

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

PHA Plans

Housing Authority of the City of Paterson NJ 21

5 Year Plan for Fiscal Years 2005 - 2009

Annual Plan for Fiscal Year 2008

NOTE: THIS PHA PLANS TEMPLATE (HUD 50075) IS TO BE COMPLETED IN ACCORDANCE WITH INSTRUCTIONS LOCATED IN APPLICABLE PIH NOTICES

PHA Plan Agency Identification

PHA Name: Paterson Housing Authority **PHA Number:** NJ021

PHA Fiscal Year Beginning: April 1, 2008

PHA Programs Administered:

Public Housing and Section 8 **Section 8 Only** **Public Housing Only**
 Number of public housing units: 1647 Number of S8 units: Number of public housing units:
 Number of S8 units :808

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

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

Public Access to Information

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

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

Display Locations For PHA Plans and Supporting Documents

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

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

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

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

5-YEAR PLAN
PHA FISCAL YEARS 2005 - 2009
[24 CFR Part 903.5]

A. Mission

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

- The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.
- The PHA's mission is:
Providing housing opportunities for Paterson residents eligible for public housing Section 8 housing choice vouchers that is decent, safe, sanitary and affordable.
Providing economic uplift opportunities for its family housing residents who are unemployed or underemployed by providing appropriate training, and exploring job opportunities with and for residents
Promote homeownership opportunities through HOPE VI, Section 8, and other programs.
Work with other entities in the creation of mixed income finance developments to provide new or rehabilitated housing.
Empower residents in concert with HUD's programs and initiatives.
Preserve and expand the supply of good quality housing units.
Link housing with essential supportive housing services.
Promote racial and economic diversity.

B. Goals

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

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

- PHA Goal: Expand the supply of assisted housing
 - Objectives:
 - Apply for additional rental vouchers:
 - Reduce public housing vacancies:
 - Leverage private or other public funds to create additional housing opportunities:
 - Acquire or build units or developments
 - Other:
Using Project Based Section 8 to support additional housing.
Collaborate with community partners to develop transitional housing.
- PHA Goal: Improve the quality of assisted housing
 - Objectives:
 - Improve public housing management: (PHAS score) **76**
 - Improve voucher management: (SEMAP score) **74**
 - Increase customer satisfaction:
 - Concentrate on efforts to improve specific management functions:
(list; e.g., public housing finance; voucher unit inspections)
 - Renovate or modernize public housing units:
 - Demolish or dispose of obsolete public housing:
 - Provide replacement public housing:
 - Provide replacement vouchers:
 - Other: Implement an asset management system.
- PHA Goal: Increase assisted housing choices
 - Objectives:
 - Provide voucher mobility counseling:
 - Conduct outreach efforts to potential voucher landlords
 - Increase voucher payment standards
 - Implement voucher homeownership program:
 - Implement public housing or other homeownership programs:
 - Implement public housing site-based waiting lists:
 - Convert public housing to vouchers:
 - Other: Establish site based waiting list for transitional housing residents.

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

- PHA Goal: Provide an improved living environment
 - Objectives:
 - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:

- Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- Implement public housing security improvements:
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- Other: Residents' participation in cleaning of public spaces at family developments.

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

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

Objectives:

- Increase the number and percentage of employed persons in assisted families:
- Provide or attract supportive services to improve assistance recipients' employability:
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- Other: Promote life skills development programs for public housing residents.
Provide homeownership counseling to residents of the PHA
Undertake a strategy to implement a move to work program.

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

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

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

Other PHA Goals and Objectives: (list below)

- [X] Continue to work cooperatively with the Mayor's Office, Paterson Police Department and Passaic County Sheriff's Office to provide additional security measures for all family developments.
- [X] Installation of remote monitoring capabilities in order to monitor security cameras at a centralized sites.
- [X] Maintain a police sub-station at the Alexander Hamilton Development.
- [X] Continue to encourage the development and use of Senior Resident Patrols.
- [X] Improve the public perception of the Housing Authority as a public agency.
- [X] Continue to interact positively with the community, organizations and the City Council.
- [X] Provide evening PBA security patrols for the six senior developments and two family developments.
- [X] Continue to work closely with all resident councils and to meet with resident council presidents bi-monthly.
- [X] Work with the Mayor's office and other city agencies to promote housing opportunities.
- [X] Build communication and partnerships with other public, private and faith based organizations for the benefit of the public housing population.
- [X] Continue to develop advocacy and support of the community, charitable organizations and governmental agencies for residents' benefit by implementing a public speaking program.
- [X] Motivate residents to improve their family circumstances according to their own individual abilities by offering a variety of enrichment programs.
- [X] Maintain newsletter circulation to include residents, community partners, and government agencies.
- [X] Implement a 5 Year Affordable Housing Strategic Plan to mirror the City of Paterson's Redevelopment Plan.
- [X] Develop informational workshops to improve business relationship with landlords, vendors, contractors, etc.
- [X] Access other opportunities to undertake private management through the PHA's 501(C) 3 Paterson Development and Management Corporation.
- [X] Administer the City of Paterson's Department of Community Development Housing Choice Voucher Program.
- [X] The Housing Authority is committed to developing and implementing efforts to address the needs of residents who are victims of domestic violence. Activities to address and serve the needs of children and adult victims of domestic violence, dating violence, sexual assault or stalking are addressed in the PHA's Domestic Violence Policy adopted in October 2006 and can be found in attachment G of this document.

HA's 501C3 Paterson Development and Management Corporation.
 Administer the City of Paterson's Department of Community Development
Housing Choice Voucher Program

Annual PHA Plan
PHA Fiscal Year 2008
[24 CFR Part 903.7]

i. Annual Plan Type:

Select which type of Annual Plan the PHA will submit.

Standard Plan

Troubled Agency Plan

ii. Executive Summary of the Annual PHA Plan

[24 CFR Part 903.7 9 (r)]

In accordance with Section 511 of the Quality Housing & Work Responsibility Act of 1998, the Paterson Housing Authority is pleased to submit the Agency Plan for 2008 which includes both the Five Year and Annual Plan. This includes the components required to be submitted by a standard performing housing authority. Please refer to the Table of Content for all the components included in the Plan. The Five Year and Annual Plan were available for public review from October 22 to December 05, 2007. An attendance sheet for the Public Hearing held on December 11, 2007, as well as the RAB Board Minutes are available for review in the Housing Authority's file in the Annual Plan. The Board of Commissioners approved the Annual Plan on December 17, 2007 for submission to HUD by December 21, 2007. Questions or approval notification should be addressed to Irma Gorham, Executive Director of the Paterson Housing Authority.

Respectfully submitted,
Irma Gorham, Executive Director

iii. Annual Plan Table of Contents

[24 CFR Part 903.7 9 (r)]

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

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Attachments

Indicate which attachments are provided by selecting all that apply. Provide the attachment's name (A, B, etc.) in the space to the left of the name of the attachment. Note: If the attachment is provided as a **SEPARATE** file submission from the PHA Plans file, provide the file name in parentheses in the space to the right of the title.

Required Attachments:

- Admissions Policy for Deconcentration
- FY 2007 Capital Fund Program Annual Statement
- Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY)
- List of Resident Advisory Board Members
- List of Resident Board Member
- Community Service Description of Implementation
- Information on Pet Policy
- Section 8 Homeownership Capacity Statement, if applicable
- Description of Homeownership Programs, if applicable

Optional Attachments:

- PHA Management Organizational Chart
- FY 2007 Capital Fund Program 5 Year Action Plan
- Public Housing Drug Elimination Program (PHDEP) Plan
- Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text)
- Other (List below, providing each attachment name)

Supporting Documents Available for Review

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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
x	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
x	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
x	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
	Consolidated Plan for the jurisdiction/s in which the PHA is	Annual Plan:

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
x	located (which includes the Analysis of Impediments to Fair Housing Choice (AI)) and any additional backup data to support statement of housing needs in the jurisdiction	Housing Needs
x	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
x	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
x	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
x	Public Housing Deconcentration and Income Mixing Documentation: 1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/99 <i>Quality Housing and Work Responsibility Act Initial Guidance; Notice</i> and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
x	Public housing rent determination policies, including the methodology for setting public housing flat rents <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
x	Schedule of flat rents offered at each public housing development <input 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 <input 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	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 HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
x	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an	Annual Plan: Capital Needs

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
x	attachment (provided at PHA option)	
x	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing	Annual Plan: Capital Needs
x	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
N/A	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
N/A	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	Annual Plan: Conversion of Public Housing
x	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
x	Policies governing any Section 8 Homeownership program <input type="checkbox"/> check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
x	Any cooperative agreement between the PHA and the TANF agency	Annual Plan: Community Service & Self-Sufficiency
x	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community Service & Self-Sufficiency
x	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
N/A	The most recent Public Housing Drug Elimination Program (PHEDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
x	The most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
N/A	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

1. Statement of Housing Needs

[24 CFR Part 903.7 9 (a)]

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

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

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ability	Size	Locatio-n
Income <= 30% of AMI	11,342	5	5	3	2	3	2
Income >30% but <=50% of AMI	6,706	4	3	3	3	3	3
Income >50% but <80% of AMI	5,207	1	1	2	2	2	2
Elderly	4,460	4	3	3	4	2	4
Families with Disabilities	6,579	4	4	3	4	3	4
Race/Ethnicity Black	10,370	3	3	3	3	3	3
Race/Ethnicity White	4,304	3	3	3	3	3	3
Race/Ethnicity Hispanic	14,325	4	4	3	3	3	3
Race/Ethnicity All	30,629	3	4	3	3	3	3

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

- Consolidated Plan of the Jurisdiction/s
Indicate year: 2007
- U.S. Census data: the Comprehensive Housing Affordability Strategy ("CHAS") dataset
- American Housing Survey data
Indicate year: 2000
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)

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

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

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	558		102
Extremely low income <=30% AMI	416	75%	
Very low income (>30% but <=50% AMI)	142	25%	
Low income (>50% but <80% AMI)	0	0%	
Families with children	59	10%	
Elderly families	249	45%	
Families with Disabilities	250	45%	
Race/ethnicity W/H	274	49%	
Race/ethnicity BNH	223	40%	
Race/ethnicity WNH	61	11%	
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			
1BR	461	83%	
2 BR	62	11%	
3 BR	25	04%	
4 BR	7	01%	
5 BR	2	.50%	
5+ BR	1	.50%	

Housing Needs of Families on the Waiting List	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
If yes:	
How long has it been closed 84 months	
Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Fire Victims & Federal Disaster Victims	

Sec. 8 Tenant-Based Assistance Waiting List

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	105		25
Extremely low income <=30% AMI	53	50%	
Very low income (>30% but <=50% AMI)	29	28%	
Low income (>50% but <80% AMI)	23	22%	
Families with children	91	86%	
Families with no children	6	06%	
Elderly Families	3	03%	
Families with Disabilities	5	05%	
Race/ethnicity WH	48	46%	
Race/ethnicity BNH	54	51%	
Race/ethnicity WNH	03	03%	
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			

Housing Needs of Families on the Waiting List			
1BR	48	46%	
2 BR	48	46%	
3 BR	06	05%	
4 BR	02	02%	
5 BR	01	01%	
5+ BR			
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: How long has it been closed: 45 months Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

C. Strategy for Addressing Needs

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

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

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

Select all that apply

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

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

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: Implement the activities identified in the 5 Year Affordable Housing Strategic Plan.

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

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

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

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

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

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

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other:
 - Develop an affordable housing strategy that includes elderly housing assistance.

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

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

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

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

Select if applicable

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

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

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

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

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance

- Results of consultation with local or state government
 - Results of consultation with residents and the Resident Advisory Board
 - Results of consultation with advocacy groups
 - Other:
- Availability of land to build on.

2. Statement of Financial Resources

[24 CFR Part 903.7 9 (b)]

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

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2008 grants)		
a) Public Housing Operating Fund	\$ 6,265,755.00	
b) Public Housing Capital Fund	\$ 2,594,948.00	
c) HOPE VI Revitalization	-0-	
d) HOPE VI Demolition	-0-	
e) HOPE VI Subsidy	\$ 369,905.00	
f) Annual Contributions for Section 8 Tenant-Based Assistance	\$11,658,672.00	
g) Section 8 Administration Fees	\$ 994,140.00	
h) Section 8 FSS Coordinator	\$ 49,392.00	
i) HOME	-0-	
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)	\$ 1,338,142.00	
CHC Grant (FY07)	\$ 27,230.82	Homeownership Counseling
2005 Senior ROSS & Disability	\$ 110,960.00	Public Housing Operations
2004 Family ROSS	\$ 59,232.40	Public Housing Operations
2004 Neighborhood Network ROSS	\$ 59,222.40	Public Housing Operations
Public Housing RHF/CFP (FY06)	\$ 6,568,181.00	Public Housing New Development

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
Public Housing Capital Fund (FY04-07)	\$ 5,720,094.00	Public Housing Operations
Public Housing Operating Reserve (3/31/08)	\$ 5,894,664.00	Public Housing Operations
3. Public Housing Dwelling Rental Income	\$ 3,610,813.00	Public Housing Operations
4. Other Income (list below)		
Section 8 Admin. Reserve	\$ 207,674.00	Public Housing Operations
Excess Utilities	\$ 113,172.00	Public Housing Operations
Late Charges	\$ 30,753.00	Public Housing Operations
Work Orders	\$ 19,243.00	Public Housing Operations
Laundry Receipts	\$ 16,493.00	Public Housing Operations
Interest Income	\$ 342,301.00	Public Housing Operations
Rental Space Income	\$ 75,819.00	Public Housing Operations
5. Non Federal Sources		
City of Paterson – CHC Grant	\$ 25,000.00	Homeownership Counseling
Total Resources	\$ 46,178,805.00	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)]

A. Public Housing

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

(1) Eligibility

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

- When families are within a certain number of being offered a unit: (state number)
- When families are within a certain time of being offered a unit: (state time)
- Other: When families submit their application with proper documentation.

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

- Criminal or Drug-related activity
- Rental history

- Housekeeping
- Other:
 - The Registry – Independent credit and criminal background checks.
 - EIV Earned Income Verification (HUD)

- c. Yes No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
- d. Yes No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- e. Yes No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

(2)Waiting List Organization

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

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

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

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

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

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

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)

(3) Assignment

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

(4) Admissions Preferences

- a. Income targeting:
- Yes No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?
- b. Transfer policies:
- In what circumstances will transfers take precedence over new admissions? (list below)
- Emergencies
 - Overhoused
 - Underhoused
 - Medical justification
 - Administrative reasons determined by the PHA (e.g., to permit modernization work)
 - Resident choice: (state circumstances below)
 - Other: (list below)
- c. Preferences
1. Yes No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If “no” is selected, skip to subsection **(5) Occupancy**)
2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

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

Other preferences: (select below)

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

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

Date and Time

Former Federal preferences:

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

Other preferences (select all that apply)

Working families and those unable to work because of age or disability

- Veterans and veterans' families
- 2. Residents who live and/or work in the jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)

- Those previously enrolled in educational, training, or upward mobility programs
 - Victims of reprisals or hate crimes
 - 3. Other preference(s):
 - Households who head, spouse or sole member is elderly or a disabled person.
 - Victims of Domestic Violence.
 - Everything being equal, the deciding factor will be the date and time of receiving the application.
4. Relationship of preferences to income targeting requirements:
- The PHA applies preferences within income tiers
 - Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Occupancy

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

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

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

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

(6) Deconcentration and Income Mixing

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

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

c. If the answer to b was yes, what changes were adopted? (select all that apply)

- Adoption of site based waiting lists
If selected, list targeted developments below:
- Employing waiting list “skipping” to achieve deconcentration of poverty or income mixing goals at targeted developments
If selected, list targeted developments below:
- Employing new admission preferences at targeted developments
If selected, list targeted developments below:
- Other (list policies and developments targeted below)

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

e. If the answer to d was yes, how would you describe these changes? (select all that apply)

- Additional affirmative marketing
- Actions to improve the marketability of certain developments
- Adoption or adjustment of ceiling rents for certain developments
- Adoption of rent incentives to encourage deconcentration of poverty and income-mixing
- Other (list below)

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (select all that apply)

- Not applicable: results of analysis did not indicate a need for such efforts
- List (any applicable) developments below:

g. Based on the results of the required analysis, in which developments will the PHA make special efforts to assure access for lower-income families? (select all that apply)

- Not applicable: results of analysis did not indicate a need for such efforts
- List (any applicable) developments below:

B. Section 8

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

(1) Eligibility

- a. What is the extent of screening conducted by the PHA? (select all that apply)
- Criminal or drug-related activity only to the extent required by law or regulation
 - Criminal and drug-related activity, more extensively than required by law or regulation
 - More general screening than criminal and drug-related activity (list factors below)
 - Other (list below):
 - Registry. - Independent credit and criminal background checks.
 - EIV Earned Income Verification (HUD)
- b. Yes No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
- c. Yes No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- d. Yes No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)
- e. Indicate what kinds of information you share with prospective landlords? (select all that apply)
- Criminal or drug-related activity
 - Other (describe below)

(2) Waiting List Organization

- a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)
- None
 - Federal public housing
 - Federal moderate rehabilitation
 - Federal project-based certificate program
 - Other federal or local program (list below)
- b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)
- PHA main administrative office
 - Other (list below)

(3) Search Time

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

If yes, state circumstances below:

- Difficulty in locating an apartment due to the tight housing market.
- Family Illness.
- Lead abatement.

(4) Admissions Preferences

a. Income targeting

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

b. Preferences

1. Yes No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)
2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

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

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference:
 - Everything being equal, the deciding factor will be the date and time of receiving the application.

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

Date and Time

Former Federal preferences

Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)

Victims of domestic violence

Substandard housing

Homelessness

High rent burden

Other preferences (select all that apply)

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

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

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

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

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

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

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

(5) Special Purpose Section 8 Assistance Programs

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

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

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

- Through published notices
- Other (list below):
 - Cable TV
 - Organizations
 - Newspapers
 - PHA Newsletter

4. PHA Rent Determination Policies

[24 CFR Part 903.7 9 (d)]

A. Public Housing

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

(1) Income Based Rent Policies

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

a. Use of discretionary policies: (select one)

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

---or---

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

b. Minimum Rent

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

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

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

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

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

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

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

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

For the earned income of a previously unemployed household member
 For increases in earned income
 Fixed amount (other than general rent-setting policy)
If yes, state amount/s and circumstances below:

Fixed percentage (other than general rent-setting policy)
If yes, state percentage/s and circumstances below:

- For household heads
 For other family members
 For transportation expenses

- For the non-reimbursed medical expenses of non-disabled or non-elderly families
- Other (describe below)

e. Ceiling rents

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

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

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

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

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

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

f. Rent re-determinations:

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

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

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

(2) Flat Rents

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

- The section 8 rent reasonableness study of comparable housing
- Survey of rents listed in local newspaper
- Survey of similar unassisted units in the neighborhood
- Other :
 - 65% of the Fair Market Rent

B. Section 8 Tenant-Based Assistance

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

(1) Payment Standards

Describe the voucher payment standards and policies.

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

- At or above 90% but below 100% of FMR
- 100% of FMR
- Above 100% but at or below 110% of FMR
- Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

- FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
- The PHA has chosen to serve additional families by lowering the payment standard
- Reflects market or submarket
- Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- Reflects market or submarket
- To increase housing options for families
- Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- Annually
- Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- Success rates of assisted families
- Rent burdens of assisted families
- Other:
 - Maximum lease up

(2) Minimum Rent

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

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

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

5. Operations and Management

[24 CFR Part 903.7 9 (e)]

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

A. PHA Management Structure

Describe the PHA’s management structure and organization.

(select one)

- An organization chart showing the PHA’s management structure and organization is attached.
- A brief description of the management structure and organization of the PHA follows:

B. HUD Programs Under PHA Management

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

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Public Housing	1647	200
Section 8 Vouchers	808	25
Section 8 Certificates		
Section 8 Mod Rehab		
Special Purpose Section 8 Certificates/Vouchers (list individually)	Family Unification	2
Public Housing Drug Elimination Program (PHDEP)	N/A	N/A
Other Federal Programs(list individually)	ROSS Family & Elderly, Neighborhood Network, Housing Counseling, Family Self Sufficiency and Capital Fund	

C. Management and Maintenance Policies

List the PHA’s public housing management and maintenance policy documents, manuals and handbooks that contain the Agency’s rules, standards, and policies that govern maintenance and management of

public housing, including a description of any measures necessary for the prevention or eradication of pest infestation (which includes cockroach infestation) and the policies governing Section 8 management.

(1) Public Housing Maintenance and Management:

- Admissions & Continued Occupancy Policy
- Lease
- Grievance Policy
- Blood Borne Disease Policy
- Hazardous Material
- Natural Disaster Policy
- Community Space Policy
- Maintenance Repair Charge Policy
- Preventive Maintenance Policy
- Public Housing HUD Handbook
- Safety Policy
- Fire Policy
- Air Conditioner Policy
- Night Emergency Procedures
- Elevator Maintenance and PM Contractor Specifications
- Pest control/Exterminator Contractor Specifications

(2) Section 8 Management:

- HQS Inspection Forms
- Section 8 Administrative Plan
- Section 8 Orientation Workshops
- Section 8 HUD Handbook
- Section 8 Landlord Briefings
- Client Briefing Packet

6. PHA Grievance Procedures

[24 CFR Part 903.7 9 (f)]

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

A. Public Housing

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

If yes, list additions to federal requirements below:

2. Which PHA office should residents or applicants to public housing contact to initiate the PHA grievance process? (select all that apply)

- PHA main administrative office
- PHA development management offices
- Other (list below)

B. Section 8 Tenant-Based Assistance

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

If yes, list additions to federal requirements below:

2. Which PHA office should applicants or assisted families contact to initiate the informal review and informal hearing processes? (select all that apply)

- PHA main administrative office
- Other (list below)

7. Capital Improvement Needs

[24 CFR Part 903.7 9 (g)]

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

A. Capital Fund Activities

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

(1) Capital Fund Program Annual Statement

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

Select one:

- The Capital Fund Program Annual Statement is provided as an attachment to the PHA Plan at Attachment 20

-or-

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

(2) Optional 5-Year Action Plan

Agencies are encouraged to include a 5-Year Action Plan covering capital work items. This statement can be completed by using the 5 Year Action Plan table provided in the table library at the end of the PHA Plan template **OR** by completing and attaching a properly updated HUD-52834.

- a. Yes No: Is the PHA providing an optional 5-Year Action Plan for the Capital Fund? (if no, skip to sub-component 7B)
- b. If yes to question a, select one:
- The Capital Fund Program 5-Year Action Plan is provided as an attachment to the PHA Plan at Attachment (state name
- or-
- The Capital Fund Program 5-Year Action Plan is provided below: (if selected, copy the CFP optional 5 Year Action Plan from the Table Library and insert here)

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

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

- Yes No: a) Has the PHA received a HOPE VI revitalization grant? (if no, skip to question c; if yes, provide responses to question b for each grant, copying and completing as many times as necessary)
- b) Status of HOPE VI revitalization grant (complete one set of questions for each grant)
- Completed
1. Development name: Christopher Columbus Development
2. Development (project) number: NJ 21-5
3. Status of grant: (select the statement that best describes the current status)
- Revitalization Plan under development
 - Revitalization Plan submitted, pending approval
 - Revitalization Plan approved
 - Activities pursuant to an approved Revitalization Plan underway
- Yes No: c) Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year?
- If yes, list development name/s below:
- NJ 21-3 Alexander Hamilton Development
 - NJ 21-1 Riverside Terrace Development

Yes No: d) Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year?
 If yes, list developments or activities below:
 NJ 21-3 Alexander Hamilton Development
 NJ 21-1 Riverside Terrace Development

Yes No: e) Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement?
 If yes, list developments or activities below:
 ➤ Belmont Apartments Project
 ➤ Rosa Parks Terrace Homeownership Project

8. Demolition and Disposition

[24 CFR Part 903.7 9 (h)]

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

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

2. Activity Description

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

Demolition/Disposition Activity Description
1a. Development name: Alexander Hamilton Development 1b. Development (project) number: NJ 21-3
2. Activity type: Demolition <input checked="" type="checkbox"/> Disposition <input type="checkbox"/>
3. Application status (select one) Approved <input checked="" type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date application approved, submitted, or planned for submission: <u>(11/07/07)</u>
5. Number of units affected: 6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input checked="" type="checkbox"/> Total development

7. Timeline for activity:

- a. Actual or projected start date of activity: 2007
- b. Projected end date of activity: 2012

9. Designation of Public Housing for Occupancy by Elderly Families or Families with Disabilities or Elderly Families and Families with Disabilities

[24 CFR Part 903.7 9 (i)]

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

1. Yes No: Has the PHA designated or applied for approval to designate or does the PHA plan to apply to designate any public housing for occupancy only by the elderly families or only by families with disabilities, or by elderly families and families with disabilities or will apply for designation for occupancy by only elderly families or only families with disabilities, or by elderly families and families with disabilities as provided by section 7 of the U.S. Housing Act of 1937 (42 U.S.C. 1437e) in the upcoming fiscal year? (If “No”, skip to component 10. If “yes”, complete one activity description for each development, unless the PHA is eligible to complete a streamlined submission; PHAs completing streamlined submissions may skip to component 10.)

2. Activity Description

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

Designation of Public Housing Activity Description
1a. Development name: 1b. Development (project)
2. Designation type: Occupancy by only the elderly <input type="checkbox"/> Occupancy by families with disabilities <input type="checkbox"/> Occupancy by only elderly families and families with disabilities <input type="checkbox"/>
3. Application status (select one) Approved; included in the PHA’s Designation Plan <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date this designation approved, submitted, or planned for submission: (DD/MM/YY)
5. If approved, will this designation constitute a (select one) <input type="checkbox"/> New Designation Plan

<input type="checkbox"/> Revision of a previously-approved Designation Plan?
6. Number of units affected:
7. Coverage of action (select one)
<input type="checkbox"/> Part of the development
<input type="checkbox"/> Total development

10. Conversion of Public Housing to Tenant-Based Assistance

[24 CFR Part 903.7 9 (j)]

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

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

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

2. Activity Description

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

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

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

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

B. Reserved for Conversions pursuant to Section 22 of the U.S. Housing Act of 1937

C. Reserved for Conversions pursuant to Section 33 of the U.S. Housing Act of 1937

11. Homeownership Programs Administered by the PHA

[24 CFR Part 903.7 9 (k)]

A. Public Housing

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

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

2. Activity Description

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

Public Housing Homeownership Activity Description (Complete one for each development affected)	
1a. Development name:	
1b. Development (project) number:	
2. Federal Program authority:	<input type="checkbox"/> HOPE I <input type="checkbox"/> 5(h) <input type="checkbox"/> Turnkey III <input type="checkbox"/> Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one)	<input type="checkbox"/> Approved; included in the PHA's Homeownership Plan/Program <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: (DD/MM/YYYY)	
5. Number of units affected:	
6. Coverage of action: (select one)	<input type="checkbox"/> Part of the development <input type="checkbox"/> Total development

B. Section 8 Tenant Based Assistance

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

2. Program Description:

a. Size of Program

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

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

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

b. PHA-established eligibility criteria

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

If yes, list criteria below:

12. PHA Community Service and Self-sufficiency Programs

[24 CFR Part 903.7 9 (l)]

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

A. PHA Coordination with the Welfare (TANF) Agency

1. Cooperative agreements:

Yes No: Has the PHA has entered into a cooperative agreement with the TANF Agency, to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937)?

If yes, what was the date that agreement was signed? **03/17/03**

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

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

B. Services and programs offered to residents and participants

(1) General

a. Self-Sufficiency Policies

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

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

b. Economic and Social self-sufficiency programs

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

Services and Programs				
Program Name & Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office / PHA main office / other provider name)	Eligibility (public housing or section 8 participants or both)
Evening Youth Programs	150	Vol.	Division of Recreation	Public Housing
Summer Day Camps	400	Vol.	YMCA, CFCS ,Boy & Girls Club, Calvary Baptist Church	Public Housing
GED Program	20	Vol.	School District	Both
Adult Day Care Program	50	Vol.	Catholic Family & Community Services	Public Housing
Homeownership Counseling	100	Vol.	PHA	Both
After School Programs	85	Vol.	YMCA, Paterson Task	

			Force	Public Housing
Family Counseling	300	Vol.	Catholic Family & Community Services	Public Housing
ROSS Elderly Exercise	60	Vol.	PHA/YMCA	Public Housing
ROSS Elderly Computer Training	30	Vol.	PHA/Passaic Community College	Public Housing
ROSS Elderly In Home Service	50	Vol.	PHA/Catholic Family & Community Services	Public Housing
ROSS Elderly Mental Health Referral	20	Vol.	PHA/Catholic Family & Community Services	Public Housing
ROSS Elderly Spanish as a Second Language	30	Vol.	PHA/Passaic Community College	Public Housing
ROSS Elderly Alzheimer's Safe Return Home Program	10	Vol.	PHA/Paterson Police Department	Public Housing
ROSS Family Youth Cultural Program	60	Vol.	PHA/Bound for Broadway	Public Housing
ROSS Family Computer Program	20	Vol.	PHA/Passaic Community College	Public Housing
ROSS Family Youth Financial Literacy	20	Vol.	PHA/PNC Bank	Public Housing
ROSS Family Employability Program	30	Vol.	PHA New Destiny Corporation	Public Housing
ROSS Family Exercise Program	30	Vol.	PHA/YMCA	Public Housing
Neighborhood Network Computer Training Program	20	Vol.	PHA/Passaic Community College	Public Housing
Neighborhood Network Financial Literacy	10	Vol.	PHA/Washington Mutual Bank	Public Housing
Neighborhood Network Employability Program	20	Vol.	PHA/New Destiny Corporation	Public Housing
Community Police Program	75	Vol.	HOPE VI Community Center	Both
Adult Exercise Program	60	Vol.	HOPE VI Community Center	Both
Adult Customized Training Program	90	Vol.	PHA/NJ Dept. of Labor & Passaic Community College	Both
Youth Program	100Vol.	Vol.	PHA & the Boys & Girls Club of Paterson	Both

(2) Family Self Sufficiency program/s

a. Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (start of FY 2005 Estimate)	Actual Number of Participants (As of: DD/MM/YY)
Public Housing		0
Section 8		26

b. Yes No: If the PHA is not maintaining the minimum program size required by HUD, does the most recent FSS Action Plan address

the steps the PHA plans to take to achieve at least the minimum program size?

If no, list steps the PHA will take below:

C. Welfare Benefit Reductions

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

- Adopting appropriate changes to the PHA's public housing rent determination policies and train staff to carry out those policies
- Informing residents of new policy on admission and reexamination
- Actively notifying residents of new policy at times in addition to admission and reexamination.
- Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services
- Establishing a protocol for exchange of information with all appropriate TANF agencies
- Other

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

13. PHA Safety and Crime Prevention Measures

[24 CFR Part 903.7 9 (m)]

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

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

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

- High incidence of violent and/or drug-related crime in some or all of the PHA's developments
- High incidence of violent and/or drug-related crime in the areas surrounding or adjacent to the PHA's developments
- Residents fearful for their safety and/or the safety of their children
- Observed lower-level crime, vandalism and/or graffiti
- People on waiting list unwilling to move into one or more developments due to perceived and/or actual levels of violent and/or drug-related crime
- Other (describe below)

2. What information or data did the PHA used to determine the need for PHA actions to improve safety of residents (select all that apply).

- Safety and security survey of residents
- Analysis of crime statistics over time for crimes committed “in and around” public housing authority
- Analysis of cost trends over time for repair of vandalism and removal of graffiti
- Resident reports
- PHA employee reports
- Police reports
- Demonstrable, quantifiable success with previous or ongoing anticrime/anti drug programs
- Other (describe below)

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

- NJ 21-1 Riverside Terrace Development
- Alexander Hamilton Development

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

1. List the crime prevention activities the PHA has undertaken or plans to undertake: (select all that apply)

- Contracting with outside and/or resident organizations for the provision of crime- and/or drug-prevention activities
- Crime Prevention Through Environmental Design
- Activities targeted to at-risk youth, adults, or seniors
- Volunteer Resident Patrol/Block Watchers Program
- Other (describe below)
 - Assigned Community Relations Officers to all PHA sites
 - PBA Evening Patrol

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

- NJ 21-1 Riverside Terrace Development
- NJ 21-3 Alexander Hamilton Development
- 21-6-1 Nathan Barnert Homes
- NJ 21-7 Dr. Norman Cotton Homes
- NJ 21-8 Rev. William Griffin Homes

C. Coordination between PHA and the police

1. Describe the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities: (select all that apply)

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

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

- NJ 21-1 Riverside Terrace Development
- NJ 21-3 Alexander Hamilton Development
- NJ 21-6-1 Nathan Barnert Homes
- NJ 21-7 Dr. Norman Cotton Homes
- NJ 21-8 Rev. William Griffin Homes

D. Additional information as required by PHDEP/PHDEP Plan

PHAs eligible for FY 2005 PHDEP funds must provide a PHDEP Plan meeting specified requirements prior to receipt of PHDEP funds.

- Yes No: Is the PHA eligible to participate in the PHDEP in the fiscal year covered by this PHA Plan?
- Yes No: Has the PHA included the PHDEP Plan for FY 2005 in this PHA Plan?
- Yes No: This PHDEP Plan is an Attachment. (Attachment Filename: ____)

14. RESERVED FOR PET POLICY

[24 CFR Part 903.7 9 (n)]

15. Civil Rights Certifications

[24 CFR Part 903.7 9 (o)]

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

16. Fiscal Audit

[24 CFR Part 903.7 9 (p)]

1. Yes No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h))?
(If no, skip to component 17.)
2. Yes No: Was the most recent fiscal audit submitted to HUD?
3. Yes No: Were there any findings as the result of that audit?
4. Yes No: If there were any findings, do any remain unresolved?
If yes, how many unresolved findings remain? 0
5. Yes No: Have responses to any unresolved findings been submitted to HUD?
If not, when are they due (state below)?

17. PHA Asset Management

[24 CFR Part 903.7 9 (q)]

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

1. Yes No: Is the PHA engaging in any activities that will contribute to the long-term asset management of its public housing stock , including how the Agency will plan for long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs that have **not** been addressed elsewhere in this PHA Plan?
2. What types of asset management activities will the PHA undertake? (select all that apply)
 - Not applicable
 - Private management
 - Development-based accounting
 - Comprehensive stock assessment
 - Other: (list below)
3. Yes No: Has the PHA included descriptions of asset management activities in the **optional** Public Housing Asset Management Table?

