	Incandescent	1	60	58	2.0	730	2,540	365.66
Upper Hall	Incandescent	1	60	58	2.0	730	2,540	365.66
Bathroom 1	Incandescent	1	60	58	2.0	730	2,540	365.66
Bathroom 2	Incandescent	4	240	58	2.0	730	10,162	1,462.63
Bathroom 2	Incandescent	1	60	58	2.0	730	2,540	365.66
Garage	Incandescent	1	60	58	2.0	730	2,540	365.66
Utility	Incandescent	1	60	58	0.5	183	635	91.41
Totals:							38,741	5,576.29

Table 10.3 Proposed Arrangements Apartments

Apartment Area	Lamp Type	Lamps per Fixture	Fixture Power (W)	No. of Fixtures	Energy Usage (kWh/yr)	Energy Cost ($/yr)
Kitchen	Compact Fluorescent	3	39	58	2,477	356.52
Dining Rm	Compact Fluorescent	1	13	58	826	118.84
Lower Hall	Compact Fluorescent	1	13	58	550	79.23
Upper Hall	Compact Fluorescent	1	13	58	550	79.23
Bathroom 1	Compact Fluorescent	1	13	58	550	79.23
Bathroom 2	Compact Fluorescent	4	52	58	2,202	316.90
Bathroom 2	Compact Fluorescent	1	13	58	550	79.23
Garage	Compact Fluorescent	1	13	58	550	79.23
Utility	Compact Fluorescent	1	13	58	138	19.81
Totals:					8,394	1,208.20

High Efficiency Lighting Calculation (cont.)

Table 10.4 Cost Savings Apartments

Apartment Area	Energy Savings (kWh/yr)	Energy Cost Savings ($/yr)	Bulb Savings ($/yr)	Total Lamp Costs ($)	Total Ballast Costs ($)	Total Labor Costs ($)	Total Implementation Costs ($)	Payback (yrs)
Kitchen	8,954.91	1,288.94	95.27	870.00	0.00	580.00	1,450.00	1.05
Dining Rm	2,984.97	429.65	31.76	290.00	0.00	193.33	483.33	1.05
Lower Hall	1,989.98	286.43	21.17	290.00	0.00	193.33	483.33	1.57
Upper Hall	1,989.98	286.43	21.17	290.00	0.00	193.33	483.33	1.57
Bathroom 1	1,989.98	286.43	21.17	290.00	0.00	193.33	483.33	1.57
Bathroom 2	7,959.92	1,145.73	84.68	1,160.00	0.00	773.33	1,933.33	1.57
Bathroom 2	1,989.98	286.43	21.17	290.00	0.00	193.33	483.33	1.57
Garage	1,989.98	286.43	21.17	290.00	0.00	193.33	483.33	1.57
Utility	497.50	71.61	5.29	290.00	0.00	193.33	483.33	6.29
Totals:	29,849.70	4,296.48	317.55	3,770.00	0.00	2,513.33	6,283.33	1.36

Note: ECO's that are shaded dark cannot be recommended based on energy savings alone.
Data from these ECO's are not included in the total figures.

Products that earn the ENERGY STAR prevent greenhouse gas emissions by meeting strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the U.S. Department of Energy.
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CHANGE FOR THE BETTER WITH ENERGY STAR

Life Cycle Cost Estimate for installing 1 ENERGY STAR (80 MBH) Qualified Gas Boiler(s) in the Scattered Sites

This energy savings calculator was developed by the U.S. EPA and U.S. DOE and is provided for estimating purposes only. Actual energy savings may vary based on use and other factors.

Choose your fuel type from the drop-down menu	Gas		
Number of Units	1	Number of existing boilers	1
Gas Rate ($/therm)	$1.360		
Choose your city from the drop-down menu	CT-Bridgeport		

	ENERGY STAR Qualified Boilers (1)	Keep 1 Existing Boilers (No Initial Cost)
Initial Cost per Unit (estimated retail price)	$3,456	$0
Annual Fuel Utilization Efficiency (AFUE)	92.0	80.0
Heating Capacity of Boilers (Btu/hr)	80,000	80,000
Use with Full Modulation Controls (Yes/No)	Yes	No

