

# **PHA Plans**

## **Streamlined Annual Version**

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

OMB No. 2577-0226  
(exp. 05/31/2006)

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

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

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# **Streamlined Annual PHA Plan for Fiscal Year: 2007**

## **PHA Name: South Central MN Multi- County Housing Redevelopment 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.**

## Streamlined Annual PHA Plan Agency Identification

**PHA Name:** South Central MN Multi-County Housing and Redevelopment Authority

**PHA Number:** MN219

**PHA Fiscal Year Beginning: (mm/yyyy)** 01/2007

**PHA Programs Administered:**

**Public Housing and Section 8**    
  **Section 8 Only**    
  **Public Housing Only**  
 Number of public housing units:                     
 Number of S8 units: 667                     
 Number of public housing units:  
 Number of S8 units:

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

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

**PHA Plan Contact Information:**

Name: Ed Goldsmith    Phone: 507-345-1977  
 TDD:    Email (if available): egolds@hickorytech.net

**Public Access to Information**

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

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

**Display Locations For PHA Plans and Supporting Documents**

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

If yes, select all that apply:

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

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

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

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

**Table of Contents**

[24 CFR 903.7(r)]

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

**A. PHA PLAN COMPONENTS**

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

**B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE**

**Form HUD-50076, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Streamlined Annual Plan** identifying policies or programs the PHA has revised since submission of its last Annual Plan, and including Civil Rights certifications and assurances the changed policies were presented to the Resident Advisory Board for review and comment, approved by the PHA governing board, and made available for review and inspection at the PHA's principal office;

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

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

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

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

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

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

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

**A. Site-Based Waiting Lists-Previous Year**

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

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

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

**B. Site-Based Waiting Lists – Coming Year**

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

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

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

## **2. Capital Improvement Needs**

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

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

### **A. Capital Fund Program**

1.  Yes  No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 7 and 8 of this template (Capital Fund Program tables). If no, skip to B.
2.  Yes  No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

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

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

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

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

3.  Yes  No: Does the PHA expect to apply for a HOPE VI Revitalization grant in the Plan year?  
If yes, list development name(s) below:
4.  Yes  No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:
5.  Yes  No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:

**3. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program**  
(if applicable) [24 CFR Part 903.12(c), 903.7(k)(1)(i)]

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

2. Program Description:

a. Size of Program

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

- *The South Central MN Multi-County HRA Section 8 Homeownership program will provide assistance for no more than 25 households who are first-time homebuyers as defined by current HUD policies.*

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? *2 participants expected by 12/31/2007.*

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:

***To participate in the Section 8 Homeownership Program a family or individual must:***

- *be a participant in the South Central MN Multi-County HRA Housing Choice Voucher Program.*
- *be in full compliance with their rental lease and Housing Choice Voucher program requirements.*
- *terminate their lease arrangement in compliance with the lease.*
- *have no prior default on a residential mortgage.*
- *successfully complete the Home Stretch Program.*
- *have no outstanding debt to SCMMCHRA or any other Housing Authority for previous damages or unpaid rent.*
- *agree to a criminal background check for all adult household members 18 and older and pass it according to specified criteria.*
- *be a first time homebuyer as defined by HUD. HUD defines a first time homebuyer as a family that has not owned or had ownership interest in the past three years.*
- *live in the home they purchase and comply with mortgage requirements.*
- *comply with annual re-certification requirements and appointments.*

***Employment and Income Requirement:***

*Except in the case of elderly and disabled families, one or more adults in the family who will own the home must be employed on a full-time basis and have been continuously employed on a full-time basis for at least one year before commencement of homeownership assistance.*

*Eligible households must demonstrate a monthly gross income sufficient to meet homeownership and other family expenses. Except in the case of disabled families, the qualified annual income of the adult family members who will own the home must not be less than the Federal minimum hourly wage multiplied by 2,000 hours, currently \$10,300. For disabled families, the qualified annual income of the adult family members who will own the home must not be less than the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12, currently \$7,236 (603 x 12).*

*Public assistance cannot be counted when qualifying for the minimum income requirement, except as noted above.*

