

# **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)

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

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

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# **Streamlined Annual PHA Plan**

## **Fiscal Year: 2008**

## **PHA Name: JAYUYA MUNICIPALITY**

**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:** JAYUYA MUNICIPALITY

**PHA Number:** RQ076

**PHA Fiscal Year Beginning:** 2008

**PHA Programs Administered:**

**Public Housing and Section 8**

Number of public housing units:  
Number of S8 units:

**Section 8 Only**

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: Jorge L. González Otero

Phone: 787-828-0900

TDD:

Email (if available): jayuyamunicipality@hotmail.com

**Public Access to Information**

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

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

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

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

If yes, select all that apply:

Main administrative office of the PHA

PHA development management offices

Main administrative office of the local, county or State government

Public library     PHA website     Other (list below)

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

Main business office of the PHA     PHA development management offices

Other (list below)

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

**Table of Contents**  
[24 CFR 903.7(r)]

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

**A. PHA PLAN COMPONENTS**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **2. Capital Improvement Needs**

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Program Description:

a. Size of Program

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

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

b. PHA-established eligibility criteria

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

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):

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

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

##### **Intent to Use Project-Based Assistance**

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

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

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

[24 CFR Part 903.15]

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

1. Consolidated Plan jurisdiction: Government of Puerto Rico consolidate Plan Commonwealth of Puerto Rico Consolidate Plan.

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

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

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

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

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

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
X	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
	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
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-

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

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

<b>Annual Statement/Performance and Evaluation Report                      Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary</b>					
<b>PHA Name: JAYUYA MUNICIPALITY</b>			<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No:		<b>Federal FY of Grant:</b>
<input type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/ Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no:    )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
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	Work Statement for Year 3	Work Statement for Year 4	Work Statement for Year 5
		FFY Grant: PHA FY:	FFY Grant: PHA FY:	FFY Grant: PHA FY:	FFY Grant: PHA FY:
	Annual Statement				
CFP Funds Listed for 5-year planning					
Replacement Housing Factor Funds					

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

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



# **Addendum 1-1**

## **Housing Choice Voucher Program Upfront Income Verification System**

### **Introduction**

The upfront income Verification System has been established to improve the Section 8 Program Income Reporting. It will eliminate under reporting, not reporting and calculation errors during time of application, selection and re-examination. HUD regulation, 24 CFR Parts 960.259 (c) and 982.516 (a), requires PHA's to obtain a document in the tenant files, independent third party verification (or document the reason why third verification was not available) of reported family income, the value of assets, expenses related to deductions from income and other factors affecting adjusted income.

#### **1. Family responsibilities**

- The family will be responsible to report the income of all family members before or during the re-examination process.
- All family members 18 years and older must sign a consent form (HUD-9886) to authorize the release of information.
- Self employment participants must provide an affidavit when any other source of verification couldn't be available.
- The family must inform all assets value before or during the reexamination process.

## 2. PHA Responsibilities

- The PHA must verify all source of income of the family before or during admission.
- The PHA will verify the income information provided whit the employer by telephone or in writing.
- The PHA will verify the income from General Assistance with the Family Department and will make a Memorandum of Understanding (MOU) to receive their information of income of the participant.
- The PHA will file all documentation regarding the income verification process.
- The PHA will verify the social security number of each family member and will accept in lieu of a social security card the following documents containing the social security number:
  - a. A driver license
  - b. Identification card issued by federal, state, or local agency.
  - c. Identification card issued by a medical insurance company or provider (including Medicare and Medicaid).
  - d. Identification card issued by an employer or trade union.
  - e. Benefit award letter from government agencies.
  - f. Retirement benefit letter.
  - g. Life insurance agencies.
  - h. Courts record (real state, tax notices, marriage and divorce, judgment or bankruptcy records).
- The PHA will use HUD's tenant assessment Subsystem (TASS); to verify the family's income.

- The PHA will use the centralized UIV System when HUD announces its availability.
  
- The PHA will make an arrangement with other federal or local government agency to obtain income verification.
- The PHA will make arrangement with local financial institutions to verify the family credit history in order to determine the income provided to them in a loan request.
- The PHA will use the following levels of verification:
  - a. Upfront income verification (UIV)
  - b. Written third party verification.
  - c. Oral third party verification.
  - d. Document review.
  - e. Tenant declaration (affidavits).