Annual and Life Cycle Costs and Savings for Boiler Replacement

	1 ENERGY STAR Qualified Modular Boilers	1 Existing Boilers	Savings with ENERGY STAR
Annual Operating Costs*			
Energy cost	$2,446	$2,992	$546
Energy consumption, therms of gas (Therms)	*1,798*	*2,200*	*402*
Maintenance cost	$0	$0	$0
Total	**$2,446**	**$2,992**	**$546**
Life Cycle Costs*			
Operating costs (energy and maintenance)	$33,237	$40,662	$7,425
Energy costs	$33,237	$40,662	$7,425
Energy consumption, therms of gas (Therms)	*35,965*	*44,000*	*8,035*
Maintenance costs	$0	$0	$0
Purchase price for 1 unit(s)	$3,456	$0	-$3,456
Total	**$36,693**	**$40,662**	**$3,969**
		Simple payback of initial additional cost (years)†	**6.3**

* *Annual costs exclude the initial purchase price. All costs, except initial cost, are discounted over the products' lifetime using a real discount rate of 4%.*
† *A simple payback period of zero years means that the payback is immediate.*

Summary of Benefits for Boiler Replacement

Initial cost	**$3,456**
Life cycle savings	**$7,425**
Net life cycle savings (life cycle savings - initial cost)	**$3,969**
Simple payback (years)	**6.3**
Life cycle energy saved (MMBtu)	**803**
Life cycle air pollution reduction (lbs of CO_2)	**93,332**

Products that earn the ENERGY STAR prevent greenhouse gas emissions by meeting strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the U.S. Department of Energy.
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CHANGE FOR THE BETTER WITH ENERGY STAR

Life Cycle Cost Estimate for installing 1 ENERGY STAR (50 MBH) Qualified Gas Furnace(s) in the Scattered Sites

This energy savings calculator was developed by the U.S. EPA and U.S. DOE and is provided for estimating purposes only. Actual energy savings may vary based on use and other factors.

Choose your furnace type from the drop-down menu	Gas	
Number of units	1	
Gas Rate ($/therm)	$1.36	
Choose your city from the menu	CT-Bridgeport	
	ENERGY STAR Qualified Unit	**Keep Existing Unit (No Initial Cost)**
Initial Cost per Unit (estimated retail price)	$2,675	$0
Annual Fuel Utilization Efficiency (AFUE)	90.0	80.0
Heating Capacity of Furnace (Btu/hr)	50,000	50,000
Full modulation (Yes/No)	Yes	No

Annual and Life Cycle Costs and Savings for 1 Gas Furnace(s)

	1 ENERGY STAR Qualified Unit(s)	1 Conventional Unit(s)	Savings with ENERGY STAR
Annual Operating Costs*			
Energy cost	$1,604	$2,005	$401
Energy consumption, therms of gas (Therms)	*1,179*	*1,474*	*295*
Maintenance cost	$0	$0	$0
Total	**$1,604**	**$2,005**	**$401**
Life Cycle Costs*			
Operating costs (energy and maintenance)	$20,302	$25,377	$5,075
Energy costs	$20,302	$25,377	$5,075
Energy consumption, therms of gas (Therms)	*21,226*	*26,532*	*5,306*
Maintenance costs	$0	$0	$0
Purchase price for 1 unit(s)	$2,675	$0	-$2,675
Total	**$22,977**	**$25,377**	**$2,400**
		Simple payback of initial additional cost (years)†	**6.7**

** Annual costs exclude the initial purchase price. All costs, except initial cost, are discounted over the products' lifetime using a real discount rate of 4%. See "Assumptions" to change factors including the discount rate.*

† A simple payback period of zero years means that the payback is immediate.

Summary of Benefits for 1 Gas Furnace(s)

Initial cost difference	**$2,675**
Life cycle savings	**$5,075**
Net life cycle savings (life cycle savings - additional cost)	**$2,400**
Simple payback of additional cost (years)	**6.7**
Life cycle energy saved (MMBtu)	**531**
Life cycle air pollution reduction (lbs of CO_2)	**61,639**

APPENDIX A

RECOMMENDED EQUIPMENT REPLACEMENT
CATALOG CUTS

General-Purpose Series
Self-Ballasted Compact Fluorescent Lamps
for Replacing General Purpose Incandescent Light Bulbs

Landlite™

- Wide variety of lamp designs to satisfy most incandescent light bulb's applications
- 10,000-8,000 hours average rated lamp life
- Instant flicker-free starting
- 82 CRI Color Rendering Index
- Optional Black-Light-Blue and Bug-Away Lamps
- Multiple Color Temperature choices:

  Warm White: 2700K-3000K

  Cool White: 3500K-4100K

  Daylight: 5000K-6500K

Landlite General Purpose Compact Fluorescent Lamp collections are North America's most comprehensive CFLs designed with very competitive pricing for direct replacements of various categories of incandescent lamps in almost all general purpose lighting applications.