***Inspection Requirement:***

*Once a property has been chosen, it must undergo and pass a housing inspection by a SCMMCHRA Housing Inspector. An additional home inspection by a certified private home inspector is also required.*

***Financial Assistance:***

*The HRA uses its normal voucher program payment standard schedule to determine the amount of subsidy. The housing assistance payment (HAP) is the lesser of either the payment standard minus the total tenant payment or the family's monthly homeownership expenses minus the total tenant payment. The PHA may make the HAP payment directly to the family or to the lender.*

*The following types of financing will be prohibited:*

- *Financing which includes balloon payments*
- *Private seller financing*

*The following types of financing may be prohibited:*

- *Interest rates of more than 1 point above current Fannie Mae rate.*
- *Variable interest notes*
- *90-day treasury note rate*

***Term Limit:***

*There is a mandatory term limit of 15 years if the initial mortgage incurred to finance purchase of the home has a term that is 20 years or longer, and for all other cases the maximum term of home-ownership assistance is 10 years. There is no time limit for an elderly or disabled household.*

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

*SCMMCHRA has received funding for a full-time Homeownership Program Coordinator and a Coordinator was hired in March 2006. Our agency will make contacts with lenders in our five-county region and may apply for additional funding for down payment assistance. We will make additional efforts to promote the program to current participants.*

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):

- Establishing a minimum homeowner down payment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):
- Demonstrating that it has other relevant experience (list experience below):

**4. Use of the Project-Based Voucher Program**

**Intent to Use Project-Based Assistance**

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

1.  Yes  No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option? If yes, check which circumstances apply:
  - low utilization rate for vouchers due to lack of suitable rental units
  - access to neighborhoods outside of high poverty areas
  - other (describe below:)

*In order to distribute assistance among newer units, promote mixed income development and support specific community development efforts.*

2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

*SCMMCHRA has committed four project-based vouchers for an 18-unit tax credit development in St. James, Minnesota.*

*No other specific developments have been identified. As SCMMCHRA identifies units appropriate for project-based assistance they will be considered for allocation of Housing Choice Vouchers.*

## **5. PHA Statement of Consistency with the Consolidated Plan**

[24 CFR Part 903.15]

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

1. Consolidated Plan jurisdiction: (provide name here)

*State of Minnesota*

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

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

*The State of Minnesota's FY 2002-2006 Consolidated Plan identifies the following six top-level strategies that are consistent with the activities to be undertaken by SCMMCHRA in the operation of its programs as follows:*

*1. Providing affordable housing for extremely low and very low income renters - SCMMCHRA will continue to make Housing Choice Vouchers available for these groups of renters;*

*2. Building a stronger continuum of care to serve persons experiencing homelessness – SCMMCHRA works directly with local agencies serving the needs of the homeless and provides an application preference for the homeless;*

*3. Enhancing housing and services available to those with special housing needs- SCMMCHRA works directly with local agencies serving those with special housing needs and provides an application preference for persons with disabilities;*

*4. Strengthening a community's housing stock – SCMMCHRA's programs emphasize the maintenance of quality housing in the community;*

*5. Assisting in homeownership opportunities – SCMMCHRA is continuing to promote its Housing Choice Voucher Homeownership Program in the coming year; and*

*6. Supporting community development and revitalization – SCMMCHRA is working with local communities and developers to utilize its programs in support of community development and revitalization, including through consideration of the use of project-based housing vouchers.*

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

*The State of Minnesota certified that the proposed activities/projects in the Streamlined PHA Plan are consistent with the jurisdiction's current, approved Comprehensive Housing Affordability Strategy (CHAS) or Consolidated Plan.*

### **Amendments to the Section 8 Administrative Plan:**

- **ELIGIBILITY FOR ADMISSION**  
**Family Status**

***Delete the following:***

*A displaced family is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.*

*(This definition is being deleted because it is already covered under the "Preference" section in the Admin Plan.)*

- **ELIGIBILITY FOR ADMISSION**  
***Add the following:***

**Student Status:**

*If the head of household, spouse or co-head is a student enrolled at an institution of higher education and is*

