

PHA Plans

Streamlined 5-Year/Annual Version

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

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

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

Streamlined 5-Year Plan for Fiscal Years 2005 - 2009

Streamlined Annual Plan for Fiscal Year 2007

Winnebago County Housing Authority

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

Streamlined Five-Year PHA Plan Agency Identification

PHA Name: Winnebago County Housing Authority **PHA Number:** IL083

PHA Fiscal Year Beginning: (04/2007)

PHA Programs Administered:

- Public Housing and Section 8**
 Section 8 Only
 Public Housing Only
 Number of public housing units: 250
 Number of S8 units:
 Number of public housing units:
 Number of S8 units: 370

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

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

Public Access to Information

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

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

Display Locations For PHA Plans and Supporting Documents

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

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

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

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

Streamlined Five-Year PHA Plan

PHA FISCAL YEARS 2005 - 2009

[24 CFR Part 903.12]

A. Mission

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

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

B. Goals

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

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

- PHA Goal: Expand the supply of assisted housing
Objectives:
- Apply for additional rental vouchers:
 - Reduce public housing vacancies:
 - Leverage private or other public funds to create additional housing opportunities:
 - Acquire or build units or developments
 - Other (list below)
Continued HOPE VI Revitalization
Conversion of Section 8 Tenant-Based Vouchers to Section 8 Project-Based Vouchers.
Application of available housing assistance programs.
Family Self-Sufficiency Program.
- PHA Goal: Improve the quality of assisted housing
Objectives:
- Improve public housing management: (PHAS score) 89
Reduce unit downtime.
 - Improve voucher management: (SEMAP score) 100
Continue full utilization as allowed by HUD.
 - Increase customer satisfaction:
Staff training and quality control.

- Concentrate on efforts to improve specific management functions:
(list; e.g., public housing finance; voucher unit inspections)
Staff training, certification, and quality control.
- Renovate or modernize public housing units:
HOPE VI revitalization program.
Collier Garden apartments.
- Demolish or dispose of obsolete public housing:
Champion Park apartments.
- Provide replacement public housing:
HOPE VI Revitalization Program.
- Provide replacement vouchers:
Vouchers available through the use of the Family Self-Sufficiency Program.
- Other: (list below)
HOPE VI revitalization program.

- PHA Goal: Increase assisted housing choices
Objectives:
 - Provide voucher mobility counseling:
 - Conduct outreach efforts to potential voucher landlords
Marketing with the Rockford Area Landlord Association.
 - Increase voucher payment standards
 - Implement voucher homeownership program:
HOPE VI revitalization program.
 - Implement public housing or other homeownership programs:
HOPE VI revitalization program.
 - Implement public housing site-based waiting lists:
 - Convert public housing to vouchers:
 - Other: (list below)
HOPE VI revitalization program.
Conversion of Section 8 Tenant-Based to Project-Based Vouchers.
Family Self-Sufficiency Program implementation.
Community Supportive Services.

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

- PHA Goal: Provide an improved living environment
Objectives:
 - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
HOPE VI revitalization program.
 - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
HOPE VI revitalization program.
 - Implement public housing security improvements:
Building security systems for D'Agnolo Gardens and Johnston Garden

apartments.

Police substation at the Washington Park Community Center.

- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- Other: (list below)
HOPE VI revitalization program.

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:
Working preference.
 - Provide or attract supportive services to improve assistance recipients' employability:
Community Support Services.
Family Self-Sufficiency program.
HOPE VI revitalization program.
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
Neighborhood Networks program.
 - Other: (list below)
HOPE VI revitalization program.

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:
Fair Housing training.
 - 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)
HOPE VI Revitalization program.

Other PHA Goals and Objectives: (list below)

Research additional mixed income programs and government/nonprofit/private partnerships to increase housing.

HOPE VI program revitalization.

Streamlined Annual PHA Plan PHA Fiscal Year 2007 [24 CFR Part 903.12(b)]

Table of Contents

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

A. ANNUAL STREAMLINED PHA PLAN COMPONENTS

- 1. Housing Needs
- 2. Financial Resources
- 3. Policies on Eligibility, Selection and Admissions
- 4. Rent Determination Policies
- 5. Capital Improvements Needs
- 6. Demolition and Disposition
- 7. Homeownership
- 8. Civil Rights Certifications (included with PHA Certifications of Compliance)
- 9. Additional Information
 - a. PHA Progress on Meeting 5-Year Mission and Goals
 - b. Criteria for Substantial Deviations and Significant Amendments
 - c. Other Information Requested by HUD
 - i. Resident Advisory Board Membership and Consultation Process
 - ii. Resident Membership on the PHA Governing Board
 - iii. PHA Statement of Consistency with Consolidated Plan
 - iv. (Reserved)
- 10. Project-Based Voucher Program
- 11. Supporting Documents Available for Review
- 12. FY 2007 Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- 13. Capital Fund Program 5-Year Action Plan
- 14. Other (List below, providing name for each item)

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

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

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

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

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

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

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

Executive Summary (optional)

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan. In 2002 the housing authority was awarded a HOPE VI revitalization grant to replace the remaining distressed 61 Champion Park units with 156 off-site units in the Washington Park neighborhood. Over 100 of these homes will be a mixed-finance program of ACC 906 and Section 8(y) Voucher homeownership, Section 8 Project-Based, ACC public housing units blended with the neighborhood, with soft second and third HOPE VI, Affordable Housing Program and HOME funds to assist homebuyers. The program includes a Community Support Services program predicated on homeownership counseling, education, and employment assistance within a Neighborhood Networks grant partnered with the Rock River Training and the Rockford Park District Washington Park Community Center; which will receive expansion. The housing authority is also planning to add a Family Self-Sufficiency program and additional Neighborhood Network programs to assist the Section 8 and senior and disabled population with self-sufficiency. A conversion of 11 Tenant-Based vouchers to Project-based vouchers will occur with the HOPE VI rental homes to support the Low Income Housing Tax Credit leverage. The Washington Park Community Center has been acquired at a savings to the housing authority through a 99-year, \$1.00 annual lease to bring neighborhood accessibility and cohesion, and other land will be banked throughout the HOPE VI area to maintain assistance in commercial, residential, and retail attraction. Demolition of the Champion Park apartments will take place, and the housing authority will expect to disposition the land to the Rockford Park District to expand existing active parkland and to the Rockford Housing Development Corporation to assist in the Concord Commons Project-Based Section 8 program revitalization. The impact of the HOPE VI program and its related components allow the housing authority a valuable and unique opportunity to increase and enhance our services to the residents and community we serve, and is therefore reflected throughout this annual and five-year plan.