Application Information

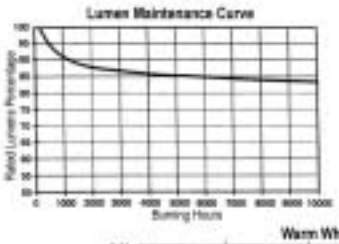
Applications

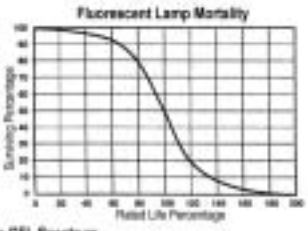
- Ceiling Fixtures
- Table Lamps
- Sconces and Pendants
- Task and Showcase Lighting
- Enclosed Outdoor Fixtures
- Difficult to Service Areas

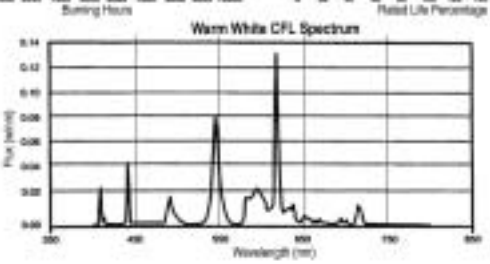
Application Notes

1. Use only on 120V AC/60Hz circuit
2. Meets Energy Star, UL, CSA, and FCC requirements
3. Rated data and best lamp performance achieved when operated at 25°C/77°F
4. Cannot be installed on dimming circuits, in emergency exit fixtures or lights, and on electronic timers or photocells
5. In outdoor applications, use only in totally-enclosed fixtures to avoid exposure to weather

Technical Information







Product Lineup:

Lamp Type Description	Landlite Series	Available Wattages	Rated Avg. Life (Hrs.)
T3 Spiral-Tube Lamps	ELH Mini Series	7W, 9W, 11W, 13W	8,000 Hrs
	ELH/S Series	9W, 11W	8,000 Hrs
T4 Spiral-Tube Lamps	ELH Series	15W, 20W, 23W, 25W	10,000 Hrs
	ELH/S Series	15W, 20W, 23W	8,000 Hrs
T4 2U-Tube Lamps	ELM Series	7W, 9W, 11W, 13W	10,000 Hrs
T4 3U-Tube Lamps	ELT Series	11W, 15W, 20W, 23W, 25W	10,000 Hrs
Candle-Shape Lamps	EIC Series	5W, 7W	8,000 Hrs
A-Shape Lamps	EI Series	9W,11W, 13W, 15W	8,000 Hrs
G20-Shape Lamps	ELG/G20 Series	9W	8,000 Hrs
G30-Shape Lamps	ELG/G30 Series	11W, 15W	8,000 Hrs
G40-Shape Lamps	ELG/G40 Series	15W, 20W, 23W	8,000 Hrs
T15-Shape Lamps	ELC/T15 Series	9W	8,000 Hrs
T19-Shape Lamps	ELC/T19 Series	11W, 15W	8,000 Hrs
T24-Shape Lamps	ELC/T24 Series	15W, 20W, 23W	8,000 Hrs

Energy Saving Substitution Guide

Landlite CFLs	CFL Watts	Incandescent Bulb to Replace	Watts Saved	Energy* Savings
Bare-Tube Lamps				
8,000-Hour Lamps	7W	35W Soft White A19	28W	$20
8,000-Hour Lamps	9W	40W Soft White A19	31W	$26
8,000-Hour Lamps	11W	50W Soft White A19	39W	$32
8,000-Hour Lamps	13W	60W Soft White A19	47W	$38
10,000-Hour Lamps	7W	35W Soft White A19	28W	$25
10,000-Hour Lamps	9W	40W Soft White A19	31W	$32
10,000-Hour Lamps	11W	50W Soft White A19	39W	$40
10,000-Hour Lamps	15W	70W Soft White A19	55W	$54
10,000-Hour Lamps	20W	90W Soft White A19	70W	$72
10,000-Hour Lamps	23W	100W Soft White A19	77W	$83
10,000-Hour Lamps	25W	115W Soft White A19	90W	$90
Capsule Lamps				
8,000-Hour Lamps	5W	25W Candle	20W	$15
8,000-Hour Lamps	7W	35W Soft White A19, Candle	28W	$20
8,000-Hour Lamps	9W	40W Soft White A19, G20	31W	$26
8,000-Hour Lamps	11W	45W Soft White A19, G20, G30	34W	$32
8,000-Hour Lamps	13W	50W Soft White A19	37W	$38
8,000-Hour Lamps	14W	60W Soft White A19	46W	$41
8,000-Hour Lamps	15W	70W A19, G30, G40	55W	$53
8,000-Hour Lamps	20W	90W A19, G40, T24	70W	$58
8,000-Hour Lamps	23W	100W A19, G40, T24	77W	$67

