

PHA Plans

Streamlined Annual Version

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

OMB No. 2577-0226
(exp. 08/31/2009)

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

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

Streamlined Annual PHA Plan for Fiscal Year: 2008

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

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

- 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 2008

[24 CFR Part 903.12(c)]

Table of Contents

[24 CFR 903.7(r)]

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

A. PHA PLAN COMPONENTS

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

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

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

For PHAs Applying for Formula Capital Fund Program (CFP) Grants:
Form HUD-50070, *Certification for a Drug-Free Workplace*;
Form HUD-50071, *Certification of Payments to Influence Federal Transactions*; and
Form SF-LLL & SF-LLLa, *Disclosure of Lobbying Activities*.

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

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

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

A. Site-Based Waiting Lists-Previous Year

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

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

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

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

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

B. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to next component. No

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):

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

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

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

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

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

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

2. Program Description:

a. Size of Program

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

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

b. PHA-established eligibility criteria

- Yes No: Will the PHA’s program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria?

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

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

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

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

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

- Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):
- Demonstrating that it has other relevant experience (list experience below):

4. Use of the Project-Based Voucher Program

Intent to Use Project-Based Assistance

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

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

5. PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

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

1. Consolidated Plan jurisdiction: (State of Michigan) Michigan State Housing Development Authority
2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)
 - The PHA has based its statement of needs of families on its waiting lists on the needs expressed in the Consolidated Plan/s.
 - The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
 - The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
 - Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
 1. Work on a Public Housing Homeownership Program

Other: (list below)

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

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

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

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

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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
X	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	Schedule of flat rents offered at each public housing development. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
X	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
X	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
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
X	Public housing grievance procedures <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
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
	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 __23__ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input checked="" type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

Ionia Housing Commission's definition of Substantial Deviation

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

1. INTERNAL CONTROL PROCEDURES/POLICY

IONIA HOUSING COMMISSION

INTERNAL CONTROL POLICY

The Ionia Housing Commission understands the importance of protecting, safeguarding and managing its resources. The Internal Control procedures are to be modified only by approval of the Ionia Housing Board of Commissioners. The goals of the internal control policy are to ensure that the Commission:

- Adheres to laws, regulations and management directives;
- Promotes orderly, economical, efficient, and effective operations and achieves its planned outcomes;
- Safeguards resources against fraud, waste, abuse and mismanagement;
- Provides quality services consistent with the Commission’s Mission Statement and;
- Develops and maintains reliable financial and management information and fairly discloses that data through timely reporting to the Board of Commissioners and other interested entities.

The internal controls set forth by this policy are intended to:

- Provide an overall framework to establish and maintain effective internal controls,
- Describe the internal control roles and responsibilities of the Ionia Housing Commission staff, and
- Describe the internal control practices for the financial functions.

One of the most effective ways to safeguard the commission’s resources is segregation of duties. Since the Housing Commission is a small entity, complete segregation of duties is not possible. Where a conflict may exist, the commission will incorporate compensating controls to minimize the potential risk.

The policy addresses internal controls for the following financial areas:

Revenues: Cash Handling; Rent Collection; Debt Write-off

Expenditures: Accounts Payable & Purchases; Check Writing; Outstanding Checks; Bank Credit Card

Property & Equipment Assets

Investments
Payroll
Financial Reporting
Security

I. REVENUES

A. Cash Handling

This practice presents the guidelines for staff of the Ionia Housing Commission (IHC) who handle cash. “Cash handling” includes all monies received by any employee on behalf of the Commission; regardless of form i.e. cash, checks, money orders, etc. The IHC does not accept credit cards for payment. All employees who have the responsibility for handling cash shall review these procedures annually to ensure understanding and compliance.

All funds received are deposited into the appropriate accounts on a timely basis by IHC staff. The office clerk/receptionist will receipt the cash. When the receptionist is unavailable the Administrative Assistant or the Director will receipt the cash. The deposit shall be prepared by the Administrative Assistant or the Director and acknowledged in writing. The Administrative Assistant shall make deposits to the banks. The Director will review the deposits and acknowledge them in writing by initialing them. All funds not deposited will be locked and secured each night. The office staff will be responsible for securing the funds.

Cash handling pertains to the following: Laundry money, Public Housing Petty Cash, Receipt of Repayments to the IHC, sale of IHC goods and all other practices involving funds which are handled by IHC employees.

The following shall apply to all cash funds.

1. Checks shall be made payable to the Ionia Housing Commission and be accepted only for the amount of the transaction (rent/sale/repayment). Checks may not be written for more than the amount of the transaction. **The IHC does not cash checks.**
2. Any check returned from a bank to the Ionia Housing Commission for any reason shall be assessed a \$25.00 fee.
3. Two party checks are not accepted.
4. Deposits are made on a timely basis. During the beginning of the month when rents are being collected, the deposits shall be made more frequently. No payment will be held for more than 30 days.
5. All funds on hand shall be securely locked up at the close of the business day. Metal boxes containing money used for change will be kept out of view of the public.