18. Other Information

[24 CFR Part 903.7 9 (r)]

A. Resident Advisory Board Recommendations

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

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

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

 Other: (list below)

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

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

2. Yes No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.)

3. Description of Resident Election Process

- a. Nomination of candidates for place on the ballot: (select all that apply)
- Candidates were nominated by resident and assisted family organizations
 - Candidates could be nominated by any adult recipient of PHA assistance
 - Self-nomination: Candidates registered with the PHA and requested a place on ballot
 - Other:
 - Appointed by the Mayor, City Council and Governor of New Jersey

b. Eligible candidates: (select one)

- Any recipient of PHA assistance

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

c. Eligible voters: (select all that apply)

- All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- Representatives of all PHA resident and assisted family organizations
- Other (list)
 - In keeping with State Statute, the City Council, Mayor or Governor will be responsible for replacing a Commissioner.

C. Statement of Consistency with the Consolidated Plan

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

1. Consolidated Plan jurisdiction: (provide name here)

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

3. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)
 - Identify parcels of land for the development of affordable housing.
 - Ongoing consultation on identifying community needs and assisting in the development of a plan to address the needs.
 - Provide counseling for the first-time Section 8 homebuyers

D. Other Information Required by HUD

**Housing Authority of the City of Paterson
GOALS**

Attachment A:

**#1. INCREASE THE AVAILABILITY OF DECENT,
SAFE AND AFFORDABLE HOUSING**

- A. The PHA has developed and begun to implement a 5 Year Affordable Housing Strategy which mirrors the City of Paterson's Redevelopment Plan.
- B. First Phase of Alexander Hamilton Revitalization mixed income development, off-site.

#2. IMPROVE THE QUALITY OF ASSISTED HOUSING

- A. Ongoing contact of staff with residents and resident activities through special programs.
- B. Distribution of a quarterly newsletter that updates residents on what is going on at the PHA.
- C. Ongoing modernization of public housing units at the Riverside Terrace Development and Alexander Hamilton Development.
- D. Ongoing staff training to improve work quality.

**#3. IMPROVE COMMUNITY QUALITY OF LIFE
AND ECONOMIC VITALITY**

- A. Increased enforcement of screening and eviction for drug abuse and other criminal activity.
- B. Greater lease enforcement for habitual late payments, illegal tenants, and illegal appliances.

#4. INCREASE ASSISTED HOUSING CHOICES

- A. The PHA continues to offer housing choice voucher counseling sessions.
- B. The PHA, in partnership with NJ Community Development Corporation, is offering an IDA Program that allows residents to save for homeownership, education, or business.
- C. The PHA is a HUD approved Housing Counseling Agency and conducts pre-purchase homeownership counseling and has counseled 155 prospective homeowners and 11 have purchased a home during the period October, 2005 to September, 2006.
- D. Hosted the 5th Annual First Time Homebuyers Fair.
- E. The PHA is a HUD approved Section 8 Homeownership Counseling Center

and has provided individual counseling to 15 residents during the period of October, 2005 to September, 2005.

#5. PROMOTED SELF SUFFICIENCY AND ASSET DEVELOPMENT OF FAMILIES AND INDIVIDUALS

- A. Offered programs that promote self sufficiency opportunities.
- B. Partnered with the Paterson Health Department for a series of Health & Safety Workshops, and offered senior residents hypertension and glucose screenings.
- C. Offered on site GED training in cooperation with the Paterson School District.
- D. Contracted with Catholic Family & Community Services to provide family counseling and emergency services.
- E. Promote homeownership through counseling.
- F. Partnered with NJ Community Development Corporation IDA Program to promote savings for homeownership, small business, and/or educational growth.
- G. Explore benefits of the Move to Work Program in helping families move to work while continuing to offer affordable housing in an efficient and cost effective manner.

#6. IMPROVE THE SAFETY AND SECURITY OF PUBLIC HOUSING RESIDENTS

- A. Ongoing support of the tenant patrol at NJ21-7 Dr. Norman Cotton Homes, NJ21-8 Rev. William Griffin Homes and NJ21-9 Joseph Masiello Homes.
- B. Ongoing communication with the Passaic County Sheriff's Department and the Paterson Police Department to discuss criminal activity at the two family sites.
- C. Securing police arrest reports and drug test results to expedite the eviction of residents.
- D. In cooperation with the Mayor's Office and Paterson Police Department, set up police precinct at Alexander Hamilton Development.
- E. Maintain security gates on the roadways and parking lots at Alexander Hamilton Development to reduce vehicular traffic.
- F. Entered into a contract with the Paterson PBA to patrol all sites in the evening.

#7. IMPROVE THE PUBLIC PERCEPTION OF THE HOUSING AUTHORITY AS A PUBLIC AGENCY

- A. Authority staff has built new partnerships with various organizations in the community.
- B. Partnership with NJ Community Development Corporation in the State of New Jersey Individual Development Account (IDA) Program.

- C. Resident Participation Training including all aspects of Resident Quality of Life and Management Issues.
- D. Partnership in a growing collaboration of public and private partners that collaborate on an array of services.

#8. BUILD COMMUNICATIONS AND PARTNERSHIPS WITH OTHER PUBLIC AGENCIES FOR THE BENEFIT OF THE PUBLIC HOUSING POPULATION

- A. The PHA's interaction with government agencies and community service providers has been increased significantly.
- B. Involvement with local law enforcement is on the rise.
- C. Close working relationship has been established with the Mayor's Office.
- D. Growing partnership with local finance institutions.

#9. YOUTH AND RECREATION PROGRAMS

- A. Conducts an Annual Teen Summit to address teenagers' concerns.
- B. After School Tutorial Program at the two family developments.
- C. Both off-site and on-site summer day camps provided for over 400 children.
- D. Partnership with PGA and Community Action Agency for a PHA Golf Program.
- E. GED Program is available on-site at the Alexander Hamilton Development.
- F. Computer Clubhouse is offered at the HOPE VI Community Center.
- G. Youth Services Bureau After School Program at the HOPE VI Community Center.
- H. Computer Learning Center at the Riverside Terrace Development.
- I. Cultural Awareness and Reading Program at the Alexander Hamilton Development.

#10. ENERGY CONSERVATION

- A. Conduct educational workshops with residents.
- B. Lowering temperatures in buildings.
- C. Continue to be part of the energy consortium and monitor its effectiveness.
- D. Adhere to recommendations of the current PHA Energy Audit.

#11. ASSET MANAGEMENT

- A. Implement project based asset management
- B. Four Asset management groups (Two Families and Two Seniors have deformed and approved by HUD

- #12. Paterson Development & Management Corporation (PDMC)
- A. Expand the development of PDMC and continue to utilize the PDMC in a number of upcoming projects.
 - B. For the Paterson Housing Authority to authorize a loan to the PDMC in the amount up to \$100,000 and submit loan documents to HUD for approval to help initiate and sustain project activity.

Attachment B:

Resident Membership of the PHA Governing Board

Resident Name:

Erma L. Bonds

Appointed Official:

Paterson City Council

Term of Office:

February 1, 2005 – January 31, 2010

Attachment C:

**2008 ANNUAL PLAN RESIDENT
ADVISORY BOARD**

Ms. Tanisha Robinson (See.8)
1 Sandy's Court
Paterson, NJ 07522

Mr. Jose L. Rivera (See.8)
237 Paterson Ave., Apt. 2
Paterson, NJ 07502

Ms. Catalina Huntington (See.8)
43 North 11 th Street
Paterson, NJ 07502

Ms. Elbita Perez (See.8)
224 W ayne Avenue
Paterson, NJ 07502

Ms. Shirley Moore, President
Riverside Terrace Resident Council
22-1 Alois Place
Paterson, NJ 07514

Mrs. Eugenia Burton, President
Alex. Hamilton Resident Council
203 Alabama Ave., Apt. 3B
Paterson, NJ 07513

Ms. Nora Howard, President
Nathan Barnert Home Resident Council
64-68 Keen Street, Apt. 4J
Paterson, NJ 07501

Mr. Cidron Madsen, President Dr.
Andrew McBride Res. Council 22-
26 Ellison Street, Apt. 5G Paterson,
NJ 07501

Ms. Earline Bolden, President
Dr. Norman Cotton Home Res. Council
163 Rosa Parks Blvd., Apt. 13H
Paterson, NJ 07501

Ms. Mae Munsinger, President Rev.
Wm. Griffin Resident Council
199 Carroll Street, Apt. 5L Paterson,
NJ 07501

Mr. Abraham Jimenez, President Joseph
Masiello Home Resident Council 255
Atlantic Street, Apt. 2G
Paterson, NJ 07503

Ms. Johnnie M. Holmes, President
Gordon Canfield Resident Council
160 Ward Street, Apt. 6B
Paterson, NJ 07505

Ms. Lorna Downey, President
Sojourner Douglass Resident Council
44-48 Arch Street, Apt. A-2
Paterson, NJ 07522

Attachment D:

Resident Advisory Board Comments
In Developing the PHA Plan

**2008 ANNUAL PLAN RESIDENT
ADVISORY BOARD MEETING MINUTES
OCTOBER 2nd, 2007**

Topics:

Template Review

Fair Housing Policy

Section 8 Admission & Occupancy Policy

Procurement Policy

Section 8 Homeownership Policy

Housing Counseling Fee

Meeting started at approximately 5:15PM

I.Gorham: The purpose of this meeting is to review and discuss the Housing Authority's 2008 Annual Plan and the addition of new sections. How many in attendance are first time participants? This lady here, whom is Lorna Downey, resides at Sojourner Douglass Homes.

The Plan really sets out Programs, policies and actions that the Housing Authority will be implementing and it requires you to review all the information we are giving for your feedback, a requirement for submission to HUD. At the end of the 45 days, we will submit it in January. Also, during this process there is an opportunity to ask questions, that we cannot give you an answer right here and now, but we will get back to you. Again, I congratulate all of you, especially the Resident Council Presidents and the tenants that are here to support them.

C. Gladis: Everyone introduce yourselves.

Elbita Perez, Section 8 recipient and former employee of the Paterson Housing Auth.
Gwendolyn Morrison, Paterson Housing Auth., Supervisor of Leasing and Occupancy.
Earline Bolden, 163 Rosa Parks Blvd.

Mae Munsinger, Tenant Council President at 199 Carroll Street

Johnnie Mae Holmes, Acting President at 21-10

Lorna Downey, President of Sojourner Douglass Tenant Council

Good evening, I'm Eugenia Burton, President of Alexander Hamilton Resident Council

and a new Section 8 recipient

My name is Erma L. Bonds, Vice-Chairperson of the Board of Commissioner and also a resident of 21-9, known as Masiello Homes

I'm Cidron Madsen, President of McBride Senior Resident Council

Kathy Davis, Planning & Grants

Mamie Rousseau and I'm from 163 Rosa Parks Blvd. and I'm the Secretary of
Resident Council

I'm Florence Serafin from the Masiello apartments and I'm Vice-President of
the Resident Council

My name is Vernon Allen and I'm the President and Commissioner of the Paterson
Disabled Group, also a member of the Resident Council at 199 Carroll Street and I
serve on Father English Transportation.

My name is Lindsey Griffin and I'm the Vice-President at 163 Rosa Parks Blvd.

My name is Mary Johnson at 163 Rosa Parks Blvd. and I'm glad to be here.

My name is Janie LeSane and I live at 163 Rosa Parks Blvd. and I'm the Acting
Treasurer

Lorraine Burns, 160 Ward St., Gordon Canfield Plaza

James Davis, Property Manager, Riverside Terrace

Good evening ladies and gentlemen, Henry Grant, resident of Gordon Canfield Plaza

Good evening everyone, Henry Baker Jr., of Plaza, 21-10

Gary Moses, Manager of Gordon Canfield Plaza, Joseph Masiello Homes and Dr.
Andrew McBride Homes

Clem Kirkland, Property Manager of Alexander Hamilton

Dale Jones, Asst. Executive Director

...and I'm Carol Gladis, Director of Planning & Grants for the Housing Authority

C. Gladis: Everyone has their binder with the template. Your binder must be current because with this binder you will be able to talk to other residents and use it as your guide for the process. The first document is the timetable set by HUD telling us how much time we have in the planning process.

The PHA Plan is standardized. We have our PHA number, our Mission on Page 3, same as the previous year. Next is Annual Plan, page 1, page 2 lists the table of contents. We will be skipping over some pages. Next time we meet after you go over the Plan, have your questions ready.

Page 7: Ms. Morrison is still working on giving me the numbers for the Public Housing and Section 8 Tenant-Based Waiting List

On page 8: The Section 8 Wait List which is completed has 105 people on the list and is broken down by ethnicity, elderly, etc.

C. Madsen: Is there anything done about the shifting around, for instance, the people who have two bedrooms and their spouse is deceased and they have more rooms than is necessary.

I.Gorham: We just had an instance where the mother passed away and the son was living with her. We then had to find a one bedroom unit; they were in a two bedroom. The number of bedrooms always comes into play. They didn't lose their voucher as long as he was on the lease. He just got an apartment to fit his needs.

E. Bonds: It says the waiting list is closed. How many people are on the wait list already?

C. Gladis: Ms. Bonds question where it says on the next page the number of people on the wait list – 105 and that it's been closed 45 months.

Page 9 talks about Strategy that is provided by HUD and we just have to check off what applies to us.

On page 11: They go into reasons for selecting Strategy. Part of that has to do with something important called funding constraints.

On page 12: Statement of Financial Resources. That page is blank. We are still working on those figures and Mr. Jones is preparing this for our meeting next week.

Page 13: PHA Policies Governing Eligibility, Selection, and Admissions. I have to be honest with you. Most of that is pre-determined by HUD. We don't have a lot of say so in this.

E. Burton: How long has this been implemented?

C. Gladis: We have been using this method for the last eight years.

I.Gorham: Even though we use it for new admissions when you have your annual recert, its best that you provide us with any updated changes in your household because it does show up.

C. Gladis: Page 14- We have what is called a Community-wide Wait List. The assignment referring to how many vacant unit choices applicants have is one. The list is too massively overwhelming to let people pick and choose. We have to go by what available which is common practice, by the way.

Page 15: We do have Admissions Preference and it is usually for emergency situations. We don't exceed the Federal Targeting Requirements for new admissions and we do use the former Federal Preference for Displacement and Victims of Domestic Violence. It continues to be a preference for residents that live and work in Paterson.

Page 17: Please read it at home.

Page 18: Back to Section 8. Same as we do for public housing we do for Section 8. Other preferences for Section 8 are residents who live and work in Paterson. Move along to page 23.

The minimum rent is \$50. Nobody pays less than \$50 for public housing which hasn't changed. It's something we did under DCD for the City of Paterson, Department of Community Development. For Section 8, in their Admin. Plan, that reflects \$50.

E. Burton: Who's eligible to pay that \$50? Someone who doesn't have any income?

G. Morrison: The minimum rent for both of them is \$50. In public housing, it is a straight \$50. For Section 8 they may not actually pay \$50 because the rent has been calculated in their income. It is accounted for in that rent.

C. Gladis: Is your question asking, if I have no income whatsoever do I still have to pay \$50?

G. Morrison: Every 30 to 60 days they will have a hardship review.

I. Gorham: There are things that we may not have been looking at in the past, such as cell phone, cable.

G. Morrison: We will be looking for income that we can verify.

C. Gladis: There is a ceiling rent. The only place we have ceiling rents is Sojourner Douglass. That is because it is a syndicated development.

E. Burton: Could you be more specific.

D. Jones: Sojourner Douglass is the same as public housing. The only difference is they receive funding from the State. The Authority had received a grant from the State when we applied for tax credits. In order for those units to remain low income, there is a maximum rent that the tenant will ever pay. Instead of paying tax credits, there is a ceiling rent set by the State. For instance, a one-bedroom ceiling rent is, I am not sure, but say \$900. Once your income goes above that, the rule says, once qualified, all qualified. In public housing, the more you earn the more you pay but in a tax credit unit, you can remain there not paying over \$900. On page 25, we talk about flat rent. We pay 65% of the Fair Market Rent for flat rents. Every year we have to make that policy because it changes annually. Payment standards are 90% but it is below 100%. In the Passaic-Bergen area it would not be what it is in Omaha.

E. Burton: Can you give me an example of Fair Market Rent for a two bedroom?

C. Gladis: We are going to give that to you next Tuesday because we are going to have the Fair Market Rents and then you will see. They publish it this time of year. Good question and pertinent.

E. Burton: Are Fair Market Rents always based on bedroom size?

C. Gladis: Yes.

E. Perez: What about area? On East 38th Street and Governor Street you might want \$1100 for East 38th Street but if you want \$1100 for Governor Street, you got a problem.

C. Gladis: We will talk more extensively on Tuesday. The Fair Market Rent is set by HUD.

E. Perez: The area, so those are taken consideration?

D. Jones: No, HUD sets the Fair Market Rent. **I. Gorham:** and we pay 90% of that. **D. Jones:** We are Bergen-Passaic County and when you go for a specific unit, you are comparing the rent that the owner is looking for, your looking at is there another unit with the same features, what's the going rate. It could vary by area.

C. Gladis: On page 27, HUD Programs Under PHA Management. We have 1647 units with expected turnovers of 200 per year. We also have unification vouchers.

E. Burton: What does that turnover rate mean?

C. Gladis: It means when people move or give up their voucher. We also have some unification vouchers through a partnership with DYFS. They are responsible for giving us the wait list. What it does is allow families to reunify ... to be with their children for the purpose of having adequate housing. We have 75 vouchers. It is a very unique program funded by HUD. It has to be an active DYFS case to qualify.

C. Madsen: On the matter that you said, comparison with Bergen County as far as Fair Market is concerned, can that be addressed for separation because Bergen County being a much richer County and if we're in line with them then it is unfair to Passaic County because we have lower income standards. Can HUD be addressed concerning that matter?

D. Jones: HUD can be addressed, yes. Will anything be done about it. I don't know.

C. Madsen: Well, it's certainly something that needs to be investigated.

I. Gorham: A couple years back we did write to HUD and advocate for change on this. This effort resulted in reply that Bergen and Passaic Counties has always been compared. One time they had us with White Plains in Upstate New York. After there were so many complaints about that, they finally dropped that.

E. Perez: The problem I see with a lot of these Section 8 vouchers, what I found is that the landlords that don't take Section 8 have much nicer units. The ones that do take Section 8, once they get you in there they seem to forget about you. So that is another issue that needs to be addressed. The landlord that gets all this money and

they are not doing anything. They will only jump up and do is when you say we are going to hold your check ...we will stop your voucher until you fix this that or other. It shouldn't be that way because whether I am paying 60% of my rent or \$6 of my rent, they still get paid and I still need to be treated as fairly as anybody in a unit. That is why we have a grievance.

G. Morrison: When it comes to that, if your landlord is not performing you have an option to let us know, No. 1; and No. 2, if you have complaints with the landlord put it in writing and send a copy to us and we can address it

C. Gladis: I am moving on. We also talk about different programs such as, ROSS family and elderly, Neighborhood Network. There are many policies. We do have a PHA Grievance Procedure Policy. On page 29, is the Capital Improvement Needs that will be discussed at the next meeting on Thursday, October 11th, at 10AM. Fred will do the presentation. As we move on to HOPE VI on page 30, as you know we did demolish Christopher Columbus and are applying for the fifth time for Alexander Hamilton. We have to mention it in the Plan so that we can be prepared. Every time we change it, you have to amend. You may notice we mentioned Riverside Terrace Development to be prepared. There is not any imminent action. It is not like we are going out for it. We need to be prepared. You never know when a HOPE VI application will come up.

E. Burton: Are we in the process of applying?

C. Gladis: We are applying for HOPE VI at 21-3 to be submitted November 7, 2007. We also are doing some other developments. The Belmont Apartments, Rosa Parks Terrace that Fred will talk about Thursday.

E. Bolden: Tell me about Rosa Parks Terrace.

I.Gorham: Rosa Parks Terrace is going to be between Governor and Harrison Streets, the frontage, and then Carroll and Fulton. There is a strip of land there.

E. Burton: ... and then Section 8 can be applied towards homeownership.

I.Gorham: Yes, it can.

C. Gladis: Moving through all the HOPE VI, we have a HUD certified homeownership program, however, that makes us a HUD eligible Homeownership Program for New Jersey.

C. Gladis: Let's move along with some General Compliance issues on page 36 and 37. Take a look at them. We are not going to read it. You notice at goes from A to Z. On page 37/38, we have a Family Self-Sufficiency Grant that helps people on Section 8 become more self-sufficient and reach their goals.

E. Bolden: On page 39, number 2 question. I'm talking about the drug thing. We really have, our houses, they are taking it over with the drugs. When you see a man....

C. Gladis: Are they tenants?

E. Bolden: No, they are not. You would think they are living there. I approached a young man this morning inside the building. From Friday, Saturday, Sunday he's inside the building 2 or 3 times a day. Six o'clock Saturday morning I was going to the laundry, he's there, paper in the door. I'm sitting around at night and he cools it. Then during the day I am sitting outside, he knows I'm on to something. It is just so outrageous that people can take advantage of a building. One person and he comes and brings that stuff in there.

G. Morrison: Does he have family living in the building?

E. Bolden: No. He has one of the tenants he calls daddy. That is suppose to be his father.

C. Madsen: Do you have security cameras in the building? Because it can be reviewed by the one that views those tapes.

E. Bolden: Everyone knows about it. It has been reported.

L. Downey: It is the same thing on the Jefferson Street side of Sojourner Douglass.

I. Gorham: The Annual Plan reads that we addressed it. This is a new issue with this person. In terms of Jefferson across the bridge, we contacted the Police Department early last week and they did come out the same day we called. They confiscated one person with drugs and a gun was found on the property. I can't sit at the desk at 21-7, but when someone calls and says this is an issue, I do pick-up the phone and I do make the phone call. Actually I was just down at the Governor's Conference last week and the Director of Public Safety did a workshop and it was on drugs. He was showing all this high tech stuff. The thing about it is that the kids know the camera is there. That particular morning there was an article in the newspaper about some drugs or some incident on the North Side and we could see them close up. They are reading the newspaper. After they got through reading the newspaper, they put it up, like throwing it up to the camera. So everyone knows the camera is there. When we get these calls I do telephone and say this is a concern, I just got a call. Can you put extra patrol on that night or can you go check it out? Most times they do but it is just part of the culture.

C. Gladis: What Ms. Gorham is saying is that we make the best attempt we possibly can.

K. Davis: The Police come there at night anyway. Give it to the Police at the time he is there.

E. Bolden: The Police, they come during the day time. There is nothing they can do during the day. Most of the things are at night.

I.Gorham: We still have the Police coming at night to every building.

E. Bolden: They come in and walk up the steps. They go up and come down. They have to go to another building. These people are so smart, they got the times.

I.Gorman: I'm calling Sharon right now. Come on, let's go. This is something we can do.

C. Gladis: Ms. Gorham will talk about Asset Management later on. That is a growing thing. You notice we have some goals on page 44. Hopefully, we can make those commitments. That really sums it up. That concludes the template in the course of Annual Plan meetings. If you look back at your Agenda we have some Policy changes that we need to address. If you notice on your Agenda, the first item we are going to talk about is the Fair Housing Policy. It came to us by way of HUD recently. In your book its blue. Vanessa Sifford will be talking to us about that Policy.

V. Sifford: This Policy was originally brought forth in 2004. Recently, we had to make some changes. I will tell you what the changes are and not the entire Policy. Basically, on the Fair Housing Policy which is not anything different. The part we have to change is the next part, Analysis of Impediments to Fair Housing Choice. Basically, we were able to get our impediments from the City of Paterson's Consolidated Plan. It is not anything we came up with and, also, the City of Paterson's analysis impediments are currently at HUD. Identified as Impediments was Handicap accessible housing, affordable housing/financing, property tax and zoning barriers. Those were the key items currently listed at HUD. Numbers one through four are how we are going to address those impediments. Specifically, No. 1, Handicap accessible housing – the Authority will do everything within reason to assist in making reasonable accommodation for families, individuals, and the elderly; No. 2, as a HUD certified housing counseling center, the Authority will continue to offer bilingual counseling for Section 8 residents to locate units outside areas of poverty, market the Section 8 program to financial institutions; No. 3, Increase the availability of affordable housing through joint ventures; No. 4, Continue to participate in the development of City Policies, such as, Redevelopment Plan, Master Plan and Consolidated Plan to promote affordable and fair housing opportunities. All of this is a Federal Requirement and, in addition, to giving us the complaint we have in our Policy the documents that you can send to the HUD office. On the last page are listed the Presidential Executive Orders applicable to Fair Housing. Anyone have any questions?

V. Allen: I wanted to ask you about this name handicap, isn't it called disabled?

V. Sifford: He's talking about the terminology? Handicap/Disabled, we are going by the analysis of Impediments from the City of Paterson. We do have handicap accessible housing, disability, and for elderly.

V. Allen: Disabled housing. In what way?

V. Sifford: Handicap accessible. If you have a condition that requires special attention in your housing, we have handicap accessible housing. Then there are certain things we can do to accommodate that.

V. Allen: How old do you have to be to get in senior housing? What I don't understand, why is it that when people come back with a disability and fight for our country, they can't get in housing.

I.Gorham: Yes, they can. We are mandated that they have first preference. It is not even a preference. Someone goes off to war....

V. Allen: I know someone like that. I didn't know that.

I.Gorham: Did they try here?

V. Allen: I was called by Ms. Mattie and he served in the war.

I.Gorham: Ask her to call Leasing and Occupancy and we'll take care of her.

L. Burns: As a disabled person, I was transferred from a family site to a senior site and I am getting some feedback about my age, being in a senior site as a disabled person and I would like....

I.Gorham: You were appropriately placed at the site. There is no discrimination regarding your age for getting in that site.

L. Burns: I was appropriately placed there?

I.Gorham: She is rightfully at the site.

C. Gladis: Because we say seniors, senior/disabled.

E. Bonds: Can I just throw one thing in there? The part about what Lorraine is saying. It is people that do that, not the agency. It is not based on the agency. You are going to find that anywhere, anyplace, They think it is out of order. I get a whole lot of flak about me and I am an old lady.

I.Gorham: and what we are finding so folks will know, we have a number of sites where we may have a disabled person who may be living at the family site due to the fact that they may have started out in a larger unit because they had children or family composition changed and when it changed, we need those larger units and they are disabled they can go to the senior developments. You will be seeing people that not necessarily had been on the wait list but had been our tenants at our family sites and they will be coming to the senior sites. So, don't let that be a deterrent because she is

like swishing through the hallways. She is entitled. Our waiting list is closed for seniors/disabled.

C. Gladis: Gwen will be doing Section 8 Admissions and Continued Occupancy Policy. We have some small changes to the Policy. Gwen is going to address them.

G. Morrison: I am only going to go through the first few so they can see the pattern and then if they have questions they can call me or come down and we can further discuss that. The revisions made to the Policy have two pages of changes. There were no major changes, just minor. Read the change on the first one, page 3. It would be under discrimination. There was a line in there that said the TDD/TDY telephone number may provide accessibility for the hearing impaired. This was something in the Plan that the PHA does not offer at this time. If it changes and we get that, then we will put it back in the Admin. Plan. Right now we don't have it. The next one is staff positions on page 5. We added Leased Housing Technicians. That was a title we did not have so that was a change we made. You see how the pattern is going. We may do Outreach, on page 7, at the first paragraph, the last sentence stated. A waiting list hotline with a recorded message may be utilized in the future but right now the PHA does not have that so we removed it from the Plan. When we upgrade, then you can call and find out what number you are on the wait list. When we get that technology, we will put it back. I think the major thing we will probably have at the next RAB meeting is ... the Director, Legal and I will fine tune the adding/removing, not so much removing people, but adding family members on and off the lease that has become a problem and we need to fine tune exactly how we are going to deal with that.

C. Gladis: Any questions for Gwen while she is standing up? Thank you, Gwen. The next Policy is for Dale to make a brief presentation is the new Procurement Policy that is the lovely lilac color.

D. Jones: The Procurement Policy is being updated mainly because of our switch from the centralized-based version to the project-based and physically what it is doing is incorporating some of the language to give us some more flexibility in allowing the Property Managers to make small purchases. Physically that's what it is doing. Its not finalized yet so if you have questions please write it down and send it to Ms. Gladis and if you see anything that looks strange, we are updating it as we speak.

E. Burton: For example, what kind of small purchases will the Manager be able to get?

D. Jones: Managers could purchase materials on an emergency basis not exceeding \$50. We may extend that.

C. Gladis: The next Policy is an update to our Section 8 Homeownership Policy and Vanessa is going to speak briefly about that. That is the goldenrod.

V. Sifford: Again, I am just going to go over the changes. The Policy is basically the same and the change is on page 6. We have a Section 8 Homeownership Program.

We had to change the minimum income requirement. I am just going to read the first sentence and explain ... so if we go down to household size, what that says is that a person or family with a household size of 2, cannot make less than \$17,112. We had to adjust the income standard based on HUD. We have to use the standards of poverty level. So these are the new income standards for household size 2 to 8. That happens every year, the numbers change like Fair Market Rent.

The next Policy is Housing Counseling Registration Fee Policy. The Housing Authority is a HUD Certified Housing Counseling Agency and we received that designation in June of 2000, and the Section 8 Homeownership Counseling in April 2001. Our role is to expand homeownership opportunities and improve access to affordable housing. There are a number of proponents in our Housing Counseling Program. We have pre-purchase, post-purchase and so on ... after which you will receive a Certificate.

E. Perez: What would be a reason to be dropped from the class or not receive your money back?

V. Sifford: Death in the family. You don't necessarily have to cancel altogether. It would be a matter of going to the bottom of the wait list.

C. Gladis: The money order should be blank so that it can be returned to the individual upon completion of the class. Anymore questions?

C. Madsen: Are there any ongoing classes now? Are they coming up soon?

C. Gladis: Every month.

L. Burns: I want to know how long as a first time homebuyer is it good for? If I happen to run across a house.

C. Gladis: You need our certificate to get the first time homebuyer funds from the City of Paterson. Please remember to bring your binder to the next RAB Meeting October 11, 2007, at 10AM. No further questions, good-night.

The Meeting concluded at 6:30PM.

**Resident Advisory Board Comments
In Developing the PHA Plan
2nd Resident Advisory Board Meeting – October 11, 2007
2008 Annual Plan
60 Van Houten Street
Paterson, NJ 07505**

TOPICS:

*Template Update
Flat Rent Policy
Payment Standards
Amendments(s) to the Personnel Policy
MTW/HIP Program Policy
Operating Budget
Capital Fund Tables
Development and Revitalization
Asset Management*

Meeting started at approximately 10:17 A.M. (a sign in sheet was passed around)

Gladis: At the last meeting we went over the template, it was a “work in progress” and still on review for 45 days. Vanessa will pass out the Template Update and the new Wait List. It should be Page 7 in your book, please replace it. Gwen will briefly go through the numbers so you can have an idea.

Wait List

Morrison: Regarding the Wait List, please look at chart on pages 7 and 8. List total is 558 families. Annual turnover is 102, very low income 142, low income 0, families with children 59, elderly families 249, families with disabilities 250. Please see chart for additional Public Housing Information.

Gladis: Any questions or comments for Gwen? Dale will briefly go over Flat Rent Policy.

Flat Rent Policy

Jones: Public Housing Flat Rent Policy is the same policy as the one in place. The only thing that has changed is the amount for the period 10/1/07 based on 65% Fair Market Rate for Bergen/Passaic County areas (see revised chart 10/9/07). This flat rent applies to public housing only just in case income changes, tenant will know amount of rent for their apartment.

Payment Standards

Jones: The Section 8 Program is based on the FMR published by HUD, and the Housing Authority is required to update its payment standards on an annual basis where HUD published its new FMR's. Dale reviews chart by bedroom size.

Perez: When a Landlord asks for an increase, they can't go above these numbers here?

Jones: This is the maximum the Authority will pay.

Bonds: Can a Landlord ask for money?

Perez: Yes, he can ask but it doesn't mean he will get it.

Gladis: Next, we will go over amendments to the Personnel Policy.

Personnel Policy

PHA Travel Policy

Brevard: The Travel Policy was adopted on April 16, 2007. This policy is in accord with the Federal Travel Regulations of 2004.

Post Retirement Health Insurance

Brevard: Will be revised as follows: Any health benefits paid to a retiree from PHA 62 years of age or more must be a person who has served 15 years of continuous service preceding retirement with the Housing Authority.

Vazquez : How does that impact folks that have been employed here for more than 15 years, and are not 62 years of age and was hired under a previous resolution which allowed retirement 25 years regardless of age.

Gorham: The impact is that those folks that are still here will be able to obtain insurance and will fall under that category.

Vazquez: That seems to me bias. Some have not worked here for that length of time and people coming in with 15 years get the same as someone who has worked 25 or 30 years.

Gorham: Under the Medical Plan we have now, that is what the State is requiring 15 years and age 62.

Vazquez: I have a difference of opinion on that and it needs to be addressed. Need to discuss before this policy becomes in effect.

Gorham: Yes, we have 45 days to review it.

Gladis: Were employees made aware of State medical requirements prior to accepting State policy of 15 years age 62.

Jones: No, we provided them with our resolution.

Gladis: Did we ever notify the State about employees hired under a separate criteria?

Jones: No, I don't think the State is concerned about that.

Vazquez: The State does not make you do the 15 years age 62 it's an option.

Jones: No, it's what our policy is right now.

Vazquez: That resolution which was presented to the State should have been a supplement to any other resolution indicating that transferees from the City of Paterson would be allowed to collect benefits, and not have been impacted by this present resolution. So if it was a 1991 resolution presented to the State it was an incorrect resolution.

Gorham: There was another resolution after 1991.

Vazquez: If there is, this employee does not have it.

Gladis: Any other questions on that.

MTW/HIP Program Policy

Gladis: (See handout "Moving to Work Charter Program Act of 2007) This is not really a Policy it is a discussion item listed on your agenda. Not finalized in Congress as of yet, but thought we would make you aware of it just in case we pursue it down the line. Moving to Work Charter Program is a spin off of Move to Work Program. It enables HA to be more flexible to design and implement various approaches for providing and administering housing assistance that achieves greater cost effectiveness in using federal housing assistance to address local housing needs for low income families. Right now it is being discussed in Congress. I believe there are only 60 Housing Authorities that are under this program and they want to expand it to 250 over the next three years or so, and we want to be prepared at the time so that we may be one of these housing authorities... Maybe Irma can talk more on it.

Gorham: At this time, Ms. Gorham explains the benefit this program provides and the use of its funding.

Perez: Ms. Perez discussed her thoughts on the Welfare Program, also talked about the fear of Welfare

receptients.

Allen: Mr. Allen agreed with Ms. Perez and stated that there should be support groups and programs that would teach young people about budgeting, etc.

Holmes: Ms. Holmes made comment regarding children relying on parents too long as their support of income.

