

PHA Plans

Streamlined Annual Version

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

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

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

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

Streamlined Annual PHA Plan

for Fiscal Year: 2008

PHA Name: Añasco, Housing Authority

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

Streamlined Annual PHA Plan Agency Identification

PHA Name: Añasco, Housing Authority **PHA Number:** RQ043

PHA Fiscal Year Beginning: (07-2008)

PHA Programs Administered:

Public Housing and Section 8 X Section 8 Only

Number of public housing units:
Number of S8 units:

Number of S8 units:

Public Housing Only

Number of public housing units:

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

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

PHA Plan Contact Information:

Name: Isidro Morell Melendez

Phone: (787) 826-3100 Ext. 219

TDD: Director of Federal Programs

Email (if available): anascos8@hotmail.com

Public Access to Information

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

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

Display Locations For PHA Plans and Supporting Documents

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

If yes, select all that apply:

X Main administrative office of the PHA

 PHA development management offices

 Main administrative office of the local, county or State government

 Public library PHA website Other (list below)

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

 Main business office of the PHA PHA development management offices

 Other (list below)

Streamlined Annual PHA Plan
Fiscal Year 2008
[24 CFR Part 903.12(c)]

Table of Contents
[24 CFR 903.7(r)]

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

A. PHA PLAN COMPONENTS

- 1. Site-Based Waiting List Policies
903.7(b) (2) Policies on Eligibility, Selection, and Admissions
- 2. Capital Improvement Needs
903.7(g) Statement of Capital Improvements Needed
- X 3. Section 8(y) Homeownership (Homeownership section (pages 1-22))
903.7(k) (1) (i) Statement of Homeownership Programs
- 4. Project-Based Voucher Programs
- X 5. PHA Statement of Consistency with Consolidated Plan. Complete only if PHA has changed any policies, programs, or plan components from its last Annual Plan.
- X 6. Supporting Documents Available for Review (Section of progress report)
- 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- 8. Capital Fund Program 5-Year Action Plan

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

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

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

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

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

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

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

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

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

A. Site-Based Waiting Lists-Previous Year

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

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

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

B. Site-Based Waiting Lists – Coming Year

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

1. How many site-based waiting lists will the PHA operate in the coming year?
2. Yes No: Are any or all of the PHA’s site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?
If yes, how many lists?

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

2. Capital Improvement Needs

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

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

A. Capital Fund Program

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

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

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

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

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

3. Yes X No: Does the PHA expect to apply for a HOPE VI Revitalization grant in the Plan year?
If yes, list development name(s) below:

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

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

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

1. X 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 CFRparts 982? (If “No”, skip to the next component; if “yes”, complete each program description below (copy and complete questions for each program identified.)

2. Program Description:

a. Size of Program

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

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

b. PHA-established eligibility criteria

Yes X 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:

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

3. Capacity of the PHA to Administer a Section 8 Homeownership Program:

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

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

4. Use of the Project-Based Voucher Program

Intent to Use Project-Based Assistance

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

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

5. PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

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

1. Consolidated Plan jurisdiction: (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 on its waiting lists on the needs expressed in the Consolidated Plan/s.
- The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- X 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):

Añasco, Housing Authority's PHA Plan is consistent with the consolidated Plan of Puerto Rico and prepared pursuant to 24CF4 part 91. AHA through Family Housing Assessment and Housing Quality Control pursues provision of decent, secure and sanitary Housing for qualified participants.

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

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

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
XX	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
X	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
XX	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
XX	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
XX	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or	Annual Plan: Management

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	other applicable assessment).	and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
XX	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
	Any policies governing any Section 8 special housing types <input type="checkbox"/> Check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures. <input type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
XX	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

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

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

8. Capital Fund Program Five-Year Action Plan

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

8. Capital Fund Program Five-Year Action Plan

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

AÑASCO HOUSING AUTHORITY

SECTION 8 VOUCHER PROGRAM ADMINISTRATIVE PLAN

PURPOSE OF THE PLAN

The purpose of this Administrative Plan is to describe the policies for which the Añasco Housing Authority (AHA) has discretion in the operation of this Section 8 Voucher Program. While the Program operates in strict accordance with Federal regulation, the plan is not intended to restate HUD-mandated policies and procedures. To the extent that anything in this plan contradicts Federal Law Regulations, now existing or hereafter amended from time to time, the Federal Law or regulation shall take precedence.

The goal of the plan is to provide an overview of AHA policies. More detailed procedures are described in procedural handbook, forms in use, and related program documents.

AHA will select families for participation in the Section 8 Voucher Program without discrimination because of race, color, religion, sex, familiar status, national origin or disability.

In the administration of its programs, AHA will comply with, and will require its owner to comply with the following laws, as currently amended:

- The Fair Housing Act (42 U.S.C. 3610-3619).
- Title VI of the Civil Rights Act of 1964.
- The Age Discrimination Act of 1975.
- Executive Order 11063, Equal Opportunity in Housing 1962, as amended.
- Executive Order 12259, 46 FR 1253 (1980), as amended.
- Executive Order 12892, 59 FR 2939 (1994).
- Section 504 of Rehabilitation Act of 1973.
- Title II of the Americans with Disabilities Act, 42 U.S.C. 12101

AHA will provide assistance to applicants/participants claiming illegal discrimination by:

- Posting Equal Housing Posters
- Assisting applicants and participants in completing appropriate paper work.
- Referring families experiencing problems to Human Rights Commission or other legal services.

AREA OF OPERATION

AHA's area of operation will be geographical area of the Municipality of Añasco and adjacent areas, including Mayagüez, Rincón, Moca, Aguada, Aguadilla, San Sebastián, Hormigueros.

This HA will not accept, or refer, mobility or portability of Voucher from, or to, any adjacent HA's.

The determination taken to establish this policy is based on the fact that the adjacent HA's are within distance from our HA. The Voucher can be administered and serviced by these HA's Municipalities without having to assign them to, or receive them from, our HA.

PREFERENCES CATEGORIES

Applicants who certify housing need in one of the following categories shall be given first consideration in tenant selection. Priorities will not be given to the persons entering the waiting list until we finished the evaluation of the existing persons that were on the waiting list before it was re-opened. The categories are listed in the order of priority. Within each category, selection will be governed by date and time of application.

1. A homeless family – applicant who live or work in the geographical area of the Municipality of Añasco and is living in a substandard housing who lacks fixed, regular nighttime residence that is supervised publicly on privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing.
 - Transitional housing means housing that will facilitate the movement of homeless individuals and families to permanent housing within 24 months, and must meet all of the following requirements:
 - Is sponsored by a governmental or non-profit entity which meets the definition of a 501 © (3) organization as defined by IRS code.
 - Limits the length or time a person may stay.
 - Serves targeted populations.
 - Provides some level of service (s) to residents.

2. An applicant who lives or works in the geographical area of the Municipality of Añasco whose unit has become inhabitable due to a disaster (such as fire, flood or earthquake).
3. Applicants who live or work in the geographical area of the Municipality of Añasco whose unit has been declared unfit for habitation by an agency or unit government.
4. Applicants who live or work in the geographical area of the Municipality of Añasco who are vacated of their dwelling unit as a result of actual or threatened violence (Law 54).
5. Applicants who live or work in the geographical area of the Municipality of Añasco who certify that they currently live in a dwelling unit that meets one or any of the following criteria: - Selection will be governed by date and time of application.
 - a. The house is dilapidated.
 - b. Does not have a useable flush toilet inside the unit for the exclusive use of the family.
 - c. Does not have operable indoor plumbing.
 - d. Does not have a usable bathtub or shower inside the unit for the exclusive use of the family.
 - e. Does not have electricity or has inadequate or unsafe electrical service.
6. Applicants who live or work in the geographical area of the Municipality of Añasco who certify that are paying more than 50% of family income for rent. Selection will be governed by date and time of application.
7. All others applicants will be placed on the waiting list in order of date and time of application.

PREFERENCE CERTIFICATION

All applicants may certify that they qualify for a preference by stating such at the time of application. AHA will verify preference status as the time of issuance of a Voucher.

PREFERENCE VERIFICATION

Homeless preference must be verified at the time of issuance a Voucher. An applicant must give full cooperation and assistance in this verification process or subsidy may be denied.

Verification of homeless shall consist of one of the following:

1. Written notice from a shelter where the applicant is residing.
2. Written statement from law enforcement agency, welfare or social service agency, clergyman or counseling facility certifying the applicant is spending night times in a public or private place not designed for, or ordinarily used as regular sleeping accommodation for human being. The person writing such certification must have observed the applicant at least three nights during midnight to 5:00 a.m., normal sleeping hours, and must be able to attest to the observation under auditor questioning.

PREFERENCE DENIAL

If AHA determines that an applicant who has requested a preference does not qualify for it, or an applicant who had a preference no longer qualifies for it; AHA will, within 10 days, provide the applicant written notice of the preference denial. The notice will contain:

1. A brief statement of the reasons for the determination.
2. And a statement that the applicant has the right to meet with AHA designee to review the decision.

Someone other than the person who made the decision or a subordinate of that person will conduct the review. The person conducting the review will issue a written decision to the applicant within seven days of the review, stating briefly the reasons for the decision.

WAITING LIST PROCEDURES AND THE SELECTION OF APPLICANTS

AHA will place and select applicants from the applicable waiting list in chronological order by date and time of application unless an applicant qualifies for AHA's preference category (hereafter "preference") in which case the applicant will be given priority. Applicants who live or work in the Municipality of Añasco and have a homeless preference have the highest priority for selection.

Añasco Housing Authority will maintain separate waiting list by words. As units turn over, all AHA vouchers must be used to serve applicants on AHA's waiting list.

Applicants will be placed on a waiting list as follows:

1. If an applicant qualifies for a preference, that applicant shall be placed chronologically by date and time of application on the waiting list ahead of all applicants who do not qualify for a preference.
2. If an applicant does not qualify for a preference, that applicants shall be placed on the waiting list in chronological order by date and time of application behind those receiving preference.

3. If the necessity of a family who is already placed on the waiting list change so the family has a priority as defined in preference categories, the family will be placed on the waiting list ahead of all applicants who do not qualify for a preference.

No applicants under the age of 18 years will be placed on the waiting list.

Persons qualifying for a special purpose funding from HUD may be placed on, and selected from the waiting list over the applicants on the list.

If a special purpose funding applicant is added to a closed waiting list is later determined to be ineligible for the special purpose funding, such applicant will be removed from the waiting list until such time as the waiting list is opened.

Applicants who come to the top of the waiting list that owe AHA or any other Housing Authority money will have 30 days to repay the funds or to make appropriate repayment arrangement. During the 30 day period, such applicants will retain their position on the waiting list, but may be skipped over subsidy becomes available. If such applicants have not repaid or made appropriate repayment agreement within the 30-day period, their name will be removed from the waiting list.

WAITING LIST SELECTING SINGLE PERSONS

Single persons who are not 62 years old or older, or disabled, as defined in Federal Regulations CFR 24, 5 5.403, will be placed on the waiting list. However, when issuing subsidy, AHA will first give preference to elderly persons and disabled persons, even if the single person is homeless. **AHA will give family status to single pregnant women.**

WAITING LIST REMOVING APPLICANTS NAMES

Applicants are expected to have a current address on file and are expected to send Agents any address change in timely manner.

Applicants must respond to:

- a. Waiting list update notices.
- b. An offering notice or a request to clarify any information given on the application.

Within the stated period of time or they will be subject to removal of the waiting list.

If notices are returned for undelivered mail, those applicants' names will be removed from the waiting list.

Applicants who have failed to respond to the above noted request and whose notices have not been returned because of undeliverable mail will be sent a certified letter stating AHA's intent to remove them from the waiting list and stating that failure to respond within 10 working days will

result in removal. Failure to respond to the certified letter will result in removal from the waiting list.

Applicants who owe AHA or any Housing Authority money and have not repaid that money or made an agreement to repay within 30 days of coming to the top of the waiting list, will have their names removed from the waiting list.

AHA will provide reasonable accommodation to disabled applicants who, because of their disability, fail to respond to the requested information.

Applicants in transitional Housing will be offered assistance as the subsidy becomes available. Applicants who are not ready to leave Transitional Housing at the time subsidy is offered will be granted an exception and will not lose their status on the waiting list.

WAITING LIST PROCEDURES FOR CLOSING OR REOPENING

When AHA waiting list contains more applicants than funds can service in a reasonable period, for example 2 or 3 years, AHA may close the waiting list for the Municipality of Añasco.

To close AHA waiting list, AHA will give public notice in local newspapers and public service announcements on radio and/or television. Each notice will clearly state the date of the closing and criteria by which applications would be accepted during the closed period.

AHA will always accept verified homeless applicants and eligible Family Unification Programs applicants to the waiting list even if the list is closed.

To reopen a closed waiting list AHA will give public notice that families may apply for tenant based assistance through the Section 8 Voucher Program. Such notice will be by publication in local newspapers, public service announcements on radio and/or television, and other appropriate means. These notices will state the date of the reopening; the place where a family may apply and any limitations defining which families may apply to available slots in the program.

OUTREACH TO LANDLORDS

AHA will encourage owners outside the areas of poverty or minority concentration to participate in the program by:

- Developing and maintaining Program information for landlords.
- Addressing local area and statewide Landlord groups.
- Maintaining generic list of landlords who will accept Section 8 vouchers.
- Advertising via:

- Public service announcements, statewide and locally.
- Newspaper
- Newsletters / Community Resources Guide / Church flyers.
- Local landlord publication.

AHA will work with Research and Planning to identify areas where Section 8 tenants are experiencing difficulty in finding rental housing and make presentations to landlords in those areas, encouraging participation in the program.