Receipting Rent

The preferential methods of payment for rent are check, money order or direct deposit (when available). Rent can be paid in person, by US Mail or deposited into the Rent Receptacle box. The Office Staff (in order of availability) Receptionist, Administrative Assistant or the Director is responsible for receiving rent payments. When the IHC receives a rent payment, the staff posts the payment into the ledger of the HDS computer software program. Two receipts are printed. One is given or mailed to the person paying the rent and the other is used to prepare and balance the deposit. The Office staff, (in order of availability) Administrative Assistant, Director or the Receptionist is responsible for the preparation of the deposit and taking it to the Bank. The Director will review the deposit and acknowledge the preparation and deposit slip in writing.

Public Housing Petty Cash

Two hundred dollars is kept in a petty cash fund for small, miscellaneous expenses and purchases for the Public Housing program. The person requesting reimbursement must present an original receipt for the goods or services to be reimbursed and complete the request slip. Examples of such items include but are not limited to postage for overnight or special delivery, court fees and maintenance items to a vendor for which the Housing Commission has no account. The IHC keeps the original receipt and the receptionist disburses the cash to the appropriate person after reviewing the request. On a weekly basis the Administrative Assistant removes the receipts and balances the petty cash fund. When the fund is functionally depleted, the receptionist will notify and issue the director a check to cash and replenish the fund to the \$200 level.

Sale of Property and Miscellaneous Proceeds

All money orders and/or checks received for the sale of property and other miscellaneous proceeds shall be receipted at the time the IHC receives the payment. A copy of the receipt is provided to the customer. The receptionist shall record the funds into the proper account and include with the next deposit.

B. Rent Collection

The original lease for all units is for twelve months. The terms of the lease provide that the rent is to be paid in full on the first day of the month. After the first year, the lease is on a month-to-month basis and automatically renews with the payment of the monthly rent. Rent is to be paid by the resident without requiring a statement from the Ionia Housing Commission. The Ionia Housing Commission will use the following guidelines for rent collection:

1. The rent is due on the first of each month.
2. On the Eighth of each month, the Administrative Assistant will assess a late charge of \$15.00 to each account that has an outstanding balance for rent. Note – if the seventh is a weekend or other non-work day, the late fee will be assessed at the close of the next business day. The late fee is due by the first of the following month.
3. If the rent is not paid in full by the tenth of the month, the Administrative Assistant will issue the resident a fourteen-day Notice to Quit.

4. Failure of the resident to comply with the Notice to Quit within the fourteen days, will initiate eviction proceedings.
5. If a court action (including issuance of the Notice to Quit) is started against a resident three times or more in a twelve-month period, the resident may be subject to termination.
6. Any court costs associated with the non-payment of rent or other charges, shall be assessed to the resident.
7. If a resident requests special arrangements to keep the rent current, he/she must consult with the Ionia Housing Commission prior to the date the rent is due.
8. Any resident who has a payment returned to the Housing Commission for non-sufficient funds, will be assessed a \$25.00 return check fee and a \$15.00 late fee charge.
9. The Ionia Housing Commission will accept rent payments by check or money order. The Commission will not accept cash (*See Cash Handling Section*).
10. The receptionist will collect the rent and provide or mail a receipt to the resident at the time the rent payment is received.

C. Debt Write-Off Policy

The Ionia Housing Commission will write-off any resident debt if:

- The debtor's whereabouts are unknown or the debt is more than six months old; or
- The debtor's whereabouts are unknown or if the debt is deemed uncollectible, because of court action, or
- The debtor is deceased.

Unless one of the above conditions is met, the Ionia Housing Commission will seek all remedies available to collect on the debt.

The receptionist/director shall prepare a listing of the debts to be written off for approval by the Board of Commissioners before the end of the Commission's fiscal year.

II. EXPENDITURES

A. Accounts Payable and Purchases

The Director, or the Director's designee, must approve all invoices in writing before payment is made.

B. Check Writing

The Ionia Housing Commission hereby establishes a policy that identifies those persons who are authorized to sign and issue checks on its behalf. The Ionia Housing Commission will adhere to the following guidelines when issuing and signing checks:

1. The receptionist, for Public Housing, and the Administrative Assistant, for Housing Choice Vouchers, shall have the primary responsibility for issuing checks. Neither of whom has the authorization to sign the checks.
2. All checks shall bear two signatures, one of which must be an authorized Commissioner of the Ionia Housing Commission. The second signature must be that of either the Director or another Commissioner.
3. The persons serving in the positions authorized to sign checks shall be bonded through the Ionia Housing Commission's blanket fidelity bond.
4. The supporting data for each check shall be available for the signer to review at any time.
5. The Ionia Housing Commission shall not permit any automated signatures.
6. Any voided checks will be checked by the Director in writing.
7. The Board of Commissioners shall approve all check payments made by the Ionia Housing Commission.