- ❖ *under the age of 24,*
- ❖ *not a veteran,*
- ❖ *unmarried,*
- ❖ *does not have a dependent child,*
- ❖ *individually ineligible for Section 8 assistance, or the student's parents are, individually or jointly, ineligible for assistance,*

*NO Section 8 assistance can be provided to the student. Unless the student is determined independent from his or her parents, the eligibility of a student seeking Section 8 assistance will be based on both the student AND the parents being determined income eligible for Section 8 assistance.*

*Independent student status and the lack of contact with either parent may be determined independently by the HRA or as certified by the appropriate official of the school attended by the student in accordance with applicable U. S. Department of Education criteria.*

*(This is a new HUD regulation.)*

- **THE WAITING LIST**  
**Preferences**

***Change the following:***

*Change the phrase “Involuntarily Displaced” to “Homeless” wherever it appears in this section.*

*(This is being changed to more clearly describe what SCMMCHRA’s definition of the homeless waiting list preference means.)*

- **THE WAITING LIST**  
**Selection from the Waiting List**

***Add the following:***

*A household may be placed on the waiting list with no preference, but later receive a preference that causes their position on the waiting list to change. When this occurs, the original date of application will not change.*

*(This sentence is being added to the Administrative Plan to clarify how SCMMCHRA will rank an application that qualifies for a preference after the initial date that the application was received in the SCMMCHRA office.)*

- **THE WAITING LIST**  
**Grounds for Denial**

***Total revision of this section. New policies are as follows:***

➤ *Reasons for denial include the following:*

- ✓ *Do not meet one or more of the eligibility criteria;*
- ✓ *Do not supply information or documentation required by the application process;*

- ✓ *Fail to respond to a written request for information or a request to declare their continued interest in the program;*
  - ✓ *Fail to complete any aspect of the application or lease-up process;*
  - ✓ *Any applicant, in whose family, a member has been terminated from any assisted housing program within the last three years;*
  - ✓ *Any applicant, in whose family, a member commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program;*
  - ✓ *Any applicant, in whose family, a member currently owes rent or other amounts to the South Central MN Multi-County H.R.A. or to another Housing Authority in connection with Section 8 or public housing assistance under the 1937 Act;*
  - ✓ *Any applicant, in whose family, a member has engaged in or threatened abusive or violent behavior toward South Central MN Multi-County H.R.A. personnel;*
  - ✓ *Any of the circumstances indicated below.*
- *Admission to the program must be denied for three years from the date of eviction of any household member evicted from federally assisted housing for drug-related criminal activity. However, the applicant may be admitted if the H.R.A. determines:*
- (A) That the evicted household member who engaged in drug-related criminal activity has successfully completed a supervised drug rehabilitation program approved by the H.R.A.; or*
  - (B) That the circumstances leading to eviction no longer exist (for example, the criminal household member has left the household).*
- *Admission to the program must be denied (a) if any household member is currently engaging in illegal use of a drug; (b) if there is reasonable cause to believe that a household member's illegal drug use or a pattern of illegal drug use may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents; or (c) Any household member has ever been convicted of drug-related criminal activity for manufacture or production of methamphetamine on the premises of federally assisted housing.*
- *Admission to the program must be denied if any member of the household is subject to a lifetime registration requirement under a State sex offender registration program. Criminal history background checks necessary to*

*determine whether any household member is subject to a lifetime sex offender registration requirement in the State where the housing is located and in other States where the household members are known to have resided are required to be performed.*

- *Admission to the program must be denied if there is reasonable cause to believe that a household member's abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.*
- *Admission to the program should be denied if it is determined that any household member is currently engaged in, or has engaged in the following activities within six years of the denial of admission:*

*(1) Drug-related criminal activity, including:*

- ❖ *The manufacture of a controlled substance (illegal drugs)*
- ❖ *Sale or distribution of a controlled substance (illegal drugs)*
- ❖ *Use, possession or addiction to a controlled substance (illegal drugs);*

*(2) Violent criminal activity; including:*

- ❖ *The use of physical force against another person or a person's property*
- ❖ *Engagement in violent criminal activity, to include any degree of assault, including domestic assault*