Madsen: Mr. Madsen commented that young people need to be taught survival skills.

Bonds: How does this impact on Asset Management?

Gorham: It impacts Asset Management as a way of increasing the rent. PHA will be able to allocate money for other services. Allows PHA to create programs and needs for the development.

Allen: How can we get churches to help out with this?

Gorham: Yes, we have a lot of outreach programs; it is about keeping young people involved.

Operating Budget

Jones: (See page 12) Mr. Jones goes over numbers. Funds available, Public Housing, Subsidy, Admin. Fees, etc.

Perez: Asks questions regarding what's expended and what's not and if all money is allocated.

Burns: Asked question regarding HUD's request for breakdown of how funds were spent for each apartment/development.

Jones: Explains Dwelling Rental Income and breaks down how it is submitted and allocated.

Stoud: Is security included in PHD Rental Income?

Jones: Mr. Jones explains operational costs and explains that there are no additional fees for security.

Madsen: Regarding Maintenance Expense, do we go outside to bid for some of these expenses like the electrician, plumber, etc?

Jones: Mr. Jones explains how work is contracted out at different sites.

Gorham: We are going out for a list of contracts and vendors for work at different sites. Delinda is working on that.

Gorham: Security is being paid for by our Capital Fund money and volunteer services.

Vazquez: Gave an overview of Site Patrol: A \$50,000 contract barely covers October 1st – September 2008. A lot the problems originate from tenants opening doors. The CCTV System does work, it will record information, but if you see something you need to let the management office know so that we can look at the camera.

Burns: I did write a letter to Speziale regarding the grounds at PHA. What about private security?

Vazquez: We do explore all avenues reaching out to private and public as to the security of the Paterson Housing Authority.

Bonds: Discussed the responsibility of tenants, not opening doors for everyone and also talking to family members about coming in and out of the building.

Capital Fund Tables

Vazquez: (Please see handouts – Capital Fund Program Tables Federal Fiscal Years 2004, 2005 and 2006) Mr. Vazquez discussed Capital Fund Tables. He went over draw downs for each year and discussed total estimated cost and total actual cost. Did not have 2007 budget as of yet, but it will focus on issues at family and senior sites such as roofing, landscaping, balcony repairs, etc.

Allen: Does this address replacing screen doors?

Vazquez: It is probably in the five year plan.

Moore: How come Alois and Harris Place are not in the budget for landscaping?

Vazquez: It is probably included in 2007 Budget.

Munsinger: I thought we were getting sliding doors!

Vazquez: Again, it's probably in the five year plan.

Holmes: We need new chairs.

Gorham: What's going on with your chairs?

2008 Proposed CFP

Vazquez: Please see handout on CFP Work Items. A&E design professional fees are not included in this budget.

Bonds: For 21-9, what is the status on upgrading the kitchen?

Allen: We need more washer and dryers, as well as heating radiators.

Bolden: On Saturdays and Sundays we have no hot water. The water pressure is low on the weekends.

Gorham: You had no hot water? We will check with our boiler people and see what's going on.

Vazquez: We are reviewing the upgrade and upkeep of all sites. We are working on these proposed items right now. Mr. Vazquez discussed other projects that the PHA has funded such as NJCDC and Acorn. Regarding Alexander Hamilton, received the approval of disposition tdease back to developer. We are building 201 units, 169 will be affordable units, and 32 will be for homeownership. We will also have 70 off-site units for senior development. We are looking at revitalization at Riverside. This 1938 site is now destructional with wood frames sagging, plumbing lines are inadequate. PHA will do a HOPE VI for this site. You will be hearing more about this revitalization project.

Moore: Give me minds now!

Gorham: We need to find out what the financial piece will be on that end. Section 8 may not be an option.

Vazquez: For now, NJ21-1 needs to be maintained.

Burns: I would like the scores at Riverside.

Gorham: We will make them public at the Board Meeting.

Vazquez: Mr. Vazquez discussed housing going up on Fulton Street and Rosa Parks.

Asset Management

Gorham: Currently staff has been reviewing HTVN on Asset Management. All housing authorities must comply. Each site must operate on its own. This will help protect the agencies assets and provide better services for the residents. After March of 2008 all PHA's will be in the full Asset Management process and by 2011 will operate on total Asset Management.

Gladis: Again, we have 45 days to review. Thank you.

Attachment E: Substantial Deviation and Significant Modifications.

The Paterson Housing Authority's Plan is amended to include the definition of Substantial Deviation to mean "Any Change with regard to Demolition or Disposition, Designation, Homeownership Plan or Conversion Activities in the Future".

Attachment F: RASS Follow-up Plan.

**HOUSING AUTHORITY OF THE CITY OF PATERSON
RESIDENT ASSESSMENT
FOLLOW-UP PLAN 2007**

The Real Estate Assessment Center mailed out 518 surveys to PHA residents, of which 182 were returned. The response rate of 37% was well above the National response rate of 19%. Fifteen (15) surveys were undeliverable.

The Housing Authority of the City of Paterson has prepared the 2007 Resident Assessment Follow-up Plan in response to the survey results. The Plan will also reflect the PHA's four Asset Management Groupings as follows:

- Group 1 Riverside Terrace Development
- Group 2 Alexander Hamilton Development
- Group 3 Nathan Barnert, Dr. Norman Cotton, Rev. William Griffin and Sojourner Douglass Developments
- Group 4 Dr. Andrew McBride, Joseph Masiello and Gordon Canfield Developments

In all five (5) survey categories, Maintenance and Repair, Communication, Safety, Services and Neighborhood Appearances increased their scores from the previous years as indicated in the chart below.

Survey Categories	Score 2005	Score 2006	National Average
Maintenance & Repair	77.5%	82.2%	87.4%
Communication	63.2%	63.6%	74.3%
Safety	58.8%	63.2%	78.4%
Services	81.1%	86.9%	91.0%
Neighborhood Appearance	56.1%	59.2%	75.4%

As a result of the responses, the Paterson Housing Authority is required to prepare a Follow-up Plan for Communication, Safety, and Neighborhood Appearance.

A close analysis of the responses by development grouping, by question, was the premise by which the follow-up plan was developed.

COMMUNICATION

Survey Question #1: Do you think management provides you with information about maintenance repair?

- A. Property Managers will distribute written notices in English/Spanish door to door to each household affected by maintenance and repairs, emergencies and modernization activities. Notices will be posted in the Manager Office, hallways and elevators.
- B. Property Managers will conduct monthly on-site meetings with the Resident Council President to discuss general concerns, site repairs, comprehensive grants programs and support services progress. The information provided at these meetings is carried over by the President and filed with Resident Council Reports. The Executive Director or designee will meet prior to the Resident Council Meeting to review and discuss results of previous meetings with Managers and Resident Council Presidents.
- C. Property Managers will be establishing a “Welcome Committee”. The committee is made up of the Property Manager and two Resident Council Board members. The committee will speak with new residents regarding Rules and Regulations, lease adherence, and available services prior to the keys being issued to the new resident.
- D. The PHA produces a quarterly newsletter which is forwarded to all public housing and Hope VI residents.
- E. All Property Managers are mandated to attend specification review and pre-bid conferences and other meetings the Modernization Offices requires in order to speak with residents about the upcoming work.
- F. Preparation of site bulletins will be prepared by Property Managers and distributed to residents. The bulletin will be an update on all site activities including modernization, social services, repairs and special events.
- G. PHA senior staff and Property Managers will meet with resident groups and individuals to identify issues of concern and develop resolutions that are satisfactory at all levels.
- H. A monthly tenant update sheet is distributed with their rent statements.

**Survey Question #2: Do you think management provides information about:
The Rules of your Lease?**

- A. At the time of lease execution, PHA Leasing and Occupancy staff review the lease in detail with the tenant. Upon annual recertification of the lease, an overview is once again given.
- B. The PHA's current policy requires all residents 18 and over to sign and review the lease.
- C. Property Managers meet with residents independently and collectively to clarify questions and/or concerns of residents regarding lease requirements and enforcement.
- D. Any modification or changes with regard to the rules of the lease are reviewed by the RAB during the Annual Plan process. Once adopted, residents are notified in writing. Also, copies provided during the rent collection period and in the PHA's quarterly newsletter.

Survey Question #3: Do you think management provides you information about meetings and events?

- A. The PHA notifies its residents of meetings, special events and general notices are distributed through several processes. Notices of upcoming meetings and/or special events are published in the PHA's quarterly newsletter and on the website. Special mailings are sent to residents for notification of lease revisions and/or policy changes. Flyers are distributed by staff to all households in each development, in the Manager's Office, lobby area, mail room area, hallways, elevators and during rent collection.
- B. Each Property Manager attends the monthly Resident Council Meeting to help make residents aware of new PHA initiatives.
- C. The Planning & Grants Department issues door-to-door notices and meets with residents to notify them of all events, support services and special meetings.
- D. The PHA Newsletter and site bulletins provide updated information on all activities scheduled at the site.

Survey Question #4: Do you think management is responsive to your questions and concerns?

- A. PHA staff will continue to receive training, including customer relations, face-to-face interaction, listening skills and how to better deal with residents.

- B. Through the reorganization of asset management, a priority to ensure customer satisfaction is a primary goal of the Authority.
- C. A customer satisfaction survey will be developed and given to residents to determine service levels.
- D. Management Offices are open daily to address residents concerns.

Survey Question #5: Do you think management is courteous and professional with you?

- A. Property Managers, Maintenance staff, Leasing and Occupancy staff and Management staff have received training and been instructed to be courteous and professional when working with residents.
- B. Management continues to monitor the interaction between staff and residents to observe the level of professionalism being offered.

Survey Question #6: Do you think management is supportive of your resident/tenant organization?

- A. The Executive Director conducts bi-monthly meetings with all Resident Council Presidents to discuss their concerns and to keep them current on PHA projects.
- B. Resident Council Presidents continue to meet with senior staff on-site to be part of the planning process for grant submissions and site events.
- C. Property Managers attend monthly Resident Council Meetings to provide supportive information and answer questions.
- D. The PHA has an assigned staff person to work with Resident Councils in assisting them with elections, by-laws, program implementation and training.
- E. Both the Senior and Family ROSS Coordinators work with the individual Resident Councils by assisting them in the planning and delivery of services to the sites.
- F. The PHA has negotiated an MOU with the City of Paterson's Police Department to provide two (2) full-time Officers, one (1) bi-lingual, to work with individual residents and Resident Councils.
- G. Central office staff and on-site staff make every attempt to have written materials provided in English and Spanish, and translation services are available.

- H. All Resident Council Presidents sit on the PHA's Resident Advisory Board and participate in the Agency's Annual Plan process.
- I. A resident is the current Vice-Chairperson of the Board of Commissioners.

SAFETY

Survey Question #1: How safe do you feel in your unit/home?

- A. The Authority's primary concern is the safety of all its residents and has encouraged residents, through professional training, to organize resident patrols at their sites.
- B. Two (2) Community Relations Officers are assigned to the PHA full-time from the Paterson Police Department. They rotate among all the sites, meet with the Resident Councils and residents, and provide direct service as well as referrals to the Narcotics Division.
- C. The Authority is currently in the process of developing a buddy system for senior and disabled residents living at the six (6) elderly sites.
- D. The Paterson Police Department Narcotics Division works closely with PHA staff in forwarding narcotics reports and laboratory tests results to ensure a timely eviction process.
- E. The PHA has an active contract with the Paterson PBA to provide security patrols at all family and senior sites.
- F. Patrol reports are submitted weekly to the Director of Modernization and Development providing information on maintenance, safety, security enforcement and criminal activity at each site.
- G. Residents are encouraged to keep exterior lights on both front and back at night in the row houses and be aware of their neighbors safety.

Survey Question #2: How safe do you feel in your building?

- A. The PHA has installed a CCTV security system in each of the senior developments. The system allows residents to monitor visitors prior to admitting them into the building.
- B. CCTV cameras are located in the common areas of all senior buildings and are centrally monitored at the PHA's Central Office, Property Manager's Office and Maintenance Shops.
- C. The Executive Director and Senior staff has ongoing meetings with the Mayor and Police Chief to discuss security concerns.

- D. The PBA is under contract with the PHA to patrol all family and senior developments.
- E. The PHA provides apartments, as needed, to local, State and federal law enforcement narcotic divisions for use in surveillance operations.
- F. The PHA is in the process of establishing a public Internet Protocol to allow for the monitoring of sites by the Paterson Police Department.
- G. The PHA and the Paterson Police Department maintain procedures that track crime and crime-related activities by property.
- H. Through the ROSS Elderly Grant, workshops are conducted to heighten awareness issues relating to safety and security.
- I. At the family sites, youth counseling, after-school and evening programs are offered by the PHA to help instill positive life values and promote drug prevention education.
- J. Alexander Hamilton has a mobile Police Precinct on-site as well as external CCTV monitoring.

Survey Question #3 and 4: Do you think any of the following contribute to crime in your development? Poor lighting and broken locks?

- A. Lighting reports are provided by the evening PBA security patrol on an ongoing basis.
- B. Interior lighting is monitored by building workers daily who perform immediate replacement.
- C. Lock replacement is ongoing and performed by maintenance repair staff.
- D. The PHA is under contract with a locksmith company to supply security hardware and apartment entrance service for specialized repairs.
- E. Closer enforcement and oversight of locks on rooftops, basement doors, maintenance shops and vacant units has been initiated.

Survey Question #5: Do you think any of the following contribute to crime in your development – resident screening?

- A. The PHA performs criminal background and credit checks on every household member 18 years of age and older prior to lease-up.
- B. The PHA will also be performing criminal background checks at the time of Recertification.

- C. The PHA has initiated a system with the Paterson Police Department that initiated reporting of criminal and drug activity resulting in eviction proceeding.

Survey Question #7: Do you think any of the following contribute to crime in your development – vacant units?

- A. The PHA has initiated an aggressive plan to identify vacant units and prioritize their repairs for reoccupancy.
- B. The PBA Officers check all doorways during their patrols and report any questionable activity in vacant units.
- C. In an effort to expedite the turnover of vacant units, the PHA now allows tenants to paint their own apartments and NJCDC Youth-Build Program rehabilitates vacant units as part of their training.
- D. Exterior last nights are turned on in vacant units.

NEIGHBORHOOD APPEARANCES

Survey Question #1: How satisfied are you with the upkeep of the following areas in your development – common areas?

- A. The PHA is in the process of establishing a Resident Beautification Program in conjunction with residents.
- B. The PHA is looking to develop new site rules and responsibilities and establish a violation schedule of fines for those who disregard the rules.
- C. Staff monitors the cleanliness of the common areas and keeps a daily maintenance schedule of upkeep.
- D. Tenants are assigned dates to clean the hallways in specific buildings.
- E. All senior sites have outside contractors performing monthly floor buffing and window cleaning.

Survey Question #2: How satisfied are you with the upkeep of the following areas in your development – exterior of building?

- A. The PHA is in the process of conducting an assessment of maintenance needs in order to develop an action plan to address the exterior maintenance concerns for all buildings.
- B. The Total Lifestyle Program is a support service program for youth who have been incarcerated. A portion of their rehabilitation is to perform

community service. These youths, under supervision of their counselors, perform various tasks relating to building and grounds clean-up at the family developments.

- C. Daily inspections of the grounds by Property Managers have produced positive results.
- D. Enforcement of violations with the issuance of letters to residents with stated fines.

Survey Question #3: How satisfied are you with the upkeep of your development parking areas?

- A. PHA staff routinely clean the parking lots and building exterior.
- B. Continued use of the sweeper machine at the Alexander Hamilton Development helps to keep the parking lots clean.
- C. Via contractors, several site parking areas have been repaved and striped.
- D. Maintenance of the parking lot gates and booths is ongoing.
- E. Continued enforcement of vehicle registration, parking permits, violations and abandoned vehicles are closely monitored by the Community Police Officers assigned to the PHA.

Survey Question #4: How satisfied are you with the upkeep of the following area in your development – recreation areas?

- A. Staff cleans these areas on an ongoing basis. Removal of broken glass and litter is a daily project.
- B. After School Programs, at the two family sites, incorporate an anti-litter campaign in their instruction.
- C. Recreation areas, both passive and active, have been upgraded at all sites.
- D. The PHA plans on placing heavy grade trash receptacles at the family sites.
- E. An analysis of tree trimming and removal is currently underway.

Survey Question #5: How often, if at all, are abandoned cars a problem in your development?

- A. The PBA Off-Duty Officers Program systematically patrol the parking lots to identify and tow abandoned cars.

Survey Question #6: How often, if at all, are any of the following a problem in your development – broken glass?

- A. Clean up is done on a daily basis and tenants are encouraged to assist keeping the site in order.

Survey Question #7: How often, if at all, are any of the following a problem in your development – graffiti?

- A. Staff continued to work on graffiti removal as soon as possible.
- B. The interiors are washed and painted immediately.
- C. The exterior is pressure washed and chemically treated to restore the building.

Survey Question #8: How often, if at all, are any of the following a problem in your development – noise?

- A. Residents are encouraged to contact the Manager's office and identify problem tenants. Local law enforcement officers are made aware of this problem and speak with the residents.
- B. Continued noise offenders will be fined and, if necessary, evicted.
- C. Signage posted, "No Loitering, No Trespassing".
- D. Residents are also counseled via staff and site-based Community Service Workers to develop non-confrontational relationships with each other in order to resolve quality of life issues.

Survey Question #9: How often, if at all, are any of the following a problem in your development – rodents and insects (indoors)?

- A. Extermination is scheduled and completed monthly and residents are notified in advance.
- B. In special instances, where there is an increase in rodents and/or insects, the exterminator is contacted immediately to treat the problem.
- C. Home inspection notices given for poor housekeeping. If not improved, termination notice is given.

Survey Question #10: How often, if any at all, are any of the following a problem in your development – trash/litter?

- A. Exterior clean up includes removal of all trash and litter.
- B. Residents are encouraged not to litter.
- C. Special clean up events are held at the site and residents get involved.
- D. Residents who do not properly dispose of trash/litter receive written warnings and fines if problem continues.

Survey Question #11: How often, if at all, are any of the following a problem in your development – vacant units?

- A. All vacant units have been identified; special security locks installed, cleaned out, and are in the process of being rehabilitated.
- B. The NJCDC Youth Build Program is in partnership with the PHA to rehabilitate vacant units at the family developments.

Attachment G:

HOUSING AUTHORITY OF THE CITY OF PATERSON

DOMESTIC VIOLENCE POLICY

October 2006

DOMESTIC VIOLENCE POLICY For Federal Public Housing Program

The Housing Authority of the City of Paterson recognizes the impact domestic violence has on homelessness nationwide and the severe shortage of affordable housing for low income individuals and families in the United States.

It is the mission and duty of the Housing Authority of the City of Paterson to administer and promote safe, decent and affordable housing for victims of domestic violence as defined under the Violence Against Women Act (VAWA) of 2005. The VAWA of 2005 is an amended version of the 1994 VAWA which provides new protections for victims of domestic violence, dating violence, or stalking. These protections include provisions protecting victims who live in the Federal Public Housing Program and the Section 8 Housing Choice Voucher Program administered federally by the United States Department of Housing and Urban Development (HUD) and locally by public housing authorities.

In the delivery of its mission, the Housing Authority of the City of Paterson is committed to developing and implementing efforts to address the needs of tenants who are victims of domestic violence, dating violence, or stalking. The U.S. Department of Housing and Urban Development's Public Housing Occupancy Guidebook and the VAWA will serve as a guide to defining and understanding domestic violence as it relates to public and subsidized housing. The Housing Authority will address the need to protect victims of domestic violence, dating violence, or stalking for persons with assisted housing by accomplishing the following:

- 1) Establish a preference for individuals who are victims of domestic violence to ensure that eligible applicants receive priority on waiting lists as units become available.
- 2) Exercise discretion in accepting a wide range of evidence to establish proof of domestic violence (HUD Guidebook 19.2) Proof of domestic violence can be established by providing (1) copy of police report(s), (2) copy of any judicial order(s) including current protection order, (3) copy of medical report(s) from a Board Certified Medical Provider that identifies specifically injuries are related to domestic violence incident(s), and (4) a notarized document from a Women/Family Shelter that certifies the victim's condition.
- 3) Apply this policy only to members of a household that are on the lease.
- 4) Disregard adverse information and approve admission of the applicant if a member of the household reveals and/or proves that they are a survivor of domestic violence and a negative history would otherwise disqualify them from being admitted to public housing. Prior to making this decision, the Authority will make a determination whether there is a connection between the violence and the negative history.

- 5) Train Property Managers and Assistant Property Managers and other decision makers on the dynamics of domestic violence and forge partnerships with social service agencies, law enforcement agencies and shelters to assist in educating and addressing the needs of residents and vouchers recipients who experience violence.
- 6) Refer domestic violence victims and/or survivors to the Housing Authority's contracted family counseling services and/or other appropriate domestic violence services in the community.
- 7) Make residents aware of transfer options available to them in situations of proven domestic violence.
- 8) Prefer the victim to the abuser in proven domestic violence circumstances and affirm that the Housing Authority will abide by any judicial orders, including protective orders, regarding occupancy of the unit. Furthermore, the Housing Authority will ensure that all adult members of a household are included in the lease.
- 9) Alert Property managers of proven domestic violence circumstances and refer victims to the appropriate social service agencies
- 10) Once a restraining order is issued and the Property Manager is notified, the Housing Authority will immediately change the locks on the victim's apartment and remove the abuser from the lease.
- 11) Disseminate brochure on Violence Against Women in Federally Funded Rental Assisted Housing to all tenants of Federal Public Housing Program and the Section 8 Housing Choice Voucher Program administered federally by the United States Department of Housing and Urban Development (HUD) and locally by public housing authorities.

PHA Plan Table Library

Component 7 Capital Fund Program Annual Statement Parts I, II, and II

Annual Statement Capital Fund Program (CFP) Part I: Summary

Capital Fund Grant Number x FFY of Grant Approval: (2008)

x Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	
2	1406 Operations	549,109
3	1408 Management Improvements	549,109
4	1410 Administration	274,554
5	1411 Audit	-0-
6	1415 Liquidated Damages	-0-
7	1430 Fees and Costs	113,260
8	1440 Site Acquisition	-0-
9	1450 Site Improvement	195,000
10	1460 Dwelling Structures	1,064,514
11	1465.1 Dwelling Equipment-Nonexpendable	-0-
12	1470 Nondwelling Structures	-0-
13	1475 Nondwelling Equipment	-0-
14	1485 Demolition	-0-
15	1490 Replacement Reserve	-0-
16	1492 Moving to Work Demonstration	-0-
17	1495.1 Relocation Costs	-0-
18	1498 Mod Used for Development	-0-
19	1502 Contingency	-0-
20	Amount of Annual Grant (Sum of lines 2-19)	2,745,546
21	Amount of line 20 Related to LBP Activities	-0-
22	Amount of line 20 Related to Section 504 Compliance	-0-
23	Amount of line 20 Related to Security	-0-
24	Amount of line 20 Related to Energy Conservation Measures	-0-

Annual Statement
Capital Fund Program (CFP) Part II: Supporting Table

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
PHA Wide NJ21-1	HOPE VI/PLANNING	1430	25,093
	RIVERSIDE TERRACE DEVELOPMENT		
	Landscaping (Grimes Place)	1430	5,250
	Landscaping (Plesinger Place)	1430	3,920
	Resurface Basketball Court	1430	980
	Site Lighting	1430	3,500
	Repair Canopy Roofs (H.R.)	1430	700
	Replace Down Spouts	1430	2,030
	Provide A/C Sleeves (T.H.)	1430	4,620
	Boiler Room Upgrading (Phase II)	1430	13,720
NJ21-6-1	NATHAN BARNERT HOMES		
	Boiler Room Upgrading	1430	10,754
NJ21-6-2	DR. ANDREW MCBRIDE HOMES		
	Boiler Room Upgrading	1430	3,237
	Brick Repointing (Phase I)	1430	3,485
NJ21-7	DR. NORMAN COTTON HOMES		
	Boiler Room Upgrading (Phase II)	1430	8,671
NJ21-8	REV. WILLIAM GRIFFIN HOMES		
	Window Replacement	1430	27,300

Annual Statement
Capital Fund Program (CFP) Part II: Supporting Table

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
NJ-21-1	RIVERSIDE TERRACE DEVELOPMENT Landscaping (Grimes Place) Landscaping (Plesinger Place) Resurface Basketball Court Site Lighting Repair Canopy Roofs (H.R.) Replace Down Spouts Provide A/C Sleeves (T.H.) Boiler Room Upgrading (Phase II)	1450 1450 1450 1450 1460 1460 1460 1460	75,000 56,000 14,000 50,000 10,000 29,000 66,000 196,000
NJ-21-6-1	NATHAN BARNERT HOMES Boiler Room Upgrading	1460	153,624
NJ-21-6-2	DR. ANDREW MCBRIDE HOMES Boiler Room Upgrading Brick Repointing (Phase I)	1460 1460	46,242 49,782
NJ-21-7	DR. NORMAN COTTON HOMES Boiler Room Upgrading (Phase II)	1460	123,866
NJ-21-8	REV. WILLIAM GRIFFIN HOMES Window Replacement	1460	390,000

Annual Statement

Capital Fund Program (CFP) Part III: Implementation Schedule

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)
NJ-21-1	RIVERSIDE TERRACE DEVELOPMENT 9/30/10	9/30/11
NJ-21-6-1	NATHAN BARNERT HOMES 9/30/10	9/30/11
NJ-21-6-2	DR. ANDREW MCBRIDE HOMES 9/30/10	9/30/11
NJ-21-7	DR. NORMAN COTTON HOMES 9/30/10	9/30/11
NJ-21-8	REV. WILLIAM GRIFFIN HOMES 9/30/10	9/30/11

Optional Table for 5-Year Action Plan for Capital Fund (Component 7)

Complete one table for each development in which work is planned in the next 5 PHA fiscal years. Complete a table for any PHA-wide physical or management improvements planned in the next 5 PHA fiscal year. Copy this table as many times as necessary. Note: PHAs need not include information from Year One of the 5-Year cycle, because this information is included in the Capital Fund Program Annual Statement.

Optional 5-Year Action Plan Tables				
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development	
Description of Needed Physical Improvements or Management Improvements			Estimated Cost	Planned Start Date (HA Fiscal Year)
Total estimated cost over next 5 years				

Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Housing Authority of the City of Paterson

Program/Activity Receiving Federal Grant Funding

PHA 2008 Agency Annual Plan

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. Sites for Work Performance. The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

Check here if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

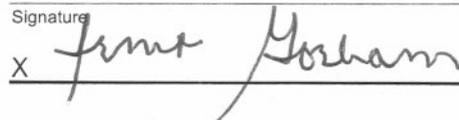
Name of Authorized Official

Irma Gorham

Title

Executive Director

Signature

X 

Date

12/17/07

**Certification by State or Local Official of PHA Plans Consistency with
the Consolidated Plan**

I, Jose "Joey" Torres the Mayor of the City of Paterson certify
that the Five Year and Annual PHA Plan of the Paterson Housing Authority is
consistent with the Consolidated Plan of City of Paterson prepared
pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official

**Certification of Payments
to Influence Federal Transactions**

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

Applicant Name

Housing Authority of the City of Paterson

Program/Activity Receiving Federal Grant Funding

PHA Annual Agency Plan

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

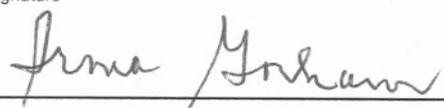
(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.

(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Irma Gorham	Title Executive Director
Signature 	Date (mm/dd/yyyy) 12/17/07

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

1. Type of Federal Action: <input type="checkbox"/> NA a. contract b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance	2. Status of Federal Action: <input type="checkbox"/> NA a. bid/offer/application b. initial award c. post-award	3. Report Type: <input type="checkbox"/> NA a. initial filing b. material change For Material Change Only: year _____ quarter _____ date of last report _____
4. Name and Address of Reporting Entity: <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: 8th	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: NA Congressional District, if known:	
6. Federal Department/Agency: U.S. Department of Husing & Urban Development	7. Federal Program Name/Description: CFDA Number, if applicable: NA	
8. Federal Action Number, if known: NA	9. Award Amount, if known: \$ NA	
10. a. Name and Address of Lobbying Registrant (if individual, last name, first name, MI): NA	b. Individuals Performing Services (including address if different from No. 10a) (last name, first name, MI): NA	
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less that \$10,000 and not more than \$100,000 for each such failure.	Signature: <u>Irma Gorham</u> Print Name: <u>Irma Gorham</u> Title: <u>Executive Director</u> Telephone No.: <u>973-345-5650</u> Date: <u>12/17/07</u>	
Federal Use Only:		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

Standard PHA Plan PHA Certifications of Compliance

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

PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the *Standard Annual, Standard 5-Year/Annual, and Streamlined 5-Year/Annual PHA Plans*

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X standard Annual, standard 5-Year/Annual or streamlined 5-Year/Annual PHA Plan for the PHA fiscal year beginning _____, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
5. The PHA will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
6. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
7. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's MTCS in an accurate, complete and timely manner (as specified in PIH Notice 99-2);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
9. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
10. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
11. The PHA has submitted with the Plan a certification with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
12. The PHA has submitted with the Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.

13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments.).
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.

Housing Authority of the City of Paterson

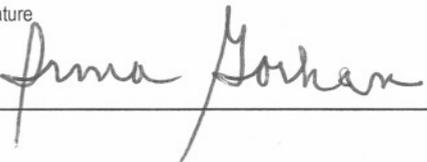
NJ 21

PHA Name

PHA Number/HA Code

- Standard PHA Plan for Fiscal Year: **2008**
- Standard Five-Year PHA Plan for Fiscal Years 20__ - 20__, including Annual Plan for FY 20__
- Streamlined Five-Year PHA Plan for Fiscal Years 20__ - 20__, including Annual Plan for FY 20__

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Irma Gorham	Title Executive Director
Signature 	Date 12/17/07

CAPITAL FUND PROGRAM TABLES

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

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150104 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2004
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Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement - March 2007
 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	551,445	551,445	551,445	551,445
3	1408 Management Improvements	551,445	551,445	551,445	524,035
4	1410 Administration	275,723	275,723	275,723	275,723
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	66,750	102,586	102,586.00	39,086
8	1440 Site Acquisition				
9	1450 Site Improvement	197,308	283,604	283,604	187,545
10	1460 Dwelling Structures	929,555	832,121	832,121	637,045
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures	25,000	1,884	1,884	1,884
13	1475 Nondwelling Equipment	160,000	158,418	158,418	143,139
14	1485 Demolition				
15	1490 Replacemen Reserve				

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name:	Grant Type and Number	Federal FY of Grant:
Housing Authority of the City of Paterson	Capital Fund Program Grant No: NJ39P02150104	FFY 2004
	Replacement Housing Factor Grant No:	

Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement - March 2007

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
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Services				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2-20)	2,757,226	2,757,226	2,757,226	2,387,311.54
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	175,000	175,000	175,000	175,000
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150104 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2004 - March 2007			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NJ21-1, Riverside Terrace:								
AA	Underground Utility Distribution	1460		190,000	78,158	78,158	78,158	
BB	Apartment Painting	1460		106,055	106,055	106,055	106,055	
CC	Fire Escapes	1460		100,000	118,140	118,140	118,140	
DD	Mold Abatement	1460		5,000	0			
EE	Apt. Doors (Phase II)	1460		225,000	7,813	7,813	7,813	
FF	Tree Trimming	1450		40,000	22,450	22,450	22,450	
-R1-1	Boiler Room Repairs	1460		0	47,759	47,759	47,759	
-R1-2	Office Furniture	1470		0	1,884	1,884	1,884	
-R1-3	Centralized Mailboxes	1450		0	25,500	25,500	25,500	
-R3-2	Road Paving/Gas Line Repl.	1450		0	227,805	227,805	113,146.64	
-R3-3	Emergency Site Lighting	1450		0	1,529	1,529	1,529	
NJ21-3, Alexander Hamilton:								
GG	Brick Repointing	1460		235,000	77,480	77,480	77,480	
HH	Repair/Repl. Roof Fans	1460		13,500	0			
II	Common Area Painting	1460		50,000	0			
JJ	Mold Abatement	1460		5,000	0			
KK	Landscaping	1450		45,000	0			
LL	Site Lighting	1450		100,000	3,520	3,520	3,520	
MM	Tree Trimming	1450		12,308	2,800	2,800	2,800	
NN	Heating/Commty. Room	1470		25,000	0	0	0	
-R1-4	Boiler Room Repairs	1460		0	201,001	201,001	134,323	
-R1-5	Bollard Replacement	1450		0	0			
-R1-6	New Locks/Cylinders	1460		0	35,000	35,000	35,000	
-R3-4	Child Guards	1460		0	68,998	68,998	17,108	

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name:		Grant Type and Number			Federal FY of Grant:			
Housing Authority of the City of Paterson		Capital Fund Program Grant No: NJ39P02150104		FFY 2004 - March 2007				
		Replacement Housing Factor Grant No:						
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	
NJ21-6-1, Nathan Barnert:								
-R1-7	Boiler Room Repairs	1460		0	12,550	12,550	12,550	
-R4-2	Child Guards	1460		0	10,436	10,436		
NJ21-6-2, Dr. Andrew McBride:								
-R4-3	Child Guards	1460		0	10,436	10,436		
NJ21-7, Dr. Norman Cotton:								
-R3-5	Surge Protectors/Water Tower	1460		0	1,800	1,800	1,800	
-R4-4	Child Guards	1460		0	6,786	6,786		
NJ21-8, Dr. William Griffin:								
-R4-5	Child Guards	1460		0	7,862	7,862		
NJ21-9, Joseph Masiello:								
-R4-6	Child Guards	1460		0	10,296	10,296		
-R4-7	Boiler Repairs	1460		0	3,591	3,591	855	
NJ21-10, Gordon Canfield Plaza:								
-R3-6	Ultra Lift Balancers - Windows	1460		0	18,600	18,600	18,600	
-R4-8	Child Guards	1460		0	9,360	9,360		
PHA WIDE:								
OO	Computers	1475		125,000	125,000	125,000	109,721	
PP	MOD Automobile	1475		30,000	27,512	27,512	27,512	
QQ	Mold Abatement Equipment	1475		5,000	0			
-R3-7	Overhead Projector/Conf. Room	1475		0	5,906	5,906	5,906	

Annual Statement/Performance and Evaluation Report

Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)