The receptionist and the administrative assistant shall ensure that all unused checks are maintained in a locked and secure area to prevent unauthorized access.

C. Outstanding Checks

In order to maintain accurate fund balances the Ionia Housing Commission shall follow the guidelines below when dealing with outstanding checks:

- All accounts shall be reconciled monthly and acknowledged in writing. The receptionist shall maintain an account reconciliation on the bank statements of all outstanding checks.
- The receptionist shall account for all voided checks. Voided checks shall be maintained in consecutive order with the check copies.

- Electronic payments to vendors may be made whenever possible, thereby, no check shall be issued.
- In the event, the payee requests the funds from a non-cashed voided check, the receptionist or administrative assistant (depending on which account the check was originally written) shall issue a new check.
- If a payee cashes a check that has been written off, the receptionist or administrative assistant shall contact the bank and have the transaction voided. The bank will reclaim the funds from the cashed check and reimburse the Housing Commission's account.

This practice shall be reviewed and revised as necessary.

D. Bank Credit Card

The Ionia Housing Commission shall have at its disposal the use of a bank credit card. The director is responsible for the prudent use of the credit card. When the credit card is used, the following shall apply:

- The credit card shall be used only when no other payment option is available or practical.
- Only the director or his/her designee shall be authorized to use the credit card. The director, administrative assistant, maintenance supervisor shall have custody of the credit cards. The director will approve all invoices before payment is made.
- The credit card shall be used only for the purchase of goods and services for official business of the Ionia Housing Commission.
- All receipts from credit card purchases must be attached to the credit card statement. If a purchase is authorized over the telephone with the credit card, then the packing slip or other statement will be used in the same manner as a receipt.
- The maximum limit for the credit card is \$5,000.00.
- All credit card payments shall be for the full amount of the bill so that the Ionia Housing Commission does not incur any interest expense.
- Upon leaving employment, the director and/or his/her designee, shall return the credit card to the Commission.
- All other Housing Commission policies (i.e. travel, procurement, etc.) shall apply to credit card purchases.

III. PROPERTY & EQUIPMENT ASSETS

A. Capitalization

The Ionia Housing Commission adopts the following capitalization policy for the purpose of determining, distinguishing and recording materials and non-expendable equipment and personal property purchased or acquired in connection with the development, management, and maintenance of public housing developments owned or operated by this Authority.

- A. If the initial cost of a piece of equipment and/or other personal property is Twenty-Five Hundred Dollars (\$2,500.00) or more and the anticipated life or useful value of said equipment or property is more than one (1) year, the same shall be capitalized and recorded as non-expendable equipment and charged as a capital expenditure.
- B. If the initial cost of the piece of equipment and/or personal property is less than Twenty-Five Hundred Dollars (\$2,500.00) or its useful life is less than one (1) year regardless of cost, the same shall be treated and recorded as materials or inventory and charged to maintenance, administration, or tenant service expense.
- C. The Executive Director, or the Executive Director's designee, is authorized and directed to determine whether each piece of equipment or other personal property that is acquired by the Housing Commission in connection with the development, management and maintenance of the properties owned or operated by the Housing Commission, shall be classified as material or non-expendable, as defined in the preceding sections. The Executive Director is further directed to ensure that the determination is documented in the appropriate records of the Housing Commission and retained for the information and guidance of its personnel and for audit purposes.

B. Fixed Assets

The tracking of assets owned by the Ionia Housing Commission is essential for its financial well-being. A physical accounting of all equipment and fixed assets in both the offices and the maintenance department is required. The Director or the Director's designee shall maintain a ledger of all property to be tracked. The director shall print the fixed assets logs and distribute them at the time the accounting is to be completed. A person other than the person who has custody of the assets must complete the reconciliation of the assets to the log. As an example, two staff may agree to inventory each other's office. The director or the director's designee will do spot checks on the procedure after completion. The Director or designee must annually reconcile the property to the Fixed Asset Detail register.

Whenever the IHC acquires new equipment, it shall be entered on the fixed asset detail register for the appropriate area by the Director or designee. When property is disposed of it shall be deleted from the register. The removal of property must follow the procedure in the Disposition of Assets section.

C. Disposition of Assets

The Ionia Housing Commission will adhere to the following when disposing of its assets.

The Ionia Housing Commission disposes of property of varying values. The estimated value of the property will determine the manner of disposition. All disposition of assets must be approved by the IHC Board. The estimated value will be determined by the book value, the Director and the IHC Board.

Property of no significant value – includes such items as refrigerators and stoves in non-working order, where the cost of repair exceeds the value and other items that have no intrinsic value. IHC staff may purchase these items for a nominal fee of \$1.00. When an employee purchases an item, he/she must complete the “Permission to Purchase Ionia Housing Commission Owned Property” (Attachment A). The Director will authorize such purchases. If a person outside of the IHC staff would like to purchase the property, he/she may do so for \$1.00.