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

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

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

Housing Needs of Families on the PHA’s Waiting Lists			
Waiting list type: (select one)			
<input type="checkbox"/>	Section 8 tenant-based assistance		
<input checked="" type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/subjurisdiction: Collier Gardens			
	# of families	% of total families	Annual Turnover
Waiting list total	166		36
Extremely low income <=30% AMI	158	95	
Very low income (>30% but <=50% AMI)	8	5	

Housing Needs of Families on the PHA's Waiting Lists			
Low income (>50% but <80% AMI)			
Families with children			
Elderly families	43	26	
Families with Disabilities	123	74	
Race/ethnicity: Black	55	34	
Race/ethnicity: American Indian, Alaskan Native	1		
Race/ethnicity: Hispanic	3	1	
Race/ethnicity:			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	157	95	35
2 BR	9	5	1
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction: Robert Johnston Gardens			
	# of families	% of total families	Annual Turnover
Waiting list total	10		2
Extremely low income <=30% AMI	6	60	
Very low income (>30% but <=50% AMI)	4	40	
Low income (>50% but <80% AMI)			
Families with children			
Elderly families	6	60	
Families with Disabilities			
Race/ethnicity: Black	2	20	
Race/ethnicity: Hispanic	1	10	
Race/ethnicity			
Race/ethnicity			

Housing Needs of Families on the PHA's Waiting Lists			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	10	100	2
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction: L.J. D'Agnolo Gardens			
	# of families	% of total families	Annual Turnover
Waiting list total	10		2
Extremely low income <=30% AMI	8	80	
Very low income (>30% but <=50% AMI)	2	20	
Low income (>50% but <80% AMI)			
Families with children			
Elderly families			
Families with Disabilities	5	50	
Race/ethnicity: Black	2	20	
Race/ethnicity: Hispanic	1	10	
Race/ethnicity			
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	10	100	2
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			

Housing Needs of Families on the PHA's Waiting Lists	
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
If yes:	
How long has it been closed (# of months)?	
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	564		2
Extremely low income <=30% AMI	444	79	
Very low income (>30% but <=50% AMI)	112	20	
Low income (>50% but <80% AMI)	6	1	
Families with children	415	74	
Elderly families	20	.04	
Families with Disabilities	69	12	
Race/ethnicity: Black	457	81	
Race/ethnicity: Asian, Pacific Islander	4	1	
Race/ethnicity: Hispanic	15	3	
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
If yes:			
How long has it been closed (# of months)? 3			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

B. Strategy for Addressing Needs

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

The housing authority has chosen to adopt a 90% Payment Standard and \$50 minimum rent in the Section 8 program for the greatest resource in respect to current funding restraints for continued assistance service to the existing families, and to bring additional resource of families on the waiting list waiting assistance. Consistent, the housing authority has also adopted a Community and Support Services program and expects a Family Self-Sufficiency program to assist families in realizing homeownership, freeing vouchers to assist the next family on the wait list. The housing authority has also given a dual purpose from historical analysis used to project funding so that it also provides proactive placement for families on the waiting list.

The housing authority has streamlined intake, maintenance, and historical analysis to have families on the waiting list ready for projected vacancy. The housing authority's HOPE VI grant will provided for replacement ACC rental housing and increase the existing stock of assisted housing through homeownership and rental housing.

The 906 ACC homeownership program combined with the Section 8(y) program will allow increased Section 8 transition that not only provides families with housing, but transitions them both through the program and the HOPE VI Community and Support Services program for self-sufficiency, allowing greater program assistance resource for families to move from the waiting list onto the program.

Families are screened and readied for ACC units identified for vacancy to reduce down time and increase housing placement. The assisted housing programs are promoted through landlord newsletters, social service agencies, and other services that provide a target market source for community housing needs.

(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)
HOPE VI revitalization program.

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)
HOPE VI revitalization program.

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)
HOPE VI revitalization program.

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)
HOPE VI revitalization program.

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)
HOPE VI revitalization program.

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)
Provide special admission vouchers for unserved disabled families.
HOPE VI revitalization program.
Eleven HOPE VI units set aside for families with disabilities.

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)
HOPE VI revitalization program.

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)
HOPE VI revitalization program.

2. Statement of Financial Resources

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

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

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2006 grants)		
a) Public Housing Operating Fund	638,253.00	
b) Public Housing Capital Fund	475,432.00	
c) HOPE VI Revitalization	18,847,938.00	
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	2,177,848.00	
f) Resident Opportunity and Self-Sufficiency Grants	200,000.00	
g) Community Development Block Grant		
h) HOME	300,000.00	HOPE VI revitalization program.
Other Federal Grants (list below)		
HOPE VI co-developer fee	291,264.00	Affordability reserve and developer fee escrow agreement
2. Prior Year Federal Grants (unobligated funds only) (list below)		
FY 2005 Capital Fund	537,472.00	Capital use.

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
3. Public Housing Dwelling Rental Income	540,000.00	General Operations.
4. Other income (list below)		
Laundry Services	25,000.00	General operations.
4. Non-federal sources (list below)		
Low Income Housing Tax Credits	10,317,791.00	HOPE VI revitalization program.
Federal Home Loan Bank Affordable Housing Program	220,870.00	HOPE VI mortgage funding assistance.
Federal Home Loan Bank Affordable Housing Program	489,000.00	HOPE VI construction.
Total resources	35,060,868.00	

3. PHA Policies Governing Eligibility, Selection, and Admissions

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

A. Public Housing

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

(1) Eligibility

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

- When families are within a certain number of being offered a unit: 10
- When families are within a certain time of being offered a unit: (state time)
- Other: (describe)

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

- Criminal or Drug-related activity
- Rental history
- Housekeeping
- Other (describe)
- Credit history in respect to utilities.
- Outstanding balance to any housing assistance program.

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)
 For the HOPE VI housing, Professional Property Management.

c. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to d.

Site-Based Waiting Lists				
Development Information: (Name, number, location)	Date Initiated	Initial mix of Racial, Ethnic or Disability Demographics	Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL	Percent change between initial and current mix of Racial, Ethnic, or Disability demographics
Champion Park, IL083-01, Rockford, Illinois	1967	Unknown	100	Unknown
Collier Gardens, IL083-02, Rockford, Illinois	09/2004	46	58	+12
Johnston Gardens, IL083-07, Rockford, Illinois	1983	Unknown	6	Unknown
D'Agnolo Gardens, IL083-08, Rockford, Illinois	1983	Unknown	4	Unknown

2. What is the number of site based waiting list developments to which families may apply at one time? 4

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

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

d. Site-Based Waiting Lists – Coming Year

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

1. How many site-based waiting lists will the PHA operate in the coming year? 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?
3. Yes No: May families be on more than one list simultaneously
If yes, how many lists? 4
4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
- PHA main administrative office
 - All PHA development management offices
 - Management offices at developments with site-based waiting lists
 - At the development to which they would like to apply
 - Other (list below)

(3) Assignment

- a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)
- One
 - Two
 - Three or More
- b. Yes No: Is this policy consistent across all waiting list types?
- c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

(4) Admissions Preferences

- a. Income targeting:
- Yes No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or

below 30% of median area income?

b. Transfer policies:

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

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

c. Preferences

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

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

Former Federal preferences:

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence (Violence Against Women Act)
- 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)
Champion Park Displaced family Reoccupancy (HOPE VI site only)
Families on the Champion Park wait list prior to the wait list close following notice of the 2002 HOPE VI award (HOPE VI site only)

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

than once, "2" more than once, etc.

Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

- 3 Working families and those unable to work because of age or disability
- 8 Veterans and veterans' families
- 4 Residents who live and/or work in the jurisdiction
- 9 Those enrolled currently in educational, training, or upward mobility programs
- 6 Households that contribute to meeting income goals (broad range of incomes)
- 7 Households that contribute to meeting income requirements (targeting)
- 10 Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)
- 1 Champion Park Displaced Family Reoccupancy (HOPE VI site only)
- 2 Families on the Champion Park wait list prior to the wait list close following notice of the 2002 HOPE VI award

4. Relationship of preferences to income targeting requirements:

- The PHA applies preferences within income tiers (HOPE VI site only)
- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Occupancy

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

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

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

- At an annual reexamination and lease renewal
- Any time family composition changes

- At family request for revision
- Other (list)

(6) Deconcentration and Income Mixing

- a. Yes No: Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.
- b. Yes No: Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? If no, this section is complete. If yes, list these developments on the following table:

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

B. Section 8

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

(1) Eligibility

- a. What is the extent of screening conducted by the PHA? (select all that apply)
 - Criminal or drug-related activity only to the extent required by law or regulation
 - Criminal and drug-related activity, more extensively than required by law or regulation
 - More general screening than criminal and drug-related activity (list factors):
Any default account or eviction history with any housing assistance program.
 - 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)
Eviction 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)
Section 8 office or at locations published at the time of the wait list opening.

(3) Search Time

a. Yes No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

To "stop the clock" for RTS and inspection delays unavoidable to the participant.

Medical and disability hardships.

Three days for funerals for immediate family members, defined as parent, brother, sister, son, daughter, or any step relations of the same, or guardianship of the same.

(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 (Violence Against Women Act)
- Substandard housing
- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

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

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

- Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

- 1 Working families and those unable to work because of age or disability
- 6 Veterans and veterans' families
- 2 Residents who live and/or work in your jurisdiction
- 7 Those enrolled currently in educational, training, or upward mobility programs
- 4 Households that contribute to meeting income goals (broad range of incomes)
- 5 Households that contribute to meeting income requirements (targeting)
- 8 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)

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

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

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

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

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

(5) Special Purpose Section 8 Assistance Programs

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

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

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

- Through published notices
 Other (list below)
Directly to the residents relocated through the HOPE VI revitalization program

4. PHA Rent Determination Policies

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

A. Public Housing

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

(1) Income Based Rent Policies

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

a. Use of discretionary policies: (select one of the following two)

- The PHA will not employ any discretionary rent-setting policies for income-based rent in

- public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))
- The PHA employs discretionary policies for determining income-based rent (If selected, continue to question b.)

b. Minimum Rent

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

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

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

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

6-III.B. FINANCIAL HARDSHIPS AFFECTING MINIMUM RENT [24 CFR 5.630]

PHA Policy

The financial hardship rules described below apply in this jurisdiction because the PHA has established a minimum rent of \$50.

Overview

If the PHA establishes a minimum rent greater than zero, the PHA must grant an exemption from the minimum rent if a family is unable to pay the minimum rent because of financial hardship. The financial hardship exemption applies only to families required to pay the minimum rent. If a family's TTP is higher than the minimum rent, the family is not eligible for a hardship exemption. If the PHA determines that a hardship exists, the TTP is the highest of the remaining components of the family's calculated TTP.

HUD-Defined Financial Hardship

Financial hardship includes the following situations:

- (1) The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program. This includes a family member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996.

PHA Policy

A hardship will be considered to exist only if the loss of eligibility has an impact on the family's ability to pay the minimum rent.

For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following (1) implementation of assistance, if approved, or (2) the decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.

- (2) The family would be evicted because it is unable to pay the minimum rent.

PHA Policy

For a family to qualify under this provision, the cause of the potential eviction must be the family's failure to pay rent or tenant-paid utilities.

(3) Family income has decreased because of changed family circumstances, including the loss of employment.

(4) A death has occurred in the family.

PHA Policy

In order to qualify under this provision, a family must describe how the death has created a financial hardship (e.g., because of funeral-related expenses or the loss of the family member's income).

(5) The family has experienced other circumstances determined by the PHA.

PHA Policy

The PHA has not established any additional hardship criteria.

Implementation of Hardship Exemption

Determination of Hardship

When a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the first of the month following the family's request.

The PHA then determines whether the financial hardship exists and whether the hardship is temporary or long-term.

PHA Policy

The PHA defines temporary hardship as a hardship expected to last 90 days or less. Long term hardship is defined as a hardship expected to last more than 90 days.

The PHA may not evict the family for nonpayment of minimum rent during the 90-day period beginning the month following the family's request for a hardship exemption.

When the minimum rent is suspended, the TTP reverts to the highest of the remaining components of the calculated TTP. The example below demonstrates the effect of the minimum rent exemption.

Example: Impact of Minimum Rent Exemption			
Assume the PHA has established a minimum rent of \$35.			
TTP – No Hardship		TTP – With Hardship	
\$0	30% of monthly adjusted income	\$0	30% of monthly adjusted income
\$15	10% of monthly gross income	\$15	10% of monthly gross income
N/A	Welfare rent	N/A	Welfare rent
\$35	Minimum rent	\$35	Minimum rent
Minimum rent applies. TTP = \$35		Hardship exemption granted. TTP = \$15	

PHA Policy

To qualify for a hardship exemption, a family must submit a request for a hardship exemption in writing. The request must explain the nature of the hardship and how the hardship has affected the family's ability to pay the minimum rent.

The PHA will make the determination of hardship within 30 calendar days.

No Financial Hardship

If the PHA determines there is no financial hardship, the PHA will reinstate the minimum rent and require the family to repay the amounts suspended.

For procedures pertaining to grievance hearing requests based upon the PHA's denial of a hardship exemption, see Chapter 14, Complaints, Grievances and Appeals.

PHA Policy

The PHA will require the family to repay the suspended amount within 30 calendar days of the PHA's notice that a hardship exemption has not been granted.