## **ADENDUM PARA AÑADIR LA ACTIVIDAD DE TBRA DEL PROGRAMA HOPWA AL PLAN ADMINISTRATIVO DEL PROGRAMA DE VOUCHERS DE SECCIÓN 8**

Todo participante nuevo del programa de "Tenant Based Rental Assistance (TBRA)" del Programa HOPWA del estado cumplirá con los requisitos mínimos de elegibilidad al programa.

Estos requisitos son; ser paciente certificado de HIV/AIDS y el ingreso de la familia debe estar dentro del 80% de la mediana de ingreso para el municipio donde reside.

Para participar de la actividad de TBRA los participantes deben estar recibiendo algún servicio de apoyo para lidiar con su condición y deberá reportarlo al momento de la entrada al programa y anualmente durante su proceso de reexamen.

Los elementos administrativos de la actividad de TBRA del Programa HOPWA del estado se enumeraran en un Adendum que el municipio preparara que el Municipio preparara del Plan Administrativo del Programa de Vouchers que administra el Municipio de Jayuya.

### **ÁREA DE SERVICIO DEL MUNICIPIO:**

El área de servicio que el Municipio autoriza para la contratación de vivienda de sus inquilinos será el Municipio de Jayuya, Adjuntas, Utuado y Ciales

### **ADMISIONES DE LOS PARTICIPANTES**

La selección de los participantes del Programa HOPWA-TBRA saldrán de un lista especial que el Municipio ha creado, estableciendo turnos por orden de llegada, registrando la fecha y hora en se admiten a dicho registro especial. El Voucher de HOPWA-TBRA se entregara cuando el participante complete la documentación de su elegibilidad.

Cuando el Departamento de Salud por conducto de su Programa HOPWA otorgué fondos para familias con pacientes certificados de VIH/AIDS, el Municipio admitirá estas familias bajo un proceso especial de admisión. Las familias admitidas bajo este proceso especial de admisión serán admitidas según el criterio establecido por el Municipio. El Municipio de Jayuya mantendrá expedientes separados del Programa de "Vouchers" para estas admisiones. Las mismas serán descritas en el capítulo asignado para el Programa HOPWA.

## **CAPITULO HOPWA:**

### Ocupación de la Vivienda

Se proveerá una habitación independiente para el paciente de VIH/AIDS. El jefe de familia o su cónyuge decidirán si quieren habitaciones separadas en caso de que uno de ellos esté en un estado avanzado de la enfermedad.

### Fair Market Rent (FMR)

El FMR del Programa HOPWA será un 110 %.

### Payment Standard

Se establecerá el payment Standard será de 110%

### Housing Quality Standards (HQS)

Los HQS del Programa HOPWA serán iguales a los HQS del Programa de Vouchers. Las inspecciones y trámites de querellas, cancelaciones de contrato, reinspecciones y contratos nuevos cumplirán con los mismos criterios del Programa de Vouchers.

### Subsidy Standard

Utilizaremos para el análisis de subsidio la Forma HUD-50058, tomado en consideración, que dicha forma no será transmitida a PIC. El uso de dicha forma es exclusivamente para asegurar que los cálculos del subsidio, incluyendo los créditos y análisis se hace de forma correcta.

### HAP PAYMENT

Se utilizara el modelo HUD-52641 para preparar el contrato de asistencia de pago de renta. En dicho modelo se incluirá una línea que identifique el tipo de servicio de apoyo que recibe el paciente VIH/AIDS.

*MANAGEMENT PLAN  
SECTION 8  
VOUCHER PROGRAM*



*MUNICIPALITY OF  
JAYUYA*

*MUNICIPALITY OF JAYUYA  
ADMINISTRATIVE PLAN  
VOUCHER PROGRAM*

**I. ISSUANCE OF VOUCHER**

A Voucher will be given to an eligible family depending on the waiting list and local or federal preference at the time. Briefings will be given initially and throughout the process to the eligible families and to the qualified owners.