Property with value greater than \$1.00 but less than \$100.00 – includes such items as old light fixtures and poorly working appliances. IHC staff may purchase these items for a nominal fee as approved by the IHC Board and the Director. When an employee purchases an item, he/she must complete the “Permission to Purchase Ionia Housing Commission Owned Property. If a person outside of the IHC staff would like to purchase the property, he/she may do so for the approved fee.

Property with value greater than \$100.00 but less than \$300.00– includes such items as used office equipment, computers, tools, vehicles and machinery, etc. IHC employees may purchase such items for a fee as approved by the IHC Board and the Director. The employee must complete the “Permission to Purchase Ionia Housing Commission Owned Property” which must be signed and approved by the Director and one Board member. If no employee wishes to purchase the property, it will be sold to any interested party for a reasonable amount as determined above.

Property with value greater than \$300.00 – includes such items as office equipment, maintenance equipment, vehicles and machinery. The Ionia Housing Commission will publish a notice in the local paper and solicit sealed bids for the item(s). Employees may bid on the items as well as the general public. The notice will include the timeframe for which the bids will be accepted. The Director and one other non-interested party, either staff or a board member, will open the bids. The item will be sold to the highest bidder. The IHC Board must approve before any transfer of title or ownership occurs.

The Cash Handling section, *Sale of Property and Miscellaneous Proceeds*, specifies how the proceeds shall be handled and recorded. All money received from the above sales will be deposited into the appropriate general account – public housing property into the public housing general account and Section 8 property into its account. When the appropriate account cannot be accurately determined, it will be deposited into the Public Housing account.

IV. INVESTMENTS

The Ionia Housing Commission recognizes that it must invest its funds in a manner, which will provide the highest investment return with the maximum security while meeting the daily cash flow needs of the Commission. It must also comply with all state and federal statutes governing the investment of public funds.

Scope

The investment policy applies to all monetary assets of the Ionia Housing Commission. These assets are accounted for in the various funds of the Ionia Housing Commission and include the general fund, special revenue funds, debt service funds, capital project funds, enterprise funds, internal service funds, trust and agency funds and any new funds established by the Ionia Housing Commission.

Objectives

The primary objectives, in priority order, of the Ionia Housing Commission's investment activities shall be:

Safety

Safety of principal is the foremost objective of the investment program. Investments shall be made in a manner that seeks to insure the preservation of capital in the overall portfolio.

Diversification

The Director shall diversify the use of investment instruments to avoid incurring unreasonable risks inherent in over-investment in specific instruments, individual financial institutions or maturities.

Liquidity

The investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated.

Return on Investments

The investment portfolio shall be designed with the objective of obtaining a rate of return throughout the budgetary and economic cycles, taking into account the investment risk constraints and the cash flow characteristics of the portfolio.

Delegation of Authority

Authority to manage the investment program is derived from the following: Act No. 20 of the Public Acts of Michigan of 1943 as amended and Ionia Housing Commission, City of Ionia Charter, Ordinance No. 195 as amended ordinance No. 441. Management responsibility for the investment program is hereby delegated to the Director, who shall establish written procedures and internal controls for the operation of the investment program consistent with this investment policy. Procedures shall include references to: safekeeping, delivery vs. payment, investment accounting, repurchase agreements, wire transfer agreements, collateral/depository agreements and banking service contracts. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Director and the IHC Board. The Director shall be responsible for all

transactions made and shall establish a system of controls to regulate the activities of subordinate officials. The Director shall annually provide a written audit report to the Ionia City Council concerning the investment of funds.

List of Authorized Investments

The Ionia Housing Commission is limited to investments authorized by Act 20 of 1943, as amended, including the following:

- a. Daily money market mutual funds registered under the Investment Company Act of 1940, Title I, Chapter 686, 54Stat. 789, 15 U.S.C. 80a-1 to 80a-3 and 80a-4 to 80a-64, invested in bonds, securities and other obligations of the United States or an agency or instrumentality of the United States.
- b. Bonds, securities, and other obligations of the United States or an agency or instrumentality of the United States.
- c. Certificates of deposit of a bank which is a member of the Federal Deposit Insurance Corporation and which are also eligible to be a depository of surplus funds belonging to the state under 5 or 6 of Act 105 of the Public Acts of 1855, as amended, being 21.145 and 21.146 of the Michigan Compiled Laws.
- d. Commercial paper rated at the time of purchase within the two highest classifications by not less than two standard rating services and which matures not more than 270 days after the date of purchase.
- e. United States government or federal agency obligation repurchase agreements.
- f. Banker's acceptances of United States banks.
- g. Investment pools composed of investment vehicles which are legal for direct investments by local units of government in Michigan and in accordance with Act No. 367 of the Public Acts of 1982.

Qualified Institutions

The Ionia Housing Commission shall maintain a list of financial institutions, which are approved for investment purposes. In addition, a list of approved security broker/dealers selected by creditworthiness will also be maintained. All financial institutions and broker/dealers who desire to become qualified for investment transactions must supply the following as appropriate:

Audited financial statements

Proof of National Association of Securities Dealers certification

Proof of state registration

Certification of having read and understood and agreeing to comply with the Ionia Housing Commissions investment policy.