Temporary Hardship

If the PHA determines that a qualifying financial hardship is temporary, the PHA must reinstate the minimum rent from the beginning of the first of the month following the date of the family's request for a hardship exemption.

The family must resume payment of the minimum rent and must repay the PHA the amounts suspended. HUD requires the PHA to offer a reasonable repayment agreement, on terms and conditions established by the PHA. The PHA also may determine that circumstances have changed and the hardship is now a long-term hardship.

For procedures pertaining to grievance hearing requests based upon the PHA's denial of a hardship exemption, see Chapter 14, Complaints, Grievances and Appeals.

PHA Policy

The PHA will enter into a repayment agreement in accordance with the PHA's repayment agreement policy.

Long-Term Hardship

If the PHA determines that the financial hardship is long-term, the PHA must exempt the family from the minimum rent requirement for so long as the hardship continues. The exemption will apply from the first of the month following the family's request until the end of the qualifying hardship. When the financial hardship has been determined to be long-term, the family is not required to repay the minimum rent.

PHA Policy

The hardship period ends when any of the following circumstances apply:

- (1) At an interim or annual reexamination, the family's calculated TTP is greater than the minimum rent.
- (2) For hardship conditions based on loss of income, the hardship condition will continue to be recognized until new sources of income are received that are at least equal to the amount lost. For example, if a hardship is approved because a family no longer receives a \$60/month child support payment, the hardship will continue to exist until the family receives at least \$60/month in income from another source or once again begins to receive the child support.
- (3) For hardship conditions based upon hardship-related expenses, the minimum rent exemption will continue to be recognized until the cumulative amount exempted is equal to the expense incurred.

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

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

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

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

For the earned income of a previously unemployed household member

For increases in earned income

Fixed amount (other than general rent-setting policy)

If yes, state amount/s and circumstances below:

Fixed percentage (other than general rent-setting policy)

If yes, state percentage/s and circumstances below:

For household heads

For other family members

For transportation expenses

For the non-reimbursed medical expenses of non-disabled or non-elderly families

Other (describe below)

Earned income for non-emancipated minors

Disallowance regulation

e. Ceiling rents

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

Yes for all developments

Yes but only for some developments

No

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

For all developments

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

For specified general occupancy developments

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

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

Other (list below)

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

Market comparability study

Fair market rents (FMR)

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)
Change in family composition

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

(2) Flat Rents

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

- The section 8 rent reasonableness study of comparable housing
- Survey of rents listed in local newspaper
- Survey of similar unassisted units in the neighborhood
- Other (list/describe below)
Section 8 Fair Market Rents

B. Section 8 Tenant-Based Assistance

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

(1) Payment Standards

Describe the voucher payment standards and policies.

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

- At or above 90% but below 100% of FMR
- 100% of FMR
- Above 100% but at or below 110% of FMR
Only for displaced Champion Park residents to assist in rapid vacancy of the site for demolition; to be changed to 90% at the close of the Uniform Relocation Act
- 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)
Funding decrease required this action to assure continued assistance to all families currently served

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)
Only for displaced Champion Park residents to assist in rapid vacancy of the site for demolition; to be changed to 90% at the close of the Uniform Relocation Act

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)
Adequate funding to meeting contract obligation

(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)

6-III.B. FINANCIAL HARDSHIPS AFFECTING MINIMUM RENT [24 CFR 5.630]

PHA Policy

The financial hardship rules described below apply in this jurisdiction because the PHA has established a minimum rent of \$50.

Overview

If the PHA establishes a minimum rent greater than zero, the PHA must grant an exemption from the minimum rent if a family is unable to pay the minimum rent because of financial hardship. The financial hardship exemption applies only to families required to pay the minimum rent. If a

family's TTP is higher than the minimum rent, the family is not eligible for a hardship exemption. If the PHA determines that a hardship exists, the TTP is the highest of the remaining components of the family's calculated TTP.

HUD-Defined Financial Hardship

Financial hardship includes the following situations:

- (1) The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program. This includes a family member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996.

PHA Policy

A hardship will be considered to exist only if the loss of eligibility has an impact on the family's ability to pay the minimum rent.

For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following (1) implementation of assistance, if approved, or (2) the decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.

- (2) The family would be evicted because it is unable to pay the minimum rent.

PHA Policy

For a family to qualify under this provision, the cause of the potential eviction must be the family's failure to pay rent or tenant-paid utilities.

- (3) Family income has decreased because of changed family circumstances, including the loss of employment.

- (4) A death has occurred in the family.

PHA Policy

In order to qualify under this provision, a family must describe how the death has created a financial hardship (e.g., because of funeral-related expenses or the loss of the family member's income).

- (5) The family has experienced other circumstances determined by the PHA.

PHA Policy

The PHA has not established any additional hardship criteria.

Implementation of Hardship Exemption

Determination of Hardship

When a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the first of the month following the family's request.

The PHA then determines whether the financial hardship exists and whether the hardship is temporary or long-term.

PHA Policy

The PHA defines temporary hardship as a hardship expected to last 90 days or less. Long term hardship is defined as a hardship expected to last more than 90 days.

The PHA may not evict the family for nonpayment of minimum rent during the 90-day period beginning the month following the family's request for a hardship exemption.

When the minimum rent is suspended, the TTP reverts to the highest of the remaining components of the calculated TTP. The example below demonstrates the effect of the minimum rent exemption.

Example: Impact of Minimum Rent Exemption	
Assume the PHA has established a minimum rent of \$35.	
TTP – No Hardship	TTP – With Hardship
\$0 30% of monthly adjusted income	\$0 30% of monthly adjusted income
\$15 10% of monthly gross income	\$15 10% of monthly gross income
N/A Welfare rent	N/A Welfare rent
\$35 Minimum rent	\$35 Minimum rent
Minimum rent applies. TTP = \$35	Hardship exemption granted. TTP = \$15

PHA Policy

To qualify for a hardship exemption, a family must submit a request for a hardship exemption in writing. The request must explain the nature of the hardship and how the hardship has affected the family’s ability to pay the minimum rent.

The PHA will make the determination of hardship within 30 calendar days.

No Financial Hardship

If the PHA determines there is no financial hardship, the PHA will reinstate the minimum rent and require the family to repay the amounts suspended.

For procedures pertaining to grievance hearing requests based upon the PHA’s denial of a hardship exemption, see Chapter 14, Complaints, Grievances and Appeals.

PHA Policy

The PHA will require the family to repay the suspended amount within 30 calendar days of the PHA’s notice that a hardship exemption has not been granted.

Temporary Hardship

If the PHA determines that a qualifying financial hardship is temporary, the PHA must reinstate the minimum rent from the beginning of the first of the month following the date of the family’s request for a hardship exemption.