A voucher will have a term of 60 days. Any additional time do not exceed a 30-day period depending on the situation at that time and its merits. If the family Voucher expires, they will be eligible to reapply depending on the eligibility standards at that time.

When participating a family may leave the household only by notifying the HA in time. No family may be out of the household for more than a month and if more time needed, the situation will be evaluated in accordance with the documentation, especially health reasons.

If a family break up occurs the family who retains the children custody, will retain the assistance.

## **II. ORGANIZATION AND STAFFING**

The Voucher Program extends the PHA's fiscal responsibility to manage subsidy funds and administrative costs. Therefore, the staff directly involved in the administration of Federal Programs in this Municipality will be so designated in accordance with the number of vouchers assigned to the Program and administrative expenses. The names and positions of the staff is as follows:

### **III. PLANS FOR ADMINISTRATION OF PROGRAM FUNCTIONS**

#### ***❖ Outreach to eligible families and contact with owners***

A wide publicity campaign will be implemented to prospective lesser. The Program's objectives, eligibility criteria, and other related information will be made available to prospective clients and owners, managers or real estate property and to the public in general in order to assure success. Radio, newspaper and TV advertisements will be used, making optimum use of public services programs and government operating advertising media. At the present time, all the total units assigned for the Program must be directed to very low-income families and special outreach efforts will be made to this particular group. The collaboration of other family services agencies that deal directly with very low-income families will be requested and, if necessary, waiting lists for public housing applications for the area will be obtained from the appropriate agency in order to make easier the identification of these families. Posters and other illustrative materials will be placed in public areas such as Medical Dispensaries, Post Offices, Community Centers and other facilities particularly in those located in low-income areas. Contact will also be established with Civic Groups and Religious Institutions in order to promote the Program. Contact with owners will be made through advertisements in newspaper and TV media inviting them to participate in the Program. All advertising guidelines for fair housing require the use of Equal Opportunity logotype statement and slogan. Efforts will be made to reach a maximum number of owners and Real Estate Brokers.

Responsibility for the development of the promotion and publicity campaign for the program applies to the Program's Division Director and other staff members will assist him in this function.

❖ **Determination of Eligibility and Selection of Families.**

An application center is located at the Office of Federal Programs, located in the City Hall. When the applicant visits the office to fill and sign the appropriate applications documents, a basic orientation of the Program will be given. The Municipality will utilize a “first come first served” basis approach directed to admission of very low-income families except the following preferences. All families applying for initial participation in the PHA’s Program must have annual incomes which do not exceed the limits set forth under the lower-income family schedule.

1. **Lower-Income Family Schedule** – represents income limits that do not exceed generally 80 percent of the medium income for a family of four, for the area, adjusted for smaller and larger families.

A. Priorities:

- Involuntary Displaced (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence.
- Families living in substandard housing, children of different sex in the same room and overcrowding.
- Homelessness
- High rent burden (rent is > 50 percent of income.

These are federal priorities and all the applicants will be selected based on the necessity, date and terms of the application.

B. Local Preferences

- Involuntary Displaced (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence.
- Families living in substandard housing, children of different sex in the same room and overcrowding.
- Homelessness
- High rent burden (rent is > 50 percent of income.

If a family refuses the form of assistance offered by the Voucher Program, the alternative will be to whenever appropriate, to place the family on a waiting list or refer them to public housing or other resources that may be available.

The subsidy to be paid will be based on the size of the unit the family is eligible to occupy, based on the following standards:

<u>Family Members</u>	<u>Bedroom</u>
1 – 2	1
2 – 4	2
3 - 4	3
4 – 8	4

A family may select a unit that is larger than the bedroom size authorized by the PHA, but the family must pay the increased cost.

Before establishing or changing the Adjustment Standard Schedule, the Municipality will notify the public by means of posting of public notices regarding consultation on the impact of affordability adjustments on the number of families that can be assisted.

❖ **Verification of income and Determination of Annual Income and Total Tenant Payment**

Once the family has filled an application and has provided evidence required to complement it, the personnel's office must then verify with sources and references, all the basic information given by the applicant, by means of a personal interview, telephone contact, or by mail. When all information is verified and the family is determined to be eligible, the calculation of the Total Tenant Payment will be made. Annual Income, Adjusted Income and Total Tenant Payment will be estimated based on the new definition of income per CFR 813. A direct orientation will be given to the family regarding the Program.