Safekeeping and Custody

All security transactions, including collateral for repurchase agreements and financial institution deposits, entered into by the Ionia Housing Commission shall be on a cash (or delivery vs. payment) basis. Securities may be held by a third party custodian designated by the Director and evidenced by safekeeping receipts as determined by the Director.

Prudence

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

V. PAYROLL

The payroll for employees of the Ionia Housing Commission is processed by the Ionia Housing Commission. The Commission has the responsibility for the accurate and timely reporting of the hours worked for its employees. The Director has the primary responsibility of recording and completing the time sheets to process the payroll. The Director will:

1. Record vacations, holidays, sick days, etc. on a log for each pay period for all employees when it becomes known.
2. Gather the time sheets from employees on the day payroll is processed.
3. Compare the log to the time sheet that each employee submits and clarify any discrepancies.
4. Review and approve all the timesheets.
5. Maintain all accruals (Ex: vacation time, holidays, sick days, etc.), which are owed to the Ionia Housing Commission employees.

VI. FINANCIAL REPORTING

A. Regular reporting

The Director shall compile financial reports for review by the Board of Commissioners at each meeting. The reports shall include:

1. Check registers for the Public Housing Program and the Housing Choice Voucher HAP and Administrative accounts which displays all expenses paid up to Board meeting date.

2. Reports prepared by the fee accountant which include a balance sheet and totals for individual items on the budget;
3. An operating budget which displays the income and expenses of each program on a monthly basis.

The Commissioners shall review each report. They shall approve the expenses by vote. The Commissioners shall also have the authority to question any costs and request any supporting documentation they consider necessary.

B. Auditing Reporting

The Ionia Housing commission will have an independent audit completed annually. The auditors shall be selected by a bid process and shall enter into a contract with the Ionia Housing Commission. The responsibility of the auditors is to accurately audit, test and disclose any findings to the Board of Commissioners and to the Department of Housing and Urban Development through its completion of an Audit Report

VII. SECURITY

The IHC recognizes the importance of securing its financial instruments. To meet this objective, the IHC will adhere to the following:

- A. **Blank Checks:** All blank checks shall be stored in a secure and locked area. The receptionist shall be the custodian of the checks for the Public Housing and Section 8 Administrative Fee Account. The administrative assistant shall secure the checks for the Section 8 HAP account. All checks shall be secured when not being used. Offices where the checks are stored shall be locked.

2. Ionia Housing Commission Proposed Program

Public Housing Homeownership Proposed Program May 22, 2008

I. Introduction

The Ionia Housing Commission is proposing to implement a Homeownership Program in Ionia, Michigan with Public Housing Funds in accordance with 24 CFR 906.41 (2). The Housing Commission will use not more than \$200,000.00 of Public Housing reserves converted to Capital Funds to fund this program. The objective is to purchase homes at a reduced rate, rehab them and sell to low income families. These homes will be sold at an

affordable rate, while making a profit for the Housing Commission. This program will repay the Public Housing Funds with interest and all other profit will be reinvested to purchase more homes.

The IHC will purchase single family housing in Ionia. The plan is to seek at least two (three bedroom) houses to start. Our goal is to have these houses completed within one year and sold to a low income family.

The Ionia Housing Commission certifies that it will administer the plan on a nondiscriminatory basis. In accordance with the Fair Housing Act, Title VI of the Civil Rights act of 1964, Executive Order 11063, and implementing regulations, and will assure compliance with those requirements by any other entity that may assume substantial responsibilities for implementing the plan.

All units acquired for Homeownership will comply with 24CFR906.7(a) when available and sold to participating families at closing.

Homeownership assistance offers a new opportunity for low income families in Ionia, Michigan.

The PHA may choose to make homeownership available for any qualified Public Housing participant. If there are no qualified Public Housing participants the Housing Commission will extend this program to our Section 8 Housing Choice Voucher Program participants and then to any qualified applicant in the Ionia Housing Commission's jurisdiction.

HUD encourages PHAs to develop partnerships with lenders or homeownership training agencies in order to assist the family in obtaining financing, the PHA may not require the family to use a certain lender or financing approach.

Overview of the Homeownership Program

A PHA is required to demonstrate in its Annual Plan that it has the capacity, or will acquire the capacity, to successfully operate a homeownership program. IHC has submitted a capacity statement with the fiscal year 2008 Annual Plan. HUD requires PHA's who elect to administer a homeownership program to develop policy and procedure for selection and administration of the homeownership program. Identified in the following sections of this document are the requirements and procedures that IHC proposes to utilize in administering the homeownership program.

IHC plans to implement the program, which involves allowing participation to anyone who is a current participant of the Ionia Housing Commission's Public Housing Program for at least one year and in good standing. Implementation will be administered for an initial twelve-month period and then evaluated to determine the effectiveness and the financial stability of the Housing Commission.