INFORMATION TO PROSPECTIVE OWNERS ABOUT POTENTIAL TENANTS

In its program information for landlords AHA will include statements letting landlords know they can ask for information regarding current and past addresses of potential tenants.

AHA will always encourage landlords to check prior references of potential tenants.

When landlord request information regarding a prospective tenant, AHA will give:

- The family current address as shown in the Agent record.
- The name and address (if it's known) of the landlord at the family's current and prior address.

AHA will not provide landlords other information about the tenant rental history.

DISAPPROVAL OF OWNERS

AHA reserves the right to disapprove owners from participating in the Section 8 Program if:

- The owner is noncompliant, or has history of noncompliance, with Section 8 Program requirements.
- The owner engages in abusive or violent behavior toward any AHA personnel or any of its Agents' personnel.
 - Abusive or violent behavior includes but is not limited to:
 - Actual or implied threats with a weapon.
 - Actual or implied physical harm to the worker.

- Abusive language.
- Stalking or harassment.

LEASE TERM

AHA will allow less than one year for the Initial Term of the lease in areas where tenants are having difficulty finding rents and where it is area practice to have leases less than one year. Such areas include, but are not limited to, coastal communities. The rent comparisons must document that leases for less than one year are common practice in the area.

VOUCHER ISSUANCE OR DENIAL

Unless mandated by HUD because of Special Purpose Funding, AHA will issue Vouchers in accordance with the Waiting List Procedures stated in this Administrative Plan. Based on the amount of funds received from HUD, we will serve as many very low-income families as possible.

The Voucher is the family's authorization to search for housing and is issued after the family has been verified eligible and briefed on program requirements. The housing Voucher describes the Family Obligations. Failure to comply with the Family Obligations will result in termination of subsidy.

In deciding whether to deny subsidy, AHA will consider:

- The circumstances of each case.
- The seriousness of the case.
- The extent of participation or culpability of the individual family members.
- The effects of denial or termination of assistance on other family members who were not involved in the action.
- In the case of drug related or violent criminal activity AHA will consider the length of time since the offense and the amount of rehabilitation.

AHA will deny assistance to any applicant who owes monies to AHA or any other Housing Authority, unless such applicant has paid the bill in full, or has entered into a repayment agreement.

AHA may deny assistance to any applicant who fails to live up the terms of a repayment agreement made with AHA or any other Housing Authority.

Applicants who come to the top of the waiting list and who owe any Housing Authority money will have 30 days to repay the funds or to make appropriate repayment arrangement. During the

30-day period, such applicants will retain their position on the waiting list, but may be skipped over as subsidy becomes available. If such applicants have not repaid or made appropriate repayment agreement within the 30-day period their name will be removed from the waiting list.

AHA may deny assistance to applicants who have been terminated from AHA Section 8 Voucher Program for a violation of family responsibilities unless such applicants can demonstrate they have corrected the problem for which they were terminated. Some examples of corrective action include, but are not limited to:

- Repayment of rent owed to past landlord.
- Payment to landlord for tenant caused damages.
- Rehabilitation of behavioral problems.

AHA may deny assistance to applicants if any member of the family has committed drug related criminal activity, violent criminal activity, or other criminal activity.

AHA may require an applicant to sign an agreement not to allow a family member who has engaged in domestic violence or drug related criminal activity, violent criminal activity, dating violence, sexual assault, stalking or other criminal activity to enter the household. Failure to sign or honor such an agreement could result in denial or termination of assistance.

VOUCHER – TERMS, SUSPENSIONS, EXTENSIONS – If an applicant did not live in AHA’s jurisdiction when he or she first submitted an application for assistance, the family must lease up their Voucher in AHA’s jurisdiction for the first 12 months. Exceptions to this policy will be made on case-by case basis where there is mutual agreement between AHA and the other HA.

Each Voucher will initially be issued to the family for a 60-day period during which time the family is expected to find a unit to rent. The family must submit a “Request for Tenancy Approval” within the 60-day period, unless AHA grants an extension. Authorization for an extension must be approved before the Expiration of the certificate or its extension. AHA will not allow for any suspension of time.

AHA will grant an extension of 30 days for the following reasons and may consider extensions for other reasons not here listed:

- Extenuating circumstances, such as death or illness, which prevent the family from finding a unit.
- The family submits “Request(s) for Tenancy Approval” which is denied by AHA or our Agent, or several units fail.
- The family size, other special accommodation (e.g., disabled family member needs an accessible unit) or market condition makes finding a unit difficult.

AHA will allow another 30-day extension for the same reasons listed above if the family is still unable to find suitable housing. This gives a total search time of up to 120 days in special circumstances.

“Finding suitable Housing”: means the family must have submitted a Request for Tenancy Approval within the 120 day limit and the unit must pass Housing Quality Inspection within the 5 day period AHA requires for initial inspections to be conducted by an Agent.

If a family does not find suitable housing within the 60 to 120 days allowed, the Voucher is no longer valid and the family will be placed on the bottom of the waiting list with the application date as the expiration date of the Voucher and will be given preference based on their situation as of that date.

Based on Section 504 Regulations, as a Reasonable Accommodation for families with a member who is disabled, the following will apply:

- If a family with a member who is disabled request in writing an extension beyond the maximum 120-day limit, and makes such request within the 120-day limit, AHA will extend for another 60 days.
- Before the 180th day if a request is made in writing, AHA will grant another extension of 30 days for the following reasons and may consider extensions for other reason not here listed:
 - Extenuating circumstances, such as death or illness, which prevent the family from a unit.
 - The family submits “Request(s) for Tenancy Approval(s)” which are denied by AHA or our Agent, or the units fail.
 - The family size, other special accommodations (e.g., disabled family member needs and accessible unit) or market condition makes finding unit difficult.

If the family is still unable to find suitable housing, AHA will allow another 30-day period extension for the same reasons listed above. This gives a total search time of up to 240 days in special circumstances.

DEFINITION OF WHEN A FAMILY IS CONSIDERS TO BE CONTINUOUSLY ASSISTED

If family has been issued a Voucher prior to terminating one of the programs covered under de 1937 Housing Act, AHA will not consider continuity broken even if there is a break between moving from the previous assisted unit into the tenant-based unit, up to the expiration date stated on the Voucher, or any extension thereof.

Any interruption in assistance between any participation in housing Programs covered under the 1937 Housing Act and admission to the tenant-based program will be considered to break continuity of assistance.

DEFINITION OF WHEN A GROUP IS A FAMILY

Family is defined as any person or combination of 2 or more persons sharing residency whose income and resources are available.

AHA will define a single pregnant woman as a family.

Persons remaining in the unit for longer than a two-week period will be considered family members and must be reported to AHA or its agent and added to the lease.

Dependents who, by court decree, spend 50% or more of their time with the family will be considered members of the family. Such dependants will be considered when subsidy standards are determined, will be listed on the lease, and will be considered for dependent allowances and income consideration.

SUBSIDY STANDARDS

The following factors will be considered in determination of unit size assignment:

- Number of persons.
- Relationship of persons.
- Sex and age of persons.
- Need to avoid overcrowding maximize use of space, and minimize subsidy cost.

Generally the standard will provide for no more than 2 persons per living/bedroom. (Note: Living/bedroom excludes kitchen, bathroom, closets, hallways, unfinished porches, unfinished basements or unfinished attics).

SUBSIDY STANDARD – MAXIMUM NUMBER OF BEDROOMS ALLOWED IN DETERMINING FAMILY UNIT SIZE ELIGIBILITY

- a. 1 BR For – head of family / spouses.
- b. 1 BR For – every 2 children of same sex, including adult children of the family.
- c. 1 BR For - only child, only boy, only girl, or 1 additional same sex child not covered in item b.
- d. 1 BR For – multi-generational member or other adult not covered in items a, b, c.
- e. 1 BR For – approved Live-in-aides.

Exceptions may be granted by the Housing Authority if justified age, sex, health, disability, or relationship of family members or other personal circumstances, or by size of the rooms in the unit.

AHA will adjust the maximum number of Bedrooms to accommodate changes in Family size. Increases will be adjusted as needed and may be used as soon as lease obligations are fulfilled. Decreases will be adjusted at the annual re-certification or, in the case of elderly families (including elderly and disabled), at the time of a family move to another unit.

In the Voucher Program single women who are pregnant will not be issued a 2 BR subsidy until the child is born.

LIVE – IN – AIDES

Tenant must obtain approval from AHA before adding a Live – in - Aide to household. Agents will verify the need for the Aide by obtaining the appropriate medical verification.

A Live – in - Aide must be identified.

A Live – in - Aide may not be considered a family member even if he/she is a relative.

ABSENCE FROM THE UNIT

A family must notify AHA or its Agent of any extended absences from the unit (an “extended absence” is 30 days in any 45 day period.)

A family may be absent from the unit for up to and including 60 consecutive days. The HAP will be paid in that period and the family must pay the tenant portion of the rent. If the family is absent from the unit for a period exceeding 60 consecutive days for reasons other than health / emergency, HAP payments will be discontinued and subsidy terminated.

At the end of the first 30 days of absence, AHA will give the owner and family a written 30-day notice of termination of the subsidy and HAP payments end unless family has provided evidence that the absence is related to health or emergency reasons. The family may request a hearing to appeal the decision.

AHA must approve absences due to health or emergency reasons and families must comply with AHA requests for verifications of health/emergency or subsidy may be terminated. Legal incarceration is not a health or emergency reason.

Pursuant to HUD regulations, in no case may a person be absent from the unit for any reason for more than 180 consecutive days.

MOVING RESTRICTIONS ON THE PARTICIPANT FAMILY

During the Initial Term of the lease (usually the first year) AHA will not allow any moves that do not have mutual consent of the landlord. However, exceptions may be granted for, but not limited to:

- Verified domestic violence.
- Documented hate crimes.
- Verified appropriate medical reasons.
- Verified job offers.

FAMILY BREAKS UPS – WHO REMAINS IN THE PROGRAM

Vouchers: Generally, the adult family member who is signatory to the lease and who remains in the unit retains subsidy.

When there are minor children in the family, the adult family member who is signatory to the lease and is providing primary housing for the minor children retains the subsidy.

Exceptions will be made on a case-by-case basis for such reasons as, but not limited to, verified domestic violence, custody issues, etc.

INCOME VERIFICATION, ASSETS AND MINIMUM RENT

AHA will obtain written verification for all application information directly from the third-party. For family income AHA will not accept written third – party verification hand delivered by the family.

If attempts to obtain verification are unsuccessful, AHA will document oral verification. Such documentation will include facts, date of contact, and source of information. If third party verifications cannot be obtained, AHA will accept secondary sources of verification described in the HUD administrative Practices Handbook for the Section 8 Program.

The income and expenses allowed for each family are described in HUD regulation. AHA will not include, as assets, assets valuing \$1,000 or less that have been disposed of for less than fair market value.

AHA will require each participant family to pay minimum rent of \$50.00.

RE-CERTIFICATION OF FAMILY COMPOSITION AND FAMILY INCOME

AHA will conduct regular reexamination of household composition and income once every 12 month.

During the year the family must report changes in family composition and/or household income within 14 calendar days of the change.

For changes that affect the BR size for which the family qualifies, one of the following will apply:

- Those requiring a larger BR size will be issued the appropriate size as funds are available and lease obligations are fulfilled.
- Those requiring a smaller BR size will be given notice that assistance will be downsized at the earlier of their annual examination are fulfilled.
- Elderly and Disabled one and two person of the families will be downsized at the time of a family move. However, until a move the maximum subsidy AHA will pay for one person Elderly or Disabled family will be based on two bedrooms payment standard.

For change resulting in the reduction of the Total Tenant Payment:

The information must be reported no later than the 20th day of the month in order for AHA or our Agent to have the reduction effective the first day of the following month.

For changes resulting in an increase to the Total Tenant Payment:

- Increase of the Total Tenant Payment caused by family members obtaining employment wages or increasing wage income, due to a change in jobs or promotion, will be evaluated and processed at the first day of the following month after notification.
- Families are obligated to report such changes in wage income within two weeks of the change. Families who are found to have not reported the changes will be charged an increase in the total Tenant Payment back to the date of change. Such families will be offered the opportunity to repay the back charges in lump sum or by repayment agreement.

Families who enter the program with zero family income will be required to submit a monthly certification that the family is still at zero income. When the family first obtains income they will be charged a Total Tenant Payment based on the increase from zero income. After the initial income is established, such families will continue with annual re-certification procedures.

FSS participants who experience an increase in wages will be given the choice of having an interim examination, and thereby increasing their escrow account, or waiting until the annual reexamination to increase their total Tenant Payment.

HQS UNIT INSPECTIONS

AHA or its Agent will inspect units to ensure the unit selected by the applicant is decent, safe and sanitary. AHA will use the Housing Quality Standards (HQS) established by HUD regulation as the standard for compliance.

In addition to HQS, AHA has adopted the following standards:

1. AHA will require Hard-wired smoke detectors in units in apartment buildings as per the National Fire Protection Association's Life Safety Code – NFPS 101:

“Approved single station or multiple station smoke detectors continuously powered from the building electrical system shall be installed in accordance with 7-6.2.9 in every living unit within the apartment building regardless of the number of stories or number of apartments. When activated, the detector shall initiate an alarm that is audible in the sleeping rooms of the unit. This individual unit detector shall be additional to any sprinkler system or other detection system that may be installed in the building.”

(Note: apartment buildings containing three or more units. One and two unit buildings are considered family dwellings, not “apartment buildings”.)