Part II: Supporting Pages

PHA Name:		Grant Type and Number				Federal FY of Grant:		
Housing Authority of the City of Paterson		Capital Fund Program Grant No:		NJ39P02150104		FFY 2004 - March 2007		
		Replacement Housing Factor Grant No:						
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	
PHA WIDE:	Management Improvements	1408		\$ 551,445	\$ 551,445	\$ 551,445	\$ 524,035	
A	Boiler Preventive Maintenance			64,886	64,886	64,886	64,886	
	Salaries/Fringes			15,513	15,513	15,513	15,513	
B	Tenant Integrity Investigator			24,426	24,426	24,426	24,426	
	Salaries/Fringes			8,899	8,899	8,899	8,899	
C	Data Entry Clerk			23,926	23,926	23,926	23,926	
	Salaries/Fringes			8,374	8,374	8,374	8,374	
D	Asst. Purchasing Agent			28,784	28,784	28,784	28,784	
	Salaries/Fringes			10,074	10,074	10,074	10,074	
E	Site Security			175,000	175,000	175,000	175,000	
F	Elevator Preventive Maintenance			20,000	20,000	20,000	20,000	
G	Computerization Software			49,686	49,686	49,686	22,277	
H	Tenant Services			105,000	105,000	105,000	105,000	
I	Staff/Commissioner Training			10,000	10,000	10,000	10,000	
J	Screening/Applicants			5,877	5,877	5,877	5,877	
PHA WIDE:	Administration	1410		\$ 275,723	\$ 275,723	\$ 275,723	\$ 275,723	
PHA WIDE:	Operations	1406		\$ 551,445	\$ 551,445	\$ 551,445	\$ 551,445	

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2005
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Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement Rev. 4- July 17, 2007
 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	541,493	441,493	441,493	441,493.00
3	1408 Management Improvements	541,493	541,493	541,493	416,605.64
4	1410 Administration	270,746	270,746	270,746	270,746.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	91,600	109,583	109,583.00	11,130.00
8	1440 Site Acquisition				
9	1450 Site Improvement	648,974	20,803	20,803.00	3,996.05
10	1460 Dwelling Structures	533,160	173,570	173,570.00	73,832.86
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	80,000	80,000	80,000.00	0.00
14	1485 Demolition				
15	1490 Replacemen Reserve				

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2005
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Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement - Rev. No 4. - July 17, 2007

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
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	0	1,069,778.00	1,069,778.00	
18	1499 Development Activities				
19	1501 Collateralization or Debt Services				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2-20)	\$ 2,707,466.00	\$ 2,707,466.00	\$ 2,707,466.00	\$ 1,342,690.91
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	\$ 164,244.00	\$ 164,244.00	\$ 164,244.00	\$ 164,244.00
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

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

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2005 Rev. 4 - July 17, 2007			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NJ21-1, Riverside Terrace:								
A	Road/Parking Repaving	1430		31,000	15,900	15,900	11,130	
R1-1	Asset Management Evaluation	1430		0	0	0		
R2-1	Apt. Doors/Painting (Phase II)	1430		0	7,562	7,562		
NJ21-3, Alexander Hamilton:								
B	Repair Parking Area(Bldgs.1-5)	1430		2,000	0	0		
C	Stairway Door Repl.(Bldgs. 1-5)	1430		10,000	0	0		
R1-2	Asset Management Evaluation	1430		0	12,500	12,500		
R2-2	Common Area Painting	1430		0	0	0		
R2-3	Landscaping	1430		0	0	0		
R2-4	Site Lighting	1430		0	0	0		
NJ21-6-1, Nathan Barnert Homes:								
D	Parking Lot Repaving	1430		4,400	0	0		
R1-3	Water Penetration	1430		0	6,657	6,657		
R1-4	Asset Management Evaluation	1430		0	0			
NJ21-6-2, Dr. Andrew McBride Homes:								
E	Walkway Replacement	1430		4,200	0			
F	Landscaping	1430		9,000	0			
G	Refurbish Basement Rooms & Lobby/Stairwell Painting	1430		2,200	11,103	11,103		
R1-6	Asset Management Evaluation	1430		0	0	0		
Page 3 of 7								

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name:		Grant Type and Number			Federal FY of Grant:			
Housing Authority of the City of Paterson		Capital Fund Program Grant No: NJ39P02150105			FFY 2005 Rev. 4 - July 17, 2007			
		Replacement Housing Factor Grant No:						
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	
NJ21-7, Dr. Norman Cotton:								
H	Modernize Entrance Lobby	1430		2,000	8,042	8,042		
R1-8	Asset Management Evaluation	1430		0	0	0		
NJ21-8, Rev. William Griffin:								
I	Drainage & Signage	1430		1,000	0	0		
J	Balcony Repairs	1430		1,000	7,638	7,638		
L	Radiator Controls & Boiler & Misc. Repairs	1430		10,000	25,470	25,470		
R1-9	Asset Management Evaluation	1430		0	0			
NJ21-9, Joseph Masiello:								
M	Upgrade Laundry Room	1430		1,200	8,042	8,042		
N	Repl. Apt. Closet Doors	1430		9,000	6,669	6,669		
R1-10	Asset Management Evaluation	1430		0	0	0		
NJ21-10, Gordon Canfield Plaza:								
	A/C System & Vent Lobby &							
O	Manager's Office	1430		1,000	0	0		
R1-11	Asset Management Evaluation	1430		0	0	0		
NJ21-12, Sojourner Douglass:								
P	Replace Entrance Doors (III)	1430		1,000	0	0		

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2005 Rev. 4 - July 17, 2007			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NJ21-1, Riverside Terrace:								
	Road/Parking Repaving &							
A	Retaining Walls	1450		398,214	65	65	65	
R1-12	Door Replacement	1460		0	0	0		
R2-5	Site Lighting	1450		0	0	0		
NJ21-3, Alexander Hamilton:								
B	Repair Parking Area (Bldgs. 1-5)	1450		25,772	0	0		
C	Stairway Door Repl. (Bldgs. 1-5)	1460		131,789	0	0		
R1-13	Landscaping	1450		0	0	0		
R1-14	Common Area Painting	1460		0	0	0		
R1-15	Vacant Unit Program	1460		0	0	0		
R2-6	Repair/Repl. Roof Fans	1460		0	0	0		
R2-7	Bollard Replacement	1450		0	0	0		
R2-8	Site Lighting	1450		0	0	0		
NJ21-6-1, Nathan Barnert Homes:								
D	Parking Lot Repaving	1450		58,037	0	0		
R2-9	Exterior Lighting Repairs	1450		0	8,744	8,744		
NJ21-6-2, Dr. Andrew McBride Homes:								
E	Walkway Replacement	1450		55,927	0			
F	Landscaping	1450		83,942	0			
G	Refurbish Basement Rooms	1460		29,347	23,560	23,560		
H	Lobby & Stairs/Stairwell Painting	1460		2,826	0			
R2-10	Exterior Lighting Repairs	1450		0	5,998	5,998		

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2005 Rev. 4 - July 17, 2007			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NJ21-7, Dr. Norman Cotton:								
I	Modernize Entrance Lobby	1460		11,088	0	0		
J	Lighting in Back of Building	1450		14,148	5,996	5,996.00	3,996.05	
R1-18	Window Child Guards	1460		0	0	0		
NJ21-8, Rev. William Griffin:								
K	Drainage & Signage	1450		12,934	0	0		
L	Balcony Repairs	1460		10,727	0	0		
M	Radiator Controls	1460		33,922	0	0		
N	Boiler & Miscellaneous Repairs	1460		155,205	3,626	3,626	3,626	
NJ21-9, Joseph Masiello:								
O	Upgrade Laundry Room	1460		15,829	22,435	22,435	22,435.00	
P	Repl. Apt. Closet Doors	1460		105,369	91,311	91,311	91,311	
R1-20	Window Child Guards	1460		0	0			
NJ21-10, Gordon Canfield :								
	A/C System & Vent Lobby &							
Q	Manager's Office	1460		13,167	18,746	18,746	13,104	
R	Laundry Appliance H.C. Units	1460		11,768	0			
NJ21-12, Sojourner Douglass:								
S	Replace Entrance Doors (III)	1460		12,123	13,892	13,892		
PHA Wide								
	Computerization	1475		80,000	80,000	80,000		
R3-1	Relocation Costs	1495.1		0	1,069,778	1,069,778		

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150105 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2005 Rev. 4 (July17, 2007)
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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	
PHA WIDE:	Management Improvements	1408		\$ 541,493	\$ 541,493	\$ 541,493	\$ 416,605.64	
A	Boiler Preventive Maintenance			26,000	26,000	26,000	26,000.00	
	Salaries/Fringes			9,100	9,100	9,100	9,100.00	
B	Tenant Integrity Investigator			23,722	23,722	23,722	23,722	
	Salaries/Fringes			8,303	8,303	8,303	8,303	
C	Site Security			164,244	164,244	164,244	164,244.00	
D	Data Entry Clerk			8,896	8,896	8,896	8,896.00	
	Salaries/Fringes			3,114	3,114	3,114	3,114.00	
E	Asst. Purchasing Agent			16,000	16,000	16,000	16,000.00	
	Salaries/Fringes			5,600	5,600	5,600	5,600.00	
F	Elevator Preventive Maintenance			16,000	16,000	16,000	16,000.00	
G	Computerization Software			115,000	115,000	115,000	46,246.56	
H	Tenant Services			105,000	105,000	105,000	79,986.25	
I	Studio 2B GSA			5,000	5,000	5,000	5,000.00	
J	Staff/Commissioner Training			15,000	15,000	15,000	0.00	
K	Screening/Applicants			5,876	5,876	5,876	4,393.83	
L	NJ21-5 HOPE VI Revitalize Site			14,638	14,638	14,638	0.00	
PHA WIDE:	Administration	1410		\$ 270,746	\$ 270,746	\$ 270,746	\$ 270,746	
PHA WIDE:	Operations	1406		\$ 441,493	\$ 441,493	\$ 441,493	\$ 441,493	

Housing Authority of the City of Paterson

SECTION 8 HOMEOWNERSHIP PROGRAM

Amended 10/07

PATERSON HOUSING AUTHORITY (PHA)
SECTION 8
HOMEOWNERSHIP PROGRAM

The Homeownership Program follows HUD's Housing Counseling Program Handbook 7610.1, HUD 24 CFR Parts 5, 903 and 982 Final Rule, and will address income, mortgage eligibility, and homeownership training.

Based on the anticipated success of this program, it is the intention of the PHA to include this program in its administrative plan and provide this opportunity to other qualifying families on an ongoing basis. Our program began April 2002.

The above captioned program is designed to enhance the quality of life to its participants. Initially, the Homeownership Program will begin with participants earning 125% of poverty level and employed for at least 12 consecutive months. The PHA will be working closely with several financial institutions and the families, to secure mortgages. The participants will receive pre and post homeownership counseling sessions, as well as money management, credit history reports, etc. The PHA has a Certified Professional Housing Counselor on staff to provide homeownership counseling for first time homebuyers.

The qualified families will be given 120 days, the equivalent of four months in which to find a home, and then an additional sixty days in which to secure a commitment from a lending institution. Once the offer on the home is established, an Inspection by the PHA will be conducted. As referred to in Final Rule Section 982.629, the PHA may require periodic family reports on the family's progress in finding and purchasing a home. The home must be in move-in condition, pass, and maintained throughout the term of assistance in meeting minimum Housing Quality Standards (HQS). There will be a 15 day grace period for any repairs needed.

Participants will be attempting to locate property in the Paterson area. However, participants may move outside the initial jurisdiction, provided that the receiving HA is administering a Section 8 Homeownership Program, is accepting new homeownership families, and the families and the unit meet the eligibility requirements.

Re-certification and HQS inspection will be conducted on an annual basis. The participants will be updated periodically on energy conservation and materials on self home improvements.

Goals and Structure

The PHA's goal is to enable families who would not normally be able to afford their own home to become homeowners using the HUD Section 8 Homeownership Program.

- ★ A total of 10 participants in the first year - Section 8.
- ★ Establish a partnership with a HUD approved credit repair agency.
- ★ Work closely with financial institutions for securing mortgages, some of which will be providing down payment assistance, closing costs, and credit counseling.
- ★ Each participant will be given 120 days to find a home and 60 days to secure a commitment from a financial institution.
- ★ Every home will receive two (2) inspections prior to purchase. A PHA Inspector will, at no cost to the participant, conduct an HQS inspection. A separate inspection by an outside contractor is mandatory, and will be conducted at the buyer's expense.
- ★ The training sessions will be extensive covering budgeting for a home purchase, shopping for a home, shopping for a lender, closing, and how to care for your home after closing.
- ★ An annual inspection will be completed by the PHA Inspector.
- ★ Re-certification on an annual basis.
- ★ Make available resources necessary to assist participants in purchasing, retaining first time homebuyer grant funds, and maintaining their home in the City of Paterson.
- ★ Walk them through every step of the home buying process.

SECTION 8 HOMEOWNERSHIP ADMINISTRATIVE PLAN
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The Section 8 Homeownership Program of the Paterson Housing Authority (PHA) permits eligible participants in the Section 8 Housing Choice Voucher Program, including participants with a portable voucher, the option of purchasing a home with their Section 8 assistance rather than renting. PHA will use ten (10) vouchers for the first year to assist eligible families in the Section 8 Program, to purchase a decent, safe and affordable home.

The Program will be starting with participants earning at least 125% of Poverty Level and employed for at least 12 consecutive months. Prior to receiving homeownership assistance, the family must attend and satisfactorily complete counseling. Counseling should be provided by an approved HUD counseling agency, or be consistent with such homeownership program.

Topics are:

- ▶ Home maintenance.
- ▶ Budgeting and debt management.
- ▶ Credit counseling.
- ▶ Obtaining financing and the types of financing available.
- ▶ How to locate a home.
- ▶ Advantages of purchasing a home in an area without high concentration of poverty.
- ▶ Fair Housing Information.
- ▶ Information about the Real Estate Settlement Procedures Act (RESPA), trust and lending laws, and how to identify types of financing that may be available, and the pros and cons of different types of financing.
- ▶ Ongoing counseling after the purchase at PHA's discretion.

The PHA will be working closely in the initial stages with the participants and the financial institutions to secure mortgages. The participants will receive pre and post housing counseling sessions in the areas of money management, homebuyer obligations, credit counseling, and home maintenance. These counseling sessions will be conducted by a HUD approved credit repair agency and the PHA.

The qualified families will be given 120 days, the equivalent of four (4) months, in which to find a home. Extensions to this will be given on a case-by-case basis depending on the effort made by the family to find a suitable home. The family will be required to provide the Housing Authority with monthly reports on their progress. Once they find a home, they have an additional 60 days in which to secure a commitment from a lending institution. The home must be in move-in condition. (Additional PHA requirements for family search and purchase 982.629c)

Once the offer on the home is established, there will be two (2) inspections required.

- ▶ One by PHA Inspector, which has to insure the property meets the HQS requirements.
- ▶ One by an independent certified home inspector.

Re-certification and HQS inspection will be conducted on an annual basis to insure proper maintenance. The participants will be updated periodically on energy conservation information and given materials on home improvements.

Eligible applicants for the Section 8 Homeownership Program must have a Section-8 voucher, may not owe PHA or any other housing authority an outstanding debt, and must meet the eligibility criteria set forth herein.

FAMILY ELIGIBILITY REQUIREMENTS

Participation in the Section 8 Homeownership Program is voluntary. Each Section 8 Homeownership participant must meet the general requirements for admission to the Section 8 Housing Choice Voucher Program. The additional eligibility requirements for participation in PHA's Section 8 Homeownership Program include that the family must:

- ★ Meet the HUD definition of first time homebuyer, i.e., the participant has not had ownership interest in a home in the past three (3) years. (Refer to pg. 5, First Time Homeowner)
- ★ An individual or family must have a Section 8 or a voucher issued by the Paterson Housing Authority for a period of 12 months before becoming eligible to participate in the Homeownership Program.
- ★ With the exception of elderly and disabled households, meet a minimum income requirement without income from “welfare assistance sources”.
- ★ With the exception of elderly and disabled households, meet the pre-requisite employment criteria.
- ★ Have fully repaid any outstanding debt owed to the PHA or any other housing authority, and has not violated any Section 8 Program requirements.
- ★ Not defaulted on a mortgage securing debt to purchase a home under the homeownership option or any other mortgage default.
- ★ Not have any member who has a present ownership interest in a residence at the commencement of homeownership assistance.
- ★ The head of household and/or spouse has attended a 10-12 hours HUD approved homeownership seminar and briefing.
- ★ Family has an acceptable credit history (families unable to meet this criteria initially will be referred to credit counseling and then re-considered for the program).
- ★ Provide the lender and real estate professionals with all pertinent documentation.
- ★ Participant has sufficient resources to provide a down payment equal to 3% of the purchase price of a typical home that meets their family household size and closing cost. Escrow accounts and gifts may be utilized for this purpose. 982.625d-1A; A minimum homeowner down payment requirement of at least 1% of their personal resources.
- ★ The family is determined “mortgage ready” meaning they would likely qualify for a mortgage based on its income and housing prices applicable to the size house the family requires.
- ★ The family must have shown stability in the past.
- ★ Be able to comply with any additional special requirements for homeownership assistance as specified in PHA Section 8 Homeownership Administrative Plan.

ADDITIONAL ELIGIBILITY FACTORS

Elderly and Disabled Households:

Elderly and disabled families are exempt from the employment requirements set forth on pg. 5 of Employment History. In the case of an elderly or disabled family, PHA will consider income from all sources, including welfare assistance and SSI, in evaluating whether the household meets the minimum income requirement to purchase a home through the Section 8 Homeownership Program.

FIRST TIME HOMEOWNER

Each Section 8 family, except families with a disabled member, must be a first time homeowner. A first time homeowner means that no member of the household has had an ownership interest in any residence during the three years preceding commencement of homeownership assistance. However, a single parent or displaced homeowner who, while owning a home with a spouse or residing in a home owned by a spouse, is considered a “first time homeowner” for purposes of the Section 8 Homeownership option; and the right to purchase title to a residence under a lease-purchase agreement is not considered an ownership interest. A member of a cooperation (as defined

in HUD Regulation 982.4) also qualifies as a first time homeowner.

MINIMUM INCOME REQUIREMENT

Amount of Income:

The adult family member or members who will own the home at the beginning of the homeownership assistance are required to have an income of not less than 125% of the Poverty Level. Like the initial employment requirement, the minimum is only considered in determining a family's initial qualification to purchase a home; it is not a continuing requirement and is not considered again unless the family opts to purchase a subsequent home with homeownership assistance. PHA must consider the income of all adult family members who will own the home to determine the eligibility for homeownership assistance and it must further include all welfare assistance and government benefit income in determining the annual income of disabled or elderly families.

125 % of Poverty Level:

Household Size	Income	Household Size	Income
2	\$17,112.	6	\$34,512.
3	\$21,462.	7	\$38,862.
4	\$25,812	8	\$43,212.
5	\$30,162.		

If the Household income meets the minimum requirement established by HUD and is pre-approved by a lender for a mortgage the PHA will accept the lower income requirement (Federal hourly wage Multiplied by 2000 hours) established by HUD rather than the minimum income requirement established by the PHA of 125% of the Poverty Level.

Exclusion of Welfare Assistance:

With the exception of elderly and disabled families, PHA will disregard any "welfare assistance" income in determining whether the family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), that is subject to an income eligibility test; food stamps, general assistance, or other welfare assistance specified by HUD. The disregard of welfare assistance income under this section affects the determination of minimum monthly income in determining initial qualification for the homeownership program. It does not affect the determination of income eligibility for admission to the Section 8 Housing Choice Voucher Program calculation of the family's total payment, or calculation of the amount of homeownership assistance.

EMPLOYMENT HISTORY

With the exception of disabled and elderly households, each family must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance, is employed full time (an average of 30 hours per week). This employment must have been continuously for one year prior to execution of the sales agreement. In order to reasonably accommodate a family's participation in the program, PHA will exempt families that include a person with disabilities from this requirement. PHA may also consider whether and to what extent an employment interruption is considered permissible in satisfying the employment requirement. The PHA may also consider successive employment during the one-year period and self-employment in a business.

REPAYMENT OF ANY HOUSING AUTHORITY DEBTS

Participants in the Section 8 Housing Choice Voucher Program shall be ineligible for participation in the

Section 8 Homeownership Program in the event any debt or portion of a debt remains owed to the PHA or any other housing authority. Nothing in this provision will preclude Section 8 participants that have fully repaid such debt(s) from participation in the Section 8 Homeownership Program.

PRIOR MORTGAGE DEFAULTS

Prohibition against mortgage defaults. The PHA shall not commence homeownership assistance for a family if any family member has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home. CFR 982.627e.

PORTABILITY

PHA will also permit portability of Section 8 homeownership assistance to another jurisdiction, provided the receiving jurisdiction operates a Section 8 homeownership program for which the Section 8 homeownership applicant qualifies or authorizes PHA to administer the homeownership assistance in their jurisdiction. (Note: Moving to another home in the same PHA jurisdiction, as well as buying another home in another PHA jurisdiction, is permitted with continued use of homeownership assistance.) HUD Regulation 982.636&637.

FAMILY PARTICIPATION REQUIREMENTS

Once a family is determined to be eligible to participate in the program, it must comply with the following additional requirements: (a) Complete a homeownership counseling program. The Section 8 Homeownership Program has partnerships with First Union, Fleet, JP Morgan Chase, Commonwealth United, Hudson United Bank, Valley National Bank, Columbia Bank, PNC, West Essex and City National, that offer a number of specialized loan programs designed to open more doors for homeownership. These financial specialists work specifically with the Section 8 Homeownership Programs. They were chosen because of their experience in lending to the disabled community and for performing hardship loans. In addition, they range from organizing seminars to providing career opportunities for members of the community. (b) Within a specified time, a family must locate the home it proposes to purchase. (c) Submit a sales agreement containing specific components to PHA for approval. (d) Allow PHA to inspect the proposed dwelling to see if it meets minimum Housing Quality Standards. (e) Obtain an independent inspection covering major building systems. (f) Obtain PHA approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements). (g) Enter into a written agreement with PHA to comply with all its obligations under the Section 8 Program.

HOMEOWNERSHIP COUNSELING PROGRAM

A family's participation in the homeownership program is conditioned on the family attending and successfully completing a housing counseling program provided or approved by PHA prior to commencement of homeownership assistance. The housing counseling program will cover home maintenance, budgeting and money management, credit counseling, negotiating purchase price, securing mortgage financing, finding a home, and the advantage of purchasing and locating homes in areas that do not have a high concentration of low income families. PHA will require the participant to continue ongoing counseling sessions with its housing counselor. These sessions will be held upon the participant's re-certification.

TYPES OF HOME YOU CAN PURCHASE

- ★ New or existing single family.
- ★ Condominium.
- ★ Planned use development.
- ★ Cooperative (CFR 982.619)
- ★ Lofts, live/work units.
- ★ Manufactured homes.

Homeownership Option: Eligible Units–982.628

(a) Initial requirements applicable to the unit. The PHA must determine that the unit satisfies the following requirement:

- (1) The unit is eligible.

LOCATING A HOME

Upon receipt of the Section 8 Homeownership Voucher, a family shall have 120 days to locate a home to purchase. A home shall be considered located if the family submits a proposed sales agreement with the requisite components to PHA. For good cause, PHA may extend a Section 8 family's time to locate the home for additional 30-day increments. If a family is unable to locate a home within the time approved by the PHA, their Section 8 rental assistance through the Section 8 Housing Choice Voucher Program shall continue.

FINDING A HOME OUTSIDE OF THE CITY OF PATERSON

A family approved for Section 8 homeownership assistance may purchase the following types of homes within the City of Paterson: a new or existing home in a planned use development, a cooperative, a loft or manufactured home to be situated on a privately owned lot or leased pad in a mobile home park. The home must be already existing or under construction at the time PHA determines the family eligible for homeownership assistance (to purchase the unit). The family also may purchase a home in a jurisdiction other than the City of Paterson provided the other housing authority in the receiving jurisdiction operates a Section 8 Homeownership Program for which the Section 8 homeownership applicant qualifies. The receiving PHA may also authorize PHA to administer the homeownership assistance in their jurisdiction. In the former case, a family's participation in the Section 8 Homeownership Program will be subject to the Section 8 Homeownership Program and policies of the receiving jurisdiction.

PURCHASING A HOME

Once a home is located and the sales agreement is approved by PHA and is signed by the family, the family shall have up to 60 days or such other time as is approved by the PHA or set forth in the PHA approved sales agreement, to purchase the home.

Failure to Complete

If a Section 8 participant is unable to purchase the home within the maximum time permitted by PHA, PHA shall continue the family's participation in the Section 8 Housing Choice Voucher Program, but withdraw the Section 8 homeownership option. The family may not re-apply for the Section 8 Homeownership Program until they have completed an additional year of participation in the Section 8 Housing Choice Voucher Program directly following the initial determination of their eligibility for the homeownership option.

LEASE PURCHASE

Families may enter into lease-purchase agreements while receiving Section 8 rental assistance. All requirements of the Housing Choice Voucher Program apply to lease-purchase agreements, except families are permitted to pay an extra amount out-of-pocket to the owner for purchase related expenses, i.e. "a homeownership premium". A homeownership premium, defined as an increment of value attributable to the value of the lease-

purchase right or agreement, is excluded from the PHA rent reasonableness determination and subsidy calculation, and must be absorbed by the family. When a lease-purchase participant family is ready to exercise their option, they must notify the Homeownership Counselor at PHA and apply for the homeownership option. If determined eligible for homeownership assistance, the family may be admitted to the homeownership program as long as they meet the requirements of these policies.

INDEPENDENT INITIAL INSPECTION CONDUCTED

To assure the home complies with the Housing Quality Standards of the Section 8 Program, homeownership assistance payments may not commence until PHA inspects the home. An independent inspection of existing home covering major building systems also must be completed by a professional selected by the family and approved by the PHA. PHA will not pay for the independent inspection. The independent inspection report must be provided to PHA. PHA may disapprove the unit due to information contained in the report or for failure to meet federal housing quality standards. PHA has discretion to set standards for qualification of inspectors. CFR 982.631.4

SALES AGREEMENT

Prior to execution of the offer to purchase or sales agreement, the financing terms must be provided by the family to PHA for approval. The sales agreement must provide for inspection by PHA and the independent inspection and must state that the purchaser is not obligated to purchase unless such inspections are satisfactory to PHA. The contract also must provide that the purchaser is not obligated to pay for any necessary repairs without approval by PHA. The sales agreement must provide that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by PHA pursuant thereto. The sales agreement must also contain a seller certification that the seller is not debarred, suspended, or subject to a limited denial of participation under HUD Regulations 24 CFR 982 of this title.

FINANCING REQUIREMENTS

The household is responsible for obtaining financing; rate and terms of the mortgage are subject to approval by the Paterson Housing Authority. The mortgage lender should be a federally-regulated financial institution. Any other lenders must be specifically approved by the Paterson Housing Authority.

COMPLIANCE WITH FAMILY OBLIGATIONS

A family must agree in writing to comply with all family obligations under the Section 8 Program and PHA's homeownership policies. These obligations include (1) attending ongoing homeownership counseling, if required by PHA, (2) complying with the mortgage terms (3) not selling or transferring the home to anyone other than a member of the family who resides in the home while receiving homeownership assistance, (4) not refinancing or adding debt secured by the home without prior approval by PHA, (5) not obtaining a present ownership interest in another residence while receiving homeownership assistance, (6) supplying all required information to PHA, including but not limited to annual verification of household income, notice of change in homeownership expenses, notice of move-out, and notice of mortgage default. CFR 982.633b.

AMOUNT OF ASSISTANCE

The amount of the monthly assistance payment will be based on three factors: the voucher payment standard for which the family is eligible, the monthly homeownership expenses, and the family's household income. PHA will pay the lower of either the payment standard minus the total family contribution (TFC) or the family's monthly homeownership expenses minus the TFC. The Section 8 family will pay the difference.

Determining the Payment Standard

The voucher payment standard is the fixed amount the PHA annually establishes as the "Fair Market" rent for a unit of a particular size located within the PHA jurisdiction. In the homeownership program, the initial payment standard will be the lower of either (1) the payment standard for which the family is eligible based on family size, or (2) the payment standard which is applicable to the size of the home the family decides to purchase. The payment standard for subsequent years will be based on the higher of (1) the payment standard in effect at commencement of the homeownership assistance, or (2) the payment standard in effect at the most recent regular reexamination of the family's income and size. The initial payment standard, for purposes of this comparison, shall not be adjusted even if there is a subsequent decrease in family size. PHA will request HUD approval of a higher payment standard, up to 120% of the published Fair Market Rent limit, where warranted, as a reasonable accommodation for a family that includes a person with disabilities.

Determining the Monthly Homeownership Expense:

Monthly homeownership expense includes all the following: principal and interest on the initial mortgage and any mortgage insurance premium (MIP) incurred to finance the purchase and any refinancing of such debt, real estate taxes and public assessments, homeowner's insurance, maintenance expenses per PHA allowance, cost of utility allowances, principal and interest on mortgage debt incurred to finance major repairs, replacements of improvements for the home including changes needed to make the home accessible, and homeowner association dues, fee or regular charges assessed, if any. Homeownership expenses for a cooperative member may only include PHA approved amounts for the cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home, principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt, home insurance, the allowances for maintenance expenses, major repairs and replacement and utilities, and principal and interest on debt incurred to finance repairs, replacement or improvements, including changes needed to make the home accessible. 982.635c.

PAYMENT TO FAMILY OR LENDER

PHA will provide the lender with notice of the amount of the housing assistance payment prior to close of escrow and will pay PHA's contribution towards the family's homeowner expenses directly to the lender, unless otherwise required by the lender. The family will be responsible to submit their portion of the mortgage payment to the lender unless the lender requires direct payment of PHA's contribution or electronically, the payments could be drawn from the bank for PHA and the participant. CFR 982.635d.

Automatic Termination of Homeownership 982.635d.

TERMINATION OF SECTION 8 HOMEOWNERSHIP ASSISTANCE

Failure to Comply with Family Obligations Under Section 8 Program or PHA's Homeownership Policies.

A family's homeownership assistance may be terminated if the family fails to comply with its obligations under the Section 8 Program, PHA Homeownership Policies, or if the family defaults on the mortgage. If required, the family must attend and complete ongoing homeownership and housing counseling classes. The family must comply with the terms of any mortgage incurred to purchase and/or refinance the home. The family must provide PHA with written notice of any sale or transfer of any interest in the home, any plan to move out of the home prior to the move, the family's household income and homeownership expenses on an annual basis, any notice of mortgage default received by the family, and any other notice which may be required pursuant to PHA homeownership policies. Except as otherwise provided in this section, the family may not convey or transfer the home to any entity or person other than a member of the assisted family while receiving homeownership assistance. CFR 982.638.

OCCUPANCY OF HOME

Homeownership assistance will only be provided while the family resides in the home. If the family moves out of the home, PHA will not continue homeownership assistance commencing with the month after the family moves

out. Neither the family nor the lender is obligated to reimburse the PHA for homeownership assistance paid for the month the family moves out. CFR 982.638.

CHANGES IN INCOME ELIGIBILITY

A family's homeownership assistance may be changed in the month following annual recertification of the household income, but participation in the Section 8 Homeownership Program shall continue until such time as the assistance payment amounts to \$0 for a period of six (6) consecutive months.

MAXIMUM TERM OF HOMEOWNERSHIP ASSISTANCE

The Section 8 assistance is limited to 15 years if the mortgage is 20 years or longer, 10 years if the mortgage is less than 20 years. These limits do not apply to elderly or disabled families. Families that qualify as elderly at the commencement of homeownership assistance are not subject to a maximum term limitation. Families that qualify as disabled families at the commencement of homeownership assistance or at any time during the provision of homeownership assistance are not subject to a maximum term limitation. If a disabled family or elderly family ceases to qualify as disabled or elderly, the appropriate maximum term becomes applicable from the date homeownership assistance commenced, provided, however, that such family shall be

eligible for at least six additional months of ownership assistance after the maximum term becomes applicable. The time limit applies to any member of the household who has an ownership interest in the unit during any time that homeownership payments are made, or if a spouse of any member of the household who has an ownership interest. HUD Regulations 982.634d.

PROCEDURE FOR TERMINATION OF HOMEOWNERSHIP ASSISTANCE

A participant in the Section 8 Homeownership Program shall be entitled to the same termination notice and informal hearing procedure as set forth in the Administrative Plan of the PHA for participants enrolled in the Section 8 Housing Choice Voucher Program.

CONTINUED PARTICIPATION IN SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

- ★ Default on FHA-Insured Mortgage.
If the family defaults on an FHA-Insured Mortgage, PHA may permit the family to move with continued Section 8 Housing Choice rental assistance if the family demonstrates that it has (a) conveyed title to the home to HUD or its designee, as required by HUD; and (b) moved from the home within the period established or approved by HUD.
- ★ If the family defaults on a mortgage that is not FHA-Insured, PHA may permit the family to move with continued Section 8 Housing Choice Voucher rental assistance if the family demonstrated that it has (a) conveyed title to the home to the lender, to PHA or its designee, as may be permitted or required by the lender; and (b) moved from the home within the period established or approved by the lender and/or PHA. CFR 982.291 4.

WAIVER OF MODIFICATION OF HOMEOWNERSHIP POLICIES

The Executive Director of PHA shall have the discretion to waive or modify any provision of the Section 8 Homeownership Program or policies not governed by statute or regulation for good cause, or to comply with changes in HUD regulations or directives.

Glossary

982.4b

Cooperative. Housing owned by a corporation or association and where a member of the corporation or association

has the right to reside in a particular unit and to participate in management of the housing.

Cooperative member. A family of which one or more members own membership shares in a cooperative.

982.201 4

Mortgage defaults. As in the basic homeownership option, the PHA must terminate assistance for any member of the family receiving homeownership assistance that is dispossessed from the pursuant to a judgment or order of foreclosure on any mortgage securing debt incurred to purchase the home, or any financing of such debt (whether or not the mortgage is insured by HUD-Federal Housing Administration (FHA). However, unlike the basic homeownership option, the PHA may permit the family to move to a new unit with continued homeownership assistance if the PHA determines that the default is due to catastrophic medical reasons or due to the impact of a federally declared major disaster or emergency. In the case of all other mortgage defaults, although the family is not eligible to purchase another home with tenant based assistance, the PHA may, in its discretion, provide the family with continued voucher rental assistance. The PHA must deny such rental assistance if the family defaulted on a FHA-insured mortgage and the family fails to demonstrate that:

★ The family has moved or will move from the home within the time period established or approved by HUD.

982.352(a)(6)

Eligible housing. A unit occupied by its owner or by a person with any interest in the unit.