Participant Qualification

A Public Housing Program participant, a Section 8 Housing Choice Voucher Program participant or an applicant may utilize this Homeownership Program, subject to the following requirements:

A family must meet the general requirements for the Public Housing Program, i.e., income, credit report and criminal record.

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

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

Dwelling Unit sold to the purchaser family must be used as a principle residence of the family.

Participating family must complete a pre-purchase and post-purchase homeownership-counseling program and be deemed to be “mortgage ready” before homeownership can take place. The IHC Coordinator will review the applicant’s pre-application and work with the family to determine mortgage readiness.

Eligible purchasers may earn up to, but not exceed 80% of Area Median Family Income (AMI). PHA must certify that the applicants’ income is not over 80% of AMI at the time the contract to purchase the property is executed. If no applicants meet this criteria, the IHC will seek local applicants in it’s jurisdiction to purchase the available unit.

The head of household or spouse must be employed full-time (employment must average a minimum of 30 hours per week) and have been continuously employed during the calendar year before eligible for the homeownership program. Head of household must be employed for at least one year with current employer.

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

A cost to income ratio will be figured to see if the applicant/participant qualifies. Cost will include an average monthly estimate of mortgage payments of interest, principal, home insurance, taxes, utilities and maintenance and other fees that would apply like condo fees, etc. that will not exceed the 35 percent of the participants adjusted income as defined in 24 CFR part 913 and any other subsidy that will be available for such payments.

Each family purchasing housing under a homeownership program must provide a down payment in connection with any loan for acquisition of the housing in the amount determined by the PHA or lender but not less than 1% of the purchase price.

Each family purchasing under a homeownership program must pay all closing costs.

Screening and Determination of Readiness (application process)

All applicants must submit a pre-application for the Homeownership Program. The Pre-Application will be reviewed by the IHC Coordinator for debt/asset ratio; minimum qualification status; employment status; escrow balances and program compliance status. If necessary, the IHC Coordinator or other staff member will schedule an appointment with the family to further determine their mortgage readiness. All applicants will be treated in accordance with the fair Housing Act and non discriminatory basis, without regard to race, color, religion, national origin, disability, age, sex, or familial status.

Homeownership Counseling

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

- Budgeting and money maintenance
- Credit counseling
- Knowing the players and their roles in the home buying process
- How to negotiate purchase price
- Preparation for loan qualification and application
- How to obtain homeownership financing
- How to find a home
- Advantages of purchasing and how to locate a home in an area that does not have a high concentration of low-income families
- Maintaining a home
- Avoiding delinquencies, defaults and foreclosures

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

- Determine if homeownership is right for them
- Determine what they can afford to spend on a home
- Identify what they want and need in a home
- Shop for a home that meets their needs
- Decide how much to offer for a house
- Obtain and use a home inspection
- Shop for an affordable mortgage
- Know what to expect at closing and settlement

- Meet the ongoing financial obligations of homeownership and avoid default
- Care for the home after purchase
- Take advantage of financial opportunities that come with homeownership

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

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

Issuance and Time Frame for Utilization

The IHC will select the applicant that meets all the criteria of the Homeownership Program. The participant will have a maximum of 180 days from the date of selection to seek financing and closing on the home. All participants must seek their own financing through a qualified lender or financial institution.

Any extensions beyond 180 days will be at the sole discretion of the IHC Director.

Contract for Sale and Inspection

Participants in the Homeownership Program must complete a “Contract for Sale” with the Ionia Housing Commission to purchase the property.

The Contract for Sale must include the home’s price and terms of sale, the purchaser’s pre-purchase inspection requirements and notice that the sale is conditional on the purchaser’s acceptance of the inspection report.

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

IHC or its designee will conduct an inspection and will review the independent professional inspection of the unit’s major systems.

Financing

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

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

Mortgage options:

1. Participants may purchase a home out right by financing the complete purchase through a qualified lender.
2. Or, we may hold a three year land contract and then the participant must seek financing through a financial institution after the three year term is up. If this option is requested, then the Housing Commission will require semi-annual inspections and quarterly budget meetings with the participant. During the period of time the participant may not take out a home equity loan without the written consent of IHC. If the participant defaults on the land contract, the IHC has the right to foreclose on the property. Purchaser can not sell this property during this three year time period.

Down payment

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

VIII. Gain from appreciation

The Ionia Housing Commission will reinvest in additional homes for resale. If there is not a market for resale of homes the housing commission will check on other avenues to assist low-income families.