*(3) Other criminal activity which may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents or persons residing in the immediate vicinity; or*

*(4) Other criminal activity which may threaten the health or safety of the owner, property management staff, or persons performing a contract administration function or responsibility on behalf of the H.R.A. (including an H.R.A. employee or H.R.A. contractor, subcontractor or agent).*

*If an applicant was previously denied admission because a member of the household engaged in criminal activity the applicant may be reconsidered if there is "sufficient evidence" that the members of the household are not currently engaged in, and have not engaged in, such criminal activity for at least six years before the admission decision. Submission of a certification from the household member that she or he is not currently engaged in and has not engaged in such criminal activity during the preceding six years and provided verified supporting information from such sources as a probation officer, a landlord, neighbors, social service agency workers and criminal records may be considered as "sufficient evidence"*

*For purposes of this section, a household member is "currently engaged in" criminal activity if the person has engaged in the behavior recently enough to justify a reasonable belief that the behavior is current.*

*If an applicant is denied admission for criminal activity as shown by a criminal record, the subject of the record and the applicant must be provided with a copy of the criminal record. The family must be given an opportunity to dispute the accuracy and relevance of that record, in the informal review.*

❖ *Housing Authority's Discretion to Consider Circumstances:*

- *In deciding whether to deny or terminate assistance because of action or failure to act by members of the family, the South Central MN Multi-County H.R.A. has discretion to consider:*
  - ✓ *The preponderance of evidence indicating that a family member has engaged in such activity regardless of whether the family member has been arrested or convicted of any crime;*
  - ✓ *All of the circumstances in each case, including the seriousness of the case and the participation in other less serious activities over time; and*
  - ✓ *The extent of participation or culpability of individual family members, and the effects of denial or termination of assistance on other family members who were not involved in the action or failure.*
- *In accordance with the federal Violence Against Women Act (VAWA), no applicant/participant will be denied admission or have assistance terminated based solely upon:*
  - ✓ *being or having been a victim of domestic/dating violence, or stalking or having poor credit, landlord history, or criminal history as a result of having been such a victim.*
  - ✓ *A member of one's household, guest, or other person under tenant's control having engaged in such activity, is no longer a member of the household and will be prohibited from visiting the household without the express permission of the H.R.A.*
- *The South Central MN Multi-County H.R.A. may impose, as a condition of continued assistance for other family members, a requirement that family members who participated in or were culpable for the action or failure will not reside in the unit or visit the unit or surrounding premises.*
- *The South Central MN Multi-County H.R.A. may permit the other members of a participant family to continue receiving assistance.*
- *Denial of assistance for an applicant may include any or all of the following: denying listing on the waiting list, denying or withdrawing a certificate or*

*voucher, refusing to enter into a HAP contract or approve a lease, and refusing to process or provide assistance under portability procedures.*

- *The South Central MN Multi-County H.R.A. will notify the applicant in writing of the Housing Authority's decision to deny assistance. This notification will include a brief statement of the reasons for the decision. The South Central MN Multi-County H.R.A. will provide the applicant an opportunity for an Informal Review.*

*(SCMMCHRA has revised the policies on denials for clients who are involved in drug-related activity or violent criminal behavior to conform to current federal regulations and make denial criteria more consistent.)*

- **VERIFICATION**

**Acceptable Methods Of Verification**

***Revised as follows:***

*When third party verification cannot be obtained in a three week period of time, or it is not cost effective to obtain, the South Central MN Multi-County H.R.A. will accept reliable documentation received from the applicant/participant. The HRA's Executive Director or designee shall determine cost effectiveness based upon the cost to obtain the third party verification being greater than the change in the Total Tenant Payment (TTP) attributable to the item being verified. Photocopies of the documents provided by the family and appropriately certified by HRA staff, will be maintained in the file.*

*(This will reduce processing time and cost and increase staff efficiency. It is permitted by HUD when included in the Administrative Plan.)*

- **BRIEFING PROCESS**  
**Issuance of Voucher**

***Add the following:***

*At the Briefing, the participants may be required to provide photo identification, copies of social security cards for all household members and any proof of assets, income and medical expenses that they have.*