982.619

Cooperative housing. (a) Assistance in cooperative housing. This section applies to rental assistance for a cooperative member residing in cooperative housing. However, this section does not apply to:

(1) Assistance for a cooperative member under the homeownership option pursuant to 982.625 through 982.641; or

(2) Rental assistance for a family that leases a cooperative housing unit from a cooperative member (such rental assistance is not a special housing type and is subject to requirements in other subparts of this part 982).

(d) Maintenance. (1) During the term of the HAP contract between the PHA and the cooperative, the dwelling unit and premises must be maintained in accordance with the HQS. If the dwelling unit and premises are not maintained in accordance with the HQS, the PHA may exercise all available remedies, regardless of whether the family or the cooperative is responsible for such breach of the HQS. PHA remedies for breach of the HQS include recovery of overpayments, abatement or other reduction of housing assistance payments, termination of housing assistance payments, and termination of the HAP contract. (2) The PHA may not make any housing assistance payments if the contract unit does not meet the HQS, unless any defect is corrected within the period specified by the PHA and the PHA verifies the correction. If a defect is life threatening, the defect must be corrected within no more than 24 hours. For other defects, the defect must be corrected within the period specified by the PHA. (3) The family is responsible for a breach of the HQS that is caused by any of the following: (i) The family fails to perform any maintenance for which the family is responsible in accordance with the terms of the cooperative occupancy agreement between the cooperative member and the cooperative. (ii) The family fails to pay for any utilities that the cooperative is not required to pay for but which are to be paid by the cooperative member. (iii) The family fails to provide and maintain any appliances that the cooperative is not required to provide, but which are to be provided by the cooperative member. (iv) Any member of the household or guest damages the dwelling unit or premises (damages beyond ordinary wear and tear). (4) If the family has caused a breach of the HQS for which the family is responsible the PHA must take prompt and vigorous action to enforce such family obligations. The PHA may terminate assistance for violation of family obligations in accordance with 982.552.

982.625c.

Homeownership option. Elderly and Disabled Household: The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and useable by persons with disabilities, in accordance with part 8 of this title 982.316 concerning occupancy by a live-in aide

982.625d.

1. The PHA established a minimum homeowner down payment requirement of at least 3% of the purchase price for participation in its Section 8 Homeownership Program, and requires that at least 1% of the purchase price come from the family's personal resources.

982.627e.

Prohibition against mortgage defaults. The PHA shall not commence homeownership assistance for a family if any family member has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.

982.628

Homeownership option: Eligible units.

(a) Initial requirements applicable to the unit. The PHA must determine that the unit satisfies all of the following requirements:

1. The unit is eligible. (See 982.352(a)(6). (a)(7) and (b) of 982.352 do not apply)
2. The unit was either under construction or already existing at the time the PHA determined that the family was eligible for homeownership assistance to purchase the unit.
3. The unit is either a one unit property or a single dwelling unit in a cooperative or condominium.
4. The unit has been inspected by a PHA inspector and by an independent inspector designated by the family.

(b) PHA disapproval of seller. The PHA may not commence homeownership assistance for occupancy of a home if the PHA has been informed (HUD or otherwise) that the seller of the home is debarred, suspended, or subject to a limited denial of participation under part 24 of this title.

982.629

Homeownership option: Search and purchase.

(a) The PHA may establish the maximum time for a family to locate a home and to purchase the home.

(b) The PHA may require periodic family reports on the family's progress in finding and purchasing a home.

(c) If a family is unable to purchase a home within the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.

982.631b.

Independent inspection. (1) The unit must also be inspected by an independent professional inspector selected by and paid for by the family. (2) The independent inspector must provide a copy of the inspection report both to the family and to the PHA. The PHA may not commence homeownership assistance for the family until the PHA has reviewed the inspection report of the independent inspector. Even if the unit otherwise complies with the HQS (and may qualify for assistance under the PHA's tenant based rental voucher program), the PHA shall have the discretion to disapprove the unit for assistance under homeownership option because of information in the inspection report.

982.632

Homeownership option: Financing purchase of a home; affordability of purchase.

(a) The PHA may establish requirements for financing purchase of a home to be assisted under the homeownership option. Such PHA requirements may include requirements concerning qualification of lenders (for example, prohibition of seller financing or case-by-case approval of seller financing), or concerning terms of financing (for example, a prohibition of balloon payment mortgages, establishment of a minimum homeowner equity requirement from personal resources, or provisions required to protect borrowers against high cost loans or predatory loans). A PHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms

(b) If the purchase of the home is financed with FHA mortgage insurance, such financing is subject to FHA mortgage insurance requirements.

(c) The PHA may establish requirements or other restrictions concerning debt secured by the home.

(d) The PHA may review lender qualifications and the terms before authorizing homeownership assistance. The PHA may disapprove proposed financing, refinancing, or other debt if the PHA determines that the debt is unaffordable, or if the PHA determines that, the lender or the loan terms do not meet PHA qualifications. In making this determination, the PHA may take into account other family expenses, such as child care, unreimbursed medical expenses, homeowner expenses and other family expenses as determined by the PHA.

(e) All PHA financing or affordability requirements must be described in the PHA administrative plan.

982.633b.

Family obligations. The family must comply with the following obligations.

1. Ongoing counseling. To the extent required by the PHA, the family must attend and complete ongoing homeownership and housing counseling.
2. Compliance with mortgage. The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
3. Prohibition against conveyance or transfer of home. (i) So long as the family is receiving homeownership assistance, use and occupancy of the home is subject to 982.511 (h) and (i).
(ii) The family may grant a mortgage on the home for debt incurred to finance purchase of the home or any refinancing of such debt.
(iii) Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members in accordance with 982.551.
4. Supplying required information. (i) The family must supply required information to the PHA in accordance with 982.551(b).
(ii) In addition to other required information, the family must supply any information as required by the PHA or HUD concerning:
 - (A) Any mortgage or other debt incurred to purchase the home, and any refinancing of such debt (including information needed to determine whether the family has defaulted on the debt, and the nature of any such default), and information on any satisfaction or payment of the mortgage debt;
 - (B) Any sale or other transfer of any interest in the home; or
 - (C) The family's homeownership expenses.
5. Notice of Move-out. The family must notify the PHA before the family moves out of the home.
6. Notice of mortgage default. The family must notify the PHA if the family defaults on a mortgage securing any debt incurred to purchase the home.
7. Prohibition on ownership interest on second residence. During the time the family received homeownership assistance under this subpart, no family member may have any ownership interest in any other residential property.
8. Additional PHA requirements. The PHA may establish additional requirements for continuation of homeownership assistance for the family (for example, a requirement for post purchase homeownership counseling or for periodic unit inspections while the family is receiving homeownership assistance). The family must comply with any such requirements.
9. Other family obligations. The family must comply with the obligations of a participant family described in 982.551. However, the following provisions do not apply to assistance under the homeownership option: 982.551(c)(d)(e)(f)(g) and (j).

(C) Statement of homeowner obligations. Before commencement of homeownership assistance, the family must execute a statement of family obligations in the form prescribed by HUD. In the statement, the family agrees to comply with all family obligations under the homeownership option.

982.634

Homeownership option maximum term of homeownership assistance.

- (a) Maximum term of assistance. Except in the case of a family that qualified as an elderly or disabled family (see paragraph (c) of this section), the family members described in paragraph (b) of this section shall not receive homeownership assistance for more than: (1) fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer; or (2) ten years in all other cases.
- (b) Applicability of maximum term. The maximum term described in paragraph (a) of this section applies to any member of the family who: 1. Has an ownership interest in the unit during the time that homeownership payments are made; or 2. Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made.
- (c) Exception for elderly and disabled families. (1) As noted in paragraph (a) of this section, the maximum

term of assistance does not apply to elderly and disabled families. (2) In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance, the family qualifies as a disabled family. (3) If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance in accordance with this part).

(d) Assistance for different homes of PHA's. If the family has received such assistance for different homes or from different PHAs, the total such assistance term is subject to the maximum term described in paragraph (a) of this section.

982.634c.

Determination of homeownership expenses.

(1) The PHA shall adopt policies for determining the amount of homeownership expenses to be allowed by the PHA in accordance with HUD requirements.

(2) Homeownership expenses for homeowner (other than a cooperative member) may only include amounts allowed by the PHA to cover:

(i) Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home. (ii) Real estate taxes and public assessments on the home. (iii) Home insurance. (iv) The PHA allowance for maintenance expenses. (v) The PHA allowance for costs of major repairs and replacements. (vi) The PHA utility allowance for the home. (vii) Principal and interest on mortgage debt incurred to finance costs for major repairs, replacement or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such cost as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to be usable by such person, in accordance with part 8 of this title.

(2) Homeownership expenses for a cooperative member may only include amounts allowed by the PHA to cover: (i) The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home; (ii) Principal and interest initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt; (iii) Home insurance; (iv) The PHA allowance for

(3) maintenance expenses; (v) The PHA allowance for costs of major repairs and replacements; (vi) The PHA utility allowance for the home; and (vii)

(4) Principal and interest on debt incurred to finance major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person, in accordance with part 8 of this title.

(4) If the home is a cooperative or condominium unit, homeownership expenses may include cooperative or condominium operating charges or maintenance fees assessed by the condominium or cooperative.

982.635d.

Payment to lender or family. The PHA must pay homeownership assistance payments either:

(1) Directly to the family, or (2) At the discretion of the PHA, to a lender on behalf of the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family.

e. Automatic termination of homeownership assistance.

Homeownership assistance for a family terminates automatically 180 calendar days after the last housing assistance payment on behalf of the family. However, a PHA has the discretion to grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.

982.636

Portability of homeownership assistance.

(a) General. A family may qualify to move outside the initial PHA jurisdiction with continued homeownership assistance under the voucher program in accordance with this section.

(b) Portability of homeownership assistance. Subject to 982.353(b) and (c), 982.552 and 982.553, a family determined eligible for homeownership assistance by the initial PHA may purchase a unit outside of the initial PHA's jurisdiction, if the receiving HA is administering a voucher homeownership program and is accepting new homeownership families.

982.637

Homeownership option: Move with continued tenant based assistance.

(a) Move to a new unit. (1) A family receiving homeownership assistance may move to a new unit with continued tenant based assistance in accordance with this section. The family may move either with voucher rental assistance (in accordance with rental assistance program requirements) or with voucher homeownership assistance (in accordance with homeownership option program requirements). (2) The PHA may not commence continued tenant based assistance for occupancy of the new unit so long as any family member owns any title or interest in the prior home.(b) Requirements for continuation of homeownership assistance. The PHA must determine that all initial requirements listed in 982.626 have been satisfied if a family that has received homeownership assistance wants to move to a new unit with continued homeownership assistance

982.638

ation neral. The PHA shall terminate homeownership assistance for the family and shall deny voucher rental assistance for the family, in accordance with this section.

(b) Denial or termination of assistance under basic voucher program. At any time, the PHA may deny or terminate homeownership assistance in accordance with 982.552 (Grounds for denial or termination of assistance) or 982.553 (Crime by family members).

(c) Failure to comply with family obligations. The PHA may deny or terminate assistance for violation of participant obligations described in 982.551 or 982.333.

(d) Mortgage default. The PHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non FHA) securing debt incurred to purchase the home, or any refinancing of such debt. The PHA, in its discretion, may permit the family to move to a new unit with continued voucher rental assistance. However, the PHA must deny such permission if:

(1) The family defaulted on an FHA insured mortgage; and

(2) The family fails to demonstrate that: (i) The family has conveyed title to the home, as required by HUD, to HUD or HUD's designee; and (ii) The family has moved from the home within the period established or approved by HUD.

THE PATERSON HOUSING AUTHORITY SECTION 8 HOMEOWNERSHIP INTAKE FORM

Name: _____ Date: _____

Address: _____

Phone No: () _____ E-mail: _____

1. What is your gross family income? Annual _____ Monthly _____

2. Is one or more adult family member(s) employed full time? _____

3. Has this/these person(s) been continuously employed for a years? _____

4. Where employed? _____

5. Is the head of household or spouse elderly or disabled? _____

6. Does any member of the household have a disability for which use of this program would provide a reasonable accommodation for this disability?

7. Has any family member owned a home within the past three years? If yes explain. (Refer to list of exceptions to this requirement) _____

8. Has any family member defaulted on a mortgage? _____

9. Are you enrolled in the FSS Program? _____

10. If not, are you willing to enroll? _____

11. What resources are available to you to afford a down payment and closing costs?

12. How much money would you have available for a down payment? _____

13. List all household members.

Name	Sex	Age	Source of Income
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TOTAL TENANT PAYMENT AND ESTIMATED HOUSING ASSISTANCE PAYMENT WORKSHEET

Income and Sources

Gross Annual Income \$ _____
\$480 per dependent _____ dependents \$ _____

\$400 per elderly/disabled family member \$ _____

Child Care Expenses \$ _____

Total Medical Expenses \$ _____

3% Allowable \$ _____

Medical Deduction \$ _____

Total Adjustments \$ _____

Adjusted Annual Income (AAI) \$ _____

AAI/12=Adjusted Monthly Income \$ _____

AMIx.30=Total Tenant Payment (TTP) \$ _____

Voucher Payment Standard (_____ Bedrooms) \$ _____

Minus TTP - \$ _____

= Housing Assistance Payment = \$ _____

Please remember that this is only an estimate. The final calculation will be done prior to the closing on the home. When calculating the final Housing Assistance Payment, we will use the lesser of the Voucher Payment Standard or your total Monthly Homeowner's Expenses (i.e., mortgage, insurance, taxes, maintenance cost, etc.)

HOMEBUYER CHECKLIST

When you apply for a home mortgage loan, you (and the co-buyer if one is being used) will need to provide the lender all of the following information. Please ensure it is complete and up to date (within the past 90 days).

- _____ Two of your most recent pay stubs. Include year to date (YTD) from your present employer(s) and/or documentation of any other forms of income. These are also needed for anyone else who will reside in your new home.
- _____ Documentation of Social Security benefits.
- _____ One year documentation of child support payments.
- _____ Bank statements for all accounts from last three months.
- _____ W-2 and complete income tax returns for the last 3 years.
- _____ Names, address, account numbers, and balance of all checking and savings accounts.
- _____ Driver's license and social security card.
- _____ Names, address, account numbers, balances and monthly payments on all installment debt; include charge cards, car loan, student loans, child care expenses, and child support payments.
- _____ Name and address of landlords for last 2 years.
- _____ Complete divorce decree.
- _____ Bankruptcy papers.
- _____ Consumer Credit Counseling papers.
- _____ Papers on any pending matter.
- _____ Proof of immigration status if not US citizen.

**PRE-QUALIFY APPLICATION
SECTION 8 HOMEOWNERSHIP PROGRAM**

To be completed by the buyer and submitted to housing staff:

Agency _____ Contact person _____

Borrower _____ Social Security No. _____

If there is a co-borrower please complete the following:

Co-borrower _____ Social Security No. _____

Borrower's current address (include city, state, zip, county)

Current phone _____ Fax _____ E-Mail _____

What is the relationship between you and co-borrower? Spouse _____ Other _____

Name and address of current landlord (include city, state, zip, phone number)

Your monthly housing rent? _____ Your payment _____ PHA payment _____

Are you a first time homebuyer? Yes _____ No _____

Do you need wheelchair accessibility? Yes _____ No _____

Does applicant have any additional financial assistance? Yes _____ No _____

Please specify _____

SECTION 8 HOUSING VOUCHER
Homeownership
CALCULATION OF MONTHLY HOUSING ASSISTANCE PAYMENT

CALCULATION 1

VOUCHER PAYMENT STANDARD () BEDROOM(s)

MINUS TOTAL TENANT PAYMENT _____

(Greater of 30% of adjusted income, 10% of gross income or welfare rent _____

CALCULATION 2

MONTHLY HOMEOWNER EXPENSES

Monthly homeownership expenses
Mortgage P&I _____

Taxes _____

Insurance _____

Maintenance expense _____

Major Repairs/Replacements _____

Condo/Association Fee _____

Utility Allowance (from PHA Schedule) _____

TOTAL _____

Minus total tenant payment _____

Housing Assistance Payment (Calc 2) _____

HAP Calculation

PHA Monthly Housing Assistance Payment
(Lesser of Calc 1 and Calc 2) _____

SECTION 8 HOMEOWNERSHIP OBLIGATIONS

This is to be signed by the homebuyer(s) in the presence of the Paterson Housing Authority's (PHA) Senior Staff. The PHA staff will explain any and all clauses which you, the homebuyer(s), may not understand.

The following paragraphs describe your responsibilities under the Section 8 Homeownership Ownership Program. If you or members of your household do not meet these responsibilities, through your actions or your failure to act, you may be terminated from the Section 8 Homeownership Program.

1. **Family Obligations:** You must comply with all Family Obligations of the Section 8 Housing Choice Voucher Program, excepting only the prohibition against owning or having an interest in the unit.
2. **Housing Counseling:** All participating family members (i.e. those signing the purchase offer and loan documents) must satisfactorily complete a PHA provided or approved counseling program prior to commencement of homeownership assistance. PHA may require any or all-participating family members to attend additional housing counseling classes as a condition of continued assistance.
3. **Purchase Contract:** You must include contract conditions in any Offer to Purchase that will give PHA a reasonable time (a) to inspect the home for compliance with HUD's Housing Quality Standards; (b) to review and approve a professional home inspection report obtained by you from a PHA approved inspector; and (c) approved the terms of your proposed financing. Advise your Realtor of these requirements.
4. **Mortgage Obligations:** You, the buyer, must comply with the terms of any mortgage incurred in the purchase of the property and must notify PHA's Homeownership Program staff within five (5) days of receipt of any late payment or default notice.
5. **Occupancy:** You must occupy the house as your principal residence. You may not transfer, sell, or assign any interest in the property without PHA's prior written consent. You may not rent or lease any part of the premises without PHA's prior written consent. You must notify PHA in writing at least thirty (30) days prior to moving out of the house for a period of 30 days or longer, or prior to any sale, transfer, assignment, lease or other form of alienation of the assisted property.
6. **Maintenance:** You must maintain the property in a decent, safe and sanitary manner. You must allow PHA to inspect the property within one week of a demand by PHA to conduct an inspection. You must correct any notice of deficiency issued by PHA within the time limit specified in the notice. If you fail to adequately maintain the property, PHA may divert the maintenance and replacement reserves portion of the Homeownership Assistance Payment to an escrow to be used to pay for reasonable necessary maintenance expenses.
7. **Annual Re-Certification:** You must annually provide PHA's Section 8 Department with current information regarding family income and composition in a format required by PHA.
8. **Refinancing:** You must notify PHA in writing of any proposal to refinance the original purchase mortgage or of any proposal to encumber the property with secondary financing and obtain PHA's written approval of such financing prior to executing any loan documents.
9. **Default:** In the event of a default on your mortgage obligation, you must cooperate with PHA and the lender to minimize any loss to the lender, in order to maintain your eligibility to continue as a participant in the Section 8 Housing Choice Voucher Program.

- 10. Keep premises in good repair and in safe and sanitary condition, which will meet the HQS Standard throughout the lifetime of assistance.
- 11. I will pay promptly utility bills, heat, electric, water, garbage, and sewer where applicable.

By signing below, I attest that I have read and understand my obligations as a participant in the Section 8 Homeownership Program and I agree to abide by these responsibilities. I understand that PHA may terminate my homeownership assistance if I violate any of these obligations, but that I may request an informal review of any proposed notice of termination prior to it becoming effective.

Signature

Date

Witness

Date

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150107 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2007
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X Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement Sep-07
 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	549,109			
3	1408 Management Improvements	549,109			
4	1410 Administration	274,554			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	102,960			
8	1440 Site Acquisition				
9	1450 Site Improvement	93,000			
10	1460 Dwelling Structures	1,173,814			
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures	3,000			
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacemen Reserve				

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150107 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2007
---	---	----------------------------------

X Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement Sep-07
 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
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	0			
18	1499 Development Activities				
19	1501 Collateralization or Debt Services				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2-20)	2,745,546			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

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

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150107 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2007 Sep-07
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Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost	
				Original	Revised	Funds Obligated	Funds Expended
PHA WIDE:	Management Improvements	1408		\$ 549,109			
A	Boiler Preventive Maintenance			43,990			
B	Site Security			272,623			
C	Elevator Maintenance			38,496			
D	Computerization Software			15,000			
E	Tenant Services			150,000			
F	Studio 2B GSA			9,000			
G	Tenant Screening & Background Check			20,000			
PHA WIDE:	Administration	1410		\$ 274,554			
PHA WIDE:	Operations	1406		\$ 549,109			
A	Boiler Preventive Maintenance			\$ 52,066			
B	Site Security			\$ 288,031			
C	Elevator Maintenance			\$ 26,000			
D	Extra Ordinary Maintenance			\$ 165,512			
E	Legal Notice-Newspaper Ads			\$ 17,500			

Annual Statement/Performance and Evaluation Report

Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)

Part III: Implementation Schedule

PHA Name:	Grant Type and Number	Federal FY of Grant:
Housing Authority of the City of Paterson	Capital Fund Program Grant No: NJ39P02150107	FFY 2007 Sep-07
	Replacement Housing Factor Grant No:	

Development Number Name/HA-Wide Activities	All Funds Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
NJ21-1	12-Sep-09			12-Sep-11			
NJ21-6-1	12-Sep-09			12-Sep-11			
NJ21-6-2	12-Sep-09			12-Sep-11			
NJ21-7	12-Sep-09			12-Sep-11			
NJ21-9	12-Sep-09			12-Sep-11			

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150106 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2006
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Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement No. 2 - September 2007
 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	518,990	518,990		
3	1408 Management Improvements	518,990	518,990		
4	1410 Administration	259,494	259,494		
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	111,234	127,273		
8	1440 Site Acquisition				
9	1450 Site Improvement	520,939	270,789		
10	1460 Dwelling Structures	565,301	876,077		
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	100,000	100,000		
14	1485 Demolition				
15	1490 Replacemen Reserve				

Annual Statement/Performance and Evaluation Report

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

Summary

PHA Name: Housing Authority of the City of Paterson	Grant Type and Number Capital Fund Program Grant No: NJ39P02150106 Replacement Housing Factor Grant No:	Federal FY of Grant: FFY 2006
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Original Annual Statement Reserve for Disasters/Emergencies X Revised Annual Statement No. 2 - September 2007

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
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	0	0		
18	1499 Development Activities				
19	1501 Collateralization or Debt Services				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2-20)	2,594,948	2,671,613		
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	164,244	164,244		
25	Amount of Line 21 Related to Security - Hard Costs	0			
26	Amount of Line 21 Related to Energy Conservation Measures				

Annual Statement/Performance and Evaluation Report

Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)

Part II: Supporting Pages

PHA Name:		Grant Type and Number				Federal FY of Grant:		
Housing Authority of the City of Paterson		Capital Fund Program Grant No:		NJ39P02150106		FFY 2006 No. 2 - September 2007		
Replacement Housing Factor Grant No:								
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	
NJ21-1, Riverside Terrace:								
	Repave Parking Area							
A	& Walkways (Harris Place	1430		28,734	19,965			
B	Boiler Upgrades	1430		10,500	21,750			
NJ21-3, Alexander Hamilton:								
C	Landscaping	1430		7,000	0			
D	Boiler Upgrades	1430		10,500	10,500			
E	Corridor Painting	1430		4,000	0			
NJ21-6-1, Nathan Barnert & NJ21-6-2, Dr. Andrew McBride:								
F	Walkway Replacement	1430		3,500	3,500			
G	Boiler Upgrades	1430		7,000	7,000			
NJ21-7, Dr. Norman Cotton:								
H	Boiler Upgrades	1430		7,000	19,850			
NJ21-9, Joseph Masiello:								
I	Community Room/Kitchen Upgrade	1430		3,000	9,707			
NJ21-12, Sojourner Douglass:								
J	Landscaping	1430		3,000	8,001			
PHA Wide								
K	Planning	1430		27,000	27,000			

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

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150106 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2006 No. 2 - September 2007			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NJ21-1, Riverside Terrace:								
	Repave Parking Area							
A	& Walkways (Harris Place)	1450		345,557	182,318			
B	Boiler Upgrades	1460		150,000	150,000			
R2-1	Apt. Entrance Doors/Screens	1460		0	201,146			
NJ21-3, Alexander Hamilton:								
C	Landscaping	1450		100,000	0			
D	Boiler Upgrades	1460		150,000	34,332			
E	Corridor Painting	1460		50,000	0			
NJ21-6-1, Nathan Barnert Homes & NJ21-6-2, Dr. Andrew McBride Homes:								
F	Walkway Replacement	1450		49,000	49,000			
G	Boiler Upgrades	1460		100,000	100,000			
NJ21-7, Dr. Norman Cotton:								
H	Signage	1450		7,519	0			
I	Boiler Upgrades	1460		92,000	92,000			
R2-2	Modernization of the Entrance Lobby	1460		0	30,000			
NJ21-8, Rev. William Griffin:								
R2-3	Boiler Upgrades	1460		0	231,266			
NJ21-9, Joseph Masiello:								
J	Community Room/Kitchen Upgrade	1460		23,301	37,333			
NJ21-12, Sojourner Douglass:								
K	Landscaping	1450		18,863	39,471			
PHA Wide:								
L	Computerization	1475		100,000	100,000			
R1-A	Relocation Costs	1495.1		0	0			

		Page 4 of 6					
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**Annual Statement/Performance and Evaluation Report
 Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
 Part II: Supporting Pages**

PHA Name: Housing Authority of the City of Paterson		Grant Type and Number Capital Fund Program Grant No: NJ39P02150106 Replacement Housing Factor Grant No:			Federal FY of Grant: FFY 2006 No. 2 - September		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct. No.	Quantity	Total Estimated Cost		Total Actual Cost	
				Original	Revised	Funds Obligated	Funds Expended
PHA WIDE:	Management Improvements	1408		518,990.00	518,990.00		
A	Boiler Preventive Maintenance			24,500	24,500		
	Salaries/Fringes			8,575	8,575		
B	Tenant Integrity Investigator			23,304	23,304		
	Salaries/Fringes			8,156	8,156		
C	Asst. Personnel			16,000	16,000		
	Salaries/Fringes			5,600	5,600		
D	Asst. Purchasing Agent			16,000	16,000		
	Salaries/Fringes			5,600	5,600		
E	Site Security			164,244	164,244		
F	Elevator Preventive Maintenance			14,000	14,000		
G	Computerization Software			92,497	92,497		
H	Tenant Services			105,000	105,000		
I	Studio 2B GSA			5,000	5,000		
J	Staff/Commissioner Training			10,000	10,000		
K	Screening/Applicants			5,876	5,876		
L	Christopher HOPE VI Revitalized Site			14,638	14,638		
PHA WIDE:	Administration	1410		259,494.00	259,494.00		
PHA WIDE:	Operations	1406		518,990.00	518,990.00		



**HOUSING AUTHORITY OF THE
CITY OF PATERSON**

FAIR HOUSING POLICY

Amended October 2007

HOUSING AUTHORITY OF THE CITY OF PATERSON
60 Van Houten Street
Paterson, New Jersey 07509

FAIR HOUSING POLICY

It is the mission and duty of the Housing Authority of the City of Paterson (HACP) to administer and promote all aspects of it housing and services directly and indirectly without regard to race, color, national origin, religion, sex, familial status or handicap/disability. The Housing Authority will work to promote nondiscrimination and ensure fair and equal housing opportunities for all families and individuals in accordance with the United States Department of Housing and Urban Development (HUD) and all laws, executive orders and regulations, “collectively known as the civil rights requirements and called Civil Rights Related Program Requirements (CRRPRs).” As a recipient of HUD financial assistance, this same diligence will be applied to all planning and implementation of the Housing Authority’s Community and Social Service (CSS) plans, programs and activities.

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

In the delivery of its mission, the Housing Authority of the City of Paterson is committed to developing and implementing efforts to affirmatively further fair housing choice. The City of Paterson’s Consolidated Plan (CP) and Analysis of Impediments (AI) will serve as a guide in defining and understanding the impediments to fair housing choice in the City of Paterson. The City of Paterson’s CP and AI identified handicap accessible, affordable housing/financing, property tax and zoning barriers as impediments in furthering fair housing. The HACP will take the following specific steps to overcome the effects of impediments to fair housing choice that were identified in the City of Paterson’s CP and AI.

1. The HACP will address the need for handicap accessible housing for persons with low-to-moderate income levels, disabilities and the elderly by accomplishing the following:
 - Devoting particular attention to the regulations that pertain to housing and services that are available to persons with low-to-moderate income levels, disabilities and the elderly;
 - Making reasonable accommodations for persons with disabilities. A reasonable accommodation is a change in rules, policies, practices, or services so that a person with a disability will have an equal opportunity to use and enjoy a dwelling unit or common space. The Housing Authority will do everything within reason to assist in making reasonable accommodation for families and individuals. The Housing Authority is not required to make changes that would

fundamentally alter the programs or create undue financial and administrative burdens.

- Allowing persons with disabilities to make reasonable modifications. A reasonable modification is a structural modification that is made to allow persons with disabilities the full enjoyment of the housing and related facilities. Reasonable modifications are usually made at the resident's expense.
- Ensuring that all senior staff members are thoroughly versed in the Fair Housing Act and the regulation of 24 CFR Part 100, the Uniform Federal Accessibility Standards (UFAS) under Section 504 of the Rehabilitation Act of 1973, the regulation of 24 CFR Part 8, Title II of the Americans with Disabilities Act and the Housing for Older Persons Act of 1995;
- Marketing all PHA units to affirmatively further fair housing and within doing so, ensure that applicants and current residents reflect the City of Paterson's diversity of economic status, family status and other demographic characteristics as well as racial and cultural diversity.
- Ensuring that available PHA units are accessible to individuals regardless of race or color, religion, sex, national origin, family status or disability.
- Promoting the development of affordable housing through mixed finance opportunities in collaboration with the City of Paterson and other development partners.

2. As a HUD certified housing counseling center, the HACP will continue to offer the following:

- Bilingual counseling for Section 8 residents as to location of units outside areas of poverty and/or minority areas of concentration that offer quality housing, education and employment opportunities and assist them in locating units.
- Marketing of the Section 8 Homeownership Program to financial institutions and realtors outside the areas of poverty and minority concentration.
- Education of residents through pre/post housing counseling to provide them with the basis to make informed housing choices.

3. Increase the availability of affordable housing through the HACP's development and implementation of its Five Year Affordable Housing Strategy which mirrors the City of Paterson's Redevelopment Plan. Specifically, the Housing Authority will complete the following:

- Develop through joint ventures, mixed income family affordable housing projects in the City of Paterson.
- Continue to work in conjunction with the City Administrator to negotiate Cooperative Agreements that provide tax relief in the form of Payment In Lieu of Taxes (PILOT) to help off set costs in the development of affordable housing.

4. The Housing Authority of the City of Paterson will continue to participate in the development of City Policies such as the Redevelopment Plan, Master Plan and Consolidated Plan to help promote affordable and fair housing opportunities in the City of Paterson.

Furthermore, in an effort to remedy discrimination in housing and promote housing rights and fair housing choice the HACP will also :

- Prominently displaying Fair Housing Posters in all the Housing Authority's public housing sites and central office.
- Include a Fair Housing Logo on all marketing materials, brochures advertising the availability of units and on any newspaper advertising. In addition, Fair Housing Logo will be included in the PHA newsletter and official agency website.
- Inform applicants and residents of their civil rights as it relates to housing and services and what to do if they suspect their rights have been violated. A summary of the CRRPRs and HUD Complaint Form will be made available at all the Housing Authority's public housing sites and central office.
- Continue to collaborate with other city agencies and programs to encourage banks and other lending organizations to use non-traditional methods of evaluating credit and loan amount terms, based on cultural differences and individual factors;
- Outreach and expand housing provider's (landlords and realtors) participation in the Housing Choice Voucher Program and increase the number and diversity of neighborhoods in which Housing Opportunity Voucher families live.

The Housing Authority does not tolerate any violations of the CRRPRs and acts of discrimination towards families and individuals. All violations and acts of discrimination should be reported to the New Jersey and New York Fair Housing HUD Office. Individuals can complete a Housing Discrimination Complaint Form, write a letter or telephone the HUD office. All correspondences should be directed to: Fair Housing Hub, U.S. Department of Housing and Urban Development, 26 Federal Plaza, Room 3532, New York, New York 10278-0068. Phone (212) 264-9610, (800) 496-4294, TTY (212) 264-0927. HUD also provides interpreters, tapes and Braille materials, assistance in reading and completing forms and a toll free TTY phone for the hearing impaired: 1-800-927-9275. Attached to this policy is a summary of the CRRPRs and HUD Complaint Form.

Fair Housing Laws and Presidential Executive Orders

The Fair Housing Laws

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973

Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing-Related Presidential Executive Orders

Executive Order 11063

Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246

Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892

Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898

Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217

Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Housing Authority of the City of Paterson

Housing Counseling Registration Fee Policy

10/07

HOUSING AUTHORITY OF THE CITY OF PATERSON

HOUSING COUNSELING PROGRAM

REGISTRATION FEE POLICY

Introduction

The Housing Authority of the City of Paterson has been a HUD Certified Housing Counseling Agency since June 2000, and a HUD approved Section 8 Homeownership Program since April 2001. It is the goal of the Authority's Housing Counseling Program to expand homeownership opportunities and improve access to affordable housing.

Pre Purchase Counseling

The Housing Authority's Homebuyer Education Classes are offered approximately ten months per year. Classes are divided into three two (2) hour group sessions followed by a minimum of four (4) hour individual counseling sessions (10 hours total). HACP's housing counseling program requires that all clients who participate in the homebuyer education classes attend the group sessions following up with one –on-one pre-purchase counseling to complete the homebuyer course and receive a certificate of completion. This certification allows the individual to apply for the City of Paterson First Time Homebuyer Grant.

Participants

Participation in the Homebuyers Class is opened to residents throughout the state and requires pre registration as the class size is limited to 20 individuals. There is often a waiting list to attend the classes. However, attendance is often sporadic.

Participants frequently register for the housing counseling class and either don't show up or drop out after one session. This in turn denies or delays other participants from enrolled in the counseling class.

With increased housing development in the City of Paterson the Housing Counseling wait list is becoming more pronounced.

Registration Fee

In order to avoid random cancellations or no show attendance the PHA will initiate a registration fee of twenty five \$25.00 dollars per household.

Participants will be asked to pre register and submit their registration fee in the form of a money order along with their registration application , at least one month prior to counseling. Submission of a money order and registration form will retain their place in a class and/or on the wait list.