The family must resume payment of the minimum rent and must repay the PHA the amounts suspended. HUD requires the PHA to offer a reasonable repayment agreement, on terms and conditions established by the PHA. The PHA also may determine that circumstances have changed and the hardship is now a long-term hardship.

For procedures pertaining to grievance hearing requests based upon the PHA’s denial of a hardship exemption, see Chapter 14, Complaints, Grievances and Appeals.

PHA Policy

The PHA will enter into a repayment agreement in accordance with the PHA's repayment agreement policy.

Long-Term Hardship

If the PHA determines that the financial hardship is long-term, the PHA must exempt the family from the minimum rent requirement for so long as the hardship continues. The exemption will apply from the first of the month following the family’s request until the end of the qualifying hardship. When the financial hardship has been determined to be long-term, the family is not required to repay the minimum rent.

PHA Policy

The hardship period ends when any of the following circumstances apply:

- (1) At an interim or annual reexamination, the family’s calculated TTP is greater than the minimum rent.

- (2) For hardship conditions based on loss of income, the hardship condition will continue to be recognized until new sources of income are received that are at least equal to the amount lost. For example, if a hardship is approved because a family no longer receives a \$60/month child support payment, the hardship will continue to exist until the family receives at least \$60/month in income from another source or once again begins to receive the child support.
- (3) For hardship conditions based upon hardship-related expenses, the minimum rent exemption will continue to be recognized until the cumulative amount exempted is equal to the expense incurred.

5. Capital Improvement Needs

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

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

A. Capital Fund Activities

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

(1) Capital Fund Program

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

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

Applicability of sub-component 5B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

(1) Hope VI Revitalization

- a. Yes No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to next component; if yes, provide responses to questions on chart below for each grant, copying and completing as many times as necessary)

- b. Status of HOPE VI revitalization grant (complete one set of questions for each grant)
 Development name: Champion Park
 Development (project) number: IL083-01
 Status of grant: (select the statement that best describes the current status)
- Revitalization Plan under development
 - Revitalization Plan submitted, pending approval
 - Revitalization Plan approved
 - Activities pursuant to an approved Revitalization Plan underway
- c. Yes No: Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year? If yes, list development name/s below:
- d. Yes No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:
- e. Yes No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:
 Champion Park, HOPE VI Revitalization.
 Replacement Housing Funds for years 2001, 2002, 2003 to be applied to the HOPE VI program, PHASE II.

6. Demolition and Disposition

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

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

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

Demolition/Disposition Activity Description
1a. Development name: Champion Park
1b. Development (project) number: IL083-01
2. Activity type: Demolition <input checked="" type="checkbox"/> Disposition <input type="checkbox"/>
3. Application status (select one) Approved <input checked="" type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date application approved, submitted, or planned for submission: <u>02/01/2007</u>

5. Number of units affected: 61
6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input checked="" type="checkbox"/> Total development
7. Timeline for activity: a. Actual or projected start date of activity: 02/01/2007 b. Projected end date of activity: 07/01/2007

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

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

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

(2) Program Description

a. Size of Program

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

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

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:

All prospective homebuyers will be required to participate in a housing counseling program, which will include a prequalification component to determine that there is adequate income to support homeownership costs and employment history to qualify for a mortgage. The housing counseling will include a review of the prospective homebuyer’s income to help ensure they are income qualified to purchase a home and that they are in a position to qualify for the required financing based upon their income, credit, and employment record. WCHA and it’s housing counseling agency will also work cooperatively with local financial institutions to preapprove prospective homebuyers for mortgages as well as downpayment/closing cost assistance. The housing counseling program also offers a post-purchase component to help homebuyers in the event of problems (reduction of income, loss of employment, etc.) which may arise after the purchase of a home.

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

HOPE VI Phase I

While the Champion Park Revitalization – Phase I Homeownership Plan was prepared under Section 24 (d)(I)(J) parameters, the WCHA also intends to offer a Section 8(y) Housing Choice Voucher Program (“Program”) to eligible prospective purchasers. For reference, the complete Section 8(y) Housing Choice Voucher Program, which is part of the WCHA Housing Choice Voucher Administration Plan is included as Attachment 20 (Phase I HTS).

There will not be a specific Family Self-Sufficiency escrow account or Individual Development Account (IDA) for regular Section 24(d)(I)(J) homebuyers. However, WCHA’s Housing Choice Voucher Program does include a Family Self-Sufficiency (FSS) Escrow Account Component. WCHA will link and work with all downpayment/closing cost assistance programs available in the marketplace to aid eligible homebuyers in their desire to purchase Project homes. These will include the use of a variety of the Illinois Housing and Development Authority’s (IHDA) homebuyer programs which offer downpayment/payment closing cost assistance programs. IHDA’s First-Time Homebuyer’s program offers a closing cost assistance program, which provides funds up to \$1,000 for real estate closing costs. IHDA also offers a HELP program, which offers qualified homebuyers a gift equating to 4.25% of the purchase price, which can be used for downpayment, and closing costs.

WCHA will also actively work with member institutions of the Chicago Federal Home Loan Bank including AmCore Bank to utilize their Downpayment Plus and Downpayment Plus Advantage programs. Under these programs eligible households may access subsidies up to \$5,000 for downpayment and closing cost assistance.

The above described programs will provide prospective homebuyers with significant financial resources to assist in the accumulation of sufficient downpayment funds as well as the necessary monies required to pay for closing costs. The funds, which may be provided by these programs, are in addition to the average figure of \$1,500 per homebuyer to be provided from HOPE VI funds in the Project’s budget for closing cost assistance. In addition, the housing counseling curriculum will include various budgeting counseling aspects to aid prospective homebuyers in their understanding of how to accumulate sufficient funds in order to purchase a home.

Rockford Area Affordable Housing Coalition

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205 N. Church St.
Rockford, IL. 61101
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In 2006, the Rockford Area Affordable Housing Coalition (“RAAHC”) will begin its fifteenth year of partnership with community friends, businesses, local government, and non-profit agencies with the goal of creation of stronger neighborhoods through access to affordable housing for all area residents. Services provided by the RAAHC include one-on-one counseling for first time homebuyers and homeowners at risk of foreclosure, group classes on

home purchase, budgeting, foreclosure prevention, security, and maintenance. In addition, RAAHC offers monthly meetings with guest speakers, quarterly newsletters with information exchange and educational articles, and an annual Homebuyer's Fair.

The curriculum relies on a ten-hour homeownership program, with five two-hour sessions. The course is also offered in Spanish each month.