❖ *Briefing of Family and Issuance of Vouchers when the Family receives a Voucher*

The following items will be fully explained:

- a) The families and owners responsibilities under their leasing contract.
- b) How to find a suitable unit
- c) Housing Quality Standards
- d) Procedures for family and owner for dwelling unit inspections.

The family may obtain the pertinent forms, for lease approval at the time of issuance of the voucher. The family will be given an ample opportunity to discuss and raise questions in relation to orientation. Personal assistance will be provided to families in an attempt to help them find adequate housing.

❖ **Lease Approval and Contract Execution**

No modal lease will be offered; contract agreements will be in English and Spanish. For the Voucher Program there will not be PHA limits all will depend on conversations with the owner and eligible families. Prior to contract and lease execution, lease provisions, lease approval procedures, Housing Quality Inspection and Payment Procedures will be fully discussed with the owner and as required by law. All records and documents related to the lease approval will be filled and retained at the Program's Office during the life of the contract and even after its cancellation, for a term no more than three (3) years. When this period had passed the records will be sent to the Municipality's Central Dead File for the appropriate action in accordance to the Public Law Documents.

❖ Payments to Owners

The details for the processing of the monthly payments for owners, calculations, preparation and delivery of the checks, establishment of accounting and audit procedures will be responsibility of the programs accountant.

❖ **Provision of Housing Information and Services to Recipient Families**

The eligible families will be assisted in locating dwelling units by a list from the units that will be available in the program's office. A staff member will deal directly with families presenting social problems and will also be in charge of making referrals to other pertinent Social Agencies when deemed necessary. Efforts will be made to encourage communication of families with the office staff in relation to both housing and non-housing problems.

❖ *Annual and Interim Recertification*

Under the Housing Voucher Program, the Municipality must annually re-examine income and family composition for families receiving assistance.

Re-examinations will be conducted at least annually and generally they will be scheduled to coincide with other annual activities (annual unit inspection). The same procedures used for determining total tenant payment, tenant rent and housing assistance payment at initial certification will be used at re-examination. However, the Municipality will first determine the applicable standard payment used for a family.

The applicable standard for a family continuing to receive assistance will be the same as the standard payment used to compute the family's current housing assistance payment, unless:

- a) The Municipality instituted an adjustment standard schedule, which is higher than the standard payment currently being used.
- b) The Family's size / composition have changed and the family is eligible for a larger or smaller unit.
- c) The family chooses to move to a new unit.

Families will be notified of the examinations results. The families that were determine ineligible will be informed by written communication and will have an opportunity for an informal hearing.

The procedures for the eligible families continuing receiving assistance for the Housing Voucher Program is as follows:

- a) The family and owner are notified of the changes in the HAP and tenant rent.
- b) An annual unit inspection is conducted.
- c) A new lease and housing voucher contract are prepared and executed (if applicable).
- d) Families who intend to move will be briefed and issued a new housing voucher.

There will not be any PHA limits on rent increase that the owner can impose. Families have to make their own decision about the reasonableness of the rent. Owners must provide at least a 60-day written notice of any proposed rent increase at the family and Municipality.

❖ *Interim Re-examinations*

The Municipality will apply the following policies and procedures for processing interim re-examinations if the family stays in the same unit:

- a) The Municipality will recalculate the Housing Assistance Payment using the applicable standard payment.
- b) No change will be made in the standard applicable payment until the next re-examination or until the family moves to another unit.

If the family moves at the time of the interim re-certification the new family / mover schedule will be used. If the moving family has a change in family composition the appropriate bedroom size for the family will be used.

❖ *Enforcing Housing Quality Standards (HQS)*

The Municipality will complete HQS inspections and complaint inspections as needed. Municipality may abate or terminate Housing Assistance Payment to owners if the unit fails HQS inspection.