- Participants that complete the class by attending all three sessions will be refunded their registration fee.
- Individuals who register for the class but do not attend will forfeit their registration fee of \$25.00.
- Individuals who do not attend all three training sessions will forfeit their registration fee of \$25.00.
- The Housing Counselor will use his/her discretion to determine if an emergency absenteeism warrants a legitimate excuse for non attendance and reimbursement of the fee.
- Money orders should remained blank so they can be returned to the individual upon completion or made out to the PHA upon non completion of the program/class.
- Cancellation of registration **MUST BE** confirmed with the Housing Counselor at least seven (7) business days prior to the start of the first class in order to receive a refund.

**HOUSING AUTHORITY OF THE
CITY OF PATERSON**

**HOUSING INNOVATION PROGRAM
(HIP)**

**Moving to Work Charter Program Act
of 2007**

October 2007

HOUSING INNOVATION PROGRAM (HIP)

MOVING TO WORK CHARTER PROGRAM ACT OF 2007

The Moving to Work Charter Program enables public housing agencies the flexibility to design and implement various approaches for providing and administering housing assistance that achieves greater cost effectiveness in using Federal housing assistance to address local housing needs for low income families .

The Act provides approved agencies with the ability to operate outside of the 1937 Housing Act and corresponding HUD regulations. It allows Agencies to operate in creative and innovative ways.

The only time an Agency can operate in creative an innovative ways is once a year when formulate the Annual Plan.

Subject to the phase-in requirements beginning in 2008 (80 by the end of 2008, 160 by the end of 2009 and 250 by the end of 2010) the Department of Housing and Urban Development will enter into charter contracts with public housing agencies administering the public housing program or the section 8 housing program.

Participating public agencies shall receive capital and operating assistance allocated to it under specific laws. A charter contract provides that a public housing agency:1) may combine section 8 low-income assistance and Public Housing Capital and Operating Fund assistance and use it for housing assistance and related services for activities under this Act: 2) shall ensure that at least 75% of all families assisted are very low-income families : 3) shall establish a reasonable rent policy designed to encourage employment, self sufficiency, and home ownership by participating families; and 4) meet specified committee to assess and develop a demonstration program to test standards, criteria , and practices for national public housing agency accreditation system or other evaluation system.

At the appropriate time the Paterson Housing Authority will prepare an application to participate in the Moving to Work Charter Program by addressing the following actions:

- a. Provide citizen participation through a public hearing and, if appropriate, other means; and**
- b. Take into account comments from the public hearing and any other public comments on the proposed activities under this Act.**
- c. Ensure that at least 75 percent of the families assisted under the charter contract shall be, at the time of such families' entry into the Moving to Work Charter Program, very low-income families.**
- d. Shall establish a reasonable rent policy that is designed to encourage employment, self sufficiency, and homeownership by participation families, consistent with the purposed Act and included in the Agency Annual Plan.**

**HOUSING AUTHORITY OF THE
CITY OF PATERSON**

PAYMENT STANDARDS

Amended October 2007

HOUSING AUTHORITY OF THE CITY OF PATERSON
HOUSING CHOICE VOUCHER PROGRAM - PAYMENT STANDARD
 FY 2008
 EFFECTIVE 10/1/2007

UNIT TYPE	OLD FMR FY 2007 EFFECTIVE 10/01/2006	NEW FMR FY 2008 EFFECTIVE 10/1/2007	NEW PAYMENT STANDARD EFFECTIVE 10/1/2007 90% of FMR
0	\$ 927	\$ 1,001	\$ 901
1	\$ 1,037	\$ 1,120	\$ 1,008
2	\$ 1,163	\$ 1,256	\$ 1,130
3	\$ 1,436	\$ 1,551	\$ 1,396
4	\$ 1,654	\$ 1,786	\$ 1,607
5	\$ 1,902	\$ 2,054	\$ 1,849
6	\$ 2,150	\$ 2,322	\$ 2,090
7	\$ 2,398	\$ 2,590	\$ 2,331
8	\$ 2,646	\$ 2,858	\$ 2,572
9	\$ 2,895	\$ 3,126	\$ 2,813

HOUSING AUTHORITY OF THE CITY OF PATERSON
DCD HOUSING CHOICE VOUCHER PROGRAM - PAYMENT STANDARD
 FY 2008
 EFFECTIVE 10/1/2007

UNIT TYPE	OLD FMR FY 2007 EFFECTIVE 10/01/06	NEW FMR FY 2008 EFFECTIVE 10/1/07	NEW PAYMENT STANDARD EFFECTIVE 10/1/07 90% of FMR
0	\$ 927	\$ 1,001	\$ 901
1	\$ 1,037	\$ 1,120	\$ 1,008
2	\$ 1,163	\$ 1,256	\$ 1,130
3	\$ 1,436	\$ 1,551	\$ 1,396
4	\$ 1,654	\$ 1,786	\$ 1,607
5	\$ 1,902	\$ 2,054	\$ 1,849
6	\$ 2,150	\$ 2,322	\$ 2,090
7	\$ 2,398	\$ 2,590	\$ 2,331
8	\$ 2,646	\$ 2,858	\$ 2,572
9	\$ 2,895	\$ 3,126	\$ 2,813

**The Housing Authority of the City of
Paterson**

Procurement Policy and Procedures

REVISED

2007

HACP Procurement Policy

Established for the Housing Authority of the City of Paterson (HACP) by action of the Board of Commissioners on December 17, 2007. This Statement of Procurement Policy (herein referred to as “policy”) complies with HUD’s Annual Contributions Contract, HUD guidance documents, the procurement standards set forth at 24 CFR §85.36, OMB Circular A-102, the New Jersey Local Public Contracts Law, N.J.S.A. 40A: 11-1, et seq., and Rules contained in New Jersey Administrative Code N.J.A.C. 5:34-1.1 et seq.

PART 1: PROCUREMENT POLICY

SECTION I: GENERAL PROVISIONS

A. Purpose

The purpose of this Statement of Procurement Policy is to provide for the fair and equitable treatment of all persons or firms involved in purchasing by the PHA. As recipients of Federal funds, housing authorities are required by Federal and State laws to be prudent stewards of public funds, buying only materials or services that are needed, paying the lowest and most favorable prices available to the PHA, promote competition in contracting; provide safeguards for maintaining a procurement system of quality and integrity; confirming that they obtain value for the public funds they spend, and documenting their actions for later review.

The procurement procedure sets forth in this policy clearly and concisely a way to obtain materials or services so that:

- Federal and State rules are followed;
- Nothing is ordered unless it is needed and budgeted;
- Quality and quantity are described accurately;
- The method of procurement promotes competition and a reasonable price;
- The materials or services actually received are those the housing authority was seeking.

In general, when there is a conflict between state and federal rules, the housing authority is bound by the more restrictive provision.

B. Application

This policy applies to all contracts for procurement of supplies, services, and construction entered into by the PHA after the effective date of this policy. It shall apply to every expenditure of funds by the PHA for public purchasing, regardless of the source of funding, including contracts that do not involve an obligation of funds (e.g. concession contracts); however, nothing in this Policy shall prevent the PHA from complying with the terms and conditions of any grant, contract, gift or bequest that is otherwise consistent with law. The term “procurement”, when used in this Policy, includes contracts and modifications (including Change Orders) for construction or services, as well as any purchase, lease, or rental of supplies and equipment.

C. Public Access to Procurement Information

Procurement information shall be a matter of public record to the extent provided in the New Jersey Right to Know law and shall be available to the public as provided in statute. (N.J.S.A. 1A-1 et seq. Open Public Records Act (OPRA))

SECTION II: PROCUREMENT AUTHORITY AND ADMINISTRATION

A. The Contracting Officer

The Contracting Officer shall be the Executive Director or his/her designee. The Executive Director shall issue operational procedures based on HUD guidance (found in Part II of this document) to implement this Policy. The Executive Director shall also establish a system of sanctions for violations of the ethical standards described in Section IX below, consistent with State law. These sanctions are included as a part of the PHA's Personnel Policy.

B. Principles of Procurement

The Executive Director or his or her designee shall ensure that:

1. Procurement requirements are broadly defined in the annual planning process in conjunction with the development of the operating and capital budgets, to ensure efficient and economical purchasing;
2. Contracts and modifications are written, clearly specifying the desired supplies, services, or construction, and are supported by documentation on the history of the procurement, the source of funding, the method chosen, the contract type, the rationale for selecting or rejecting offers, and the basis for the contract price;
3. For procurements other than small purchases, public notice of each upcoming procurement is provided, responses to such notice are honored to the maximum extent practical; a minimum of 15 days is provided for the preparation and submission of bids or proposals; and notice of contract award is made available to the public;
4. Solicitations comply fully with Federal standards or State or local laws that are more stringent, provided they are consistent with 24 CFR §85.36.
5. Except for some purchases; an independent cost estimate shall be prepared before a solicitation, and no less than 3 offerors shall be solicited to submit price quotations. The price quotes may be obtained orally, by telephone or in writing, as allowed by State or local laws.

If fewer than 3 qualified vendors or contractors are available in the market area within which it is practical to obtain quotations, a memorandum shall be placed in the file documenting the limited number of qualified vendors.

Award shall be made to the offeror providing the lowest acceptable quote, unless the procurement is for professional services such as legal, accounting, consulting or architectural and engineering services, in which case technical factors and qualifications, (such as experience) as are used in addition to price to decide between competing proposals instead of price alone.

If non-price factors are used, they shall be disclosed, along with their weighting, to all those solicited. In lieu of price alone quotations, a memorandum shall be kept on file showing how the quotes were rated and ranked.

Records of all procurement actions shall include the names, addresses and/or telephone numbers of those solicited and those providing quotations, and the date and amount set aside for each

procurement above the small purchase limitation, as well as the cost/price analysis of the quotations received for all procurements.

6. Contract award is made to the responsive and responsible bidder offering the lowest price (for sealed bid contracts) or the contract award is made to the offeror whose proposal offers the greatest value to PHA, considering price, technical merit, experience and other factors specified in the solicitation (for contracts based upon competitive proposals); unsuccessful firms shall be notified within 10 days after contract award;
7. There are sufficient unencumbered funds available to cover the anticipated cost of each procurement before contract award or modification (including change orders), work is inspected before payment or goods are received before payment, and payment is made promptly for contract work performed and accepted.
8. The PHA complies with applicable HUD review requirements, as provided in the operational procedures supplementing this Policy.

SECTION III: PROCUREMENT METHODS

A. Selection of Method

When it is determined that the PHA will purchase goods or services, one of the following procurement methods shall be chosen, based on the type of procurement and total dollar value of the good or services to be purchased.

B. Small Purchases

1. General: Any contract not exceeding \$21,500 in value may be made in accordance with the small purchase procedures authorized by this section. Larger contracts shall not be artificially divided so as to appear to be "small purchases" (except as documented to be necessary, see "Regulatory Sources" of this Policy);
2. Petty Cash Purchases: Small purchases under \$50 that can be satisfied by local vendors may be processed using a purchasing card or petty cash. The Contracting Officer shall ensure that
 - The account is established in an amount sufficient to cover small purchases made during a reasonable period;
 - Security is maintained and only authorized individuals have access to the account;
 - The account is periodically and regularly reconciled and replenished by submission of a voucher to the PHA Finance Department; and
 - Finance and Accounting is periodically audited to validate proper use and that the account total equals cash on hand plus the total of accumulated vouchers.
3. Small Purchases of \$1,000 or less: For small purchases at or below \$1,000 in value, only one quotation need be solicited if the price received is considered reasonable. The quote may be orally or in written form. Such purchases must be distributed equitably among qualified sources. If practicable, a quotation shall be solicited from other than the previous source before placing a repeat order.

4. Small Purchases over \$1,000: For small purchases estimated to have a value over \$1,000, but not greater than \$21,500, no less than three quotations shall be solicited. The quotations may be obtained orally, by telephone, fax, or in writing, as allowed by State or local laws but staff must document the quoted price as it is obtained. Award shall be made to the offeror providing the lowest responsible price quotation unless the solicitation is for professional services.

When professional service quotations are solicited, the solicitation document must specify the non-price factors used to rate and rank the quotations received. In lieu of the list of price quotations, a memorandum shall be retained in the file documenting how the quotes were rated and ranked.

If fewer than 3 qualified vendors or contractors are available in the market area within which it is practical to obtain quotations, a memorandum shall be placed in the file documenting the limited number of qualified vendors.

Records of all procurement actions shall include the names, addresses and/or telephone numbers of those solicited and those providing quotations, and the date and amount set aside for each procurement above the small purchase limitation, as well as the cost/price analysis of the quotations received for all procurements.

5. For purchases between \$17,500 and \$21,500, where the Non-Fair and Open Contract process authorized by the New Jersey Local Unit Pay to Play law (N.J.S.A 19:44A-20.4 et seq) is used (i.e., noncompetitively awarded), the vendor must sign a Non-Fair and Open Contract Contribution Prohibition Language certification.

C. Sealed Bids

1. Conditions for Use: Contracts shall be awarded based on competitive sealed bidding if the following conditions are present:
 - A complete, adequate, and realistic specification of the materials or goods to be purchased or the work to be accomplished has been prepared;
 - Two or more responsible bidders are willing and able to compete effectively for the work;
 - The procurement lends itself to a firm, fixed fee contract; and
 - The selection of the successful bidder can be made principally on the basis of price.

Sealed bidding is the preferred method for construction procurement. For procurement under the Capital Grant Program, and the Public Housing Development Program sealed bidding shall be used for all construction and equipment purchases exceeding the small purchase threshold of \$21,500.

Sealed bidding is not used for procurement of professional services.

2. Solicitation and Receipt of Bids: An Invitation to Bid shall be publicly advertised, and the bid package shall include specifications, drawings (if applicable), and all contractual terms and conditions applicable to the procurement, including a statement that the award will be made to the lowest responsible and responsive bidder whose bid meets the requirements of the invitation to bid. The invitation for bid shall state the time and place for both the receipt of bids and the public bid opening. All bids received shall be date/time stamped at receipt, but not opened, and shall be stored in a secure place until bid opening. A bidder may withdraw its bid at any time prior to bid opening.

3. Bid Opening and Award: Bids shall be opened publicly and in the presence of at least one witness. An abstract of bids shall be recorded and the bids shall be available for public inspection. Award shall be made as set for the in the invitation for bids by written notice to the successful bidder. If equal low bids are received from responsible bidders, award shall be made by drawing lots or similar random method, unless otherwise provided by State or local law and stated in the invitation to Bid. If only one responsive bid is received from a responsible bidder, award shall not be made unless a cost/price analysis verifies the reasonableness of the price. Contracts with a value over \$17,500 can be awarded only by resolution of the Board of Commissioners.
4. Mistakes in Bids:
 - Correction or withdrawal of inadvertently erroneous bids may be permitted, if appropriate, before bid opening by written or faxed notice received in the office designated in the invitation to bid prior to the bid opening.
 - After bid opening, corrections in bids shall be permitted only if the bidder can show by clear and convincing evidence that a mistake of a nonjudgmental character was made (e.g. a clerical error), the nature of the mistake, and the bid price actually intended. A low bidder alleging a nonjudgmental mistake may be permitted to withdraw its bid if the mistake is clearly evident on the face of the bid document but the intended bid is unclear or the bidder submits convincing evidence that a mistake was made.
 - All decisions to allow correction or withdrawal of bid mistakes shall be supported by a written determination signed by the Contracting Officer. After bid opening, no changes in bid prices or other provisions of bids prejudicial to the interest of PHA or fair competition shall be permitted.
 - A firm whose bid was permitted to be withdrawn shall not be allowed to participate in any subsequent re-solicitation of the same contract nor work as a subcontractor on the contract.
5. Bonds: In addition to the other requirements of this Policy, the following requirements apply:
 - For construction contracts exceeding \$21,500, bidders shall be required to submit the following unless otherwise required by State or local laws or regulations:
 - ◆ A bid guarantee from each bidder equivalent to 10 percent of the bid price; and
 - ◆ A performance bond for 100 percent of the contract price; and
 - ◆ A payment bond for 100 percent of the contract price;
 - For other than professional service contracts exceeding \$21,500, bidders shall be required to submit the following unless otherwise required by State or local laws or regulations:
 - ◆ A bid guarantee equivalent to 10 percent of the bid price; and
 - ◆ A performance bond for 100 percent of the contract price.

D. Competitive Proposals

1. Conditions for Use: Competitive proposals are used for professional services including turnkey proposals for development, if there is an adequate method to evaluate technical proposals. An adequate number of qualified sources shall be solicited.
2. Solicitation: The request for proposals (RFP) shall clearly identify the relative importance of price and other evaluation factors and sub-factors, including the weight given to each technical factor

and sub-factor. A mechanism for fairly and thoroughly evaluating the technical and price proposals shall be established before the solicitation is issued. PHA shall not disclose the number of offerors, identity of offerors, or the content of their proposals. The proposals shall be evaluated only on the criteria stated in the request for proposals.

3. Negotiations: The competitive proposal method of procurement allows for two adjustments to proposals submitted.

First, if there are problems with proposals submitted, PHA is permitted to meet individually with all offerors determined to have a reasonable chance of being selected for award, based on the evaluation of their technical proposals and price factors as specified in the RFP. At these meetings PHA makes clear what each offeror's technical deficiencies might be. All offerors with whom PHA has met will have an opportunity to submit a corrected proposal.

The second type of adjustment permitted in proposals is that after review of the initial submissions, PHA may offer each offeror determined to have a reasonable chance of being selected for award, based on the evaluation of their technical proposals and price factors, an opportunity to submit a "best and final" proposal, including a revised price.

- No offeror shall be provided with information about any other offeror's proposal and
- No offeror shall be assisted in bringing its proposal up to the level of any other proposal.
- Offerors shall not be directed to reduce their proposed prices to a specific amount in order to be considered for award.
- A common deadline shall be established for the receipt of revised proposals or best and final offers.

4. Award: After evaluation of revised proposals, if any, the contract shall be awarded to the responsible firm whose qualifications, price and other factors considered, are the most advantageous to the PHA. Contracts with a value in excess of \$21,500 are awarded by resolution of the Board of Commissioners.

5. Architect/Engineer Services: Procurement of Architectural and Engineering (A&E) services in excess of the small purchase limitation may use either the competitive proposal process or qualification-based selection (QBS) procedures. Sealed bidding shall not be used to procure A&E services.

When QBS procurement is used, competitive qualifications are evaluated and the most qualified offeror is selected, subject to the negotiation of fair and reasonable compensation. Price is not used as the only selection factor under this method. QBS procedures shall not be used to procure other types of professional services even though architectural or engineering firms are a potential source of the services.

E. Noncompetitive Proposals

1. Conditions for Use: This procurement method is severely restricted. Procurements shall be competitive to the maximum extent possible. Procurement by noncompetitive proposals is only permitted when the award of a contract is not feasible using small purchase, sealed bids or competitive proposals and one of the following situations applies:
 - An emergency exists that seriously threatens the public health, welfare, or safety, or endangers property, or would otherwise cause serious injury to the PHA, by reason of a flood,

earthquake, epidemic, riot, equipment failure, or similar event. In such cases, there must be an immediate and serious need for supplies, services or construction such that the need cannot be met through any other procurement methods, and the emergency procurement shall be limited to those supplies, services or construction necessary to meet the emergency;

- After solicitation of a number of sources, competition is determined inadequate.
 - The item or service is available only from a single source, based on a good faith review of available sources; and
 - HUD authorizes the use of noncompetitive proposals.
2. For purchases between \$17,500 and \$21,500, where the Non-Fair and Open Contract process authorized by the New Jersey Local Unit Pay to Play law (N.J.S.A 19:44A-20.4 et seq) is used (i.e., noncompetitively awarded), the vendor must sign a Non-Fair and Open Contract Contribution Prohibition Language certification.
 3. Justification: Every procurement using noncompetitive proposals shall be supported by a written justification for the use of such procedures. Justifications must be approved in writing by the Contracting Officer.
 4. Price Reasonableness: The reasonableness of the price for all noncompetitive procurements shall be determined by performing a cost analysis as described below.

F. Cost and Price Analysis

1. General: A cost or price analysis shall be performed for all procurement actions, including contract modifications and change orders. The degree of analysis shall depend on the facts surrounding each procurement. The method of analysis shall be determined as follows.
2. Submission of Cost or Pricing Information: If the procurement is noncompetitive or only one offer is received, or for qualification based selections, the offeror shall be required to submit:
 - A cost breakdown showing projected costs and profit; or
 - Commercial pricing and sales information sufficient to enable PHA to verify the reasonableness of the proposed price (e.g. a catalog or market price of a commercial product sold in substantial quantities to the general public); or
 - Documentation showing that the offered price is set by law or regulation.
3. Cost analysis: Cost analysis shall be performed if an offeror/contractor is required to submit a cost breakdown as part of the proposal. When such a cost breakdown is provided:
 - A cost analysis shall be performed of the individual cost elements;
 - The PHA shall have the right to audit the contractor's books and records pertinent to such costs;
 - Profit shall be analyzed separately.

Costs shall be allowable only to the extent that they are consistent with applicable Federal cost principles (for commercial firms, Subpart 31.2 of the Federal Acquisition Regulation, 48 CFR Chapter 1). In establishing profit, the PHA shall consider factors such as

- the complexity and risk of the work involved,

- the contractor's investment and productivity,
 - the amount of subcontracting, the quality of past performance, and
 - industry profit rates in the area for similar work.
4. Price Analysis: A comparison of prices shall be used in all cases other than those described above.

G. Cancellation of Solicitations

1. An invitation to bid, request for proposals, or other solicitation may be canceled before offers are due if:
 - The PHA no longer requires the supplies, services or construction;
 - The PHA can no longer reasonably expect to fund the procurement;
 - Proposed amendments to the solicitation would be of such magnitude that a new solicitation would be desirable; or
 - Similar reasons
2. A solicitation may be cancelled and all bids or proposals that have already been received may be rejected if
 - The supplies, services or construction are no longer required;
 - Ambiguous or otherwise inadequate specifications were part of the solicitation;
 - The solicitation did not provide for consideration of all factors of significance to the PHA;
 - Prices exceed available funds and it would not be appropriate to adjust quantities to come within available funds;
 - There is reason to believe that bids or proposals may not have been independently arrived at in open competition, may have been collusive, or may have been submitted in bad faith; or
 - For good cause when it is in the best interest of the PHA.
3. The reasons for cancellation shall be documented in the procurement file and the reasons for cancellation and/or rejection shall be provided, upon request, to any and all bidders/offerors.
4. A notice of cancellation shall be sent to all offerors solicited and, if appropriate, shall explain that they will be given an opportunity to compete on any re-solicitation or future procurement of similar items.
5. If all otherwise acceptable bids received in response to an invitation to bid are at unreasonable prices, or only one bid is received and the price is unreasonable, the PHA shall cancel the solicitation and either:
 - Re-solicit, using a new request for proposals;
 - Complete the procurement by using the competitive proposal method (when more than one acceptable bid has been received) or by using the noncompetitive proposal method (when only one bid is received at a reasonable price); provided

- The Contracting Officer determines, in writing, that such action is appropriate, all bidders are informed of the PHA's determine to negotiate, and each responsible bidder is given a reasonable opportunity to negotiate.

H. Cooperative Purchasing

The PHA may enter into State and local intergovernmental agreements to purchase or use common goods and services. The decision to use an intergovernmental agreement or conduct a direct procurement shall be based on economy and efficiency. If used, the intergovernmental agreement shall stipulate who is authorized to purchase on behalf of the participating parties and shall specify inspections, acceptance, termination, payment and other relevant terms and conditions. The PHA will attempt to use Federal and State excess and surplus property instead of purchasing new equipment and property whenever such use is feasible and reduces project costs.

SECTION IV: CONTRACTOR / VENDOR QUALIFICATIONS AND DUTIES

A. Contractor/Vendor Responsibility

Procurements shall be conducted only with responsible contractors/vendors; that is those who have the technical and financial competence to perform and who have a satisfactory record of integrity. Before awarding a contract, the PHA shall review the proposed contractor's ability to perform the contract successfully, considering factors such as the contractor's integrity (including a review of the GSA list of "Parties excluded from Federal procurement and nonprocurement programs"), HUD's list of "Suspended and debarred contractors", compliance with public policy, record of past performance (including contacting previous clients of the contractor, including other PHAs), and financial and technical resources. If a prospective contractor is found to be irresponsible, a written determination of irresponsibility shall be prepared and included in the contract file, and the prospective contractor shall be advised of the reasons for the determination.

B. Suspension and Debarment

Contracts shall not be awarded to debarred, suspended or ineligible contractors. Contractors may be suspended, debarred or determined ineligible by HUD in accordance with HUD regulations (24 CFR part 24).

C. Qualified Bidder's Lists

Interested businesses shall be given an opportunity to be included on qualified bidder's lists. Any pre-qualified lists of persons, firms, or products that are used in the procurement of goods, supplies, and services shall be kept current and shall include enough qualified sources to ensure competition. Firms shall not be precluded from qualifying during the solicitation period. Solicitation mailing lists of potential vendors and contractors shall include but not be limited to such pre-qualified suppliers.

SECTION V: TYPES OF CONTRACTS, CLAUSES AND CONTRACT ADMINISTRATION

A. Contract Types

1. Any type of contract that is appropriate to be procured and that will promote the best interests of the PHA may be used, provided that
 - "cost-plus-a-percentage-of-cost" and "percentage-of-construction-cost" methods are prohibited;
 - All procurements shall include the clauses and provisions necessary to define the rights and responsibilities of the parties;

- A cost reimbursement contract shall not be used unless it is likely to be less costly or is impracticable to satisfy the PHA's needs otherwise and the contractor's accounting system is adequate to allocate costs in accordance with applicable cost principles (for commercial firms, see Subpart 31.2 of the Federal Acquisition Regulation (FAR), found in 48 CFR Chapter 1).
- A time and materials contract may be used only if a written determination is made that no other contract type is suitable and the contract includes a ceiling price that the contractor exceeds at its own risk.

B. Options

1. Options for additional quantities or performance periods may be included in contracts, provided that:
 - The option is described in the solicitation;
 - The option is a unilateral right of the PHA;
 - The contract states a limit on the additional quantities and the overall term of the contract;
 - The options are evaluated as part of the initial competition;
 - The contract states the period within which the options may be exercised;
 - The options may be exercised only at the price specified in or reasonably determinable from the contract; and
 - The options may be exercised only if determined to be more advantageous to PHA than conducting a new procurement.

C. Contract Clauses

1. In addition to containing a clause identifying the contract type, all contracts shall include any clauses required by Federal statutes, executive orders and their implementing regulations, as provided in 24 CFR § 85.36, such as the following:
 - Termination for convenience;
 - Termination for default;
 - Equal employment opportunity;
 - Anti-kickback act;
 - Davis Bacon act;
 - Contract work hours and safety standards act, reporting requirements;
 - Patent rights;
 - Rights in data;
 - Right to examination of records by Comptroller General, retention of records for three years after closeout;
 - Clean air and water;
 - Energy efficiency standards;

- Bid protests and contract claims;
 - Value engineering; and
 - Payment of funds to influence certain Federal transactions.
2. Appendix 2 contains the entire text of all clauses and required certifications (such as the requirement for non-collusive affidavits) used by the PHA.

D. Contract Administration

1. PHA's contract administration system shall be designed to ensure that vendors and contractors perform in accordance with their contracts.
2. The operational procedures required by Section II.A of this policy contains guidelines for inspection of supplies, services, or construction, as well as monitoring contractor performance, status reporting on construction contracts, and similar matters. For cost reimbursement contracts with commercial firms, costs are allowable only to the extent that they are consistent with the cost principles in FAR, subpart 31.2.

SECTION VI: SPECIFICATIONS

A. General

1. All specifications shall promote overall economy for the purpose intended and encourage competition in satisfying the PHA's needs.
 - Specifications shall be reviewed by the PHA prior to solicitation to ensure that they are not unduly restrictive or redundant.
 - Functional or performance specifications are preferred.
 - Detailed product specifications shall be avoided when possible;
 - Considerations shall be given to consolidating or breaking out procurements to obtain a more economical purchase (but see Section VIII below);
 - For equipment purchases, a lease versus purchase analysis shall be performed to determine the most economical form of procurement.

B. Limitations

1. The following specification limitations shall be avoided:
 - Geographic restrictions not mandated or encouraged by Federal law (except for A & E contracts, which may include geographic location as a selection factor if adequate competition is available);
 - Unnecessary bonding or experience requirements;
 - Brand name specifications (unless a written determination is made that only the identified item will satisfy the PHA's needs);
 - Brand name or equal specifications (unless they list the minimum essential characteristics and standards to which the item must conform to satisfy its intended use).

2. Nothing in this Procurement Policy shall preempt any State licensing laws.
3. Specifications shall be scrutinized to ensure that organizational conflicts of interest do not occur (for example, having a consultant perform a study of the PHA's computer needs and then allowing that consultant to compete for the subsequent contract for the computer purchase).

SECTION VII: APPEALS AND REMEDIES

A. General

It is PHA's policy to resolve all contractual disputes informally at the PHA level, without litigation. Disputes shall not be referred to HUD until all administrative remedies have been exhausted at the PHA level. When appropriate, the PHA may consider the use of informal discussions between the parties by individuals who did not participate substantially in the matter in dispute, to help resolve the differences. HUD will only review protests in cases of violations of Federal law or regulations and the failure of PHA to review a complaint or protest.

B. Bid Protests

Any actual or prospective contractor may protest the solicitation or award of a contract for serious violations of the principles of this Policy. Any protest against a solicitation must be received before the due date for receipt of bids or proposals, and any protest against the award of a contract must be received within ten calendar days after the contract award, or the protest will not be considered. All bid protests shall be made in writing and submitted to the Contracting Officer who shall issue a written decision on the matter. The Contracting Officer may, at his or her discretion, suspend the procurement pending resolution of the protest if warranted by the facts presented.

C. Contract Claims

All claims by contractors related to performance of a contract shall be submitted in writing to the Contracting Officer for a written decision. The contractor may request a conference on the claim. The Contracting Officer's decision shall inform the contractor of appeal rights to a higher level in the PHA, such as the Chairman of the Board of Commissioners or a designated Board member.

SECTION VIII: ASSISTANCE TO SMALL AND DISADVANTAGED BUSINESSES

A. Required Efforts

1. Consistent with Presidential Executive Orders 11625, 12138, 12432 and Section 3 of the HUD Act of 1968, the PHA shall make efforts to ensure that small, minority-owned businesses (MBEs) and women's business enterprises (WBEs), labor surplus area businesses, and businesses owned by individuals or firms located in or owned in substantial part by persons residing in the area of an PHA project (Section 3 businesses) are used whenever possible. Such efforts shall include but not be limited to:
 - Including such firms, when qualified, on solicitation mailing lists;
 - Encouraging their participation through direct solicitation of bids or proposals whenever they are potential sources of materials, services or contracting;

- Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by such firms;
 - Encouraging delivery schedules, where the requirement permits, that encourage participation by such firms;
 - Using the services and assistance of the Small Business Administration and the Minority Business Development Agency of the Department of Commerce;
 - Including in contracts a clause requiring contractors, to the greatest extent possible, to provide opportunities for training and employment of lower income residents of the project area and to award subcontracts for work in connection with the project to business concerns that are located in or owned in substantial part by persons residing in the area of the project (as described in 24 CFR § 135);
 - Requiring prime contractors, when subcontracting is anticipated, to take the positive steps listed above.
2. The PHA shall establish goals for the participation of small, MBE, WBE and Section 3 businesses.
3. Definitions:
- a. A small business is defined as a business that is independently owned, not dominant in its field of operations, and is not an affiliate or subsidiary of a business dominant in its field of operation. The size standards at 24 CFR § 121 shall be used, unless the PHA determines that their use is inappropriate.
 - b. A minority-owned business (MBE) is defined as a business that is at least 51 percent owned by one or more minority group members; or, in the case of a publicly owned business, one in which at least 51 percent of its voting stock is owned by one or more minority group members, and whose management and daily business operations are controlled by one of more such individuals. Minority group members include but are not limited to:
 - Black/African Americans;
 - Hispanic Americans;
 - Native Americans;
 - Asian Americans; and
 - Pacific Islander and Native Hawaiian Americans.
 - c. A women's business enterprise (WBE) is defined as a business that is at least 51 percent owned by a woman or women who are U.S citizens and who also control or operate the business.
 - d. A labor surplus area business is defined as a business which, together with its immediate subcontractors, will incur more than 50 percent of the cost of performing the contract in an area of concentrated employment or underemployment, as defined by the U.S. Department of Labor at 20 CFR § 654, Subpart A, and in lists of labor surplus areas as published by the Employment and Training Administration.
 - e. A section 3 business is an individual or firm located within the relevant Section 3 covered project area, as determined pursuant to 24 CFR § 135.15, listed on HUD's registry of eligible

business concerns, and meeting the definition of a small business, above. A business concern owned in substantial part by persons residing in the area of the project is defined as a business concern that is 51 percent or more owned by persons residing within the Section 3 covered project, owned by persons considered by the U.S. Small Business Administration to be socially and economically disadvantaged, listed on HUD's registry of eligible business concerns, and meeting the definition of small business above.

SECTION IX: ETHICS IN PUBLIC CONTRACTING

A. General

The PHA shall adhere to the following code of conduct, consistent with applicable State or local law.

B. Conflict of Interest

1. No employee, officer or agent of the PHA shall participate directly or indirectly in the selection, award, or administration of a contract if a conflict of interest, real or apparent, would be involved. Such conflict would arise when a financial or other interest in a firm selected for award is held by:
 - a. An employee, Board Member, officer or agent involved in making the award;
 - b. His or her relative (including father, mother, son, daughter, brother, sister, uncle, aunt, first cousin, nephew, niece, husband, wife, father-in-law, mother-in-law, daughter-in-law, brother-in-law, stepfather, stepmother, stepson, stepdaughter, stepbrother, stepsister, half brother or half sister); How about grand parents?
 - c. His or her partner; or
 - d. An organization that employees, is negotiating to employ, or has an arrangement concerning prospective employment of any of the above persons.

C. Gratuities, Kickbacks, and Use of Confidential Information

PHA officers, employees or agents shall not solicit or accept gratuities, favors, or anything of value from contractors, potential contractors, or parties to subcontracts, and shall not knowingly use confidential information for actual or anticipated personal gain.

D. Prohibition Against Contingent Fees

Contractors shall not retain a person to solicit or secure an PHA contract for a commission, percentage, brokerage, or contingent fee, except for bona fide established commercial selling agencies.