*Total Energy Cost Savings, based on operating one CFL over its lifetime at $0.10 per KWH.

CE Lighting

Professional Series
High-Output CFLs (Self-Ballasted)
for replacing 150W -250W Incandescent Lamps

Landlite™

Distinctive Features:

- Three high lumen output series to replace 150W-250W incandescent light bulbs
- 12,000 - 8,000 hours long rated lamp life
- Industry-leading Integral ballast design
- Optional 277V input for USA industrial applications
- Wide operating temperature range: -23°C/-10°F ~ 38°C/100°F
- Heavy-duty lock-in utility screw base available for selected models

Specifications

Ordering Code	Descri-ptions	Lamp Watts	Lamp Base	Avg Initial Lumens	CRI	Avg Rated Life (hrs)
ELH-45W HP	One-Piece CFL	45W	Med., E26	2800 lm	85	8,000 hrs
ELH-55W HP	One-Piece CFL	55W	Med., E26	3400 lm	85	8,000 hrs
KT-1000/S 42W	Modular CFL	42W	Med., E26	2800 lm	85	12,000 hrs
KT-1000/S 32W	Modular CFL	32W	Med., E26	2200 lm	85	12,000 hrs
ELH-32W ES	One-Piece CFL	32W	Med., E26/Utility	2200 lm	85	12,000 hrs

Landlite High-Output Self-Ballasted Compact Fluorescent Lamps are the energy efficient extensions from household CFL coverage to the commercial and industrial fields where much higher lumen output and longer life are desired.

The ELH-45W HP and ELH-55W HP lamps are by so far the highest wattage UL approved one-piece self-ballasted CFLs in North America, covering 200W to 250W incandescent applications.

The KT-1000/S 42W and KT-1000/S 32W lamps are modular compact fluorescent lamps, offering replacement for 150W to 200W incandescent bulbs with low relamping costs.

The ELH-32W ES and KT-1000/S 32W lamps are cross-over solutions for replacing 150W incandescent bulbs that exist in both household and commercial & industrial fields.

Physical Data & Packaging Information

Ordering Code	Max Overall Length	Max Lamp Width	Qnty / Carton	Dimensions / Carton(cm)	G.W. / Carton
ELH-45W HP	8.11"/206mm	3.1"/78mm	20 pcs	44x36x26 cm	7.5 Kg
ELH-55W HP	8.50"/216mm	3.1"/78mm	20 pcs	44x36x26 cm	8.0 Kg
KT-1000/S 42W	7.48"/190mm	2.76"/70mm	50 pcs	64x31x20 cm	11.5 Kg
KT-1000/S 32W	7.28"/185mm	2.76"/70mm	50 pcs	64x31x20 cm	11.5 Kg
ELH-32W ES	6.50"/165mm	2.64"/67mm	50 pcs	64x31x20 cm	11.5 Kg

Application Information

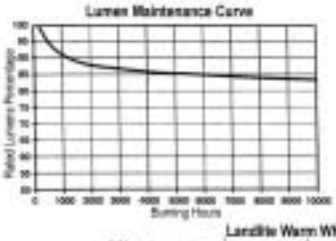
Applications

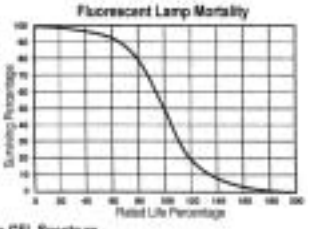
- Office Lighting
- Ceiling Fixtures
- Low-Bay Commercial Fixtures
- Industry Lighting
- Garden and Walkway Lighting
- Task and Showcase Lighting