2. AHA will require adherence to the state law requiring that heating systems be capable of maintaining 68-degree temperature 5 feet from the floor and 3 feet from exterior walls at a 20 degree Fahrenheit temperature.
3. For all interior deteriorated paint, AHA will require treatment and repainting regardless of the age of the building or age of the occupants.
4. For all exterior deteriorated paint, AHA will require the following treatment based on age of building and age of occupants:
 - a. Units constructed on or after 1978 and no child under the age of the six expected to reside in the unit: No paint inspection required; the inspector will recommend treatment and repaint.
 - b. Units constructed prior to 1978, and no child under 6 expected to reside in the unit: No paint inspection required; the inspector will recommend treatment and repaint.
 - c. Units constructed prior to 1978, with child under 6: paint inspection required. For all deteriorated paint, treatment recommending the use of safe work practices, repaint all exterior defective, peeling, or chipping paint on the residential structure.

Note: deteriorated paint is defined as: “any interior or exterior paint or other coating that is peeling, chipping, chalking or cracking, or any paint or coating located on an interior or exterior surface or fixture that is otherwise damaged or separated from the substrate.” (24 CFR 35.110)

5. AHA will require testing for lead-based paint in the following circumstances:
 - a. If the unit was built prior to 1978, and is occupied by a child under 6 years of age who has an elevated lead blood level .

In the event lead based paint surfaces are found, treatment as prescribed by applicable State and Federal regulations will be required.

Lead based paint testing will be conducted by State or local housing agency or by an inspector certified by state or local health or housing agency.

AHA will not abate HAP if the landlord is complying with the State plan for treatment. However, should the landlord fail to comply with the State plan the AHA will abate HAP back to the date of the original 30-day notice.

6. For units located in housing built after 1989, AHA will require working ground fault circuit-interrupter protection (GFCI) for all visible outlets and light fixtures located in bathrooms and for all outlets that are located above counter tops and are within six feet of the sink in kitchens.

For units located in housing built prior to 1990, AHA will require any faulty or nonfunctioning visible outlets and light fixtures located in bathroom or outlets that are located above counter tops and are within six feet of the sink in kitchens be replaced with working ground fault-circuit-interrupter protection.

7. When a unit is found to contain windows that do not provide a minimum clear area of 5.7 square feet and therefore do not meet the NFPA 101 Life Safety Code, yet the Housing Inspector and the tenant agree that the window currently in the unit adequate for an emergency exit. AHA will require that the Inspector, Tenant and Landlord all sign AHA’s Attachment A to the Housing Quality Inspection Form. Such an Attachment will state that the owner and tenant have been notified that the unit does not meet the code. It will further state that although Añasco Housing Authority strongly urges the owner to make attempts to comply with NFPA 101, the owner is ultimately responsible to local or statewide codes and may consider the required rehabilitation to be unreasonable and/or of financial hardship.

AHA Agents will conduct Initial Inspections within five working days of receiving a Request for tenancy Approval. The Initial Inspection must meet 100% HQS compliance before a HAP payment can begin. All assisted units will receive an Annual Inspection. Interim or Complaint Inspections will be conducted throughout that year at the request of the family or the owner.

AHA or its Agent, using the Inspections Checklist developed by HUD and including the additional requirements imposed by AHA Administrative Plan, will conduct the inspections. The report will be signed by the inspector and, whenever possible, by the applicant or tenant and the landlord.

Section 8 landlords are not subject to the 504 provisions for modifications to their units but must comply with all other provisions of all Civil Rights and Fair Housing laws.

HQS ENFORCEMENT

Following in initial inspection, AHA or its Agent will notify owners of items needing repair. If the owner is unwilling to make the necessary repairs, the applicant must find another unit that passes Housing Quality Standards before the Voucher expires. Families may receive assistance in a unit where repairs have not been completed only if those uncompleted repairs are not in violation of Housing Quality Standards.

For units already occupied by participants:

Life-threatening items affecting health and safety must be corrected within 24 to 48 hours. Life threatening items include, but are not limited to:

- Non working smoke detector
- Hazardous electrical violation
- Canceled electricity and running water.

Emergency situations must be addressed within 48 hours. Emergency situations include, but are not limited to:

- Loss of running water
- Loss of electricity

Other HQS violations must be corrected within 30 days.

AHA will notify the owner of the violations and the time limit within which to correct the violations.

For tenant caused HQS violations, AHA will notify the tenant and the owner of the violation and the time limit within which to correct the violation. Tenant caused HQS violations are:

1. Family failure to pay for tenant supplied utilities.
2. Family failure to provide and maintain tenant supplied appliance.
3. Damage caused by family or guest to unit or premises, which is an HQS fail.

Tenants must make retribution for tenant caused HQS violations.

For all failed units, AHA or its Agent will perform a re-inspection as soon as all required repairs have been completed. Under no circumstances will an agent simply take the landlord or tenant's word that smoke detectors or other life safety corrections have been completed.

If the HQS violations are not corrected within the initial stated time limit, the HAP payments will cease. If violations are later corrected, payments may begin again as of the date of the correction. If the family does not make retribution for family caused HQS violations, the landlord may begin the eviction process and AHA may terminate subsidy.

If the unit is determined to be uninhabitable because of fire, flood, or natural disaster damage, the subsidy on that unit will be terminated as of the end of the month in which the unit was made uninhabitable. No 30-days notice of HAP termination will be required. The family will be issued a voucher to search for a new unit as of the date the unit was made uninhabitable.

OWNER OBLIGATIONS ENFORCEMENT

Añasco Housing Authority will enforce owner obligations as enumerated in the HAP Contract through ongoing monitoring, the inspection process, and the re-certification process.

Owners will be notified in writing of any violation of owner obligations under the HAP Contract and will be given a specified period of time during which to take corrective action. Failure to correct violations will result in abatement of the HAP payments for those days the owner was in non-compliance and could result in termination of the HAP Contract as well as disapproval as a participating owner in the future.

PAYMENT STANDARDS

AHA has established a payment standard according to unit size in the Fair Market areas, based upon Section 8 Fair Market Rents (FMR's) as published in the Federal Register. AHA will set the payment standard at the Fair Market Rent unless the rent reasonableness data indicates the necessity to set the standard up to 110% of the FMR in certain areas.

AHA will consider adopting an annual affordability adjustment to the payment standard to avoid a rent burden to participants based on the following affordability adjustment determinations:

- Percentage of tenant rent to adjusted family/household income by bedroom size.
- Actual contract rents for specific bedroom sizes (eligibility bedroom size versus actual bedroom size selected).
- Actual rent increases for participant's families.

- Rent reasonableness data.
- Evaluation of housing Voucher funds to ensure that families can continue to be assisted on an ongoing basis.

HOUSING ASSISTANCE PAYMENTS

AHA's Agents will issue Housing Assistance Payments (HAP) checks to owners, or their designated representative, according to program regulations. Such checks will be deemed received by owners as of the check mailing date plus two working days.

SPECIAL POLICIES REGARDING SPECIAL HOUSING TYPES

Units Receiving Other Subsidy

AHA will use Vouchers in units that receive funding through Section 221(d)(3) BMIR, Section 202, Section 236 (insured), Section 236 (noninsured), RHS Section 515, and Federal Home Funds.

- Vouchers will use the unit's Utility Allowance

Other Housing Types

AHA will not use vouchers in Single Room Occupancy, Shared Housing, Congregate Housing, or Individual Group Residences.

SPECIAL PURPOSE FUNDING FROM HUD

Añasco Housing Authority applies for funding according to determined program guidelines. When Housing Authority receives funding from HUD for a special purpose or special families or specified category of families AHA will apply those funds according to determined program guidelines. These guidelines may differ from the policies for issuance and denial that are stated in this Administrative Plan.

TERMINATION OF ASSISTANCE

Pursuant to CFR 24, §982.552(b), AHA will terminate subsidy to an Applicant or Participant Family who engages in any of the following activities:

- Commits serious or repeated violations of the lease.

- Fails to meet the Family Obligations as stated in CFR 24, §982.551 and on the Certificate or voucher.

Family obligations include:

- Supplying any information that AHA or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled reexamination of family income and composition.
- Disclosing and verifying social security numbers, signing and submitting consent form for obtaining information.
- Supplying any information requested by AHA to verify that family is living in the unit or information related to family absence from the unit.
- Promptly notifying AHA in writing when the family is away from the unit for an extended absence (30 days within any 45 day period).
- Allowing AHA to inspect the unit at reasonable times and after reasonable notice.
- Notifying AHA and the owner in writing before moving out of the unit or terminating lease.
- Using the assisted unit as the family's only residence.
- Notifying AHA in writing, within two weeks of event, of birth, adoption or court-awarded custody of child.
- Obtaining written approval from AHA and the landlord before adding any other occupants to the unit.
- Requesting from AHA written approval to add a live-in aide to the household.
- Notifying AHA in writing within two weeks of the event, if any family member no longer lives in the unit.
- Giving AHA a copy of any owner eviction notice.
- Paying any utility bills and supplying any appliances that the owner is not required to supply under the lease.
- Notifying AHA of changes in family income within two weeks of the change.

- Rectifying any damage caused by family or guest to unit or premises is an HQS fail.
- Fails to make regular payments on monies owed to AHA or any other Housing Agency.
- Engages in drug-related criminal activity or violent criminal activity or other criminal activity.
- Threatens or engages in abusive or violent behavior toward any Añasco Housing Authority personnel.
- Abusive or violent behavior includes but is not limited to:
 - Actual or implied threats with a weapon.
 - Actual or implied physical harm to the worker.
 - Abusive language.
 - Stalking or harassment.

The family (including each member of the family) must not:

1. Own or have any interest in the unit (other than in a cooperative).
2. Commit any serious or repeated violation of the lease.
3. Commit fraud, bribery or any other corrupt or criminal act in connection with the program.
4. Participate in illegal drug or violent criminal activity.
5. Sublease the unit; let the unit or transfer the unit .
6. Receive Section 8 Voucher Program housing assistance while receiving another housing subsidy, for the same unit or a different unit under any other Federal, State or local housing assistance program.

In deciding whether to terminate subsidy, AHA will consider:

- The preponderance of evidence.
- The seriousness of the case.
- The effects of termination of assistance on other family members who were not involved in the action.

- In the case of drug related or violent criminal activity, AHA will consider the length of time since the offense and the amount of rehabilitation obtained.

Determinations involving denial or termination of assistance based on drug-related criminal activity or violent criminal activity will be guided by the following:

1. AHA reserves the right to obtain criminal records of Section 8 existing tenants or applicants.
2. AHA, or its agents, may deny or terminate assistance if the preponderance of evidence indicates that the participant, or a member of the family has engaged in such activity, regardless of whether the individual has been arrested or convicted.
3. AHA, and its agents, shall have discretion to consider all of the circumstances in the each case, including the seriousness of the offense, the extent of participation in the activity by the participant or members participant's family, and the effects that denial or termination would have on other family members not involved in such activity.
4. In appropriate cases, the remaining family members may be allowed to continue to receive assistance under the condition that the family member involved in such activity will not reside in the unit.
5. AHA, or its agent, may require family members who have engaged in illegal use of drugs to submit evidence of successful completion of a drug treatment program as a condition to being allowed to reside in the unit.

AHA may terminate assistance of any family who violates agreement not to allow into the household a family member who has engaged in Domestic Violence, drug-related criminal activity, or violent criminal activity.

PROGRAM FRAUD

Añasco Housing Authority is dedicated to maintaining the integrity of the Section 8 Rental Assistance Program and will take positive steps to prevent the occurrence of the abuse, misrepresentation or fraudulent activity by property owners or families.

Fraudulent/Program Abuse activities by owners include but are not limited to:

- The Owner receiving payment in excess of the rent stated in the lease and contract, as determined by AHA.
- The Owner receiving payment for a unit that is not occupied by members of the contract family.
- The Owner receiving payment for a unit that the assisted family has vacated.

Actions Añasco Housing Authority will take when an owner has committed fraud or other program abuse may include, but are not limited to:

- Deducting the amount of any overpayment from any amounts due the property owner.
- Terminating the Housing Assistance Payments Contract.
- Reporting overdue amounts to the Bureau of Taxation.
- Disapproving owner for further participation in the rental Programs.

Fraudulent/ Program Abuse activities by participants/applicants include but are not limited to:

- Failure to report income or assets to AHA or its Agents.
- Failure to report changes in assets or income.
- Failure to report changes in the household compositions.
- Allowing unauthorized individuals to reside in the contract unit.
- Owning or having any interest in the contract unit.

PAYMENT POLICIES OR MONIES OWED TO HA

At time AHA pays a Special Claim, AHA or its Agent will send a certified letter to the tenant/landlord offering a choice of payment in full or a repayment agreement. AHA will terminate subsidy of persons failing to live up the terms of a signed repayment agreement with AHA or another Housing Authority.

AHA will maintain records of monies owed for such things as: overpayments, fraud recovery, damage or unpaid rent.

The following data will be collected:

- Name
- Social Security Number
- Last known address
- Amount of funds owed
- Program allocation

- Comments
- Dates of correspondence

If the outstanding account balance exceeds \$50.00, AHA will send a certified letter to each landlord/tenant account notifying the party of the outstanding debt and requesting the party to clear the account by a specified date.

A repayment to be completed and returned by the tenant will accompany tenant accounts.

- If the tenant fails to sign the agreement, AHA will send notice that the bill will be paid in 90 days or subsidy will be terminated.
- If the tenant is no longer receiving assistance, no further assistance will be authorized until such debt is cleared.

If landlord accounts in excess of \$150.00 are not cleared by the dated specified, the landlord will be sent a letter notifying him/her that the account will be referred to the Finance Department for collection.

Municipal Government will formally notify the party of the debt with the Añasco Housing Authority and advise them that the Finance Department will be withholding some or all of their tax refund to clear the debt.