Capital Fund Program Five-Year Action Plan

Part I: Summary

PHA Name Ionia Housing Commission		<input type="checkbox"/> Original 5-Year Plan <input checked="" type="checkbox"/> Revision No: 1			
Development Number/Name/HA-Wide	Year 1 2006	Work Statement for Year 2 FFY Grant: PHA FY: 2007	Work Statement for Year 3 FFY Grant: PHA FY: 2008	Work Statement for Year 4 FFY Grant: PHA FY: 2009	Work Statement for Year 5 FFY Grant: PHA FY: 2010
Pine Vista	See Annual Statement	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATER, WINDOWS, DOORS ELEVATOR REPAIRS, CARPETING TRUCK, MAINT EQUIPMENT	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATER, WINDOWS, DOORS ELEVATOR REPAIRS, CARPETING MAINT EQUIPMENT, CABINETS, COUNTERS	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATER, WINDOWS, DOORS ELEVATOR REPAIRS, CARPETING MAINT EQUIPMENT CABINETS, COUNTERS	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATER, WINDOWS, DOORS ELEVATOR REPAIRS, CARPETING MAINT EQUIPMENT CABINETS, COUNTERS
Robertson Court West Meadows Scattered sites		OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATERS, WINDOWS, DOORS , , MAINT EQUIPMENT, SIDING, ROOFS ,CABINETS, COUNTERS	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATERS, WINDOWS, DOORS , TRUCK,, MAINT EQUIPMENT, SIDING, ROOFS ,CABINETS, COUNTERS	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATERS, WINDOWS, DOORS , , MAINT EQUIPMENT, SIDING, ROOFS ,CABINETS, COUNTERS	OPERATIONS, ADMINSTRATIVE, ASHALT REPAIRS & SEAL, LANSCAPING, CONCRETE WORK, APPLIANCES, VACUUMS, WATER HEATERS, WINDOWS, DOORS , , MAINT EQUIPMENT, SIDING, ROOFS ,CABINETS, COUNTERS
GRAND TOTALS		160,273	169,162	169,162	169,162

Capital Fund Program Five-Year Action Plan

Part II: Supporting Pages—Work Activities

Ionia Housing Commission

Activities for Year 1	Activities for Year : <u>2</u> FFY Grant: PHA FY: 2007			Activities for Year: <u>3</u> FFY Grant: PHA FY: 2008		
	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
2006						
	PINE VISTA	OPERATIONS	7,500	<i>PINE VISTA</i>	OPERATIONS	7,500
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	OPERATIONS	7,500	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	OPERATIONS	7,500
	PINE VISTA	ADMINISTRATIVE	7,500	PINE VISTA	ADMINISTRATIVE	7,500
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ADMINISTRATIVE	7,500	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ADMINISTRATIVE	7,500
	PINE VISTA	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	4,000	PINE VISTA	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	4,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	10,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	10,000
	PINE VISTA	REPLACE APPLIANCES, VACUUMS, WATER HEATER,	2,000	PINE VISTA	REPLACE APPLIANCES, VACUUMS, WATER HEATER,	2,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	REPL. APPLIANCES, FURNACES, WATER HEATERS ETC.	4,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	REPL. APPLIANCES, FURNACES, WATER HEATEREES ETC.	14,000
	PINE VISTA	REPLACE WINDOWS DOORS ELEVATOR REP, CARPETING, CABINETS, COUNTERS	6,000	PINE VISTA	REPLACE WINDOWS DOORS ELEVATOR REPAIRS, CARPETING CABINETS COUNTERS	10,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	WINDOWS, SIDING, ROOFS & DOORS FLOORING, ROOFS, CABINETS, COUNTERS	76,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	WINDOWS, SIDING, ROOFS & DOORS FLOORING, ROOFS CABINETS, COUNTERS	89,162
	PINE VISTA	TRUCK, MAINT & OFFICE EQUIPMENT	20,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	TRUCK, MAINT & OFFICE EQUIPMENT	10,000
Total CFP Estimated Cost			160,273			169,162

Capital Fund Program Five-Year Action Plan

Part II: Supporting Pages—Work Activities

Ionia Housing Commission

Activities for Year 1	Activities for Year :_4_ FFY Grant: PHA FY: 2009			Activities for Year: _5_ FFY Grant: PHA FY: 2010		
2006	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
	PINE VISTA	OPERATIONS	7,500	<i>PINE VISTA</i>	OPERATIONS	7,500
	WEST MEADOWS, ROBERTSON, COURT SCATTERED SITES	OPERATIONS	7,500	WEST MEADOWS, ROBERTSON, SCATTERED SITES	OPERATIONS	7,500
	PINE VISTA	ADMINISTRATIVE	7,500	PINE VISTA	ADMINISTRATIVE	7,500
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ADMINISTRATIVE	7,500	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ADMINISTRATIVE	7,500
	PINE VISTA	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	4,000	PINE VISTA	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	4,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	10,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	ASPHALT REPAIR, SEAL, LANDSCAPING, CONCRETE WORK	10,000
	PINE VISTA	REPLACE APPLIANCES, VACUUMS, WATER HEATER,	2,000	PINE VISTA	REPLACE APPLIANCES, VACUUMS, WATER HEATER,	2,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	REPL. APPLIANCES, FURNACES, WATER HEATERS ETC.	4,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	REPL. APPLIANCES, FURNACES, WATER HEATEREES ETC.	4,000
	PINE VISTA	REPLACE WINDOWS DOORS ELEVATOR REPAIRS CARPETING, CABINETS, COUNTERS	16,000	PINE VISTA	REPLACE WINDOWS DOORS ELEVATOR REPAIRS, CARPETING CABINTS, COUNTERS	16,000
	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	WINDOWS, SIDING, ROOFS & DOORS FLOORING, ROOFS, CABINETS, COUNTERS	97,162	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	WINDOWS, SIDING, ROOFS & DOORS FLOORING, ROOFS CABINETS, COUNTERS	97,162
	PINE VISTA	MAINT & OFFICE EQUIPMENT	6,000	WEST MEADOWS, ROBERTSON COURT SCATTERED SITES	MAINT & OFFICE EQUIPMENT	6,000
Total CFP Estimated Cost			169,162			169,162