PART 2: PROCUREMENT PROCEDURES

SECTION 1: PROCUREMENT PLANNING:

A. Applicability

1. These procedures are applicable to the purchase of goods and services through:
 - PHA's Federal operating budgets;
 - The Section 8 budget;

- The Capital Grant Program budget;
- The Development Program budget;

B. Procurement planning

1. Procurement planning is part of the annual operating and capital budget process.
2. At the site level, the driving force in procurement planning is unit and systems inspections, since nothing short of these inspections will reveal the most urgent matters for which procurements might be needed.
3. Site staff should review the unit inspections, work order records and incomplete work orders for the current year to determine whether there are materials, equipment or services that are needed to bring the property to an optimal condition.
4. Next, the Property Manager, Assistant Property Manager and Maintenance staff must determine roughly what the needed work is likely to cost and compare that cost with the funds available.
5. In public housing, because of the level at which operations are fund, there is almost never enough money available to do all the needed work in a single fiscal year.
6. Instead, once costs are determined for work items, the procurement plan must be prioritized, always keeping aside some funding for emergencies that will, inevitably, arise. Late in the fiscal year unspent emergency funds can be used for lower priority procurements.
7. A secondary source of information that may be useful in preparing a procurement plan is the record of spending in the most recent past year.
8. The usefulness of this data is proportional to the detail available at the site level. In other words, it is not terribly useful to know the total amount of money spent on maintenance materials at a certain property in a particular fiscal year, but it is quite valuable to have that total broken down into categories of materials, equipment and services, since that information can then be linked back to the work completed.
9. Obviously, it is important to coordinate the procurement plan that will be funded through the operating budget with planned modernization activity at each site.
10. The procurement plan will be approved as part of the internal approval process in developing the operating budget.

SECTION 2: GENERAL PROCUREMENT PROCEDURES

A. Responsibilities

1. The Executive Director has primary responsibility for administration of the procurement policy and signs all contracts;
2. The Executive Director, Deputy Executive Director and Department Directors and Property Managers are the only staff members permitted to initiate and authorize procurements, as described below;
3. The person designated as the Purchasing Agent has primary responsibility for day-to-day procurement administration including:

- a. Preparing Purchase Orders (POs) upon receipt of correctly completed Purchase Requisitions received from the Executive Director, Department Directors, or Property Managers;
 - b. Tracking PO numbers and the status of every PO issued from issuance to delivery of the materials or services sought;
 - c. Providing PO information to the Finance Department to set up Accounts Payable;
 - d. Preparing Invitations to Bid and Bid Packages;
 - e. Preparing Requests for Proposals;
 - f. Receiving and opening sealed bids and requests for proposals;
 - g. Reviewing bids received for completeness and correctness, checking bidder references;
 - h. Assembling staff teams to review proposals received to rate and rank proposals;
 - i. Preparing contracts for the signature of the Executive Director;
 - j. Preparing Board materials for award of contracts over \$17,500;
 - k. Checking to ensure that materials and services procured are received in the amounts and quality set forth in purchase orders or contracts.
4. The Finance and Accounting staff is responsible for
 - a. Setting up accounts payable upon receipt of purchase requisitions against blanket contracts (described below), purchase orders, and contracts.
 - b. Paying contractors when goods or services are confirmed to have been received as described in purchase orders or contracts.
 5. The Department Director or Property Manager is responsible for ensuring that all goods or services requisitioned have been provided by the contractor in the amounts and quality set forth in the purchase order or contract.

B. Petty Cash Procedures

1. Authority personnel may make purchases of up to \$500 using the Petty Cash funds/Purchase Card set up in the Accounting Office;
2. The following controls are established over Petty Cash:
 - a. Receipts must support Petty Cash expenditures;
 - b. An employee is limited to 5 Petty Cash claims in a month;
 - c. Receipts for Petty Cash purchases must be turned in to the Purchasing Agent or Property Manager within 24 hours of each purchase;
 - d. Undocumented shortfalls in Petty Cash may be deducted from the respective staff wages, at the discretion of the Executive Director;
 - e. Petty cash/purchase card purchases may not be made after working hours unless approved by the Executive Director;
3. The designated accounting staff replenishes Petty Cash funds as needed, by submitting a summarized report to the Accounting Department of Petty Cash expenditures with the receipts attached to it for each receipt of petty cash/purchase card used.

4. The Director of Finance reviews and approves the Petty Cash reports and the Finance and Accounting staff issues a reimbursement check to the petty cash fund
5. Under no circumstances will Petty Cash be replenished without receipts documenting reported expenditures.
6. The Director of Finance will perform at least 4 unannounced checks of the Petty Cash fund each year.

C. Small Purchase Procedures (under \$21,500 in value)

Small purchases are initiated with a Purchase Requisition (PR), against which a Purchase Order (PO) is issued. Except for documented emergencies, the PR and PO must precede the receipt of goods

1. It is the responsibility of the Property Manager or Department Director who initiates the procurement to document that the procedures have been followed.
2. When the value of the goods or services to be procured is less than \$1,000, the requisitioner may obtain oral quotes as described in Section 3 below (although the quotes should be verified by fax).
3. When the value of the goods or services to be procured is greater than \$1,000 but less than \$21,500, the requisitioner must obtain three written quotations from qualified offerors by sending them a written solicitation for goods or services.
 - a. The written solicitation must include the statement, "This is a request for quotation and not an offer to purchase";
 - b. The solicitation must contain clear instructions to offerors, including the name and telephone number of the requisitioner, the deadline date, and the form in which the quotation must be provided;
 - c. The solicitation must contain a complete and accurate description of the quantity and quality of goods or services upon which the quotation is requested.
4. To provide a record, all records of oral responses, written responses to quotation requests, response tabulations and any clarifying documentation must be permanently attached to the PR and PO. The method of obtaining price quotes is described in Section 3 below;
5. Only a PR form is needed to initiate purchase of items that are covered by a blanket contract;
6. Generally purchases of items with a value of less than \$50 are made from petty cash.
7. Purchases of goods or services with a value between \$50 and \$1,000 are initiated by a correctly completed PR from a Department Director or Property Manager;
8. Purchases of goods or services with a value over \$21,500 can be made only by using either sealed bids, competitive proposals, or, when permitted, non-competitive proposals, awarded by the Board and signed by the Executive Director. See Section III the Policy on details of these methods.
9. When the Purchasing Agent receives a PR, he/she prepares a PO, and it is attached to the PR package, which is then sent to the Executive Director/Director of Finance for approval;
10. The Executive Director/Director of Finance returns the approved PO package to the Purchasing Agent who distributes the copies of the PO as follows:

- a. White copy is the Vendor's copy: It is returned to the requisitioner for mailing to the Vendor. If a check must be mailed with the PO, the White copy is returned to the Purchasing Agent for mailing;
- b. Yellow copy is for Finance and Accounting: It is returned to the Purchasing Agent with all supporting documentation attached;
- c. Pink copy is for the requisitioner: It is returned to the Requisitioner.
- d. If a PO is voided, it must be clearly marked "VOID" across the front of the document. All copies must be returned to the Purchasing Agent, who will void the transaction on the computer system and notify the requisitioner.
- e. The above color coded copies may be modified based on computer software from time to time.

D. Emergency Procurements

1. When permitted under Section III.E of the Procurement Policy (above), the PHA may procure goods or services non-competitively;
2. The Executive Director or Acting Executive Director Assistant approves all emergency procurements;
3. The Department Director or Property Manager notifies the purchasing agent of the emergency and the item or service needed on an emergency basis;
4. The initial request may be by telephone, but it must be followed up in no more than 24 hours by a memo, documenting the emergency and the item or service needed;
5. The Department Director or Property Manager completes the requisition and purchase order process, documenting the need for the non-competitive procurement (and ensuring that the Non-Fair and Open Contract Contribution Prohibition Language form is signed), immediately after the emergency has been brought under control.

E. Sealed Bids

1. A sealed bid or competitive proposal process begins with:
 - a. A determination of the need for the proposed goods or services;
 - b. A determination of the need for A&E services to prepare the plans, specifications, or proposal documents;
 - c. A determination that adequate unobligated funds are available to pay for the goods or services;
 - d. A preliminary estimate of the cost of the proposed contract.
2. Using formal advertising, competitive sealed bids are publicly solicited and a firm, fixed-price contract (lump sum or unit price) is awarded to the responsible bidder whose bid, conforming with all the material terms of the invitation to bid (and bid documents) is lowest in price.
3. For sealed bidding to be effective:
 - a. A complete, adequate and realistic specification or purchase description must be developed for prospective bidders;
 - b. Two or more responsible suppliers/bidders must be willing and able to compete effectively for the business;

- c. The solicitation must lend itself to a firm, fixed -price contract; and
 - d. The selection of the successful bidder can be made on the basis of price.
4. The Invitation to Bid should contain:
- a. An introductory paragraph that describes the procurement, description of the type of goods or services needed, location of the work if applicable;
 - b. Description of the bidding process and the required bid, including whether the price must be quoted as a lump sum, per item, or by some other breakdown, where and how bid documents may be obtained, and a description of what constitutes a responsive bid;
 - c. A statement of bonding requirements;
 - d. A statement on the applicability of prevailing wage rates;
 - e. A description of any other conditions applicable to the work
 - f. An Equal Opportunity/Nondiscrimination clause;
 - g. A Section 3 clause;
 - h. A statement of PHA's right to reject bids;
 - i. Authorizing signature.
 - j. The Invitation to Bid must appear in at least one newspaper of general circulation at least twice. A period to bid must not be less than 15 days for the first bid advertisement.
5. The Bid Package should contain:
- a. Cover page;
 - b. Index;
 - c. Invitation to bid (as advertised);
 - d. Instructions to bidders (including bonding requirements, if any);
 - e. The bid form;
 - f. Bid bond;
 - g. Non-collusive affidavit;
 - h. Contractor's qualification statement;
 - i. Form of contract;
 - j. Performance and Payment Bond;
 - k. Labor and material payment bond;
 - l. General, special, supplemental and other conditions applicable to the bid;
 - m. Wage rate determination;
 - n. Technical specifications, product descriptions, or detailed scope of work;
 - o. Plans/drawings
 - p. Insurance requirements

6. It is the responsibility of the requisitioner/ Property Manager/Purchase Department to prepare the bid packet, although bids for construction work should generally be prepared by the Capital Programs Department.
7. The Purchasing Department/Modernization Department will issue the RFP or contract number for advertising;
8. If the bid is unusual, it shall be reviewed by the PHA's solicitor.
9. Scope of Service, Technical Specifications, and Product Descriptions
 - a. It is very important that these documents be clear and accurate, since their requirements become the basis of the contract awarded by PHA. A well-written scope of work protects PHA if disputes arise later.
 - b. Usually plans and technical specifications are developed by an architect or engineer in conjunction with PHA staff;
 - c. When specifications are prepared by staff, careful research should be done and great care taken to ensure that the documents fully and accurately describe the item or service to be procured.
 - d. When competitive proposals are used, the factors used to rate and rank the proposals must be included in the Request for Proposals.
 - e. Bonding requirements are described in Section III.C.5 of the Policy.
10. The bidding process shall comply with the following:
 - a. Bid packages will be kept at the central office or the housing project office. The Purchasing Department initiating the procurement will issue pages to potential bidders and keep a written record of the packages issued. The record shall list the name of the individual or firm receiving a bid package, their address and telephone number, the check number and amount if a bid deposit is required;
 - b. When bid deposits are required (usually only when the package includes detailed drawings and specifications), the checks are held by Finance and Accounting and returned to the bidders when the packages are returned (within 10 days of bid opening);
 - c. Sealed bids shall be received at the Central Office of PHA and shall be date and time stamped upon receipt and delivered to the Purchasing Agent;
 - d. The date and time of receipt and the initials of the employee receiving the bid shall be marked clearly on the outside of the sealed envelope;
 - e. Sealed bids shall be stored securely until the date and time of opening;
 - f. If PHA modifies the specifications or conditions before opening bids, the changes, in the form of a written addendum, must be mailed (using Certified Mail) to all registered bidders. Information made available to one bidder must be provided to all bidders. The date of the bid opening may be extended to comply with this requirement.
 - g. All bids shall be opened publicly at the time and place stated in the Invitation to Bid and read aloud in the presence of at least one witness. The reading shall include the bidder's name, the bid price(s), the acknowledgment of receipt or absence of any other information to be provided (bonds, affidavit, acknowledgments of addenda). This information is recorded on a bid

tabulation form and made available for public inspection. The name of the apparent low bidder may be announced.

- h. If only one bid is received, a bid tabulation sheet will still be prepared. Firms that received bid packages but did not bid will be listed on the sheet as “no response”;
- i. No commitment shall be made to any bidder at the bid opening. Questions or disagreements raised by bidders at the opening should be considered;
- j. No bid shall be considered for award unless it is responsive to the essential requirements of the solicitation;
- k. Bids received after the time specified will be classified as late bids and returned unopened;
- l. As a courtesy, all bidders will receive a copy of the bid tabulation and a letter acknowledging their participation in the bidding process.

11. Review Process: Apparent Low Bidder

- a. Bids are evaluated by the Purchasing Agent and staff of the initiator of the procurement;
- b. Bids are reviewed to determine their responsiveness with technical specifications, and capacity and experience of the bidder to perform the work;
- c. Technical responsiveness per other requirements shall be reviewed (e.g. bonding, certifications, wage rates, forms properly signed, other required items);
- d. Assessment will be conducted of the firm’s integrity, compliance with public policy, record of financial and technical performance, record of past technical performance; subcontractors to be used, if any;
- e. The evaluation process is very important. The award of a contract simply on the basis of price without determining whether the bidder can actually perform the work properly, on time, and in compliance with Federal requirements does a disservice to the PHA.
- f. The evaluation process will also include soliciting written references from clients or customers, checking that the bonding company is listed on Treasury Circular 570, reviewing the contractor’s financial statement, checking the contractor’s Dunn and Bradstreet rating, and checking to make sure the contractor is not suspended or debarred.

12. Contract Award

- a. The Purchasing Agent will prepare a packet containing the entire bidding document, the apparent low bid, the documentation of the Review Process (described above), a memorandum recommending a contract award to the lowest responsible bidder, and the proposed contract and shall deliver it to the Executive Director for review and written approval.
- b. The wording of the contract will vary depending on the materials, services or construction to be awarded. Contract clauses are discussed in the Procurement Procedures. All contracts must be reviewed and approved by the Executive Director before being sent to the Board of Commissioners for their consideration.
- c. A firm, fixed price contract shall be awarded by the Action of the PHA Board, and written notice of the award shall promptly be sent to the successful bidder.

- d. Unsuccessful firms shall be sent notification of the final results of the procurement action within 10 days of the award of contract.

13. Contract Changes

- a. Any change to a contract awarded by PHA shall be well documented. The Purchasing Agent shall prepare an analysis of the need for the change to the contract, the additional work entailed or to be deleted, the cost of that work, and the reasonableness of the contractor's fee.
- b. Changes to contracts that are less than 25 percent (in the aggregate) of the original contract value can be approved by the Executive Director. Change that exceed 25 percent of the original value must go to the Board for approval.

F. Competitive Proposals

1. Like sealed bids, competitive proposals require PHA to prepare a package describing the scope of work for potential service providers and can only be awarded by resolution of the Board.
2. Under competitive proposals cost is only one factor in making an award. The firm should be selected who can provide the best service to PHA, considering their experience with similar work, the specific consultant staff who will work on the job, the quality of their technical proposal, and price.
3. The vehicle used for a competitive proposal procurement is the Request for Proposals or RFP.
4. An RFP should include:
 - a. Introductory paragraph that describes the services needed, location of the work if applicable;
 - b. Description of the RFP process, including how to provide the technical and price proposal, how proposals will be rated and ranked, and a description of what constitutes a responsive proposal;
 - c. Instructions to offerors (this document should spell out all the information necessary to ensure that proposals received contain the information necessary to make the selection of the firm offering the proposal most advantageous to PHA. Examples of elements that might be included in Instructions to Offerors include:
 - 1) Resumes of firm's principals and staff that will work on the job;
 - 2) Work schedule and staffing plan;
 - 3) Narrative regarding the firm's understanding of the work, approach to the work, and human and physical resources;
 - 4) Samples of previous related work;
 - 5) Statement of qualifications;
 - 6) Fee schedule.
 - d. Scope of Work: This must be clear and concise enough to give prospective offerors a complete understanding of the work solicited and any constraints under which the offeror must operate;
 - e. Evaluation/ranking form;
 - f. Form of contract;

- g. A description of any other conditions applicable to the work
 - h. An Equal Opportunity/Nondiscrimination clause;
 - i. A Section 3 clause;
 - j. A statement of PHA's right to reject bids;
 - k. Authorizing signature.
5. Because qualified consultants may not be available locally, RFPs may be mailed or emailed to qualified and interested firms.
6. Processing proposals:
- a. Even though a the RFP will set forth a specific date and time by which proposals must be received, there is no requirements for deposits to receive the RFP or public opening of proposals.
7. Ranking and Rating Proposals
- a. A 3-member team of staff shall be selected to rate and rank competitive proposals received. The team must include at least one member from the department originating the solicitation who understands the technical nature of the services being procured. In addition, the team shall include staff who understand the procurement process and whose judgment is considered to be good enough to participate in the process;
 - b. The proposal ranking team shall meet within one week of the opening of proposals. Before the proposal team meets, each member of the team shall read all proposals.
 - c. Before the team re-reads and ranks proposals, team members shall have an opportunity to discuss any questions they may have about proposals received. The member who represents the department originating the solicitation is responsible for answering questions that relate to the procurement itself;
 - d. A written record shall be maintained of the rating/ranking process. All members of the team must re-read and make notes on each proposal. Each member shall rank the proposals using the criteria set forth in the RFP. Each team member's ranking sheet must include a narrative explaining the ranking awarded. When all proposals have been re-read and ranked, the results shall be tabulated. If there is a tie, the team shall discuss the proposals to determine the reason for each member's rankings. If there is no tie, the result of the ranking shall stand.
 - e. The results of the ranking process shall be provided to the contracting officer for either award of contract or further negotiation.
 - f. If warranted by the volume of proposals received, the ranking team can perform its function in two stages. First the members can do a preliminary ranking and then invite the top 3 ranking offerors to come to PHA to respond to questions about their proposals and make a "best and final offer" with respect to price.
 - g. If oral presentations are to be used, the team develops questions to be asked of the three top ranked firms. The questions should be sent to the firms at least one week before the oral interviews are scheduled.
8. Checking references

- a. The purchasing department will be responsible for checking the references of the top ranked offeror before the contract is presented to the Board;
 - b. A written record shall be established and preserved that documents the reference check.
9. The procedures for contract award and contract changes are the same as those used in the sealed bid process.

G. Blanket or Indefinite Quantity Contracts:

1. A procurement method that offers the best features of the sealed bid and simple procurement method is the blanket or indefinite quantity contract.
2. Under this method, central procurement office issues Invitations for Vendors to bid on specified materials, equipment and services, to be supplied within 24 hours of requisition directly to an PHA site.
3. The bids are based on unit prices with a minimum quantity but no maximum quantity specified in the bid documents. It is in PHA's best interest to establish as high a minimum quantity as can be reasonably expected based on past consumption, since this will produce lower per item prices in the bid.
4. The blanket contract has a maximum duration of two years and cannot exceed a pre-established dollar amount.
5. PHA enters into contracts with various bidders who offer the best prices and terms.
6. Blanket contracts can cover such materials as:
 - a. Refrigerators, ranges, range hoods, appliance parts;
 - b. Commodes, vanities, lavatories, tanks, seats, lids, wax seals, medicine cabinets, legs;
 - c. Tile, grout, mastic, cement and sealant;
 - d. Faucets, traps, shower heads, diverters, valves, pipe, seats, seals, and other plumbing supplies;
 - e. Receptacles, light fixtures, switches, circuit breakers, boxes, connectors, wire, cable, conduit, and other electrical supplies;
 - f. Furnaces, burners, blower motors, boilers, filters, ductwork, radiators, baseboard units, water heaters, and other heating and water heating supplies;
 - g. Fans, motors, air handlers, chillers, compressors, filters and other ventilating and air conditioning supplies;
 - h. Flooring (vinyl tile, carpet, and sheetgoods, wood, terrazzo, etc.), mastic, cove base, underlayment, and other flooring supplies;
 - i. Drywall, tape, spackle and other supplies for repair of walls and ceilings;
 - j. Interior and exterior glossy, semigloss and flat paint and other coverings;
 - k. Locksets, hinges, bolts, doorstops, kickplates, strikeplates, cabinet and closet hardware, thresholds, nails, nuts, screws, bolts, and other hardware and fasteners;
 - l. Exterior doors, storm doors and interior doors of all types and sizes;

- m. Windows, storm windows, glass and screens of all types and sizes;
- n. Base and wall cabinets, countertops, drawers, shelves, doors and sinks;
- o. Lumber (rough and finish), interior and exterior plywood, fascia, trim, shelving, hand-rails and other wood items;
- p. Shingles, tar paper, roofing felt, hot mix and other materials for roofing repair;
- q. Batt and blown insulation, expandable foam, caulk, weatherstripping and other weatherization products;
- r. Fencing, handrails, clothes poles and other exterior iron and metal-work;
- s. Cement, sand, gravel, asphalt, and other materials for sidewalk and road repair;
- t. Trees, bushes, shrubs, sod, seed, plugs, plants, bulbs, topsoil, peat moss and other landscaping supplies;
- u. Cleaning supplies;
- v. Extermination supplies;
- w. Hand tools and power tools;
- x. Maintenance equipment;
- y. Office, community room and lobby furniture;
- z. Copiers, fax machines, modems, computer hardware and software

In addition, PHA may enter into blanket or indefinite quantity contracts that cover the following services:

- a. Cleaning vacant units (priced by unit size);
 - b. Painting (vacant or occupied units, common areas);
 - c. Flooring repairs (including materials, priced by square foot);
 - d. Roofing repairs (including materials, priced by square foot);
 - e. Landscaping, yard maintenance and snow removal (priced by specific task and frequency);
 - f. Elevator maintenance (per elevator, annually with hourly rate for skilled personnel:);
 - g. Extermination (priced by number of units and frequency);
 - h. Majorplumbing work (including materials, priced by job with hourly rate for skilled personnel);
 - i. Boiler maintenance (per boiler, per year)
7. Blanket contracts are particularly valuable in an agency with site based management.
- a. First, the site staff need not go through the process of obtaining quotes, since the blanket contract has already assured that the per item price is reasonable.
 - b. Only a PR is needed to draw materials and services against the IQC.
 - c. The vendor guarantees delivery of the items covered by the contract in a very short time, typically 24 hours.

8. Another advantage of the Blanket contract or IQC is that only a small amount of space is needed to store very small quantities of materials in common use.
 - a. The vendor maintains the inventory and warehouses the materials until they are needed by the site.
 - b. This cuts down on space needed for warehousing, reduces the amount of materials subject to pilferage and ties up less of the Manager's budget in inventory.
 - c. The Manager's budget is charged for items only when they are received at the site.
 - d. The site does not lose time while parts are picked up at a central warehouse.
9. From a financial and accounting point of view, cutting down on inventory is highly desirable.
 - a. Materials ordered by a Manager (and charged to the Manager's budget) should be in one of two places: in a unit (as tracked through a work order) or in the storage area at the site.

HOUSING AUTHORITY OF THE CITY OF PATERSON
2008 ANNUAL PLAN
RESIDENT ADVISORY MEETING #1
October 2, 2007
5:00 PM

Name	Address	Site	Phone #
1. Mae Murray	199 Caswell	5 L	973 2788829
2. Mamie Roysean	163 Rosapark Blvd	2 C	973 3453539
3. Jennie Lesome	163 Rosapark Blvd	8 F	973 345 7176
4. Mary Lee Johnson	163 Rosa Park Blvd	10-C	973 7428557
5. Earline Belden	163-Rosa Park Blvd	13 H	973 881-1294
6. Elbita Perez	224 WAYNE AVE	Section 8	973-296-5052
7. CIDRONA MADSEN	26 ELLISON ST APT 54	MC BRIDE	973-333-8981
8. Joyann Bure	160 Wood St	7 F	973-345-4684
9. J. Monse	PHA	C.O.	5111
10. Johnnie M. Helms	160 wood st	6 B	
11. Lizzie M. Helms	160 wood st	6 G	
12. E.L. Bonds	255 Atlantic St.	21-9	
13. Florence Serafini	255 Atlantic St	21-9 6-E	
14. Gary Moses	PHA	21-9, 10, 62	973-345-5332
15. Clam Kirkland	PHA	21-3	973 345-5360/62
16. Vanessa Sifford	PHA	21-3	973-345-5071
17. Eugenia Burton	214-1A Alabama Ave	21-3	973-345-6428
18. Katelyn Davis	CO		(973) 345-5351
Norma Downey	44-48 Arch St	Arch St	973 746-3590

HOUSING AUTHORITY OF THE CITY OF PATERSON
2008 ANNUAL PLAN
RESIDENT ADVISORY MEETING #1
 October 2, 2007
 5:00 PM

Name	Address	Site	Phone #
1. JAMES A. DAVIS		NJ 21-1	973-345-5681
2. Ashley BAKER	160 WARD	21-10	
3. Henry Clinton	160 Ward St.	21-10	973-947-6939
4. BARBARA JONES	20 Alois Place Apts	21-1	973-742-5091
5. Henry Gintou	255 ATLANTIC ST-9	21-9	973-684-7356
6. Abraham Ramirez	255 Atlantic St. 9	21-9	973-754-8509
7. VERNON Allan	188 Canoll St	21-8	
8. CAROL Gladis	160 Van Houten St	Central Office	973-345-5671
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HOUSING AUTHORITY OF THE CITY OF PATERSON
 2008 ANNUAL PLAN
 RESIDENT ADVISORY MEETING #2
 October 11, 2007
 10:00 AM

Name	Address	Site	Phone #
1. Mae Munsye	199 Carroll St	21. 8	973 278 8829
2. Jannine Bure	160 Ward St 7 th PHA	Sec P. PHA	973-345-4684
3. W.S. VAZQUEZ	PHA	PHA	973 345-5340
4. Larline Balkem	163 Lane Parks Blvd 13 th	217	973-881-1244
5. Lattie Rambert	160 Ward St	2110	973 278 9879
6. Stephanie M. Harper	160 Ward St	21, 10	973 742, 3816
7. Arthur M. Barber	26 Ellison St	21-62	973 333-9381
8. Harlene Antunes	PHA		973-345-6529
9. Maria Pates	PHA		973-345-5672
10. VERNON ALLEN	PHA 199 Carroll St	2110	973
11. Carl Gladis	PHA	CO	973-345-5671
12. Gary Moses	PHA	21, 9-10-62	973-345 5332
13. Robert Stroud	199 Carroll St		973-742-8074
14. A. BAKER JR	160 WARD ST	21-10	973-423-8577
15. JAMES A. DAVIS	29 HARRIS PL	21-1	973 345 5681
16. Alberta Perez	224 WAYNE AVE	Section 8	973-296-5052
17. M. Munsye	PHA		
18. E. L. Donda	255 Atlantic St.	21-9	973-523-8390

HOUSING AUTHORITY OF THE CITY OF PATERSON
2008 ANNUAL PLAN
RESIDENT ADVISORY MEETING #2
 October 11, 2007
 10:00 AM

Name	Address	Site	Phone #
1. Dale Jones	PHA	C O	973 345 5096
2. Shirley Moore	Purviside		973-278-8041
3. Cleo Hunt	21-3	21-3	973-3455361
4. Jennie Leone	163 Rosa Park Blvd		973 345 7170
5. Manie Reassew	163 Rosa Park's Blvd	21-17	973-3453539
6. Barbara Jones	20 Alois Place Apts	21-1	973 742-5091
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Housing Authority of the City of Paterson

SECTION 8 ADMISSIONS AND CONTINUED OCCUPANCY POLICY

Amended 10/07

CORRECTIONS TO PHA'S SECTION 8 ADMINISTRATIVE PLAN

- E. NONDISCRIMINATION – PAGE 3 – 5th Paragraph
Please remove: The TDD/TDY telephone number may provide accessibility for the hearing impaired.
- K. STAFFING POSITIONS
Please add: Leased Housing Technicians
- A. FAMILY OUTREACH – Page 7 – 1st Paragraph
Please remove: A waiting list hot line with a recorded message may be utilized
- C. PROMOTING GREATER HOUSING OPPORTUNITIES FOR FAMILIES ...
Please remove: d. Investors are recruited to purchase units...
4. Time of Selection – Page 13 – 2nd Paragraph
Please insert space
5. Completion of Full Application – Page 14th – 6th Paragraph
Please insert: All adult family member “18 years and older” are ...
- A. COMPLETION OF APPLICATION – Page 17 – 1st Paragraph
Please remove: “or placed at the bottom of “.
2. Notification of Applicant Status – Page 17 – 1st Paragraph
Please remove: “of the estimated date their name will be reached to receive assistance and placement”
3. Use of Criminal Record – Page 29 – 1st Paragraph
First sentence, please add:criminal record, if requested
7. Components of Screening Process – Page ~~32~~ – 1st Paragraph
Please add: (ies) or other available resources...
3. Disability Assistance Expense Deduction – Page 76 – 1st Paragraph
Last sentence, please change “be” to “by”
- A. BRIEFING NOTICES – PAGE 77 – 1ST Paragraph
Please insert: “ 7 (seven) to”....
2. Voucher Issuance – Page 80 – 2nd Paragraph
Please change: age of four to age of 10
- B. INITIAL HQS INPSECTION – Page 82 – Item 3
Please change: will be given fifteen (15) to thirty (30) days...
- I. CONSEQUENCES IF FAMILY IS RESPONSIBLE – Page 86 – 1.
Please insert: Executive Director or PHA representative may...
- B. PHA INFORMATION ABOUT RESIDENT – Page 96 – Item a.
Please insert: records); per C.F.R. 982.307 (b)(1)(i).
- B: PHA INFORMATION ABOUT RESIDENT – Page 97 – Item 3
Please insert: participate in the program per C.F.R. 982.307(b)(3)
- B. BASIC PROCEDURES – Page 98 – Item 3.
Please remove: When applicable.....entire sentence
- C. HAP LATE PAYMENTS TO OWNERS/LANDLORDS – Page 98 - 1st Sentence
Please insert: must meet all of the following criteria per C.F.R.952.451(b)(5)
Please make #7, #1
Please make #6, #2
Please make #5, #3, and add “their control as determined by HUD”

Please make #4, #7
Please make #3, #6
Please make #2, #5
Please make #1, #4

- C. FAILURE TO RESPOND TO ANNUAL...Page 101, Item #5
Please change: within five (5) to ten (10)
1. Minors, Page 103, Item b.
Please insert: Legal guardianship “or custody per court ordered documents”...
2. Person eighteen, Page 103, Item b
Please insert: in the same manner as all other applicants and tenants are....
- A. OUTGOING HOUSING CHOICE VOUCHERS, Page 110, Item 2
Please remove Item #2 completely.
- A. ELIGIBILITY TO MOVE, Page 113, Item 2
Please insert: evict the resident “due to no fault or legal violation of the tenant”.
- B. WHEN A FAMILY CAN AND CANNOT MOVE, Page 113, Item #3
Please insert: a family obligation “such as non-payment of rent or utilities
Please add #5: If there is a TTP; the tenant provide a letter from the landlord that there is not balance due.
- D. REMAINING MEMBER OF TENANT FAMILY, Page 115 – Item D
Please remove: Item number 1 completely.
Please insert: In item #2, head of household, and will be required to relocate to an appropriately sized unit.
Please remove: Item #5 completely, page 116.
- A. LIVE IN AIDE, Page 118, Item #2
Please insert: with the participant “and must vacate immediately
- A. DEFINITIONS, Page 124, Item 2 and 3
Please make Item #2, #3 and #3, #2.
8. The Decision, Page 128, Item e.
Please insert: to the participant “within 14 days of the hearing”
- B. ENFORCING REPAYMENT AGREEMENTS, Page 137, Item 4
Please insert: the Section 8 Office will seek termination of assistance.
Please remove remainder of the sentence.
- D. OWNER/LANDLORD FRAUD AND PROGRAM ABUSE, PAGE 138, Item 2
Please remove: Item #2 completely.

The PHA shall not deny admission to an applicant or participant who is or has been a victim of domestic violence, or stalking, if the applicant otherwise qualifies for admission or assistance.

To further the commitment to full compliance with applicable Civil Rights laws, the PHA will provide information to Section 8 applicants and participants with regard to housing discrimination. Information and Discrimination Complaint Forms will be made part of the briefing packet.

Posters and housing information with the Equal Opportunity Housing logo may be displayed in locations through the PHA office in such a manner as to be easily readable from a wheelchair.

The PHA's Section 8 office space is accessible to persons with disabilities.

F. SERVICE POLICY/ACCOMMODATIONS

It is the policy of the PHA to be service-directed in the administration of its housing programs, and to exercise and demonstrate a high level of professionalism while providing housing services.

Policies and practices are designed to provide assurances that all persons with disabilities are provided reasonable accommodation so that they may fully access and utilize the housing program and related services. The availability of specific accommodations may be made known by including notices on forms and letters to all families, and all requests may be verified so that these needs can be properly accommodated. All mailings may be made available in an accessible format upon request, as a reasonable accommodation. Organizations that provide assistance for hearing-impaired and sight-impaired persons may be utilized.

G. TRANSLATION OF DOCUMENTS

In determining whether it is feasible to translate documents into other languages or Braille for the blind, the PHA will consider the following factors:

1. The number of applicants and participants who do not speak English and speak another language, or need Braille for adequate understanding.
2. The cost per client of translating the documents into another language or into Braille.
3. The availability of translation and/or interpreter services in the PHA's jurisdiction.

At a minimum, the PHA will prepare the following information in a clearly written format:

- Marketing and informational material;
- Application process information;

5. The PHA must limit use and disclosure of family information obtained through release and consent to purposes directly connected with the program administration (i.e. an adult's EIV data will be released only to that adult. A minor's EIV data may be released to his/her parent.).
6. The PHA shall retain in confidence all information pursuant to Violence Against Women Act including the fact that an individual is a victim of domestic violence, dating violence, or stalking.

The information shall neither be entered into any shared database nor be provided to any related entity, except:

- To the extent that disclosure is requested or consented to in writing by the individual; or
- Required for use in an eviction proceeding of an abuser, stalker or perpetrator of domestic violence; or
- Is otherwise required by applicable law

I. RULES AND REGULATIONS

All issues not addressed in this document related to tenants, participants and owners/landlords are governed by the Code of Federal Regulations (24 CFR), HUD Guidebook 7420.10G, HUD Memos, Notices and Guidelines or other applicable law, and the Section 8 Programs Standard Operations Procedures.