INFORMAL REVIEWS FOR APPLICANTS

AHA, or its agent, shall give an applicant for participation prompt written notice of a decision denying assistance, including a decision:

- Denying listing on the waiting list.
- Denying participation in the program.
- Denying preference status.

The notice shall:

- Contain a brief statement of the reason for the decision.
- Inform the applicant that he/she may request an informal review of the decision.
- Describe how to obtain the informal review.

Any person other than the person who made or approved the decision or a subordinate of such person may conduct the informal review.

The applicant/participant will be given the opportunity to present written or oral objections to the decision to deny assistance.

AHA, or its agent, will promptly notify the applicant/participant in writing of the final decision after the informal review, including a brief statement of the reasons for the final decision.

No opportunity for informal review shall be given for the following:

1. Discretionary administrative determinations or consideration of general policy issues or class grievances.
2. Determinations of number of bedrooms entered on the Voucher.
3. Determinations that unit located by a Voucher holder does not comply with minimum housing quality standards.
4. Disapproval of an Owner's Lease for the unit.
5. Decisions not to approve a request by a Voucher holder for an extension of term of the Voucher.

INFORMAL HEARINGS FOR PARTICIPANTS

No opportunity for informal hearing will be given for the following:

- Discretionary administrative determinations or consideration of general policy issues or class grievances.
- Determinations that unit does not comply with minimum housing quality standards.
- Determinations that the unit is not decent, safe and sanitary because of an increase in participant's family size.
- Decisions to exercise any remedy against the owner of a unit, including the termination of housing assistance payments.
- Decisions not to approve a request by a participant for an extension of the term of the voucher issued.
- Decisions of how AHA determines its Utility Allowance Schedule.

AHA, or its agent, shall give a participant an opportunity for an informal hearing to consider whether decisions relating to the individual circumstances of the participant are in accordance with law, HUD regulations and AHA rules, in the following cases:

- A determination of the amount of total tenant payment or tenant rent, including the determination of schedule of utility allowances.
- A decision to terminate assistance of behalf of the participant.
- A determination that a participant is residing in a unit with larger number of bedrooms than appropriate and the determination to deny an exception from this standard.
- In the case of a participant who wants to move to another dwelling unit with continued participation.
- A determination of eligible immigration status.

AHA, or its agent, shall give a participant prompt written notice of any decisions that may result in a request for a hearing. The notice of the decision shall be sent by mail, to the participant's last known address and shall contain the following:

- A brief statement of the reasons for the decision.
- A statement informing participants that if they do not agree with the decision they may request an informal hearing on the decision.
- A statement that participant has seven days from the date of the notice to request the informal hearing.

If a decision has been made to terminate housing assistance payments on behalf of a participant, the participant shall be afforded the opportunity for an informal hearing before termination for housing assistance payments. In all cases where a hearing is requested, the hearing shall proceed in a reasonable expeditious manner and will be conducted by the Municipality of Añasco Legal Office.

Hearings conducted shall comply with the following:

1. The hearing will be conducted by the Department of Labor's Division of Administrative Hearing in accordance with the P.R. Administrative Procedures Act and 24 CFR 982.555.
2. At his or her own expense, a lawyer or other representative may represent a participant.
3. Prior to a hearing, participant shall be given the opportunity to examine any documents, including records and program regulations, directly relevant to the hearing. Participants will be allowed to copy any such documents at their expense.
4. AHA must given the opportunity to examine at its offices before the hearing any family documents that are directly relevant to the hearing. AHA's must be allowed to copy any such documents at AHA expense. If the family does not make the document available for examination the family may not rely on the document at the hearing.

5. The person conducting the hearing will regulate the conduct of the hearing in accordance with procedures.
6. AHA, or its agent, and the participant shall be given the opportunity to present evidence and may question witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.
7. The person conducting the hearing shall issue a written decision, briefly stating the reasons for the decision.
8. Factual determination relating to the individual circumstances of the participant shall be based on a preponderance of the evidence presented at the hearing.
9. A copy of the hearing decision shall be furnished to the participant within seven days of the hearing.

AHA shall not be bound by any hearing decision which is contrary to HUD regulations, contrary to Federal, State or local law, or which concerns a matter for which an informal hearing is not required to be provided and is in excess of the authority of the person conducting the hearing. If AHA determines that it is not bound by a hearing decision, it shall promptly notify the participant of the determination and the reasons for the determination.

PORTABILITY POLICIES

When an eligible family wishes to transfer assistance outside of AHA's jurisdiction, AHA, as the initial Housing Authority (HA), will:

- Assists the family in making the move by advising the family how to contact the receiving HA.
- Advise the family of the maximum payment for the unit will be based on AHA fair market rent even if the rent of the new unit will be more.
- Notify the receiving HA to expect the family.
- Provide the receiving HA with the HUD-52665, Family Portability Information and a copy of the most recent HUD-50058 which provides the family's income information.

When AHA has a family moving into its jurisdiction from another HA, AHA may absorb the porting family and issue a Voucher to the family using funding under AHA's Annual Contributions Contract if funding is available or AHA may administer the contract for the initial HA.

In determining whether funding is available for assistance to a porting family, use of available funding for assistance to porting families may take precedence over selection of new families from AHA's waiting list.

UTILITY ALLOWANCES

AHA sets utility allowances for areas of the state.

If requested for a verified medical need, AHA will allow a higher electric utility allowance when the regular allowance does not meet the increased cost due to the medical need.

If there is pre-established Utility Allowance for a housing complex, AHA will use the project's Utility Allowance.

RENT REASONABLENESS SYSTEM

AHA has devolved a rent reasonableness system in accordance with HUD guidelines described in the HUD Handbook 7420, Chapter 6. The purpose of the rent reasonableness system (RRS) is to develop an overall knowledge of the rental market such that AHA agents can compare new Section 8 units with market rate units. Specifically, the system in place will allow AHA to establish appropriate rents by the type of rental unit. The RRS take the following into consideration:

- Location
- Unit size
- Unit type
- Quality
- Accessibility
- Amenities
- Facilities
- Management and maintenance services
- Age
- Rent
- Utilities

To accomplish this task, AHA will conduct a survey and establish an ongoing data collection effort to identify rental rates by type and market area. Conducted initially as a telephone survey of non-federally assisted rental units, the database will be updated with on-site inspections of non-federally assisted rental units being considered by a Section 8 recipient. Telephone surveys

in the future will be conducted every year, or every other year, depending on market changes. A database on comparable rents will be maintained and updated regularly.

AHA has established a rent reasonableness point scoring system that will serve to rank new units being considered by Section 8 recipients. The agent will adjust the proposed rent for the new Section 8 unit. Adjustments will be the result of on-site inspection and rent reasonableness score.

AHA will examine the rent reasonableness point scoring system on an annual basis. The point scoring system will be adjusted based on data collection indicating changes in the market. AHA will disburse an updated rent reasonableness guide to its agents on an annual basis.

COMPLIANCE WITH QUALITY HOUSING AND WORK ACT OF 1998

A. Nondiscrimination Requirements:

AHA will conduct all its business in compliance of QHWA for the non discrimination requirement, such as the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and Title II of American with disabilities Act, and (2) affirmatively Further fair Housing.

B. Ineligibility of individuals convicted of Manufacturing or Producing Methamphetamine. Section 428(F)

1. AHA will permanently deny admission to public housing units and the Section 8 Voucher.
2. AHA will terminate tenancy in public housing and section 8 assistance, of persons convicted of manufacturing or producing methamphetamine on the premises of the assisted housing project in violation of any Federal or state law.
3. AHA adjusted the policy that not less than 75% of its new admissions to the program must have incomes at or below 30% of the over median income.
4. Section 514-QHWA (24 CFE-5.415 (b)(1))
 - A. AHA is no longer recognizing the preference for admission of elderly disabled and displaced person before other single persons in Section 8 Program.
 - B. AHA adopts and recognizes a preference for admission to the Section 8 programs victims of domestic violence. The participant has to provide evidence from the court of the protection order to receive the benefits of Section 8 programs.

DUTIES AND RESPONSABILITIES OF SECTION 8 PROGRAM PERSONNEL

Section 8 Program Coordinator

Administrative Responsibility

Report directly to the Federal Programs Director

Supervise de Section 8 Office, the FSS Program and Home Ownership Program. Coordinate with the Accountant on financial matters. Coordinate the FSS Program and the Program Coordinating Committee (PCC).

Functional Responsibility

Has overall responsibility for compliance with the Administrative Plan and coordination of the Section 8 Voucher Program, Tenant policy Section 8 Office requirements, the FSS Program Operations, the Home ownership Program and pertinent Municipal policies, responsible for meeting program goals and objectives.

Specific Duties:

1. Direct technical and administrative work of the Section 8 Voucher Program
2. Set Program goals and prepare staff work plan
3. Responsible for staff supervision
4. Prepare monthly performance reports
5. Prepare narrative and statistical reports in accordance with HUD regulations
6. Responsible for assuring compliance with HUD regulations in program implementation
7. Responsible for measuring the success of the FSS and Home ownership Programs
8. Organize, assigns and supervise work performed by program personnel
9. Negotiate contracts with unit, owners and tenants
10. Establishment and coordination of the PCC, FSS and Home ownership Action Plan
11. Evaluate grievances presented by unit owners and tenants
12. Perform Quality Inspection Report of 5% of the total rented units
13. Analyze and report on current rent reasonableness
14. Coordinate with the consultants on the required documentation in order to prepare additional funds proposals
15. Comply with any other duty assigned by the Federal Program Director (Supervisor)
16. Weekly reports to the Supervisor concerning progress and problems

Section 8 Program Technicians

Execute special investigations due to grievances or information received regarding program abuse. The technicians are responsible for ensuring that each family selected to participate in the Section 8 Program enters into a contract which is to be signed by the head of the family.
Administrative responsibility

Reports to the Section 8 Program Coordinator

Functional Responsibility

Responsible for initiation and maintenance of contact with clients and applicants, verification of eligibility and follow-ups. Responsible for maintaining current, update files on available housing units and provide information to clients. Responsible for establishing the terms and conditions of the lease contract and the consequences for non-compliance.

Specific duties:

1. Interview owners applicants and complete applications for Section 8 Assistance, including telephone contacts.
2. Verify eligibility of families in order to ensure compliance with program eligibility criteria
3. Prepare case reports and maintain an adequate file of all documents
4. Prepare weekly activity reports
5. Conduct annual family re-examinations and or interim re-examination when needed
6. Verify family income
7. Participation in negotiation of contracts with owners
8. Maintain files including required documents and current listings of available housing units
9. Periodical contact with realtors, owners, lessees, etc., in order to update rental housing market information in coordination with Housing Inspectors
10. Provide individual information to clients concerning available housing and any other related matters
11. Prepare Home ownership and FSS Program contracts.
12. The FSS contract shall incorporate the individual training and service plans, the family's rights and responsibilities, the service to be provided and the activities to be completed by the head of the family, and each adult member of the family, who chooses to participate in the program
13. Prepare monthly payrolls for housing owner participant of the Section 8 Program
14. Visit participants and/ or neighborhoods to perform any required special investigation or inspection

Section 8 Program Accountant

Fiscal unit coordinator

Administrative Responsibility

Reports to the Section 8 Program Coordinator

Functional (Program) Responsibility

Has overall responsibility for ensuring that all accounting books, records and reports and maintained in accordance with HUD requirements and generally accepted accounting standards.

Specific duties:

1. Inform Section 8 Program Coordinator on the status of the program's finances
2. Prepare requisitions for program funds
3. Prepare annual Section 8 applications (specially Form HUD 52672 and HUD 52673)
4. Maintain a record of rental payments to the owner (HAP register).
5. Coordinate with the Section 8 program Coordinator about changes in address, income, family composition and any other information pertaining to tenants and owners
6. Prepare financial reports at the end of the fiscal year
7. Perform other duties as required by the Section 8 Program Coordinator
8. Perform the accounting for the Section 8 , FSS and Home ownership Programs
9. Maintain accounting files in accordance with Section 8 Program needs
10. Verify payroll of Section 8 Program employees
11. Keep records of Portability payments and receivables
12. Prepare monthly trial balances for the Section 8 Program

Section 8 Program Housing Inspector

Administrative Responsibility

Reports to the Section 8 Program Coordinator

Functional Responsibility

Is responsible for ensuring that the Housing units meet Section 8 Housing Quality Standards.

Specific duties:

1. Perform initial, annual or special inspections to proposed or under contract existing housing units
2. Will approve units in compliance with Housing Quality Standards
3. Notify owners and participants of deficiencies encountered and will give a time frame to perform the repairs
4. Analyze and report on current rent reasonableness for each contact housing unit
5. Filled and execute the Inspection Form (HUD 52580), Lead Based Paint Certification, Rent Reasonableness and Request for Lease Approval Forms.
6. Fully document each file with the necessary documents
7. Advise clients on all matters including complaint procedure. Hand-deliver documents to participants
8. Arrange appointments with participant owners and tenants to discuss matters related to the Section 8 Program.
9. Make and receive telephone call related to the Section 8 Program
10. Responsible for the maintenance of documentation related to HQS inspections and of keeping them properly filed
11. Perform other duties as required by the Federal Programs Director and/ or the Section 8 Coordinator

**COMMONWEALTH OF PUERTO RICO
MUNICIPAL GOVERNMENT OF AÑASCO
AÑASCO, PUERTO RICO**

**FAMILY SELF SUFFICIENCY PROGRAM
ACTION PLAN**

SUBMITTED BY:

**AÑASCO PUBLIC HOUSING
FEDERAL PROGRAMS OFFICE**

**HON. PABLO CRESPO TORRES
MAYOR**

FAMILY SELF - SUFFICIENCY ACTION PLAN

INTRODUCTION:

The Municipality of Añasco, has taken the opportunity to implement the Family Self-Sufficiency Program, as a result of a development of what we believe to be is realistic Action Plan in order to both correct and combat the numerous problems of poverty and the dependency upon the various social programs, using basic but realistic strategies that focus directly upon both work preparation and the development of personal values. In this regard, community agencies, both public and private have been mobilized and encouraged to participate actively within the same program. We have prepared this Action Plan upon having received approval of our previously submitted program which includes specific dates and strategies to be implemented.