Session 1 Healthy Credit

- Managing Credit
- Rights Under Fair Credit Reporting Act
- Credit Danger Signs
- What If You Have No Credit History?
- Improving Your Credit
- Predatory Lending
 - Payday Loans
 - How To Figure The Cost Of Payday Loans
 - Minimum Payment Trap
- Credit Report
 - Ordering It
 - Understanding It (With Sample)
 - Samples: Dispute And Disclosure

Session 2 Buying Your Home

- Advantages And Disadvantages Of Home Ownership
- Steps In Home Buying Process
- Qualifying For A Home Loan
 - Determining Your Gross Monthly Income
 - Determining Your Monthly Debts
 - Establishing Your Maximum House Payment
- Preparing For Your Loan
 - Loan Sources
 - Types Of Financing Available
 - Preparing For The Loan Interview
 - After The Application Is Taken
 - Pre-Closing Activities
- Finding The Right Home
- Homebuyer's Wish List
- The Mortgage Closing
- Terms You Should Know

Session 3 Preventing Foreclosure

- Before Trouble Starts

- When Things Get Tight
- After Falling Behind
- Know Your Options (Alternatives To Foreclosure)
- Documentation For A Workout
- Foreclosure Tips And Resource Information
- Determining Hardship And Hardship Letter Outline
- Consequences Of Foreclosure
- Is Bankruptcy The Right Choice For You?

Session 4 Budgeting And Money Management

- Budget Background
- Five Key Reasons To Budget
- What Is Your Money Orientation?
- ABC's Of Money Management
- Spending Plan (Budget) Forms
 - Income And Expense Calculator
 - Forms For Report Of Expenses
 - Spending Plan (Budget)
- Ways To Make Money Management Easier
- Control Your Day-To-Day Spending
- Savings
 - Savings Tips
 - How Savings Grow
 - \$4,000 Tax Free
- How Much Home Can You Afford?
- Expense Of Home Ownership
- Life Span Of Household Items
- Ways To Save Energy
- How Much Credit Is Too Much?

Session 5 Protecting Your Home: Insurance And Security

- Insurance Information
- What Happens In The Event Of An Insured Loss?
- Insurance Inventory
- Insurance Terms
- Protecting Your Home Inside And Out
- Fire Safety
- Neighborhood Watch Groups
- Home Repair Fraud
- Residential Security
- Stores And Service Providers

The curriculum displayed above is offered year round, and the program serves 12 – 25 persons to maximize the instructor’s attention to individual family concerns. It is mandatory that the families complete all the sessions. At the end of the program, a certificate is awarded that allows the families to participate in City, Freddie Mac, and Fannie Mae programs.

The program provides all materials and requires homework. An actual realtor is presented for the realty program, an insurance agent for the homeownership insurance, and even a horticulturist. However, solicitation is not allowed. The initial program determines if the family is even ready or sincerely wishes to purchase a home. Classes cover the advantages and disadvantages of homeownership, money issues, empowerment of women (to educate women away from traditional gender responsibilities, teaching women to identify and provide their own home maintenance). In addition to the course instructors, presenters include representatives from credit counseling services, local lending institutions, insurance providers, and home inspectors. A lender gives a presentation on credit scoring, and the credit counseling representative provides discussion on maintaining good credit. Various loan programs are discussed along with the resources for first-time homebuyers with low income.

The curriculum is also placed within the WCHA’s Housing Choice Voucher Administration Plan.

HOPE VI Phase II

Included as part of Attachment 20 (Phase IV HTS) is a summary of the proposed WCHA HOPE VI Homeownership Second Mortgage Program. This program is the vehicle that will allow homebuyers with annual household incomes ranging, on average between 35% and 55% of Rockford Metropolitan Statistical Area Median Income (“AMI”) to purchase homes. The plan is flexible in that homebuyers both above and below this range can be accommodated, within limitations. All 26 homes to be built will be developed with public housing capital assistance and considered public housing replacement units with households having annual household incomes of up to 80% of AMI being able to purchase the homes. 80% of AMI for a family of four in Winnebago County is currently \$48,400. Additionally, the Project will attempt to reach even lower income tiers than those described above through the use of the WCHA HOPE VI Second Mortgage Program, which is described in Attachment 20. The goal will be to reach households having annual household incomes starting at approximately 30% of AMI. The targeted goals for each of these various income tiers and the number of homes are outlined in the PHA Mortgage Analysis provided in Attachment 4 (Phase IV HTS).

WCHA estimates that homebuyers with annual household incomes in the \$20,000 to \$25,000 range will have monthly payments ranging from \$482 to \$598 for Principal, Interest, Taxes, and Insurance (“PITI”). The estimate assumes the use of IHDA’s First-Time Homebuyers’ Program and/or available downpayment/closing cost assistance funds from the Federal Home Loan Bank of Chicago, and a WCHA HOPE VI 2nd Mortgage.

In order to ensure economic integration in the Project area and to best utilize the WCHA HOPE VI Second Mortgage Program funds, WCHA will authorize that the Developer may in

the use of its reasonable discretion forego accepting purchase offers from prospective Eligible Purchasers as follows: (a) from any Eligible Purchasers whose purchase offer is contingent upon WCHA providing more than (50%) of the initial average available second mortgage funds amount of \$13,906 amounting to \$6,953 for any of the first (8) homes sold in Phase IV, and (b) from any Eligible Purchasers whose purchase offer is contingent upon WCHA providing more than (75%) of the initial average available second mortgage funds amount of \$13,906 amounting to \$10,430 for any of the next (8) homes sold in Phase IV (excluding those units under (a) above

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The curriculum relies on a ten-hour homeownership program, with five two-hour sessions. The course is also offered in Spanish each month.

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- Ways To Make Money Management Easier
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- Savings
 - Savings Tips
 - How Savings Grow
 - \$4,000 Tax Free

- How Much Home Can You Afford?
- Expense Of Home Ownership
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- Ways To Save Energy
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The program provides all materials and requires homework. An actual realtor is presented for the realty program, an insurance agent for the homeownership insurance, and even a horticulturist. However, solicitation is not allowed. The initial program determines if the family is even ready or sincerely wishes to purchase a home. Classes cover the advantages and disadvantages of homeownership, money issues, empowerment of women (to educate women away from traditional gender responsibilities, teaching women to identify and provide their own home maintenance). In addition to the course instructors, presenters include representatives from credit counseling services, local lending institutions, insurance providers, and home inspectors. A lender gives a presentation on credit scoring, and the credit counseling representative provides discussion on maintaining good credit. Various loan programs are discussed along with the resources for first-time homebuyers with low income.

The curriculum is also placed within the WCHA’s Housing Choice Voucher Administration Plan.