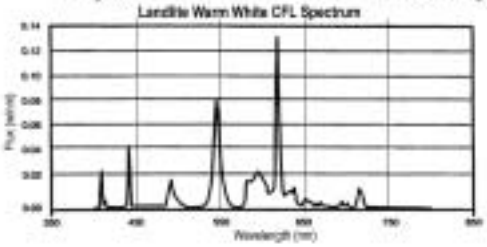
Application Notes

1. Two Input Voltage ranges: 120V AC/60Hz or 277V AC/60Hz
2. Meets UL, CSA, and FCC requirements
3. Rated data and best lamp performance achieved when operated at 25°C/77°F; 50,000-Hours adaptor's rated life is also based on case temperature kept lower than 75°C
4. Cannot be installed on dimming circuits, in emergency exit fixtures or lights, and on electronic timers or photocells
5. In outdoor applications, use only in totally-enclosed fixtures to avoid exposure to weather

Technical Information







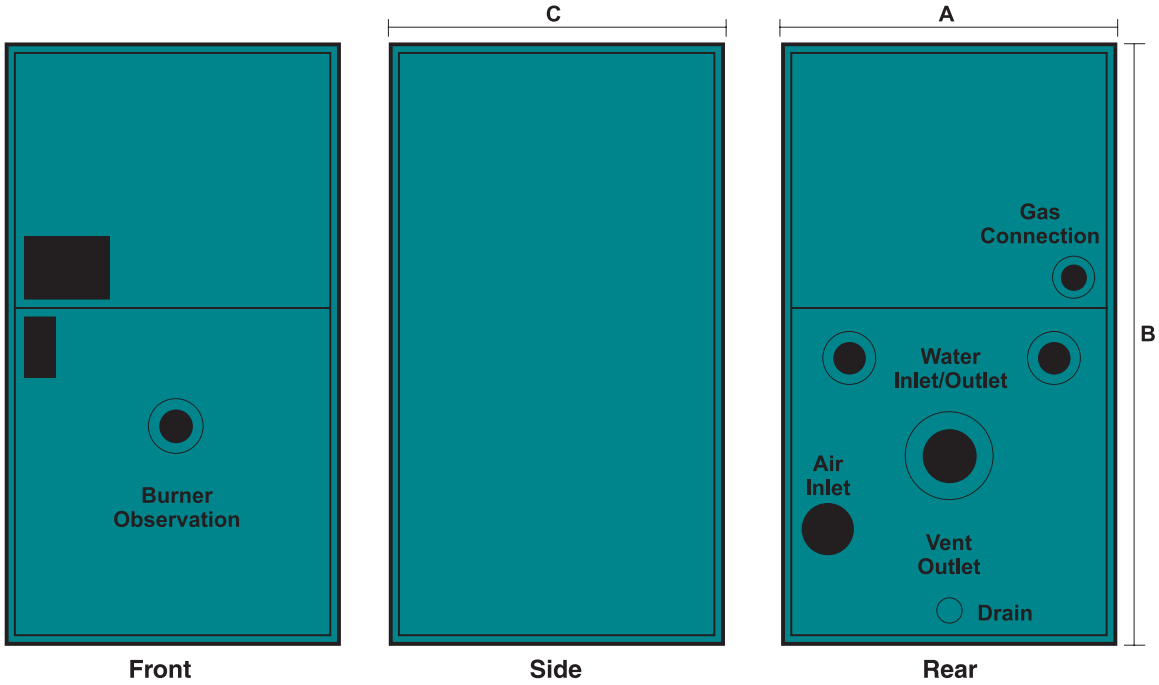
Energy Saving Substitution Guide

Landlite CFLs	CFL Watts	Incandescent Bulbs to Replace	Watts Saved	Energy* Savings
ELH-45W HP	45W	200W A21, A23, A25	155W	$130
ELH-45W HP	55W	250W A21, A23, A25	195W	$199
KT-1000/S 42W	42W	200W A21, A23, A25	158W	$181
KT-1000/S 32W	32W	150W A21, A23, A25	118W	$138
ELH-32W ES	32W	150W A21, A23, A25	118W	$138

*Total Energy Cost Savings, based on operating one CFL over its lifetime at $0.10 per KWH.