It should be noted, that in many instances, a family who experiences poverty in various degree is but a short term phenomenon. Such instances as the loss of a job; the break-up of a family due to divorce or death; the expenses incurred as a result of treatment of a major medical condition, may all cause a temporary condition of poverty, that is beyond the control of a particular family. However, in many cases, many families who have experienced this type of poverty manage to recover. On the other hand there is a major segment which appears to be on the rise within our population that despite all the social programs and financial assistance that is made available to them continues to remain poor; be chronically unemployed; and basically becomes totally dependent upon government assistance programs.

In this regard, the primary objective of the municipality's "Self-Sufficiency Program" we have established, is to target and promote self-sufficiency among participating families, and provide for the necessary supportive services to those families, in order to enable these families to achieve economic independence.

PROGRAM DESIGN:

It should be noted at the outset, that the census data, provided on Puerto Rico does not provide information by either ethnic or racial groupings. For purposes of the data presented by the United States Bureau of the Census all Puerto Rico are classified as being Hispanics. A review of interested and/or qualified applicants contained within both our waiting list and actual Section 8 Participants indicate that the family composition in perhaps equal to the make-up of the general population, in that the majority are female heads-of households, all of which are Hispanic, either unemployed, or having incomes that would classify them as being below the poverty level. Some forty percent (40%) of these same applicants are not High school graduates, many only achieving the 8th grade, combined with little or no known past working experience.

Of the total 2000 population of Añasco, some 58.2% are classified as having incomes below the poverty level.

Having reviewed both our waiting list and actual Section 8 participants for those in need of supportive services required by eligible family participants, we have identified the need for:

1. Education: completion of High school or vocational training school;
2. Remedial education;
3. Substance abuse counseling;
4. Job training;
5. Child Care;
6. Job Preparation;
7. Job Counseling;
8. Home Economics;
9. Management of Funds;
10. Legal Assistance;
11. Communication skills.

The PHA has agreed to select FSS participants from actual Section 8 participants based upon “First Come-First Served”, basis.

An orientation meeting will be held with families currently receiving benefits under our Section 8 Program; as well as a mailing will be made to all persons on this same list.

a. Needs Assessment - Description of activities and supportive services to be provided by both public and private resources to participating families.

The PHA has designated the local Housing Coordinator to both supervise and structure programs as well as the Program Coordinating Committee (PCC) consisting of community representatives from Section 8 tenant; public safety; education; health; justice; labor; human resources; social services; religious; civic and fraternal; as well as local commerce and industry. The primary function of the Program Coordinating Committee (PCC) is to assist the PHA in securing commitments from both the public and private sectors for the general operation and success of the local program. This same Action Plan, as well as suggesting revisions that may be necessary in the future, which must be approved by HUD.

The primary function is that of an advisory role, in that it provides the necessary assistance into all of the community resources, both public and private. This type of arrangement will enable the PHA to provide the necessary services without actually being the provider of those services.

The persons representing the various agencies, community services, etc., need not be heads of their respective agencies, but should be staff personnel who have either the power or input to the department head in order to resolve problems and / or provide assistance to participants in the shortest possible time frame.

The PCC will be responsible to obtain commitments from another provider who will do the actual service required and / or requested. The Housing Coordinator and the PHA staff personnel will serve as the Coordinators of the services which will lead participating families under the program to Self-Sufficiency.

ESTIMATE OF PARTICIPATING FAMILIES:

Though when HUD has establish a quota of ten (10) vouchers for this program, the Añasco Housing Authority will be administering the whole Section 8 program, the other 100 Vouchers like the FSS Program (encouraging families to achieve their independence). All participants will be encouraged to participate in the FSS Program with the goal that all families will become Self Sufficient. The family must have at least one year in the Section 8 Program before they move to the FSS Program.

ELIGIBLE FAMILIES FROM OTHER FSS:

PHA will not select participants from other programs. At the present their isn't any other FSS Program in our community. Only families who are currently participating within the Section 8 Program will be considered eligible.

FSS FAMILY SELECTION PROCEDURES:

The participants will be selected in the same order they have requested. Although the head of household doesn't have to be working or studying at the time they enter the FSS program, he or she have at least one year to comply.

The tenant selection will be processed and handled according to the procedures established by the Public Housing Administrative Practices Handbook for Voucher Program Guide Book 7420.10G (April 2001).

INCENTIVES TO ENCOURAGE THE PARTICIPANTS TO ACHIEVE THEIR GOALS:

The participant families of the program shall provide an FSS escrow account in accordance with the requirements set forth in code 905.3025.

Once the funds and program authorization for leasing are received by the families, they will receive a general orientation by the Program Coordinator and the committee will address the participant in relation of the services provided by each agency. If they qualify they will receive from the corresponding agencies:

- a. Child care services; if applicable
- b. Orientation in career and Education Services
- c. Basic skills training job by Consortia, if applicable
- d. Institutional Training by consortia; if applicable
- e. Educational Scholarship
- f. Orientation in Family Budget and Financing of New Homes;
- g. Transportation Scholarships; (if applicable)

OUTREACH EFFORTS:

The PHA will hold orientation and motivational workshops with the help of professionals and / or members of the Committees periodically. Also the PHA will contact all existing rental housing residents by both correspondence and / or telephone. When necessary a public notice will be published within the local Spanish press of general circulation, informing all interested persons, parties and groups of the program, and provide the time and place of the orientation workshop. Additionally, special notices will be displayed at all public buildings located within the PHA's jurisdiction.

The FSS participants will keep separate files of the existing of Section 8 Program and will comply with PHA Handbook 7420.7, Section 4-3, pages 4-6.

FSS ACTIVITIES AND SUPPORTING AGENCIES:

A. Farmer's Home Administration

They will be offering orientation and application filling to the families which wish to finance their homes with this Agency and orientation of the program they have available to families.

B. Department of Education

They will be able to help the families through a general orientation about the program they have available to the families under the Public Law 68 (Organic Law of the Department of Education), specially orientation to present School drop-out and programs for adults.

C. Department of Social Services

This department will offer orientation in all their programs. Such as:

- 1- Child abuses
- 2- Emergency Services to families
- 3- Food Stamps

D. I. C. P. R. Junior College

This institution is willing to accept the participants of the Family Self-Sufficiency Program and will give them all the orientation they need in their academic goals.

E. Consorcio del Noroeste

They will provide counseling and assistant to the families in the following areas:

1. Summer Youth Programs

2. Institutional Training
3. O.J.T. Programs
4. Work Experience Programs (See Appendix F)

F. Lion King Child Care Center

This center is willing to evaluate and provide child care services to the Families under the Self-Sufficiency Program.

G. Other available agencies which comply with the FSS Program Goals.

H. Seminars provided by the committee

I. Seminars provided by the committee

METHOD FOR IDENTIFICATION OF THE FAMILY:

The FSS Coordinator will interview the participants of Section 8 Program and will identify the family needs and will encourage the families to participate. Once the family agrees to participate, the PHA will coordinate with the families and action plans to address their needs and make the pertinent coordination's with the different supporting agencies.

PROGRAM TERMINATION:

Termination of Participants in FSS Program

Assistance under the FSS Program will be terminated or withheld by the PHA by reasons set forth in the Contract of Family participation as follows:

1. The failure of a participant family or a member of the participating family to honor the terms of the contract.
2. Mutual consent of the parties.

3. A participating family's achieving self-sufficiency
4. Expiration of the term of the contract and any extension thereof
5. A participating family's withdrawal from the FSS program
6. By such other act as it deemed inconsistent with the purpose of
The FSS program, or
7. by operation of law

It requires that the head of household seek and maintain suitable employment throughout the term of the contract, including any extensions to the contract.

Employment should reflect the person's training and available job opportunities.

Only the head of the household must seek employment.

SOUNDNESS OF THE PHA PROPOSED PROGRAM

Our PHA has the legal capacity to develop and operate the Family Self-Sufficiency Program (FSS) as it has done with the Section 8 Rental Assistance Payments Programs (Vouchers and Certificates). Therefore, we will continue to make all efforts to comply with all requirements in the implementation of the Family Self-Sufficiency Program (FSS).

FSS ESCROW ACCOUNT

In accordance with program provisions, the PHA will establish an "escrow savings account" (FSS Account) for each family participating in the FSS Program, and will credit it a portion of the increase of "rent paid" that would otherwise result from increases in earned income during the term of the Contract of Participation. The term "rent paid" refers to the family contribution to rent as defined in accordance with existing program procedures.

The PHA will determine the appropriate amounts to be credited to the escrow account in accordance with HUD requirements.

Under the program's terminology, "FSS account" means the "FSS escrow account". The term "FSS credit" is used to denote the amount credited by the PHA to the participating family's FSS account.

REPORTS:

After implementation of the FSS Program, the PHA will submit an annual report to HUD by September of each year detailing, among others: (a) a description of the activities carried out under the program; (b) a description of the effectiveness of the FSS Program in assisting families to achieve economic independence and self-sufficiency; (c) a description of the effectiveness of the program in coordinating resources of communities to assist families to achieve economic independence and self-sufficiency; and (d) any recommendations of the PHA or the Coordinating Committee for legislative or administrative action that would improve the FSS program and ensure its effectiveness. Other data will be furnished as required under the HUD-prescribed form.

EVALUATION:

The program's success will be measured in terms of the self-sufficiency goals achieved. All participants will be evaluated using criteria, such as educational level attained, employment status, annual income, job skills developed, job placement, and other related factors.

The PHA will conduct the program evaluation on a continuous basis for adjustments or improvements, as needed.

**Streamlined 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 Streamlined Annual PHA Plan**

Being on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, or its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the Streamlined Annual PHA Plan for PHA fiscal year beginning 2008 hereafter referred to as the Streamlined Annual Plan, of which this document is a part, and make the following certification, agreement with, and assurance to the Department of Housing and Urban Development (HUD) in connection with the submission of the Streamlined Plan and implementation thereof:

1. The Streamlined Annual Plan is consistent with the applicable comprehensive housing affordability strategy (or any streamlined or implementing such strategy) for the jurisdiction in which the PHA is located.
2. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents covered by the PHA, and provided the Board or Boards an opportunity to review and comment on any program and policy changes since submission of the last Annual Plan.
3. The PHA made the proposed streamlined Annual Plan, including policy and program revisions since submission of the last Annual Plan, and all information related 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 streamlined Plan and invited public comment.
4. The PHA will carry out the streamlined Annual 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 I of the Americans with Disabilities Act of 1990.
5. The PHA will affirmatively take care in hearing by examining these programs or proposed programs, identify any impediments to fair housing advice with a those programs, address those impediments in a noticeable 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.
6. The Streamlined Annual Plans that include a policy or change in policy for site-based waiting lists.
7. The PHA regularly submits required data to HUD's HPCS in an accurate, complete and timely manner (as specified in HUD Notice 98-20).
8. 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 selected for units of different sizes and types at each site.
9. 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.
10. The PHA shall take reasonable measures to ensure that such waiting lists are consistent with affirmatively furthering fair housing.
11. The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and regulations, as specified in 24 CFR part 903.7(h)(2).
12. The PHA will comply with the provisions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
13. 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 Specifications for Accessibility by the Physically Handicapped.
14. The PHA will comply with the requirements of section 5 of the Housing and Urban Development Act of 1968, implementing opportunities for Low- or Very Low-Income Families, and with its implementing regulations at 24 CFR Part 133.
15. The PHA has submitted with the streamlined Plan a certification with regard to a drug-free workplace required by 24 CFR Part 141, Subpart F.
16. The PHA has submitted with the Streamlined Plan a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 89, together with disclosure forms if required by that Part, and with restrictions on payments to influence Federal transactions, in accordance with the Byrd Anticorruption and implementing regulations at 49 CFR Part 24.
17. 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.
18. The PHA will take appropriate effective action to avoid contracts to minority and women's business enterprises under 24 CFR 24.101(a).
19. 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.
20. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 2 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
21. The PHA will keep records in accordance with 24 CFR 85.90 and facilitate an effective audit to determine compliance with program requirements.
22. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.

17. PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local, and Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local, and Federally Recognized Indian Tribal Governments).

18. The PHA will undertake only activities and programs covered by the streamlined Annual Plan in a manner consistent with its streamlined Annual Plan and will utilize covered grant funds only for activities that are applicable under the regulations and included in the streamlined PHA.

19. All certifications and attachments (if any) to the streamlined Plan have been and will continue to be available, at all times and in locations for the PHA streamlined Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the streamlined 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 streamlined Annual Plan and will continue to be made available at least at its primary business office of the PHA.

20. The PHA certifies that the following policies, programs, and plan components have been revised since publication of its last Annual PHA Plan which do, policies, programs, and components that have been changed:

- 903.01 Housing Needs
- 903.02 Eligibility, Selection, and Admissions Policies
- 903.03 Financial Resources
- 903.04 Rent Determination Policies
- 903.05 Demolition and Abandonment
- 903.06 Homeownership Programs
- 903.07 Additional Information
 - XX A. Progress in meeting 5-year mission and goals
 - B. Criteria for substantial violation and significant annual needs
 - XX C. Other information requested by HUD
 - XX 1. Resident Advisory Board consultative process
 - XX 2. Membership of Resident Advisory Board
 - XX 3. Resident membership on PHA governing board
 - XX 4. Participation Sex Offenders Panel
 - XX 5. Violence Against Women Act

21. The PHA certifies that as part of this certification regarding its streamlined annual PHA Plan that:

(i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;

(ii) The changes were duly approved by the PHA board of directors (or similar governing body); and

(iii) The changes to policies and programs are available for review and inspection at the principal office of the PHA during normal business hours.