There will not be a specific Family Self-Sufficiency escrow account or Individual Development Account (“**IDA**”) for regular Section 24(d)(I)(J) homebuyers. However, WCHA’s Housing Choice Voucher Program does include a Family Self-Sufficiency (“**FSS**”) Escrow Account Component. WCHA will link and work with all downpayment/closing cost assistance programs available in the Marketplace to aid eligible homebuyers in their desire to purchase Project

homes. These will include the use of a variety of the Illinois Housing and Development Authority's ("IHDA") homebuyer programs which offer downpayment/payment closing cost assistance programs. IHDA's First-Time Homebuyer's program offers a closing cost assistance program, which provides funds up to \$1,000 for real estate closing costs. IHDA also offers a HELP program, which offers qualified homebuyers a gift equating to 4.25% of the purchase price, which can be used for downpayment, and closing costs.

WCHA will also actively work with member institutions of the Chicago Federal Home Loan Bank, including AmCore Bank, to utilize their Downpayment Plus and Downpayment Plus Advantage Programs. Under these programs eligible households may access subsidies up to \$5,000 for downpayment and closing cost assistance.

The above described programs will provide prospective homebuyers with significant financial resources to assist in the accumulation of sufficient downpayment funds, as well as the necessary monies required to pay for closing costs. The funds, which may be provided by these programs, are in addition to the average figure of \$1,500 per homebuyer to be provided from a combination of HOPE VI and HOME funds in the Project's budget for closing cost assistance. In addition, the housing counseling curriculum will include various budgeting counseling aspects to aid prospective homebuyers in their understanding of how to accumulate sufficient funds in order to purchase a home.

All prospective homebuyers will be required to participate in a housing counseling program, which will include a prequalification component to determine that there is adequate income to support homeownership costs and employment history to qualify for a mortgage. The housing counseling will include a review of the prospective homebuyer's income to help ensure they are income qualified to purchase a Project home based upon Project eligibility requirements and that they are in a position to qualify for the required financing based upon their income and employment record. WCHA and its housing counseling agency will also work cooperatively with local financial institutions to pre-approve prospective homebuyers for mortgages as well as downpayment/closing cost assistance. The housing counseling program also offers a post-purchase component to help homebuyers in the event of problems (reduction of income, loss of employment, etc.), which may arise after their purchase of a Project home.

While the Champion Park Revitalization – Phase IV Homeownership Plan was prepared under Section 24 (d)(I)(J) parameters, the WCHA also intends to offer a Section 8(y) Housing Choice Voucher Program ("**Program**") to eligible prospective purchasers. For reference, the complete Section 8(y) Housing Choice Voucher Program, which is part of the WCHA Housing Choice Voucher Administration Plan is included as Attachment 18 (Phase IV HTS).

General Section 8 Program

This program will be modeled with the homeownership counseling program presented above, certification, Housing Quality Standards qualification, and additional leverage as may be applied from available programs such as the Affordable Housing Program, HOME Funds, City first-time homebuyer's program, REACH Illinois, and the housing authority's 2006 award of a Family Self-Sufficiency Program.

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

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

- a. Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- b. Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- c. Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below).
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- d. Demonstrating that it has other relevant experience (list experience below).
Executive Director has operated a Section 8 Lease-To-Own Program
HOPE VI staff has operated the successful sale or sale process of 25 homes in the HOPE VI Phase I program (one home remaining a model home).

8. Civil Rights Certifications

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

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

9. Additional Information

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

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

(Provide a statement of the PHA's progress against the goals and objectives established in the previous 5-Year Plan for the period FY 2000 - 2004.)

The housing authority has met or exceeded the goals presented in the 2000-2004 Five Year Plan.

PHA Goal: Expand the Supply of Assisted Housing

Additional Section 8 vouchers have been separately awarded.

Public housing vacancies have been reduced through the award of the 2002 HOPE VI grant.

Private and public funds to increase assisted housing have been leveraged as presented in this plan, to include the Community Development Assistance Program, Low Income Housing Tax Credits, the Neighborhood Networks grant, Affordable Housing Program grant.

Both completion and construction of homes have begun through the HOPE VI program.

PHA Goal: Improve the Quality of Assisted Homes

The housing authority has maintained a High Performer PHAS score for each year.

The Section 8 Program has maintained a High Performer SEMAP for each year.

Customer satisfaction has maintained reflected in each year's PHAS RASS score.

Management functions have improved through ongoing training and certification.

Housing units are being renovated and modernized through the capital fund program and the HOPE VI program.

Obsolete public housing is scheduled for demolition during the course of the HOPE VI program.

Replacement housing and replacement vouchers have been provided through both the HOPE VI program and the general programs.

PHA Goal: Increase Assisted Housing Choices.

Voucher mobility counseling has been individually provided.

Outreach efforts to landlords has been conducted through newsletters and direct contact.

Voucher homeownership program has been added to the HOPE VI program.

Application has been approved for the conversion of 11 Tenant-Based Section 8 vouchers to Project Based Section 8 vouchers.

PHA Goal: Provide an improved living environment

Measures to deconcentrate poverty is built into the HOPE VI program.

Measures of income mixing is built into the HOPE VI program.

Public housing security improvements have been tangibly demonstrated in the housing authority's award of the 2004 National Association of Housing and Redevelopment Official's Award of Merit.

The HOPE VI program has been awarded.

PHA Goal: Promote self-sufficiency and asset development of assisted households

Employment and training of public housing residents is being realized in the Community and Support Services program.

Supportive services for the disabled and elderly have been secured through the Resident Opportunity and Support Services program.

The HOPE VI program has been awarded.

A homeownership program is being implemented, and realized.

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans
Ongoing policy measures have been maintained through the Public Housing Admissions and Continued Occupancy Program and the Section 8 Administrative Plan.

B. Criteria for Substantial Deviations and Significant Amendments

(1) Amendment and Deviation Definitions

24 CFR Part 903.7(r)

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

- a. Substantial Deviation from the 5-Year Plan
Change of the housing authority's goals as presented in the 5-Year Plan.
- a. Significant Amendment or Modification to the Annual Plan
Change of the housing authority's goals as presented in the 5-Year Plan.

C. Other Information

[24 CFR Part 903.13, 903.15]

(1) Resident Advisory Board Recommendations

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

If yes, provide the comments below:

Backyard security light needed at the D'Agnolo Garden Apartments.

- b. In what manner did the PHA address those comments? (select all that apply)

- Considered comments, but determined that no changes to the PHA Plan were necessary.
- The PHA changed portions of the PHA Plan in response to comments
List changes below:
- Other: (list below)
Installed a backyard security light at the D'Agnolo Garden Apartments.