CE Lighting

Ratings and Dimensional Data



	EV-250	EV-500	EV-750	EV-1000	EV-1500	EV-2000
Input-High Fire BTUH	250,000	500,000	750,000	1,000,000	1,500,000	2,000,000
Output-High Fire BTUH	220,000	440,000	660,000	880,000	1,320,000	1,760,000
Input-2-Stage Low Fire BTUH	N/A	N/A	375,000	500,000	750,000	1,000,000
Output-2-Stage Low Fire BTUH	N/A	N/A	330,000	440,000	660,000	880,000
Input-Mod Low Fire BTUH	N/A	166,666	250,000	333,333	500,000	666,667
Output-Mod Low Fire BTUH	N/A	146,666	220,000	293,333	440,000	586,667
Sq. Ft. per BHP	9.9	9.4	6.6	6.7	6.7	6.7
Width-dim A (mm)	28.25" (717.55)	28.25" (717.55)	28.25" (717.55)	28.25" (717.55)	28.25" (717.55)	28.25" (717.55)
Depth-dim C (mm)	30.25" (768.35)	30.25" (768.35)	30.25" (768.35)	30.25" (768.35)	30.25" (768.35)	30.25" (768.35)
Height-dim B (mm)	56.75" (1441.45)	71.188" (1808.18)	60.938" (1547.81)	65.188" (1655.76)	79.438" (2017.71)	91.813" (2332.04)
Gas Connection - NPT	1"	1-1/4"	1-1/2"	1-1/2"	1-1/2"	1-1/2"
Water Connection - NPT	2"	2"	3"	3"	3"	3"
Air Inlet Connection	3" (76.2)	4" (101.6)	6" (152.4)	6" (152.4)	8" (203.2)	8" (203.2)
Vent Connection	3" (76.2)	4" (101.6)	4" (101.6)	6" (152.4)	6" (152.4)	6" (152.4)
Shipping Weight (lbs.)	500	552	955	1110	1215	1350

PL81467601050-06/04 5Mc
2004© Thermal Solutions Products, LLC
P.O. Box 3244, Lancaster, PA 17604-3244
Telephone 717-239-7642, Fax 877-501-5212
www.thermalsolutions.com

THERMAL SOLUTIONS®
Innovative Equipment for Hot Water Systems

Knight Heating Boiler 2005 List Prices

Effective October 1, 2005

Model Number	Btu/Hr Input Modulation	Efficiency Rating	List Price
KBN080	16,000 - 80,000	93% - AFUE	$3,456
KBN105	21,000 - 105,000	93% - AFUE	$3,818
KBN150	30,000 - 150,000	93% - AFUE	$4,349
KBN210	42,000 - 210,000	93% - AFUE	$4,909
KBN285	57,000 - 285,000	93% - AFUE	$6,789
KBN399	80,000 - 399,000	91% - TE	$9,162
KBN500	100,000 - 500,000	91% - TE	$11,145

Standard Features

Standard features in BOLD text indicate equipment you would pay extra for on competing models.

- 93% AFUE Efficiency (KB 080-285)
- 91% Thermal Efficiency (KB 399-500)
- Modulating Burner with 5:1 Turndown
- ENERGY STAR Qualified
- ASME Stainless Steel Heat Exchanger
- Direct Vent Sealed Combustion
- PVC Venting up to 100 Feet
- **Digital Operating Control**
- **2 Line, 16 Character LED Display**
- 30 psi Relief Valve (KB 080-285)
- 50 psi Relief Valve (KB 399-500)
- Automatic Reset High Limit
- **Password Security**
- Direct Spark Ignition
- Low NOx Operation
- Low Gas Pressure Operation
- Zero Clearance to Combustibles
- Easy Access Terminal Strip
- Natural to LP Gas Conversion Kit
- Inlet & Outlet Temperature Sensors
- **Product Service Indicator**
- **Outdoor Reset**
- **Pump Relay with Freeze Protection**
- Low Water Flow Protection
- **Domestic Hot Water Prioritization w/ Pump Control**
- **Boiler Circulating Pump w/ Control (KB 080-285)**
- Adjustable Leveling Legs
- Sidewall Vent Terminals
- On/Off Switch
- **0-10 V dc Input Control**
- **Contacts on Any Failure**
- 12 Year Limited Warranty (See Warranty for Details)

Optional Equipment Kits	Kit Number	List Price
Adjustable High Limit w/ Manual Reset	KIT 3086	$210
Alarm Bell on Any Failure	KIT 3085	$311
Condensate Neutralization Kit	KIT 3087	$79
Concentric Vent Termination (KBN080-210)	CVK 3003	$113
Flow Switch	WTR 2040	$141
High/Low Gas Pressure Switch (KBN500)	KIT 3088	$329
Low Water Cut-off w/ Manual Reset	KIT 3057	$465