Materials of Address: _____ RQ013
 PHA Name: _____ PHA Number: _____
 2018-2019
 Streamlined Annual PHA Plan for Fiscal Year: _____

I hereby certify that all the information stated herein, as well as any information provided in the enclosures, is true and accurate. I warrant: 50 USC 3605 and 3606. Any false statements or omissions may result in criminal and civil penalties. (18 USC 1001, 1010, 1012, 31 USC 3149, 3602)

 Title: Director
 Date: _____
 Signature: *Patrick Crisp*
 Date: April 4, 2018

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

I, Angel M. Castillo Rodriguez, Esq., the Commissioner certify that the Five Year and
Annual PHA Plan of the Municipality of Añasco is consistent with the Consolidated Plan of
Puerto Rico prepared pursuant to 24 CFR Part 91

 4-11-08
Signed/Dated by Appropriated State or Local Official

Añasco Housing Authority
Housing Choice Voucher Program
Homeownership option
According CFR 982.625

Cognizant that the majority of the families within our tenant-based Housing Choice Voucher Program are desirous to become home owners and aware of the fact that a proactive housing policy which is responsive as well as responsible is built upon the recognition of the centrality of housing and how it relates to the successful passage through each stage of human development, the Municipality has determined to establish and implement a viable and workable Homeownership Program to satisfy this need.

It is the administration's belief that it is imperative that every government entity establishes as proactive housing policy that provides low-income families with decent, safe and healthy dwellings, thereby developing the urban living environment and improving the economic and social standards of its citizens. Needless to say, housing stability achieved through affordability, preservation, and neighborhood safety as some of the fundamental elements to the successful participation in the workforce by adults within a family, the fulfillment of parental responsibilities, and the maintenance of good health as well as the productivity of people of all ages.

One of the major objectives of the present Administration within the Municipality of Añasco is to create maximum opportunities for both low and very-low income families to become first-time homeowners. Experience has clearly demonstrated that homeowners take more pride in, and better care of their individual housing, than those families who occupy rental units. This fact will clearly assist in:

- ✚ Eliminating blight and blighting conditions within low-income and very low-income areas by preserving existing housing units.
- ✚ Develop self-sufficiency by encouraging other low and very-low income families to become self-sufficient, in order to qualify as first-time homeowners.

SECTION A - GENERAL PROVISIONS.

(1) Legal Background.

(2) Key Program Features.

HUD has established the following key program features:

- (i) **First-time homeowner or cooperative member.** A family that hasn't owned or had ownership interest in the past three years.
- (ii) **Minimum income requirement.** Except in the case of disabled families, the qualified annual income of the adult family members who will own the home must not be less than the Federal minimum hourly wage multiplied by 2,000 hours (currently \$10,300). For disabled families, the qualified annual

income of the adult family members who will own the home must not be less than the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12 (currently \$6,624).

- (iv) **Employment requirement.** Except in the case of elderly and disabled families, one or more adults in the family who will own the home is currently employed on a full-time basis and has been continuously employed on a full-time basis for at least one year before commencement of homeownership assistance.
- (v) Additional PHA eligibility requirements. The family meets any other initial eligibility requirements set by the PHA.
- (vi) **Homeownership counseling.** The family must attend and satisfactorily complete the PHA's pre-assistance homeownership and housing counseling program. (Minimum of 8 Hours)

(3) *Local Home Ownership Policy, Goals and Objectives*

The Section 8 Home Ownership Program of the Municipality of Añasco permits eligible participants in the Section 8 housing choice voucher program, including participants with portable vouchers, the option of purchasing a home with their Section 8 assistance rather than renting. Two options are available for this assistance: monthly homeownership assistance payment on behalf of a family, and to provide homeownership assistance for the family in the form of a single grant to be used toward the downpayment required in connection with the purchase of the home. Until HUD publishes the regulations for down payment assistance, only monthly homeownership assistance is available.

The home ownership option is limited to five percent (5%) of the total Section 8 voucher program administered by the Municipality in any fiscal year, provided that disabled families shall not be subject to the 5% limit. If applications exceed such 5% limit, participants in the Family Self Sufficiency ("FSS") program shall receive a priority for participation in the home ownership program.

Eligible applicants for the Section 8 home ownership program must have completed an initial Section 8 lease term, may not owe the Municipality of Añasco or any other Housing Authority an outstanding debt, and must meet the eligibility criteria set forth herein.

Section 8 home ownership assistance may be used to purchase the following type of homes within the Municipality: new or existing single-family, condominium, planned use developments, cooperatives, lofts, live/work units, or manufactured homes. The Municipality will permit portability of Section 8 home ownership assistance to another jurisdiction, provided the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes the Municipality to administer the home ownership assistance in their jurisdiction.

In order to effectively develop the Municipality of Añasco Homeownership Program, the agency has agreed upon a set policy for the administration and implementation of the program. This covers the applicant eligibility for the program, the application process, the financial and participatory requirements and the responsibilities of the housing agency and the counseling organizations in the administration of the program. Program participants will also be informed of their rights as homebuyers. Upon purchasing a home, families are required to sign a "Statement of Homeownership Obligations," agreeing to comply with the mortgage, maintain the property, pay the taxes, utilities, and insurance.

The Municipality will work with banking/financial institutions and non-profit organizations that have indicated interest in working with the program and that offer loan products and other concessions that further the affordability of mortgages for program participants. Many Section 8 participants will be eligible for subsidy funds providing down payment and closing cost assistance complemented with funds from the HOME Program, the Affordable Housing Program from the Federal Home Loan Bank of New York and any private corporation and foundation which pursue affordable housing. The Municipality will assist and coordinate the post purchase counseling and educational support and any proactive efforts on behalf of the homeowners so as to provide a safety net against defaults.

Counseling activities has been coordinated with Añasco Housing Authority and Counseling Service Puerto Rico, a private non-profit organization.

SECTION B – FAMILY ELIGIBILITY AND PARTICIPATION REQUIREMENTS

(1) Selection and Admission of Applicants to the Program

(i) Section 8 Tenants

Participation in the Section 8 home ownership program is voluntary. Each Section 8 home ownership participant must meet the general requirements for admission to the Section 8 housing choice voucher program as set forth in the Municipality of Añasco Administrative Plan. Such Section 8 family also must be "eligible" to participate in the home ownership program.

(ii) Preference for Participation in FSS Program.

Applicants for the home ownership program are not required to participate in the Municipality' Family Self Sufficiency ("FSS") program in order to participate in the home ownership program. However, in the event the applications for home ownership assistance exceed five percent (5%) of the Municipality Of Añasco total voucher program in any fiscal year, FSS participants shall have a preference for participation in the home ownership program. Participants in an Individual Development Account ("IDA") program administered by an agency other than the Municipality of Añasco also will receive a preference for home ownership assistance in the event applicants for home ownership assistance exceed the 5% limitation.

(2) *Portability*

Participants with portable vouchers may purchase a home in a jurisdiction other than the Municipality Añasco, provided the Housing Authority in the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes the Municipality Añasco to administer the home ownership assistance in their jurisdiction. In the former case, a family's participation in the Section 8 home ownership program will be subject to the Section 8 home ownership program and policies of the receiving jurisdiction.

(3) *Affordability Standards*

No affordability standards are issued other than the mortgage payment of the homebuyer should not exceed the payment standard authorized to the family at the time of recertification.

(4) *Employment and Credit Requirements*

(i) Amount of Income

At the time the family begins receiving homeownership assistance, the head of household, spouse, and/or other adult household members who will own the home, must have a gross annual income at least equal to the Federal minimum hourly wage multiplied by 2000 hours.

(ii) Employment History.

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

(iii) Exclusion of Welfare Assistance Income.

With the exception of elderly and disabled families, the Municipality of Añasco will disregard any "welfare assistance" income in determining whether the family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families ("TANF"); Supplemental Security Income ("SSI") that is subject to an income eligibility test; food stamps; general assistance; or other welfare assistance specified by HUD. The disregard of welfare assistance income under this section affects the determination of minimum monthly income in

determining initial qualification for the home ownership program. It does not affect the determination of income-eligibility for admission to the Section 8 housing choice voucher program, calculation of the family's total tenant payment, or calculation of the amount of home ownership assistance payments.

(5) *First-Time Homeowner.*

Each Section 8 family, except families with a disabled member, must be a first-time homeowner. A "first-time homeowner" means that no member of the household has had an ownership interest in any residence during the three years preceding commencement of home ownership assistance. However, a single parent or displaced homemaker who, while married, owned a home with a spouse (or resided in a home owned by a spouse) is considered a "first-time homeowner" for purposes of the Section 8 homeownership option; and the right to purchase title to a residence under a lease-purchase agreement is not considered an "ownership interest." A member of a cooperative (as defined in § 982.4) also qualifies as a "first time homeowner".

(6) *Minimum downpayment*

For the downpayment option the family must:

- (i) Have sufficient resources to pay a down payment equal to 3% of the purchase price of a typical home that meets their family household size and closing costs. No less than 1% will come from the participant's equity.
- (ii) Demonstrate to the Municipality that its gross income is sufficient to meet homeownership and other family expenses. The Municipality reserves the right to determine whether a family can or cannot afford the proposed financing before making the recommendation for assistance participation.

(7) *Credit Requirements*

In compliance with the Fair Credit Act, the lending institution will make credit worthiness of the participant. In case the participant is unable to meet this initial criterion he/she will be referred to credit counseling and then reconsidered for the program.

(8) *Application Process and Review Criteria*

Once a family is determined to be eligible to participate in the program, it must comply with the following additional requirements:

- (i) complete a home ownership counseling program approved by the Municipality prior to commencement of home ownership assistance

- (ii) within a specified time, locate the home it proposes to purchase
- (iii) submit a sales agreement containing specific components to the Municipality for approval
- (iv) allow the Municipality to inspect the proposed home ownership dwelling to assure that the dwelling meets appropriate housing quality standards
- (v) obtain an independent inspection covering major building systems
- (vi) obtain the Municipality approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements)
- (vii) enter into a written agreement with the Municipality to comply with all of its obligations under the Section 8 program.

(9) Other Eligibility Restrictions

- (i) Repayment of Any Housing Authority Debts.

Participants in the Section 8 housing choice voucher program shall be ineligible for participation in the Section 8 home ownership program in the event any debt or portion of a debt remains owed to the Municipality or any other Housing Authority. Nothing in this provision will preclude Section 8 participants that have fully repaid such debt(s) from participating in the Section 8 home ownership program.

- (ii) Completion of Initial Lease Term.

Applicants for and new participants in the Section 8 housing choice voucher program shall be ineligible for participation in the Section 8 home ownership program until completion of an initial Section 8 lease term and the participant's first annual recertification in the Section 8 housing choice voucher program. Nothing in this provision will preclude Section 8 participants that have completed an initial lease term in another jurisdiction from participating in the Section 8 home program.

- (iii) Elderly and Disabled Households.

Elderly and disabled families are exempt from the employment requirements set forth in Paragraph 5 (ii) above. In the case of an elderly or disabled family, the Municipality will consider income from all sources, including welfare assistance in evaluating whether the household meets the minimum income required to purchase a home through the Section 8 home ownership program.

- (iii) Prior Mortgage Defaults.

If a head of household, spouse, or other adult household member who will execute the contract of sale, mortgage and loan documents has previously defaulted on a mortgage obtained through the Section 8 home ownership

program, the family will be ineligible to participate in the home ownership program.

(10) *Counseling Participation Requirement*

A family's participation in the home ownership program is conditioned on the family attending and successfully completing a home ownership and housing counseling program provided or approved by the Municipality of Añasco prior to commencement of home ownership assistance. The home ownership and counseling program will cover home maintenance; budgeting and money management; credit counseling; negotiating purchase price; securing mortgage financing and finding a home among others.

The counseling agency providing the counseling program shall be HUD approved either or the program shall be consistent with the home ownership counseling provided under HUD's Housing Counseling program. The Municipality may require families to participate in an approved home ownership-counseling program on a continuing basis.

(11) *First Home Clubs*

A new initiative could be coordinated with lending institutions members of the Federal Home Loan Bank of New York; they provide a grant to sponsor the program "First Home Club" (FHC). This program is for first-time homebuyers and provides subsidy funds to assist very low-, low-, and moderate- income households overcome the financial difficulties of purchasing a home. The program is a non-competitive set-aside of the Affordable Housing Program (AHP) and is administered through approved members of the Federal Home Loan Bank of New York (Bank).

The FHC provides down payment and closing cost assistance by granting three dollars in matching funds for each dollar saved to qualified first-time homebuyers who follow a systematic savings plan and participate in an approved homeownership counseling program. Up to \$5,000 in matching funds will be awarded to qualified households based on the total savings deposited in a dedicated account with an approved member bank. OCAM, STATE PROGRAMS, HOME FUNDS ECT.

SECTION C – THE HOUSING UNIT REQUIREMENT

(1) *Timeframe to Locate*

Upon approval for the Section 8 home ownership program, a family shall have one hundred eighty (180) days to locate a home to purchase. A home shall be considered located if the family submits a proposed sales agreement with the requisite components to the Municipality of Añasco. For good cause, the Municipality of Añasco may extend a Section 8 family's time to locate the home for additional thirty (30) day increments. During a Section 8 participant's search for a home to purchase, their Section 8 rental assistance shall continue pursuant to the Administrative Plan. If a Section 8 participant family is unable to locate a home

within the time approved by the Municipality of Añasco, their Section 8 rental assistance through the Section 8 housing choice voucher program shall continue.