(2) Resident Membership on PHA Governing Board

The governing board of each PHA is required to have at least one member who is directly assisted by the

PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

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

Yes No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board: Phyllis Spiess

Method of Selection:

Appointment

The term of appointment is (include the date term expires): 09/01/2011

Election by Residents (if checked, complete next section--Description of Resident Election Process)

Description of Resident Election Process

Nomination of candidates for place on the ballot: (select all that apply)

Candidates were nominated by resident and assisted family organizations

Candidates could be nominated by any adult recipient of PHA assistance

Self-nomination: Candidates registered with the PHA and requested a place on ballot

Other: (describe)

Eligible candidates: (select one)

Any recipient of PHA assistance

Any head of household receiving PHA assistance

Any adult recipient of PHA assistance

Any adult member of a resident or assisted family organization

Other (list)

Eligible voters: (select all that apply)

All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)

Representatives of all PHA resident and assisted family organizations

Other (list) Selection by the County Board Chairman and approval by the Winnebago County Board.

b. If the PHA governing board does not have at least one member who is directly assisted by the PHA, why not?

The PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis

- The PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the Board.
- Other (explain):

Date of next term expiration of a governing board member:

Name and title of appointing official(s) for governing board (indicate appointing official for the next available position): Scott Christiansen, Winnebago County Board Chairman

(3) PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

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

Consolidated Plan jurisdiction: (provide name here)

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

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

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

The County Consolidated Plan supports the PHA plan as an assistance template

(4) (Reserved)

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

The housing authority has implemented the Carbon Monoxide Alarm Detector Act (Public Act 094-0741), completing it for all public housing developments in advance of the Act implementation of January 1, 2007, and exceeding the requirements of the Act by the placement of carbon monoxide detectors in public hallways that adjoin residential units in multi-unit buildings. The Carbon Monoxide Alarm Detector Act is now a part of the Uniform Physical Characteristics Standards for the public housing developments, and the Housing Quality Standards for the Housing Choice Voucher program.

The housing authority has implemented the Violence Against Women and Department of Justice Reauthorization Act of 2005 (pub. L. 109-106) within the public housing Resident Lease Agreement, Section 8 Administrative Plan, Public Housing Admissions and Continued Occupancy Policies. Further implementation will occur when the housing authority receives additional documents under composition by and to be issued by the United States Department of Housing and Urban Development.

10. Project-Based Voucher Program

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

If yes, check which circumstances apply:

- Low utilization rate for vouchers due to lack of suitable rental units
- Access to neighborhoods outside of high poverty areas
- Other (describe below:)
 HOPE VI Revitalization Program
 Conversions as approved by HUD
 Increased scoring capacity with the Illinois Low Income Housing Tax Credit
 Qualified Action Plan with any application

- c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts): Eleven units in census tract 24
 Within the 20% limit range approved by HUD for census tracts within the Winnebago County boundaries

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

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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.</i>	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified	5 Year and Annual Plans

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	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.	
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA's public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Schedule of flat rents offered at each public housing development. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
X	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
X N/A	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Any policies governing any Section 8 special housing types <input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
X	Public housing grievance procedures <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
X	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public	Annual Plan: Capital Needs

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	housing.	
X	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
X	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
X	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section 20) of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
X	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Joint PHA Plan for Consortia
	Other supporting documents (optional). List individually.	(Specify as needed)

12. Capital Fund Program and Capital Fund Program Replacement Housing Factor Annual Statement/Performance and Evaluation Report

Annual Statement/Performance and Evaluation Report					
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: WINNEBAGO COUNTY HOUSING AUTHORITY		Grant Type and Number Capital Fund Program Grant No: IL06 P08350105 Replacement Housing Factor Grant No:			Federal FY of Grant: 2005
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:2) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements	75,000			
4	1410 Administration		26,873		
5	1411 Audit	3,165			
6	1415 Liquidated Damages				
7	1430 Fees and Costs	35,000			
8	1440 Site Acquisition				
9	1450 Site Improvement		236,852		
10	1460 Dwelling Structures	260,000			
11	1465.1 Dwelling Equipment—Nonexpendable	145,000	50,000		
12	1470 Nondwelling Structures		155,000		
13	1475 Nondwelling Equipment	30,000	15,000		
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency		53,747		
21	Amount of Annual Grant: (sum of lines 2 – 20)	548,165	537,472		
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance	260,000			
24	Amount of line 21 Related to Security – Soft Costs	75,000			
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

12. Capital Fund Program and Capital Fund Program Replacement Housing Factor Annual Statement/Performance and Evaluation Report

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part II: Supporting Pages								
PHA Name: WINNEBAGO COUNTY HOUSING AUTHORITY		Grant Type and Number Capital Fund Program Grant No: IL06P08350105 REV 2 Replacement Housing Factor Grant No:			Federal FY of Grant: 2005			
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	
IL083-01, Champion Park	PHA Admin/Community Services Building	1470		145,000				
IL083-01, Champion Park	PHA Admin/Community Services Building	1470		10,000				
IL083-02, Collier Gardens	Common Area Window Replacements	1450		8,500				
IL083-02, Collier Gardens	Common Area Carpet Replacements	1450		100,352				
IL083-02, Collier Gardens	Common Area Lighting	1450		53,000				
IL083-02, Collier Gardens	Boiler	1465.1		50,000				
IL083-02, Collier Gardens	Appliances	1475		15,000				
IL083-07, Robert Johnston Gardens	Security	1450		37,500				
IL083-08 D'Agnolo Gardens	Security	1450		37,500				
PHA Wide	Administration/Sundry	1410		26,873				
PHA Wide	Contingency	1502		53,747				

13. Capital Fund Program Five-Year Action Plan

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part III: Implementation Schedule							
PHA Name: WINNEBAGO COUNTY HOUSING AUTHORITY			Grant Type and Number Capital Fund Program No: IL06P08350105 Rev. 2 Replacement Housing Factor No:				Federal FY of Grant: 2005
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	
IL083-01, Champion Park	9/30/05			9/30/07			
IL083-02, Collier Gardens	9/30/05			9/30/07			
IL083-07, Robert Johnston Gardens	9/30/05			9/30/07			
IL083-08, D'Agnolo Gardens	9/30/05			9/30/07			
PHA Wide	9/30/05			9/30/07			

13. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan					
Part I: Summary					
PHA Name WINNEBAGO COUNTY HOUSING AUTHORITY			<input type="checkbox"/> Original 5-Year Plan <input checked="" type="checkbox"/> Revision No: 2		
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: PHA FY: 2006	Work Statement for Year 3 FFY Grant: PHA FY: 2007	Work Statement for Year 4 FFY Grant: PHA FY: 2008	Work Statement for Year 5 FFY Grant: PHA FY: 2009
	Annual Statement				
IL083-01, Champion Park		20,000	0	0	0
IL083-02, Collier Gardens		384,118	250,000	250,000	250,000
IL083-07, Robert Johnston Gardens		0	0	0	0
IL083-08, D'Agnolo Gardens		0	0	0	0
PHA Wide		71,314	225,432	225,000	225,000
CFP Funds Listed for 5-year planning		475,432	475,432	475,000	475,000
Replacement Housing Factor Funds					