*(SCMMCHRA may view photo i.d.'s for all briefing participants as proof of identity. Staff must be assured that each participant actually attends the briefing and the briefing is not attended by a proxy.)*

- **RENT AND HOUSING ASSISTANCE PAYMENTS**  
**Setting the Payment Standard**

***Add the following:***

*HUD has approved the use of 120% of the FMR as the Payment Standard as a reasonable accommodation for disabled persons. (982.503i)*

*(SCMMCHRA requested that HUD give blanket approval for 120% of FMR as the Payment Standard as a reasonable accommodation for disabled persons. The request was made and granted as a result of the difficulty that disabled clients on fixed incomes were having in locating affordable housing in the SCMMCHRA service area.)*

**TIME FRAMES AND CORRECTIONS OF HOS FAIL ITEMS**

❖ ***Verification of Corrections***

*The South Central MN Multi-County H.R.A. will verify that items that have failed an inspection have been corrected through any of the following means as appropriate to the severity of the repair and circumstances:*

- *Self-certification by the owner, manager, or occupant where warranted based upon previous experience indicating their reliability.*
- *Self-certification accompanied with receipts for labor and materials and/or confirmation by the occupant.*
- *Self-certification followed by an inspection when practicable and an efficient use of staff time.*
- *Staff inspection.*

*Self-certification shall be in writing, although an initial certification may be accepted verbally and confirmed in writing. All self-certified corrective work will be confirmed at the next regularly scheduled inspection or Quality Control Inspection. The H.R.A. may perform an inspection at any time at its discretion to verify that required work has been completed.*

*(HUD does not require re-inspection of corrective work ordered by the H.R.A. as long as it is covered in the Administrative Plan. Given the large distances that our staff cover, limiting re-inspections in this manner is a more efficient use of agency resources.)*

**Other Changes in Policies and Plan Components that Have Been Revised Since Submission of the Last Annual PHA Plan:**

**Housing Needs:** *As of August 15, 2006, there are approximately 253 households on the waiting list. The waiting list has been averaging 238 applicants for the past six months. At the time of the previous submission of the Annual PHA Plan, there were approximately 70 households on the waiting list.*

**Progress in meeting 5-year mission and goals:**

*There have been changes to the following components since the last submission:*

***Improving the quality of assistance provided to clients:***

***Achieving and sustaining a utilization rate of 100 percent at all times.***

*The HRA achieved a 100 percent utilization rate in early 2004. However as a direct result of HUD Notice PIH 2004-7 issued April 22, 2004, changing the HAP funding formula, the HRA began to sustain significant deficits in the HAP account. In response, the HRA was forced to suspend the issuance of new vouchers until the deficits could be brought under control. By the end of 2004 this had been accomplished. However, the damage had already been done with voucher utilization dropping from 576 (96%) in April to 473 (78.4%) in December. As of May 1, 2006, the HRA had increased vouchers under lease to 620 (93%). The HRA has been and will continue to lease vouchers aggressively. As a result, the HRA is currently operating with a SEMAP Corrective Action Plan that will return the utilization rate to 95% utilization by December 31, 2006.*

***Ensuring full compliance with all applicable accounting standards and regulations:***

***The South Central MN Multi County H.R.A. will operate so that income exceeds expenses every year.***

*The HRA is currently operating so that income exceeds expenses every year. As a result of the HAP deficits incurred in 2004, cost-saving measures were implemented. Effective November 1, 2005, the HRA began to perform all day-to-day accounting functions with its own staff. By January 1, 2006, all such functions had been transferred from a contractor to HRA staff.*

***Promoting self-sufficiency and asset development of assisted households:***

***Maintain the number of Section 8 recipients participating on the Family Self-Sufficiency Program (FSS) at 70 participants.***

*Effective May 1, 2006, there are 55 participants on the Family Self Sufficiency Program. With the hiring of a new FSS Coordinator, new efforts to increase the program size are being implemented.*

***Admit 5 homeownership clients onto the Homeownership Program by December 31, 2009.***

*Since May 1, 2003, the Homeownership Program has been in place and South Central MN Multi-County H.R.A. is currently working with homeownership*