Once a home is located and a sales agreement is approved by the Municipality of Añasco and is signed by the family, the family shall have up to three (3) months, or such other time as is approved by the Municipality Of Añasco or set forth in the approved sales agreement, to purchase the home.

If a Section 8 participant is unable to purchase the home within the maximum time permitted by the Municipality, it shall continue the family's participation in the Section 8 housing choice voucher program. The family may not re-apply for the Section 8 home ownership program until they have completed an additional year of participation in the Section 8 housing choice voucher program following the initial determination of their eligibility for the home ownership option.

(2) *Type of Home.*

A family approved for Section 8 home ownership assistance may purchase the following type of homes within the Municipality of Añasco: a new or existing home, a single-family home, a condominium, a home in a planned use development, a cooperative, a loft or live/work unit, or a manufactured home. The home must already exist or be under construction at the time the Municipality determines the family eligible for home ownership assistance ***[to purchase the unit (§ 982.628(a)(2).]***

(3) *Seller cannot be debarred, suspended or Subject to LDP by HUD.*

The seller could not be posted in the Limited Denial of Participation (LDP). The listing is normally issued by a HUD Field Office and is an action that excludes a specific individual(s) or firm(s) from participating in a specific program, or programs, within that HUD Field Office's geographic jurisdiction, for a specific period of time. In limited instances HUD Headquarters may also issue LDP's.

(4) *Extension of Jurisdiction*

The municipal territory of Añasco will be the main location for the homeownership program. Nevertheless, extension of this jurisdiction could be granted to participants with portable vouchers that may purchase a home in a jurisdiction other than the Municipality of Añasco, provided the Housing Authority in the receiving jurisdiction operates a Section 8 home ownership program for which the Section 8 home ownership applicant qualifies or authorizes the Municipality Of Añasco to administer the home ownership assistance in their jurisdiction. In the former case, a family's participation in the Section 8 home ownership program will be subject to the Section 8 home ownership program and policies of the receiving jurisdiction.

(5) *Lease-Purchase*

Families may enter into lease-purchase agreements while receiving Section 8 rental assistance. All requirements of the housing choice voucher program apply

to lease-purchase agreements, except that families are permitted to pay an extra amount out-of-pocket to the owner for purchase related expenses-- a "home ownership premium." Any "home ownership premium," defined as an increment of value attributable to the value of the lease-purchase right or agreement, is excluded from the Municipality 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 Municipality and apply for the home ownership option. If determined eligible for home ownership assistance, the family may be admitted to the home ownership program and must meet all the requirements of these policies.

Prior to execution of the offer to purchase or sales agreement, the family must provide the financing terms to the Municipality for approval. The sales agreement must provide for inspection by the Municipality of Añasco and the independent inspection referred to in Section 3(E) and must state that the purchaser is not obligated to purchase unless such inspections are satisfactory to the Municipality. The contract also must provide that the purchaser is not obligated to pay for any necessary repairs. The sales agreement must provide that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by the Municipality. The sales agreement must also contain a seller certification that the seller is not debarred, suspended, or subject to a limited denial of participation under 24 CFR part 24.

(6) *HQS Inspection by PHA.*

To assure the home complies with the housing quality standards of the Section 8 program, home ownership assistance payments may not commence until the Municipality first inspects the home.

HQS inspection will be conducted in compliance to HUD requirements.

(7) *Independent Initial Inspection Conducted.*

An independent inspection of existing homes covering major building systems also must be completed by a professional selected by the family. The Municipality will not pay for the independent inspection. The independent inspection report must be provided to the Municipality, which **may disapprove the unit due to information contained in the report or for failure to meet federal housing quality standards.**

SECTION D - Financing Requirements.

The proposed financing terms must be submitted to and approved by the Municipality of Añasco prior to close of escrow.

In first instance, the lending institution should submit to the Municipality of Añasco the Good Faith Estimate for the option to purchase contract, in order to determine the affordability of the family's proposed financing. In making such determination, the

Municipality may take into account other family expenses, including but not limited to child care, unreimbursed medical expenses, education and training expenses and the like. Once completed the loan application, copy of the Settlement Statement should be presented to the Municipality for final approval.

Certain types of financing, including but not limited to, balloon payment mortgages, unless convertible to a variable rate mortgage, are prohibited and will not be approved by the Municipality.

The Municipality on a case-by-case basis shall consider seller-financing mortgages. If a mortgage is not FHA-insured, THE MUNICIPALITY will require the lender to comply with generally accepted mortgage underwriting standards consistent with those of HUD/ FHA, Ginnie Mae, Fannie Mae, Freddie Mac, Puerto Rico Housing Finance Agency (PRHFA), USDA Rural Housing Services, the Federal Home Loan Bank, or other private lending institution.

SECTION E – ASSISTANCE LIMITS

(1) Assistance Limits

Notwithstanding the provisions except for disabled and elderly families, a family may receive Section 8 home ownership assistance for not longer than ten (10) years from the date of close of escrow unless the initial mortgage incurred to finance purchase of the home has a term that is 20 years or longer, in which case the maximum term is 15 years.

(2) Exceptions to Elderly and Handicapped Applicants

Families that qualify as elderly at the commencement of home ownership assistance are not subject to a maximum term limitation. Families that qualify as disabled families at the commencement of home ownership assistance or at any time during the provision of home ownership assistance are not subject to a maximum term limitation. If a disabled family or elderly family ceases to qualify as disabled or elderly, the appropriate maximum term becomes applicable from the date home ownership assistance commenced; provided, however, that such family shall be eligible for at least six additional months of home ownership assistance after the maximum term becomes applicable. The time limit applies to any member of the household who has an ownership interest in the unit during any time that home ownership payments are made, or is a spouse of any member of the household who has an ownership interest.

(3) Reexaminations Requirements

A participant in the Section 8 Home Ownership program shall meet the reexaminations (Recertifications) requirements.

(4) HAP Payments

The amount of the monthly assistance payment will be based on three factors: the voucher payment standard for which the family is eligible; the monthly home

ownership expense; and the family's household income. The Municipality will pay the lower of either the payment standard minus the total family contribution ("TFC") or the family's monthly home ownership expenses minus the TFC. The Section 8 family will pay the difference.

(i). Determining the Payment Standard.

The voucher payment standard is the fixed amount the Municipality of Añasco annually establishes as the "fair market" rent for a unit of a particular size located within the Municipality jurisdiction. In the home ownership program, the initial payment standard will be the lower of either (1) the payment standard for which the family is eligible based on family size; or (2) the payment standard which is applicable to the size of the home the family decides to purchase. The payment standard for subsequent years will be based on the higher of: (1) the payment standard in effect at commencement of the home ownership assistance; or (2) the payment standard in effect at the most recent regular reexamination of the family's income and size. The initial payment standard, for purposes of this comparison, shall not be adjusted even if there is a subsequent decrease in family size. The Municipality 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.

(ii) Determining the Monthly Home Ownership Expense.

Monthly home ownership expense includes all of the following: principal and interest on the initial mortgage and any mortgage insurance premium (MIP) incurred to finance the purchase and any refinancing of such debt; real estate taxes and public assessments; homeowner's insurance; maintenance expenses per the Municipality allowance; costs of major repairs and replacements per the Municipality allowance (replacement reserves); utility allowance per the Municipality schedule of utility allowances; principal and interest on mortgage debt incurred to finance major repairs, replacements or improvements for the home including changes needed to make the home accessible; and homeowner association dues, fees or regular charges assessed, if any.

(iii) Determining the Total Family Contribution.

The TFC is that portion of the home ownership expense that the family must pay. It is generally 30% percent of the family's adjusted income, plus any gap between the payment standard and the actual housing cost. All family income (including public assistance), will be counted to determine the family's adjusted monthly income for purposes of determining the amount of assistance.

(iv) Payment to Family or Lender.

The Municipality of Añasco will provide the lender with notice of the amount of the housing assistance payment prior to close of escrow and will pay the

Municipality contribution towards the family's homeowner expense directly to the family, unless otherwise required by the lender. The family will be responsible to submit the entire mortgage payment to the lender unless the lender requires direct payment of the Municipality of Añasco contribution.

SECTION F - TERMINATION OF SECTION 8 HOME OWNERSHIP ASSISTANCE.

(1) Grounds for Termination of Home Ownership Assistance

Failure to Comply with Family Obligations Under Section 8 Program or the Municipality of Home Ownership Policies.

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

(2) Occupancy of Home.

Home ownership assistance will only be provided while the family resides in the home. If the family moves out of the home, the Municipality will not continue home ownership assistance commencing with the month after the family moves out.

(3) Changes in Income Eligibility.

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

(4) Reaching Maximum Term of Home Ownership Assistance.

Once the family is reaching the maximum term of home ownership assistance, the Municipality will notify 90 days before the date of such occurrence, that no further assistance will be disbursed to the family once the date of termination arrives.

(5) Procedure for Termination of Home Ownership Assistance.

A participant in the Section 8 Home Ownership program shall be entitled to the same termination notice, rights set forth in Conditions and Procedures for Termination of Assistance, of the Municipality Administrative Plan.

(6) *Right to Informal Hearing Procedures*

A participant in the Section 8 Home Ownership program shall be entitled to the same informal hearing procedures as set forth in Informal Hearing Procedures for Participants of the Municipality Administrative Plan.

(7) *Continued Participation in Section 8 Housing Choice Voucher Program.*

(i) Default on FHA Insured Mortgage.

If the family defaults on an FHA-insured mortgage, the Municipality 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 as put forth in the FHA documents.

(ii) Default on non-FHA-Insured Mortgage.

If the family defaults on a mortgage that is not FHA-insured, the Municipality may permit the family to move with continued Section 8 housing choice voucher rental assistance if the family demonstrates that it has (a) conveyed title to the home to the lender, to the Municipality of Añasco or to its designee, as may be permitted or required by the lender; and (b) moved from the home within the period established or approved by the lender and/or the Municipality of Añasco

(iii) Return to tenant-based assistance on the Downpayment Grant.

The Municipality may not commence tenant-based rental assistance for occupancy of the new rental assisted unit so long as any family member owns any title or other interest in the home purchased with homeownership assistance. Further, 18 months must have passed since the family's receipt of the downpayment assistance grant.

(8) *Administrative Fee.*

For each month that home ownership assistance is paid by the Municipality on behalf of the family, the Municipality shall be paid the ongoing administrative fee described in 24 CFR §982.152(b).

(9) *Waiver or Modification of Home Ownership Policies.*

The Mayor of the Municipality shall have the discretion to waive or modify any provision of the Section 8 home ownership program or policies not governed by statute or regulation for good cause or to comply with changes in HUD regulations or directives.

PROGRAMA DE SECCIÓN 8

Actividad de Adquisición de Vivienda

Documento de Orientación

INTRODUCCIÓN

El Programa para la Compra de Vivienda por los Inquilinos Participantes del Programa de Sección 8 del Municipio es un programa de participación voluntaria, que le permite a los participantes elegibles incluyendo a los participantes con vales portátiles, la opción de comprar un hogar en vez de alquilar, con el mismo dinero que se utiliza para el pago de la renta mensual. La opción de compra de hogar está limitada a un cinco por ciento (5%) del total de unidades en contrato con el Municipio, para cualquier año fiscal. Dicho programa lo administra el Programa de Sección 8. Las solicitudes que se hagan de las familias participantes en el programa de auto-suficiencia familiar y los jefes de familia envejecientes no estarán sujetos al límite del 5%. Si las solicitudes excedieran el 5%, los participantes del Programa de Auto-Suficiencia Familiar (“ASF”) y los jefes de familia de envejecientes recibirán prioridad de participar en el programa de compra de vivienda.

Los participantes elegibles del Programa Sección 8 de Compra de Vivienda tienen que haber completado un contrato de alquiler por un término mínimo de un año, no pueden tener deuda vigente con el programa ni con ninguna otra Autoridad de Vivienda o parte interesada, y deben lograr los criterios de elegibilidad aquí establecidos.

La asistencia del Programa de Sección 8 para la Compra de Vivienda puede utilizarse para comprar cualquiera de los siguientes tipo de vivienda dentro de la jurisdicción del Municipio vivienda nueva o existente de característica uni-familiar, propiedad horizontal (condominios) y cooperativas. El Programa de Sección 8 permitirá el uso de los vales portátiles para comprar vivienda en otras jurisdicciones, provisto que la jurisdicción que lo reciba opere un Programa de Sección 8 de Compra en el que el solicitante califique o autorice al Municipio administrar el Programa Sección 8 de Compra en su jurisdicción.

El Municipio decidió implantar un tipo de asistencia de vivienda propia disponibles bajo la reglamentación vigente para este programa.

- 1) **Asistencia mensual para el pago de su hipoteca**
Este tipo de asistencia provee ayuda a los nuevos compradores de vivienda con los “pagos mensuales” de su hipoteca. Los pagos mensuales incluirán el pago de principal, interés, seguro hipotecario y las contribuciones sobre la propiedad. El Programa de Sección 8 hará el pago mensual directamente al banco hipotecario o a la familia. El pago directo al banco hipotecario nunca excederá el pago de la asistencia que le corresponda del contrato que tiene el inquilino. La diferencia correspondiente la hará el participante al banco.

Continuación documento de orientación:

El término máximo para la subvención del pago mensual de la hipoteca será:

- 10 años para hipotecas de 20 años o menos;
- 15 años para hipotecas de más de 20 años.