Annual Statement/Performance and Evaluation Report

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750106 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement
 Reserve for Disasters/ Emergencies
 Revised Annual Statement (revision no 2
 Performance and Evaluation Report for Period Ending: 06/15/08
 Final Performance and Evaluation Report

Lin e No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	15,000	15,000.00	15,000.00	15,000.00
3	1408 Management Improvements				
4	1410 Administration	15,000	15,000.00	15,000.00	15,000.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	40,000	16,655.00	16,655.00	16,655.00
10	1460 Dwelling Structures	61,714	72,776.48	72,776.48	72,776.48
11	1465.1 Dwelling Equipment— Nonexpendable	7,000	16,642.33	16,642.33	16,642.33
12	1470 Nondwelling Structures	11,500	12,435.89	12,435.89	12,435.89
13	1475 Nondwelling Equipment	500	2,204.30	2,204.30	2,204.30
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	150,714	150,714.00	150,714.00	150,714.00
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504				

	compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs		5,837.00	5,837.00	5,837.00
26	Amount of line 21 Related to Energy Conservation Measures	10,000	46,246.32	46,246.32	46,246.32

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750206 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no: 1)
 Performance and Evaluation Report for Period Ending: 02/22/2008 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	12,752			
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				

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750206 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no: 1)
 Performance and Evaluation Report for Period Ending: 02/22/2008 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
	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				

CAPITAL FUND PROGRAM

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750206 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: 02/22/2008 Final Performance and Evaluation Report

Lin e 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	12,752		12,752	12,752
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				

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750206 Replacement Housing Factor Grant No:	Federal FY of Grant: 2006
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: 02/22/2008 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
21	Amount of Annual Grant: (sum of lines 2 – 20)	12,752	12,752	12,752	12,752
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

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

PHA Name: Ionia Housing Commission 667 Union Street Ionia, MI 48846	Grant Type and Number Capital Fund Program Grant No: MI33P11750107 Replacement Housing Factor Grant No:	Federal FY of Grant: 2007
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	15,000		15,000	15,000
3	1408 Management Improvements				
4	1410 Administration	15,000		15,000	15,000
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	20,000		1,550	1,550
10	1460 Dwelling Structures	82,000		53669.96	17,496.96
11	1465.1 Dwelling Equipment— Nonexpendable	6,000		595	595
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	22,273			
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)	160,273			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504				

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

PHA Name: Ionia Housing Commission 667 Union Street Ionia, MI 48846	Grant Type and Number Capital Fund Program Grant No: MI33P11750107 Replacement Housing Factor Grant No:	Federal FY of Grant: 2007
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Original Annual Statement Reserve for Disasters/ Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
	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	60,000			

CAPITAL FUND PROGRAM

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750108 Replacement Housing Factor Grant No:	Federal FY of Grant: 2008
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Original Annual Statement **Reserve for Disasters/ Emergencies** **Revised Annual Statement (revision no:)**
 Performance and Evaluation Report for Period Ending: **Final Performance and Evaluation Report**

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	15,000			
3	1408 Management Improvements				
4	1410 Administration	15,000			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	14,000			
10	1460 Dwelling Structures	89,162			
11	1465.1 Dwelling Equipment— Nonexpendable	16,000			
12	1470 Nondwelling Structures	10,000			
13	1475 Nondwelling Equipment	10,000			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collaterization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 –	169,162			

Annual Statement/Performance and Evaluation Report

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

PHA Name: Ionia Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI33P11750108 Replacement Housing Factor Grant No:	Federal FY of Grant: 2008
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Original Annual Statement
 Reserve for Disasters/ Emergencies
 Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending:
 Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
	20)				
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		70,000		

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)

Part II: Supporting Pages

PHA Name: Ionia Housing Commission		Grant Type and Number Capital Fund Program Grant No: MI33P11750108 Replacement Housing Factor Grant No:			Federal FY of Grant: 2008			
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	
	Total							

8. 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: Ionia Housing Commission		Grant Type and Number Capital Fund Program No: MI33P11750108 Replacement Housing Factor No:				Federal FY of Grant: 2008	
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
HA-WIDE							
Mi117	06/13/10			06/13/12			