*candidates. A new position of Homeownership Program Specialist has been funded and hired for 2006 to accomplish this goal.*

***Improving client access to services that support economic opportunity and quality of life***

*Provide or attract supportive services to increase independence for the elderly or families with disabilities.*

*Keith Luebke, former Executive Director of the HRA, participated in a Region Nine initiative to improve supportive services for seniors. The focus was increasing meal sites and other services as needed. Similar activities are planned for the coming year. Ed Goldsmith initiated conversations with the Sibley County Public Health Director regarding services to seniors and persons with disabilities in Section 8 developments owned by the HRA.*

***Providing or attracting supportive services to improve assistance recipients' employability:***

*The HRA meets regularly with a variety of human service agencies to improve employability of program participants. These include Community Assistance for Refugees, Partners for Affordable Housing, social services organizations, as well as workforce and community assistance agencies.*

***Increasing the availability of housing assistance in the five county region:***

*Leverage private or other public funds to create additional housing opportunities.*

*In 2001, South Central HRA received funding from South Eastern MN Initiative Fund to develop multi-family units in cooperation with regional non-profit organizations. The HRA has supported several proposals for the development of affordable housing, most recently in the cities of Waseca and St. James.*

***Managing the South Central MN Multi County H.R.A. Programs in an efficient and effective manner:***

*Return to Committee structure (i.e. Section 8, Budget, Policy, Personnel, By-Laws).*

*With the hiring of a new Executive Director, the Board has not returned to the committee structure. Currently, the Board of Commissioners holds regular bi-monthly meetings to conduct all business. Meeting dates are scheduled during the "off" months, but have not been necessary.*

***Continuing efforts to host an annual meeting of residents for the purpose of receiving feedback on the PHA Agency and Annual Plan:***

*Each year, a meeting has been scheduled in the Main office of the HRA. In addition HRA has solicited written and verbal comments from participants that can be delivered by mail or by telephone, as well as in person to facilitate this process.*

***Resident Advisory Board consultation process:***

*All participants of the Section 8 Program were mailed a postcard notifying them of their opportunity to review the Plan and become members of the Resident Advisory Council. Of those who contacted the HRA office regarding the postcard, no one provided any comments or suggestions regarding the Plan.*

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

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

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
	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
	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	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
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	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 type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	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
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
	Any policies governing any Section 8 special housing types <input type="checkbox"/> Check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures. <input type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
	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
	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	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
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
	The results of the most recent fiscal year audit of the PHA conducted under the	Annual Plan: Annual Audit

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

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

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





## 8. Capital Fund Program Five-Year Action Plan

<b>Capital Fund Program Five-Year Action Plan</b>					
<b>Part I: Summary</b>					
PHA Name				<input type="checkbox"/> <b>Original 5-Year Plan</b> <input type="checkbox"/> <b>Revision No:</b>	
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2	Work Statement for Year 3	Work Statement for Year 4	Work Statement for Year 5
		FFY Grant: PHA FY:	FFY Grant: PHA FY:	FFY Grant: PHA FY:	FFY Grant: PHA FY:
	Annual Statement				
CFP Funds Listed for 5-year planning					
Replacement Housing Factor Funds					

**8. Capital Fund Program Five-Year Action Plan**

<b>Capital Fund Program Five-Year Action Plan</b>						
<b>Part II: Supporting Pages—Work Activities</b>						
Activities for Year 1	Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>
<b>See</b>						
<b>Annual</b>						
<b>Statement</b>						
Total CFP Estimated Cost			\$			\$

**8. Capital Fund Program Five-Year Action Plan**

<b>Capital Fund Program Five-Year Action Plan Part II: Supporting Pages—Work Activities</b>					
Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
Total CFP Estimated Cost		\$			\$

*The comments were considered, but the HRA determined that no changes to the PHA Plan were necessary. Only one participant expressed interest in being on the Resident Advisory Council. She then self-nominated herself to be appointed to the PHA governing board.*

## **8. Capital Fund Program Five-Year Action Plan**