El límite de tiempo comenzará el día en que se cierre la compra-venta, sin importar la fecha en que la familia se mude a la unidad adquirida. Si la familia recibe asistencia para la compra de vivienda con un vale portátil fuera de la jurisdicción del Municipio, el total de años de asistencia será el término máximo antes mencionado.

El límite de tiempo establecido no aplica a jefes de familias envejecientes o con impedimentos. Para estas familias el término será de 15 años sin importar el término de la hipoteca.

Si la familia deja de calificar como un jefe de familia envejeciente o impedido, el término máximo de asistencia se ajustará desde la fecha del cierre hipotecario al término indicado de la extensión aplicable a la hipoteca. No obstante, se le podrá extender a la familia una extensión de al menos seis (6) meses siempre y cuando la familia siga siendo elegible para recibir la asistencia del pago de hipoteca.

Para poder lograr la elegibilidad del programa, el participante debe cumplir con los ocho pasos que se establecen en este documento. Estos pasos son:

LOS OCHO PASOS

1. Determinación elegibilidad
2. Consejería para Compradores de Vivienda y Pre-calificación hipotecaria
3. Búsqueda de vivienda y aceptación de la unidad por Autoridad de Vivienda
4. Revisión del Contrato de Compra-Venta
5. Obtener la aprobación de la hipoteca por el Programa de Sección 8
6. Determinación de la cantidad del subsidio mensual o el pago del pronto
7. Compra de la Vivienda
8. Asistencia a sesiones de consejería continuas

Nombre del Solicitante

Nombre del Cónyuge

Fecha

Manejador de Caso

Fecha

LISTADO DE DOCUMENTOS REQUERIDOS

Para determinar la elegibilidad preliminar del solicitante, debe traer:

- Verificación de empleo de cada miembro de la familia; si trabaja por su cuenta debe presentar copia de ingresos y gastos de su negocio certificado por un Contador Público Autorizado (CPA), así también presentará evidencia de todo los ingresos suplementarios o complementarios que reciban.
- Copia certificada de la planilla de contribuciones del año_____ radicada en el Departamento de Hacienda.
- Para los dependientes mayores de 18 años se conseguirá la certificación del Negociado de Seguridad de Empleo del Departamento del Trabajo y Recursos Humanos.
- Para los dependientes reclamados por incapacidad, desempleo, envejecientes o desplazados, se presentarán los documentos que evidencie el reclamo pertinente, incluyendo las ayudas de gobierno que reciben a estos efectos (local y/o estatal).
- Foto de la composición familiar

Para determinar la elegibilidad final del solicitante, debe traer:

- La solicitud firmada en la que autoriza al Programa de Sección 8 requisar su Informe de Crédito, o cualquier otro documento que evidencie ingresos
- Certificación negativa del CRIM para cada uno de los adultos en el grupo familiar.
- Certificación negativa del Departamento de Hacienda para cada uno de los adultos en el grupo familiar.
- Certificación de radicación de Planilla del Departamento de Hacienda para cada uno de los adultos en el grupo familiar.

Continuación lista de documentos:

Para determinar la elegibilidad de la propiedad:

- Copia de la escritura de la propiedad que será comprada.
- Copia de la certificación de valor y de deuda del CRIM.
- Fotografía de la propiedad, frente y lateral.
- Contrato de opción de compra.
- Good faith estimate emitido por el banco.

Para cerrar el negocio de compra-venta

- Settlement Statement
- Firmar el contrato de asistencia económica
- Identificación personal con foto para el día del cierre hipotecario.
- Pagaré hipotecario
- Escritura de compra-venta

Advertencia: Todos los documentos deben estar certificados por las agencias de gobierno pertinentes y presentarse el documento original. En caso de copias fotostáticas, estas deben ser elegibles 100%; y serán certificadas/ fechadas por el técnico con la presentación del documento por escrito. En caso de que algunos de los documentos no puedan probar ingresos o composición familiar, dicho elemento en particular no será considerado en el computo final del tamaño familiar.

Participante _____

Co-participante _____

Fecha _____

Manejador de Casos _____

Fecha _____

AUTORIZACIÓN PARA OBTENER/ COMPARTIR INFORMACIÓN

YO _____, Seguro Social _____

autorizo al Programa de Sección 8 del Municipio de Añasco a solicitar y obtener información necesaria sobre mi persona para mi calificación en el Programa de Compradores de Vivienda del Programa de Sección 8. También autorizo al municipio a que comparta la información de mi expediente con representantes de la banca privada, acreedores e inspectores de calidad de vivienda y a cualquier otra persona interesada en el manejo y aprobación de mi solicitud. El Municipio podrá obtener o compartir información relacionada y términos financieros, origen del pronto pago, informes de créditos, progreso en el programa de consejería, y resultados de las inspecciones de calidad de vivienda.

Firma _____

Testigo _____

Fecha _____

OBLIGACIONES DEL PARTICIPANTE QUE SERÁ ASISTIDO POR EL PROGRAMA SECCIÓN 8 PARA LA COMPRA DE SU HOGAR

Este CONTRATO DE PARTICIPACIÓN es para ser firmado por los participantes del programa de compra de vivienda en presencia del Coordinador del Programa Sección 8 del Municipio de Añasco, una vez se determine su elegibilidad. El Coordinador explicará cualquiera y cada una de las cláusulas que usted, el participante, pueda no entender.

Los siguientes párrafos describen sus responsabilidades bajo el Programa Sección 8 de Compra de Vivienda. Si usted o algún miembro de su familia no cumple con estas responsabilidades, por negligencia u omisión, se le podrá poner fin a su participación en el Programa Sección 8 de Compra de Vivienda Propia.

CLÁUSULAS PARTICIPATIVAS

1. Obligaciones de la Familia: Usted tiene que cumplir con todas la Obligaciones de la Familia del Programa Sección 8 de Vales para la Selección de Vivienda, exceptuando la prohibición de poseer o tener algún interés en una unidad de vivienda. Las secciones §§ 982.551(c),(d),(e),(f),(g) y (j) Obligaciones de la Familia *no aplican a*/Programa Sección 8 de Compra de Vivienda Propia.
2. Consejería de Vivienda: Todos los miembros de la familia participante (esto es, aquellos que firmen el contrato de compra-venta y los documentos del préstamo) tienen que completar satisfactoriamente un programa de consejería de vivienda provisto o aprobado por el Programa de Sección 8 antes de comenzar a recibir asistencia para la compra de la vivienda con fondos del programa. El Programa de Sección 8 puede requerir a cualquiera o a todos los miembros de la familia participante asistir a clases de consejería de vivienda adicionales como condición de la asistencia continuada.
3. Contrato de Compra Venta: Usted tiene que incluir en dicho contrato una cláusula para que le den tiempo razonable al Inspector del Programa para (a) inspeccionar que la vivienda cumpla con los Estándares de Calidad de Vivienda establecidos por HUD; (b) para revisar y aprobar un informe profesional de inspección de la vivienda costado por usted de un inspector aprobado por el Programa de Sección 8; y (c) la aprobación por parte del Programa de los términos de financiamiento. Informe a su Corredor de Bienes Raíces de estos requisitos.
4. Obligaciones Hipotecarias: Usted tiene que cumplir con los términos de cualquier hipoteca incurrida para la compra de la propiedad y tiene que notificar al Programa de Sección 8 de en un plazo de cinco (5) días de cualquier aviso de atraso de pago o aviso de delincuencia en el pago de la hipoteca.
5. Ocupación: Usted tiene que ocupar la unidad como su residencia principal. Usted no puede transferir, vender o asignar cualquier interés en la propiedad sin previo consentimiento escrito del Programa de Sección 8. Usted no puede alquilar o dar en arriendo cualquier parte de la propiedad sin previo consentimiento escrito del

Programa de Sección 8. Usted tiene que notificar por escrito con al menos 30 días de anticipación antes de mudarse de la vivienda por un período de 30 días o más o antes de cualquier venta, transferencia, alquiler u otra forma de enajenación de la propiedad asistida.

6. Mantenimiento: Usted tiene que mantener la propiedad en condiciones decentes, seguras y sanitarias. Usted tiene que permitir que el Inspector del Programa de Sección 8 inspeccione la propiedad dentro del plazo de una semana para realizar la inspección anual. Usted tiene que corregir cualquier notificación de deficiencia determinada por el Programa de Sección 8 dentro de la fecha límite especificada en dicha notificación. Si usted falla en mantener adecuadamente la propiedad, el Programa de Sección 8 puede retener cualquier porción de la reserva de mantenimiento y reemplazos del pago para la compra de la vivienda a una cuenta de reserva ("escrow account") para ser usada en el pago de gastos mantenimiento necesarios y razonables.
7. Re-examen Anual: Usted tiene que proveer anualmente al Programa de Sección 8 la información actualizada sobre el ingreso familiar, y composición en el formato requerido por dicha oficina.
8. Refinanciamiento: Usted tiene que notificar por escrito al Programa de Sección 8 de cualquier propuesta para refinanciar la hipoteca original o cualquier otra propuesta para gravar la propiedad con un refinanciamiento secundario y obtener la aprobación escrita del Programa de Sección 8 de tal financiamiento, previo a la ejecución de cualquier documento de préstamo.
9. Falta de pago: En la eventualidad de una falta de pago de su obligación hipotecaria, usted tiene que cooperar con el Programa de Sección 8 y la entidad financiera para minimizar cualquier pérdida en el otorgamiento del préstamo y así mantener su elegibilidad para continuar como participante del Programa Sección 8 de Vales de Selección de Vivienda.

Mediante mi firma en este documento, declaro que he leído y entendido mis obligaciones como participante del Programa Sección 8 de Compra de Vivienda Propia y convengo en cumplir con estas obligaciones. Entiendo que el Programa de Sección 8 puede terminar mi asistencia para la compra de vivienda propia si violo cualquiera de estas obligaciones, pero que puedo solicitar un revisión informal de cualquier aviso de terminación propuesto, previo a que el mismo se haga efectivo.

Jefe de Familia

Cónyuge

Alcalde

Coordinador Programa Sección 8

Fecha _____

SECCIÓN 8 “HOME OWNERSHIP PROGRAM”

Certificación de Elegibilidad del Participante

Nombre de los Participantes: _____

Fecha: _____ Voucher núm.: _____ Hab.: _____

- Que la familia participante cumple con el requisito de ingresos, según establecido en la sección 982.627(c) del 24 CFR. El ingreso de esta familia es \$_____.
- Que de acuerdo a los documentos presentados por la familia, por lo menos, uno de los miembros del grupo familiar, de los que firmaran como titular, ha estado trabajando durante un año previo a iniciar su participación en el Programa de Compradores de Vivienda.
- Que de acuerdo a los documentos presentados por la familia, ningún miembro del grupo familiar ha sido declarado en “default” bajo un Programa de Compradores de Vivienda de Sección 8.
- Que de acuerdo a los documentos presentados por la familia, ningún miembro del grupo familiar posee titularidad o interés en una vivienda al momento de ser admitido al Programa de Compradores de Vivienda de Sección 8.
- Que la familia participante firmó un contrato de compraventa con un vendedor elegible y que dicho contrato contenía el precio de venta, las condiciones de la compraventa, el requisito de una inspección independiente, una cláusula que no obliga al comprador a adquirir la unidad si se reparan los elementos defectuosos identificados en la inspección independiente y que dichas reparaciones serían responsabilidad del vendedor, y que el vendedor no ha sido desahogado (suspendido, o sujeto a una participación limitada en los programas de HUD), según establecido en la reglamentación federal.
- Que los participantes han cumplido con todos los requisitos establecidos en el Plan Administrativo del Programa de Compradores.

A estos efectos, firmo hoy _____ de _____ de 200__, la presente certificación a favor de los participantes identificados en la primera partida de este documento.

Manejador de Caso

HOJA DE CONTROL DE EXPEDIENTE

<p>SECCIÓN 1 HOJAS DE COTEJO</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Informe de Progreso <input type="checkbox"/> Autorización Obtener/ Compartir Información <input type="checkbox"/> Certificación del Participante (Documentos/ Orientación) <input type="checkbox"/> Listado de Documentos Requeridos
<p>SECCIÓN 2 DOCUMENTOS/ CONTRATO ASISTENCIA HOMEOWNERSHIP</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Voucher: Forma HUD-52646 <input type="checkbox"/> Solicitud Programa Compradores <input type="checkbox"/> Voucher Programa Compradores <input type="checkbox"/> Contrato: Obligaciones de Compradores de Sección 8 Homeownership
<p>SECCIÓN 3 HOJAS TRABAJO/ CERTIFICACIONES DEL TÉCNICO</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Certificación Elegibilidad Participante por el Técnico <input type="checkbox"/> Hoja Comentarios del Técnico <input type="checkbox"/> Certificación Elegibilidad Compradores
<p>SECCIÓN 4 DOCUMENTOS/ EVIDENCIAS PARTICIPANTES</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Formulario HUD-50058 <input type="checkbox"/> Verificación de Ingresos <input type="checkbox"/> Verificación/ Documentos Composición Familiar (Identificaciones, etc.) <input type="checkbox"/> Certificaciones de ASUME, HACIENDA, CRIM
<p>SECCIÓN 5 DOCUMENTOS RELACIONADOS A LA VIVIENDA</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Inspección Vivienda del Municipio Forma HUD-52580-A <input type="checkbox"/> Inspección Independiente de la Vivienda <input type="checkbox"/> Contrato Compraventa
<p>SECCIÓN 6 DOCUMENTOS DE CIERRE HIPOTECARIO</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Settlement Statement <input type="checkbox"/> Pagaré <input type="checkbox"/> Escritura