J. LIST OF SECTION 8 PROGRAMS

The following is a list of Section 8 Programs offered by the PHA:

Housing Choice Voucher Program
Family Unification Program
Family Self-Sufficiency Program

K. STAFFING POSITIONS

The following are the positions/titles of staff members who are responsible for the implementation of the Section 8 Programs:

Executive Director

Tenant Interviewer/Investigators

Director of Leasing & Occupancy

Housing Quality Standards Inspectors

Leased Housing Technicians

II. OUTREACH TO FAMILIES AND OWNERS/LANDLORDS

A. FAMILY OUTREACH

The Section 8 office publicizes and disseminates information, as needed, concerning the availability and nature of housing assistance. Upon execution of an Annual Contributions Contracts (ACC) for additional units, the Section 8 office will publish in a newspaper of general circulation, minority media, and other suitable means the availability and nature of housing assistance for very low-income families, unless application-taking has been suspended according to HUD regulation.

The Section 8 office may distribute fact sheets to the broadcast media. Personal contacts with the news media, community service personnel, and public service announcements will be handled by the Executive Director's Office.

Upon receipt of new funding, the Section 8 office will review its current waiting list and determine whether outreach is needed and what types of outreach will be implemented.

Applicants and participants will be provided with:

- Information about general locations and characteristics of neighborhoods.
- A listing of available rental property. These listings show addresses, shopping centers, bus lines, amenities, deposit information, etc., as provided by owners/landlords.
- Information that they may choose any unit within the PHA's jurisdiction as long as the program requirements are met regarding the unit.
- Information on portability provisions that may be available in the Section 8 Housing Choice Voucher Program.
- A map which identifies areas of low-poverty and minority concentrations.

B. OWNER/LANDLORD OUTREACH

The Section 8 office will strive to maintain good relations with existing owners/landlords and will encourage new owners/landlords to participate and to make dwelling units available for leasing by eligible families in accordance with the Administrative Plan.

The PHA will use a comprehensive marketing effort described in the next section to recruit owners/landlords in areas that offer expanded opportunities to our participants.

In order to assure that owner/landlord outreach efforts are reaching owners/landlords with units outside areas of low-income and minority concentration, the PHA will evaluate new Request for Tenancy Approvals by determining if the address is in an area outside poverty/minority concentration.

The PHA may participate in community-based organization(s) comprised of private property and apartments/landlords and managers.

The PHA may conduct periodic meetings with participating owners/landlords to improve owner/landlord relations and to recruit new owners/landlords.

Previous take-one, take-all requirements have been eliminated.

C. PROMOTING GREATER HOUSING OPPORTUNITIES FOR FAMILIES OUTSIDE AREAS OF LOW-INCOME AND MINORITY CONCENTRATION

1. A comprehensive marketing plan may be used to locate owners/landlords, as follows:

- a. Un-impacted areas are identified.
- b. Regular meetings are held with investors and other owner/landlord groups to explain the program and recruit owners/landlords. A presentation is given and written materials are distributed.
- c. The rental stock in areas without concentration of very low-income and minority residents are surveyed to identify vacant units. The owners/landlords and managers are contacted
- d. Apartment complex managers are recruited through meetings with manager associations and special training programs geared toward apartment management.
- e. Ads and articles are placed in owner/landlord, manager, and investor newsletters.
- f. All Section 8 staff is required to adopt the customer service representative approach and implement the program accordingly.
- g. Tax credit investors are monitored for proper participation to meet their responsibilities as participants using the Section 8 HCVP in conjunction with their other subsidies.

2. Mass media is used as needed.

3. Printed materials for owners/landlords may consist of:

- a. A one-page tri-fold handout; or
- b. An owner/landlord packet that describes all of the procedures as well as tips on how to be successful with the Section 8 HCVP.

After the preference is verified, when the PHA is ready to select applicants, applicants will be required to participate in a full application interview with a PHA representative during which the applicant will be required to furnish complete and accurate information verbally as requested by the interviewer. The PHA interviewer will complete the full application form with answers supplied by the applicant. The applicant will sign and certify that all information is complete and accurate.

The full application will be completed when the applicant attends the interview.

Requirement to Attend Interview

The PHA utilizes the full application interview to discuss the family's circumstances in greater detail, to clarify information which has been provided by the family, and to ensure that the information is complete. The interview is also used as a vehicle to meet the informational needs of the family by providing information about the application and verification process, as well as to advise the family of other PHA services or programs which may be available.

All adult family members "18 years and older" are required to attend the interview and sign the housing application.

Exceptions may be made for students attending school out of state/for members for whom attendance would be a hardship.

The head of household is required to attend the interview.

If the head of household cannot attend the interview, the spouse may attend to complete the application and certify for the family. The head of household, however, will be required to attend an interview within five (5) days to review the information and to certify by signature that all of the information is complete and accurate.

If an applicant fails to appear for their interview without prior approval of the PHA, their application will be denied unless they can provide acceptable documentation to the PHA that an emergency prevented them from calling.

Reasonable accommodation will be made for persons with a disability who require an advocate or accessible offices. A designee will be allowed to participate in the interview process, but only with permission of the person with a disability.

If an application is denied due to failure to attend the full application interview, the applicant will be notified in writing and offered an opportunity to request an informal review. (See "Program Integrity or Informal Hearings and Reviews" chapters).

- e. Failure to provide information or to respond to mailings may result in the applicant's name being removed from the Waiting List. Mail that is returned by the U.S. Postal Service may result in removal from the Waiting List. Applicants who are removed from the Waiting List may reapply for assistance when the Waiting List is opened. Exception: If the applicant did not respond to the PHA request because of a family member's disability, the PHA will reinstate the applicant in his/her former position on the waiting list.

2. Notification of Applicant Status

Based on the information provided by the applicant on the pre-application form, if the family is determined to be potentially eligible, the applicant will be notified in writing. PHA communication will in no way lead applicants to believe that the estimated date is exact, but will stress that the estimated date is subject to several factors that are beyond the PHA's control (i.e. turnover, funding, etc.).

If the family is obviously ineligible, (i.e. no one is a citizen or has eligible immigration status) the PHA will mail a letter of ineligibility.

3. Completion of a Full Application

- a. Families will be invited to come into the office to complete a full application at a scheduled interview. Appointments are scheduled by mail and will provide the applicant with at least two (2) weeks written notice. The appointment letter also identifies the type of information that the applicant will be required to bring to the interview.

- b. The family will complete the application on their own whenever possible. The head of household, as well as all members of the household over the age of eighteen (18) years must sign the application including all required HUD forms. Reasonable accommodations are made for persons with disabilities.

c. Requirement to Attend Scheduled Meeting

It is the applicant's responsibility to reschedule the interview. If the applicant fails to attend the scheduled appointment and does not contact the Section 8 Department in writing or by telephone to reschedule the appointment the application may be rejected and the family may be denied admission.

d. Verification of Full Application Information

- (1) Information provided by the applicant will be verified including information documenting family composition, income, assets, allowances and deductions, preference status (if needed), full-time

3. Use of Criminal Record

- a. Denial. If a PHA proposes to deny admission for criminal activity as shown by a criminal record, if requested, the PHA must provide the subject of the record and the applicant with a copy of the criminal record. The PHA must give the family an opportunity to dispute the accuracy and relevance of that record, in the informal review process in accordance with Sec. 982. 554.
- b. Termination of Assistance. If a PHA proposes to terminate assistance for criminal activity as shown by a criminal record, the PHA must notify the household of the proposed action to be based on the information and must provide the subject of the record and the tenant with a copy of the criminal record. The PHA must give the family an opportunity to dispute the accuracy and relevance of that record in accordance with Sec. 982. 555. All information about a victim of domestic violence or stalking that is provided to the PHA and utilized for the purpose of terminating the assistance of the perpetrator or of a household who has a household member who is a perpetrator of domestic violence or stalking shall be maintained confidential pursuant to the Violence Against Women Act.
- c. Cost of Obtaining Criminal Record. The PHA may not pass along to the tenant the costs of a criminal records check.
- d. Permitted use and disclosure of criminal records/sex offender registration records received by the PHA may only be used for applicant screening and/or for lease enforcement and termination. A PHA may disclose criminal convictions as follows:
 - (1) To officers or employees of the PHA, or to authorized representatives of the PHA who have a job-related need to have access to the information. For example, if the PHA is seeking to terminate assistance of a Section 8 participant on the basis of criminal activity/sex offender status as shown in criminal conviction records, the records may be disclosed to PHA employees performing functions related to the termination or to a PHA hearing officer conducting an administrative grievance hearing concerning the proposed termination.
 - (2) If a PHA obtains criminal records from a State or local agency showing that a household member has been convicted of a crime/sex offense relevant to applicant screening or tenant lease enforcement or termination, the PHA must notify the household of the proposed action based on the information obtained. The PHA must also provide the subject of the record and the applicant or participant a copy of such information before a denial of admission, termination or lease enforcement action on the basis of such information.

7. Components of Screening Process

A criminal history report will be requested from the law enforcement agency (ies) or other available resources for adult members according to the following procedure:

- a. For all applicable household members, the PHA will submit to a law enforcement agency the name, sex, race, date of birth and social security number.
- b. Based on the identifiers submitted, the law enforcement agency will provide this PHA with any criminal history conviction record information and outstanding warrants that are found on the law enforcement agency Computerized Criminal History database and the appropriate Crime Information Center.
- c. The law enforcement agency may also search the National Crime Information Center (NCIC) for criminal information. If a record exists, the law enforcement agency will notify this PHA that such information was found, and will provide the PHA with a copy of the information.
- d. If the person disputes or contests the criminal history report received by this PHA, the PHA may at this time determine that a fingerprint check is necessary.
- e. In no case will the applicant be charged for the cost of the criminal history checks.

8. Ineligibility Determination

- a. Families determined to be ineligible due to the definition of family, income, or drug-related criminal or violent criminal activity, or a pattern of alcohol abuse, will be notified in writing that they do not qualify for the program. Families will be notified of the right to have an Informal Review.
- b. The Informal Review will be conducted according to regulatory requirements and as outlined further in this Administrative Plan.
- c. If the applicant or household member refuses to supply required information and/or refuses to sign form HUD-9886 or other PHA release forms, the family will be determined to be ineligible. The informal review process will apply to an applicant family who has been denied assistance on these grounds.

3. Disability Assistance Expense Deduction

Families are entitled to deduction for un-reimbursed expenses for care attendants and auxiliary apparatus expenses for a member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including member disabled) to work. The allowable disability assistance expense is that portion that exceeds three percent of annual income. This deduction may not exceed the earned income received by family members who are eighteen (18) or over, and who are able to work because of such attendant care or auxiliary apparatus.

The PHA will verify:

- The disability;
- The un-reimbursed expenses for care or apparatus;
- Whether the expense is directly related to enabling employment; and
- Income earned due to the care or apparatus.

M. VERIFYING NON-FINANCIAL FACTORS

Non-financial factors that must be verified include, but are not limited to:

1. Legal Identity;
2. Marital Status;
3. Familial Relationships;
4. Permanent Absence of Adult Member;
5. Change in Family Composition;
6. Disability;
7. Funds Owed the PHA or Other Housing Authorities;
8. Social Security Numbers

The PHA will require the applicant to provide Social Security Numbers for all family members six (6) years old or older or certify that no Social Security Number has been issued; or

9. Citizenship and Non-Eligible Immigration Status.

VI. BRIEFING OF FAMILIES AND ISSUANCE OF HOUSING CHOICE VOUCHERS

A. BRIEFING NOTICES

Notices of the briefing session are sent to eligible candidates at least seven (7) to ten (10) days in advance of the briefing session. If the applicant fails to appear, he/she may be rescheduled for the next briefing session. If the applicant fails to appear a second time, the application will be withdrawn. The applicant family can reapply when the PHA is accepting applications.

B. CONTENTS OF THE BRIEFING

A family selected to participate in the PHA's tenant-based program will be provided an oral briefing.

1. The briefing shall include information on the following subjects:
 - a. A description of how the program works;
 - b. Family and owner/landlord responsibilities;
 - c. Where the family may lease a unit, including renting a dwelling unit inside or outside the PHA's jurisdiction;
 - d. An explanation of how portability works:

The PHA may not discourage the family from choosing to live anywhere in the PHA's jurisdiction, or outside the PHA's jurisdiction under portability procedures.
 - e. An explanation of the advantages of moving to areas outside of poverty or minority concentration.
2. In briefing a family that includes any disabled person, the PHA shall take appropriate steps to ensure effective communication in accordance with 24 CFR 8.6.

C. CONTENTS OF BRIEFING PACKET

When a family is selected to participate in the program, the PHA will provide the family a packet that includes the following information:

1. The initial time to locate a unit and PHA policy on any extensions or suspensions of the term. If the PHA allows extensions, the packet must explain how the family can request an extension;

E. OCCUPANCY STANDARDS (pursuant to Federal Register, December 22, 1998)

1. Occupancy Standards

The PHA's occupancy standards are listed below:

Size	Minimum # Persons	Maximum # Persons
0 BR	1	1
1 BR	1	3
2 BR	2	5
3 BR	3	7
4 BR	4	9
5 BR	5	11

Exceptions to the above will be reviewed by the Executive Director and may be allowed depending upon individual circumstances.

A participant may select a smaller size unit than the size listed on their Housing Choice Voucher. However, the Payment Standard for the smaller size unit shall be utilized.

2. Voucher Issuance

The payment standard for the assigned subsidy size determines the maximum subsidy allowed for a participant. This standard is determined by assigning the number of bedrooms the family requires to accommodate the family composition and the number of family members in the applicant household. The assignment of the bedroom unit size is for the purpose of setting the allowable subsidy standard for the family and does not dictate the bedroom size unit the family may select as its housing choice. The following guidelines are used to determine each family's assigned subsidy size without overcrowding or under-housing.

The aforementioned standard is based on the assumption that: (a) no more than two persons will be required to share a bedroom; (b) persons of the opposite sex over the age of ten (10), other than husband and wife will not be required to share a bedroom; (c) children of the same sex will share a bedroom; (d) adults of the same sex will share a bedroom; however, adults of a different generation, i.e. mother, grandmother, may be permitted separate bedrooms; and (e) a live-in aide is permitted a separate bedroom.

VII. HOUSING QUALITY STANDARDS AND INSPECTIONS

A. APPLICABLE QUALITY STANDARDS

Any housing unit contracted with the PHA will meet the minimum Housing Quality Standards (HQS) as set forth in 24 CFR 982.401. Local housing codes adopted by PHA must meet or exceed HQS requirements. When adopting Local Codes, the PHA will assure that the choice of housing will not be restricted by using those codes.

B. INITIAL HQS INSPECTION

1. The Initial Inspection will be conducted to:
 - a. Determine if the unit and property meet the HQS defined in this Plan.
 - b. Document the current condition of the unit to assist in future evaluations as to whether or not the condition of the unit exceeds normal wear and tear.
 - c. Document the information to be used for determination of rent-reasonableness.
2. If the unit fails the initial Housing Quality Standards inspection, the family and owner/landlord will be advised to notify the PHA once repairs are completed.
3. The owner/landlord will be given fifteen (15) to thirty (30) days to correct the items noted as Fail, at the Inspector's discretion, depending on the amount and complexity of work to be done.
4. The owner/landlord will be allowed up to two (2) re-inspections for repair work to be completed.
5. If the time period given by the Inspector to correct the repairs has elapsed, or the maximum number of failed re-inspections has occurred, the family may select another unit within the time limit remaining on the Voucher or of the Request for Tenancy Approval submission date.
6. For PHA's with 1250 or less units, the inspection should be made within fifteen (15) days from the date the unit is available for inspection.
7. For PHA's with 1250 or more units, the inspection should be made within a "reasonable period of time."

2. The owner/landlord is responsible for all other HQS violations, which includes smoke alarms.
3. The owner/landlord is responsible for vermin infestation even if caused by the family's living habits. However, if such infestation is serious and repeated, it may be considered a lease violation and the owner/landlord may evict for serious or repeated violation of the lease. The PHA may terminate the family's assistance on that basis.
4. The Inspector will make a determination of owner/landlord or family responsibility during the inspection.
5. If the family is responsible but the owner/landlord carries out repairs, the owner/ landlord will be encouraged to bill the family for the cost of the repairs and the family's file will be noted.

I. CONSEQUENCES IF FAMILY IS RESPONSIBLE

1. If non-emergency violations of HQS are determined to be the responsibility of the family, the family shall make any repair(s) or corrections within thirty (30) days. If the repair(s) or correction(s) are not made in this time period, the PHA will terminate assistance to the family. The Executive Director or PHA representative may approve extensions in these cases. The owner's/landlord's rent will not be abated for items that are the family's responsibility.
2. If the resident is responsible and corrections are not made, the HAP Contract will terminate when assistance is terminated.

X. OWNER/LANDLORD RESPONSIBILITY FOR SCREENING RESIDENTS

A. OWNER/LANDLORD SCREENING

1. Listing a family on the PHA waiting list, or selecting a family for participation in the program, is not a representation by the PHA to the owner/landlord about the family's expected behavior, or the family's suitability for tenancy. At or before PHA approval to lease a unit, the PHA must inform the owner/landlord that the PHA has not screened the family's behavior or suitability for tenancy and that such screening is the owner's/landlord's own responsibility.
2. Owners/landlords are permitted and encouraged to screen families on the basis of their tenancy histories. An owner/landlord may consider a family's background with respect to such factors as:
 - a. Payment of rent and utility bills;
 - b. Caring for a unit and premises;
 - c. Respecting the rights of others to the peaceful enjoyment of their housing;
 - d. Drug-related criminal activity or other criminal activity that is a threat to the life, safety or property of others; and
 - e. Compliance with other essential conditions of tenancy.

B. PHA INFORMATION ABOUT RESIDENT

1. If requested in writing, the PHA must give the owner/landlord:
 - a. The family's current and prior address (as shown in the PHA records) per CFR 982.307 (b)(1)(i); and
 - b. The name and address (if known to the PHA) of the owner/landlord at the family's current and prior address.
2. When a family wants to lease a dwelling unit, the PHA may offer the owner/landlord other information in the PHA possession, about the family, including information about the tenancy history of family member, or about drug-trafficking by family members. If the PHA provides additional information to item 1 above, it will have clear, written procedures describing what information will be released and how it will be provided. Only information that is either public record or first-hand knowledge by the PHA may be provided. The PHA's legal counsel will approve the written procedures.

3. The PHA will give the family a statement of the PHA's policy on providing information to owners/landlords. The statement will be included in the information packet that is given to a family selected to participate in the program per CFR 982.307 (b)(3).
4. The PHA will limit use and disclosure of family information obtained through release and consent procedures solely for program administration purposes.

XI. PAYMENTS TO OWNERS/LANDLORDS

A. CONTROLS AND ACCOUNTABILITY

1. All payments are computed according to HUD approved formulas and schedules.
2. New contracts are dated on or after the unit are approved and the participant has moved in.
3. Computations are reviewed before being submitted for payment.
4. A HAP register is maintained to monitor timeliness and accuracy.
5. The owner/landlord may not charge extra for items customarily included in rents in the locality or provided at no additional cost to the unsubsidized residents on the premises.

B. BASIC PROCEDURES

1. Annual rent increases are effective the first of the month.
2. Request for payments are submitted by no later than the 3rd week of each month to insure that payments can be reviewed for accuracy and so that payments are made in a timely manner to the owners/landlords.
3. Payments are made to the owners/landlords by check.

C. HAP LATE PAYMENTS TO OWNERS/LANDLORDS

HAP contract provides for penalties against the PHA. To assess such fees, the policy and practice must meet the following criteria per CFR 952.451 (b)(5):

1. The first HAP payment of a contract is not considered for a late payment.
2. The HAP payment is considered received once it has been mailed (or electronically deposited) by the PHA;
3. PHA will not be penalized for circumstances beyond their control as determined by HUD.
4. The penalties follow the generally accepted practice and law in the local housing market;
5. The owner/landlord charges both assisted and non-assisted residents;
6. The owner/landlord charges the resident for late rent payments; and
7. Late fee will be paid from the Administrative fees income and reserve.

6. For families who have added and/or deleted member(s) of their household from the original family composition; (mandatory that this be reported to PHA);
 7. For families whose income source is changed including changing from one full time employer to another, receipt of an unscheduled increase in wages, or receipt of an increase in benefits such as Social Security, SSI, and TANF.
 8. For families or household members previously reporting zero income; and
 9. Any requirements imposed by HUD.
- C. FAILURE TO RESPOND TO ANNUAL OR INTERIM RE-CERTIFICATION NOTICE
1. The written notification must state which family members are required to attend the interview. The family may call to request another appointment date up to five (5) days prior to the interview.
 2. If the family does not appear for the re-certification interview, and has not rescheduled or made prior arrangements with the PHA, the PHA will reschedule a second appointment.
 3. If the family fails to appear for the second appointment, and has not rescheduled or made prior arrangements, the PHA will send the family notice of termination and offer them an informal hearing.
 4. Exceptions to these policies may be made if the family is able to document an emergency situation that prevented them from canceling or attending the appointment or if requested as a reasonable accommodation for a person with a disability.
 5. Participants will be mailed notices of a maximum of two (2) scheduled reexamination appointments. Extenuating circumstances may be considered at the discretion of the PHA. The second appointment notice must be mailed within five (5) to ten (10) business days of the first appointment, allowing the participant ten (10) working days for the next scheduled appointment.
- D. CHANGES TO TENANT RENT
1. When the family income information is analyzed, and all other re-certification requirements have been met, the Tenant Rent will be recalculated.
 2. The PHA will notify both the owner/landlord and resident in writing of the new rent shares.

E. REQUIREMENTS TO ADD TO FAMILY COMPOSITION

The PHA is required to amend the lease when there are additions or deletions to the family composition. The following requirements pertain to family additions:

1. Minors
 - a. The PHA will require birth certificate, social security numbers and/or proof of guardianship (if applicable) for minors. The provision of social security numbers for persons over six (6) years of age is required by HUD. Failure to provide social security number will result in termination of assistance for failure to comply with program requirements.
 - b. Legal guardianship "or custody per court ordered documents" will be required when the participant is caring for minor children of a relative or friend. Documentation may include verification from the Department of Public Health and Social Services that the participant is the guardian of said minor child.

2. Persons eighteen (18) years of age or older:

When the participant requests an adult person (defined as someone 18 years of age or older) be added to the family composition, the following will be required:

- a. Photo identification, social security number, verification of income and other eligibility related requirements. The individual will be required to sign HUD form 9886 (Release of Information);
- b. Background screening will be conducted for criminal activity **prior to authorizing approval** to add an adult person to family composition and the PHA will determine, after receipt, of the report the acceptability of this adult member in the same manner as all other applicants and tenants are screened for appropriate behavior;
- c. If the individual is found to have no criminal history background record, the PHA will add the adult member to the family composition;
- d. If the individual is found to have a criminal history background record, the PHA may deny the admission and addition to the lease;
- e. The PHA will consider any violent criminal or drug-related criminal activity as grounds to deny admission, unless the individual can prove rehabilitation;
- f. Because the adult member who wished to be added has no formal relationship with the PHA, she/he will not be afforded a review of the reasons for denial.

XV. PORTABILITY

A. OUTGOING HOUSING CHOICE VOUCHERS (PORT OUT)

A housing choice voucher becomes an "outgoing housing choice voucher" when the family holding the voucher decides to and is approved by the PHA to seek housing outside the jurisdiction of the initial PHA.

1. Section 8 waiting list applicants who are residents of the PHA's jurisdiction (plus 5 miles beyond the city limits) may elect to exercise their option to use the portability features of their housing assistance when first leasing.
2. Family Self-Sufficiency (FSS) program participant(s) must reside in the jurisdiction for at least twelve (12) months.
3. Participants may not port-out if they are in violation of family obligations or if they owe a balance due to the PHA, relative to the Section 8 or Public Housing programs.
4. A family moving to a jurisdiction outside the initial PHA is subject to redetermination of eligibility based on the income limits of the receiving PHA.
5. A participant family moving to another unit within the initial PHA's jurisdiction is not subject to redetermination of eligibility based on the income limits.
6. The PHA follows the portability requirements of 24 CFR 982.353-355 and 982.553-555 and any subsequent regulations, notices, memos or directives from HUD regarding the administration of portability under Section 8.
7. The PHA will notify the family in writing if the PHA is denying the family portability.
8. The PHA will deny portability for the following:
 - If the funds are unavailable to port family to an area where a higher subsidy amount would be paid because of higher payment standards or more generous subsidy standards.
 - If lease has expired
 - If family owes the PHA money
 - If family's assistance is pending termination
 - If family's annual gross income is more than the receiving PHA's income limit for the family size

XVI. MOVES WITH CONTINUED TENANT-BASED ASSISTANCE

A. ELIGIBILITY TO MOVE

A participating family is eligible to move if any of the following occur.

1. The assisted lease for the old unit has terminated. This includes a termination because:
 - a. The PHA has terminated the HAP contract for the owner's/landlord's breach; or
 - b. The lease has terminated by mutual agreement of the owner/landlord and the resident; or
 - c. The lease expired and either the owner/landlord or resident decided not to renew.
2. The owner/landlord has given the resident a notice to vacate, or has commenced an action to evict the resident, or has obtained a court judgment or other process allowing the owner/landlord to evict the resident "due to no fault or legal violation of the tenant".
3. The resident has given proper notice of lease termination after the first year.

B. WHEN A FAMILY CAN AND CANNOT MOVE

1. A participant family may move one time with continued assistance under the program, either inside the jurisdiction or under the portability procedures during any one-year period. (See 24 CFR Sec. 982.353 and Sec 982.314)
2. The family may not move during the initial term of the lease. (See 24 CFR Sec. 982.314)
3. The PHA may deny a request to move for the following reasons:
 - a. The participant intentionally causes the unit to fail housing quality standards;
 - b. The participant owes the PHA a balance due; and
 - c. The participant has violated a family obligation, such as non-payment of rent or utilities.
4. Failure to provide at least thirty (30) days notice may result in termination of assistance.
5. If there is a TTP; the tenant provide a letter from the landlord that there is not a balance due.

XVII. FAMILY BREAK-UP

A. PHA DISCRETION

1. The PHA has discretion to determine which members of an assisted family continue to receive assistance in the program if the family breaks up.
2. The decision to determine who continues to receive the assistance will be made by the Housing Assistance Supervisor.

B. CRITERIA

The factors to be considered in making this decision may include:

1. Whether the assistance should remain with family members remaining in the original assisted unit;
2. The interest of minor children or of ill, elderly, or disabled family members;
3. Whether family members are forced to leave the unit as a result of actual or threatened physical violence against family members by a spouse or other member of the household; or
4. Other factors specified by the PHA.

C. COURT ORDERS

If a court determines the disposition of property between members of the assisted family in a divorce or separation under a settlement or judicial decree, the PHA is bound by the court's determination of which family members continue to receive assistance in the program.

D. REMAINING MEMBER OF TENANT FAMILY

1. A single adult (whether elderly or non-elderly, displaced or non-disabled, children in residence/household or no children present) may become the head of household, and will be required to relocate to an appropriately sized unit.
2. A live-in aide will not be considered a remaining member of the resident family by definition.
3. A minor child(ren) will/will not be allowed to retain status of remaining family member(s) unless:
 - a. The court has awarded emancipated minor status to the minor; or
 - b. An income eligible court appointed or legal guardian moves into the unit with the minor child(ren).

XVIII. ABSENCE FROM UNIT

A. TIME LIMITS

1. The family may be absent from the unit for brief periods. Generally, the family may not be absent from the unit for a period of more than sixty (60) consecutive calendar days.
2. Generally, the housing assistance payments terminate if the family is absent for longer than sixty (60) days. The term of the HAP contract and assisted lease also terminate.
3. The Executive Director may approve an absence of up to 180 consecutive calendar days for extraordinary reasons, such as military leave.
4. Absence means that no member of the family is residing in the unit.
5. The owner/landlord must reimburse the PHA for any housing assistance payments for the period after termination.

B. VERIFICATIONS

1. The family must supply any information or certification requested to verify that the family is residing in the unit.
2. The family must promptly notify the PHA of absence from the unit, including any information requested on the purpose of family absences.
3. The PHA may adopt appropriate techniques to verify family occupancy or absence, including letters to the family at the unit, phone calls, visits or questions to the landlord or neighbors.

XIX. ADMISSION OF LIVE-IN AIDE OR FOSTER CHILDREN

A. LIVE-IN AIDE

1. The PHA will permit the live-in aide to reside with a disabled family as long as the live-in aide meets the criteria for the definition of Live-In Aide (see the Definitions section of this Plan).
2. In the case where a live-in aide is arrested at or near the premises of the Section 8 participant for drug-related or violent criminal activity, the PHA shall advise the Section 8 participant that the live-in aide cannot be housed with the participant and must vacate immediately.
3. The PHA will not be required to wait until conviction of the live-in aide, but will use the criteria of preponderance of the evidence.
4. None of the above-mentioned procedures precludes the Section 8 owner/landlord from taking action to initiate termination for good cause.

B. FOSTER CHILDREN

1. Foster children will be allowed as additions to the household if the anticipated length of stay is at least six (6) months.
2. Documentation from the Department of Public Health and Social Services agency responsible for placement must be provided prior to the placement of the child(ren), except in cases of emergency.
3. If the participating family requires a larger size unit, it will be issued as soon as possible.

XXI. INFORMAL HEARINGS AND REVIEWS

A. DEFINITIONS

1. Informal Review. A review of the PHA's decision on an applicant's application for participation in the Section 8 Housing Choice Voucher Program in accordance with the procedures outlined below.
2. Informal Review Officer. A person designated to informally review a decision concerning an application for participation and give his/her decision.
3. Informal Hearing. A hearing regarding a decision affecting a participating family in the Section 8 Housing Choice Voucher Program in accordance with the procedures outlined below.
4. Informal Hearing Officer. A person designated to conduct an informal hearing concerning a participant and gives his/her decision.

B. PROCEDURES FOR INFORMAL REVIEW

1. The PHA shall give an applicant written notice of a decision denying assistance or a decision denying listing on the waiting list within ten (10) calendar days from the date of the decision.
2. The notice shall contain a brief statement of the reason(s) for the decision, that the applicant may submit a signed written request for an informal review of the decision if he/she disagrees with the decision, and that the request must be made within ten (10) calendar days from the date of the notice, and that the applicant should keep proof of making the request.
3. The PHA may or may not conduct an informal review if the applicant fails to submit his/her request within the time stipulated. If the request is not submitted timely, it shall mean that the applicant waived his/her right to request an informal review.
4. Reasonable accommodations shall be made for applicants who are disabled.
5. The PHA shall conduct an informal review, provided the applicant submits a proper request for an informal review within the time allowed.
6. Informal Review Officer
 - a. The PHA shall designate any person or persons as the review officer(s). The power to designate any person or persons as review officer or review officers shall rest with the PHA.
 - b. The person or persons designated as the review officers shall not be the person who made or approved the decision under review or a subordinate of such person.

- b. If the participant who requested the informal hearing fails to appear at the hearing on the date set for the hearing without any request for an adjournment on strong grounds, the matter will be decided by the parties that are present, or dismissed immediately with no right for its restoration. The hearing officer may or may not allow an application for adjournment.
- c. The participant will begin his/her case by introducing documents it relies on and by taking oral testimony of witnesses in support of his/her contention.
- d. The PHA will then begin its defense by introducing documents it relies on and by taking oral statements from witnesses, if necessary, in justification of its decision.
- e. The participant and the PHA will then close their cases and make final submissions, if they choose to, prior to the decision.

8. The Decision

- a. The hearing officer will consider the evidence introduced by the parties and give such evidence due weight.
- b. Factual determinations relating to the individual circumstances of the participant shall be based on the evidence presented at the hearing.
- c. The decision shall be in writing and based on the facts established, HUD regulations, PHA policy, and the applicable law.
- d. The decision shall clearly state the reason on which the decision is arrived.
- e. A copy of the decision shall be furnished promptly to the participant within fourteen (14) days of the hearing.

D. HEARING AND APPEAL PROVISIONS FOR "RESTRICTIONS ON ASSISTANCE TO NON-CITIZENS"

1. Assistance to the family may not be delayed, denied or terminated on the basis of immigration status at any time prior to the receipt of the decisions on the CIS appeal.
2. Assistance to a family may not be terminated or denied while the PHA hearing is pending but assistance to an applicant may be delayed pending the PHA hearing.

XXII. REPAYMENT AGREEMENTS

A. ESTABLISHING THE AGREEMENT

1. Repayment Agreements are executed with Section 8 families and owners/landlords who owe the PHA funds.
2. Repayment Agreements with families may be established if the family did not report all of its income.
3. The Section 8 office may allow no more than two (2) Repayment Agreements with an aggregate total of \$1,000 in Repayment Agreements.
4. Any additional money owed will have to be paid-in-full.

B. ENFORCING REPAYMENT AGREEMENTS

1. The Section 8 office will set up monthly payments on the Repayment Agreements.
2. If the participant is two (2) or more months behind, the participant's assistance may be terminated.
3. If the resident enters into a Repayment Agreement after the execution of the HAP Contract and does not pay, the Section 8 office will require the family to bring their Repayment Agreement current prior to issuance of a Voucher to move to another unit.
4. If the resident refuses to enter into a Repayment Agreement because of a claim paid for unpaid rent, damages, or vacancy loss, the Section 8 office will seek termination of assistance.
5. The Section 8 office must notify the family of the amount of its liability and inform them of the consequences if they do not pay.
6. Maximum time allowed for a repayment agreement is 18 months.
7. If a tenant acquires a back charge for unreported income the following payment arrangements will take place:

<u>Back Charge Amount</u>	<u>Percentage to be Paid</u>	<u>Repayment</u>
<u>Agreement</u>	<u>Within 30 days</u>	<u>Length</u>
Up to \$150.00		30 days
\$151.00-\$500.00		3 months
\$501.00-\$1,499.00	10%	6 months
\$1,500.00-\$2,999.00	20%	12 months
\$3,000.00-\$4,999.00	25%	18 months

All back charges are to be processed through the Leasing & Occupancy Department only.

**Note that all back charges of \$5000 or more must be paid in full immediately or the tenants' account will be placed in court for non-payment of rent and the case will be forwarded to the Prosecutor's office.

C. INELIGIBILITY FOR REPAYMENT AGREEMENTS

If the Section 8 office determines that the family committed willful and intentional fraud, the Section 8 office will require the family to repay the entire amount in-full or have their assistance terminated.

D. OWNER/LANDLORD FRAUD AND PROGRAM ABUSE

1. When the Section 8 office determines that the owner/landlord has retained Housing Assistance Payments the owner/landlord was not entitled to, the Section 8 office may reclaim the Housing Assistance Payment amount from future Housing Assistance Payments owed the owner/landlord.
2. The Section 8 office will use Chapter 9 of HUD Guidebook 7420.10G as a guide in dealing with owner/landlord fraud and program abuse, which may include barring the owner/landlord from participating in the Section 8 Housing Choice Voucher Program.