Optional Equipment Kits	Kit Number	List Price
MultiStack Frame		
- KBN080-210	MSF 3043	$890
- KBN285-500	MSF 3044	$913
PC Software with Cable Kit		
- Owner Kit	KIT 3089	$219
- Installer Kit	KIT 3090	$219
System Sensor	KIT 3078	$40
Wall Mount Shelf	MSF 3045	$482

Terms and Conditions

1. Terms: 2%, 30 days
2. Prices F.O.B. Lebanon, Tennessee or Detroit, Michigan
3. Prices subject to change without notice. Prices in effect at time of shipment will prevail.

Note: Acceptance of Orders: This price sheet does not constitute an offer to sell. All orders are subject to final approval and acceptance. Prices, terms and specifications are subject to change without notice. Billing prices are those in effect on the date of shipment.

Lochinvar®
High Efficiency Water Heaters, Boilers and Pool Heaters
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A.O.Smith *Residential Gas Water Heaters*

ProMax® PLUS HIGH EFFICIENCY

PROMAX® PLUS HIGH EFFICIENCY FEATURES

MEETS ENERGY-EFFICIENCY REQUIREMENTS FOR MOST GAS UTILITY REBATE PROGRAMS

2"-thick CFC-free foam insulation, external heat traps and other energy-saving features produce minimum .62 Energy Factor, which meets Energy Star Home Program recommendations and California Title 24 requirements.

6-YEAR LIMITED TANK AND PARTS WARRANTY
For complete information, consult written warranty or A.O. Smith Water Products Company.

A.O. SMITH DYNACLEAN™ DIFFUSER DIP TUBE
Helps reduce lime and sediment buildup, maximizes hot water output. Made from long-lasting PEX cross-link polymer.

GREEN CHOICE™ GAS BURNER
Patented "eco-friendly" design reduces NOx emissions by up to 33%, complies with Southern California and Texas requirements.

COREGARD™ ANODE ROD
An A.O. Smith exclusive. Aluminum anode has stainless steel core, protects tank against corrosion longer than ordinary mild steel anodes.

PUSH-BUTTON PIEZO IGNITER
Makes lighting pilot fast and easy with one-hand push-button spark ignition. Standard on C3 Technology™ models.

DURABLE TAMPER-RESISTANT BRASS DRAIN VALVE

A.O. SMITH PERMAGLAS® GLASS COATING
Protects steel tank from rust.

FACTORY-INSTALLED TEMPERATURE AND PRESSURE (T&P) RELIEF VALVE
Top-mounted T&P valve available as option on all models.

CODE COMPLIANCE: UBC, CEC, SBCC, CABO, HUD, BOCA NATIONAL CODES, ASHRAE/IES 90.1-1999 AND 2004 NAECA

DESIGN-CERTIFIED BY CSA INTERNATIONAL
According to ANS Z21.10.1 standards governing storage-type water heaters.

Green Choice™
The Eco-Friendly Gas-Fired Burner

DESIGN CERTIFIED

EQUIPPED WITH C3 TECHNOLOGY™
See other side.

CORDERITE COMBUSTION CONTAINMENT TECHNOLOGY™ C3

A.O.Smith
Water Heaters

www.aosmithwaterheaters.com

A.O.SMITH THE ONE SOURCE DIFFERENCE

ProMax® PLUS HIGH EFFICIENCY

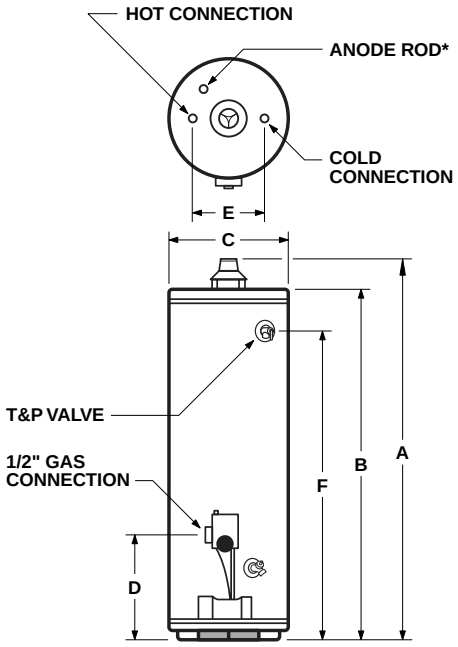
MODEL NUMBER	FIRST HOUR RATING GALLONS	ENERGY FACTOR	GAL. CAP.	BTU INPUT PER HOUR NATURAL†	RECOVERY 90°F RISE GALLONS PER HOUR	R VALUE	DIMENSIONS IN INCHES						DRAFT HOOD OUTLET	APPROX. SHIPPING WEIGHT (LBS)
							A	B	C	D	E	F		
GVR-30	66	.63	30	40,000	41	16	62-3/8	58	18	13-3/8	8	51-7/8	3 or 4	126
GVR-40	71	.62	40	40,000	41	16	59-7/8	55-1/2	20-1/2	13-3/8	8	48-7/8	3 or 4	137
GVR-50	86	.62	50	40,000	41	16	60-7/8	56-1/2	22	13-3/8	8	50-3/8	3 or 4	172

Recovery capacity based on actual performance tests.
Water Connections – 3/4" on all models.
† Propane Gas – 37,000 BTU input on all models.
For 10-Year Tank and 6-Year Parts Warranty, change "G" to "X" in Model Number (example: XVR-30).

Flammable Vapor Ignition Resistant C3 Technology™ Water Heaters

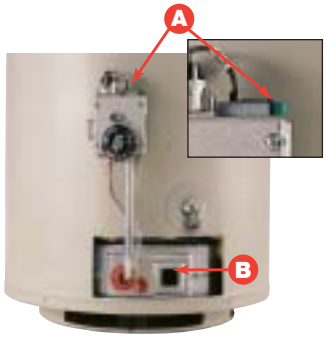
Corderite Combustion Containment (C3) design meets American National Standards Institute standards (ANS Z21.10.1) that deal with the accidental or unintended ignition of flammable vapors, such as those emitted by gasoline.

Covered by four U.S. patents, C3 Technology gas water heaters feature a sealed combustion chamber with air intake screen and a fireproof Corderite flame arrestor built into the water heater base. In addition, a thermal cutoff (TCO) device, integral with the thermocouple, is designed to shut off gas flow to the burner and pilot if poor combustion is detected.



*Location for optional top-mounted T&P Valve if ordered from factory.

If flammable vapors accidentally enter the combustion chamber, the Corderite flame arrestor is designed so flames burn off the top surface and cannot escape down through the arrestor.



A. Easy-to-light piezo igniter

B. View port for easy burner inspection inside sealed combustion chamber

A.O. SMITH WATER PRODUCTS COMPANY

500 Lindahl Parkway, Ashland City, TN 37015
www.aosmithwaterheaters.com

For Technical Information and Automated Fax Service, call 800-527-1953.
A.O. Smith Corporation reserves the right to make product changes or improvements without prior notice.

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Flat Rent as of January 1, 2007 *(as approved by Resolution #637, November 13, 2006)*
Housing Authority of the City of Danbury

0 Bedroom Units:		
	Scattered Sites	$699.00
1 Bedroom Units:		
	Laurel Gardens, Putnam Towers, Wooster Manor, Scattered Sites:	$848.00
2 Bedroom Units:		
	Eden Drive, Laurel Gardens, Scattered Sites:	$1,077.00
3 Bedroom Units:		
	Eden Drive, Laurel Gardens, Scattered Sites:	$1,289.00
4 Bedroom Units:		
	Eden Drive, Scattered Sites:	$1,598.00

Housing Authority of the City of Danbury
Housing Choice Voucher
Federal Section 8 Program

Payment Standard

Towns Of:
Danbury, Bethel, Brookfield, New Fairfield, Newtown, Redding, Ridgefield, Sherman

CODE: D07

STUDIO	**$ 822**
ONE BEDROOM	**$ 998**
TWO BEDROOM	**$ 1267**
THREE BEDROOM	**$ 1517**
FOUR BEDROOM	**$ 1880**

Towns of:
Bridgewater, New Milford, Roxbury, Washington

CODE: L07

STUDIO	**$ 642**
ONE BEDROOM	**$ 837**
TWO BEDROOM	**$ 987**
THREE BEDROOM	**$ 1268**
FOUR BEDROOM	**$ 1426**

EFFECTIVE 12/1/2006