❖ **Family Mobility and Portability Voucher**

A participating family is allowed to move from one housing voucher jurisdiction to another with continued assistance. This special program features is defined as “Portability”. This Municipality will implement this concept in the following manner:

- a) **General Procedures** – whenever this municipality is the initial PHA – a family must live in the initial PHA’s jurisdiction and hold a housing voucher be a current participant to be eligible for portability.

The initial PHA may deny a family’s request to move under the portability procedures only if the number of portable housing vouchers would exceed 25% of its total units under lease in the Housing Voucher Program.

Once a family notifies the initial PHA that it wants to move under the portability procedures, the initial PHA will contact the receiving PHA.

The initial PHA will verify to the receiving PHA that:

- The family is eligible for assistance (meets the income eligibility requirements of the initial PHA).
- A housing voucher has been issued to the family.

The receiving PHA must recertify the family’s income initially to calculate the Housing Assistance Payment based on the applicable payment standard in effect at the receiving PHA.

The receiving PHA will bill the initial PHA for the Housing Assistance Payment and PHA fees unless it has given the family one its own housing vouchers. Families may move more than once under the portability procedures. However, the initial PHA may limit moves to once in a 12-month period. The housing voucher reverts to the initial PHA when the eligible family leaves the program.

- b) **PHA’s fees** – this Municipality as the initial PHA:

- Retains the funding when the family leaves its jurisdiction.

- May be eligible to receive up to \$215 preliminary fee if the portable housing qualifies for it.

A receiving PHA that elects to administer the Housing Voucher is also entitled to a \$215 preliminary fee and the \$45 hard-to-house fee from the initial PHA for each portable housing voucher it accepts.

For each housing voucher family under lease, the receiving PHA bills the initial for the full amount of the housing assistance payment and 80% of the on-going administrative fee (calculated using the initial PHA's applicable FMR).

A receiving PHA which issues its own housing voucher to a family using the portability opportunity may claim the preliminary fee from its housing voucher at the time of the year-end-settlement.

The Municipality expects HUD to provide detailed instructions for accounting for these special fees.

❖ *Terminations and Evictions*

Assistance under the Housing Voucher Program will be automatically continued for eligible families unless the Housing Voucher Contract is terminated. The Housing Voucher Contract may be terminated by the Municipality for similar reasons to those set forth in the HAP contract, such as:

- The family vacates the unit in violation of the lease.
- The owner terminates tenancy in accordance with the March 29, 1984 Regulations and the April 22, 1985 Federal Register Notice.
- The family moves from its unit with the owner's approval.
- The owner has evicted the family in accordance with the state or local law.

The municipality may also terminate the Housing Voucher Contract if:

- The family no longer requires 30% of adjusted income exceeds the applicable standard payment.
- The unit fails HQS inspection.
- The unit is overcrowded and does not meet the HQS space requirement.
- The family does not comply with the obligations stated in the Housing Voucher Program.
- The Municipality discovers Program's abuse.
- The owner is not in compliance with the terms of the Housing Voucher Contract.
- A family does not comply with annual inspections deficiencies and or on time; only one opportunity will be given.
- Owner does not comply with annual inspections deficiencies and or on time.
- A family does not comply with annual recertifications requirements on time as requested.
- Constantly violates annual recertification requirements.

- A family does not comply with rental payments to owner as specified in contract
- Family does not comply with security deposits to owner as required.
- Utilities bills have to be in the family's name.
- The family owes money to the PHA or owner.

The family / owner will be notified in writing communication prior to the termination. The requirements for the Municipality to conduct an informal hearing will be in effect repayment agreements and they will be made if the violation was intentionally. No contract will be renewed if repayment has not been complied with the time given.

**Evictions:**

The Municipality does not authorize or deny eviction actions. The owners are required to:

- Comply with the requirements of state or local law.
- Provide a copy of the notice to the PHA when the notice is given to the family.

The Municipality must determine whether the family is eligible to received continued assistance under the Housing Voucher Program.

❖ **Monitoring Applicable Payment Standards and Budgets**

At least annually, the Municipality will review applicable payment standards and determine if any changes are appropriate. On a continuing basis, the Municipality will monitor expenditures to ensure that annual contract authority is not exceeded.

The Municipality will submit every end of year the financial reconciliation.

❖ **Security Deposits and Claims for Damages, Unpaid Rent, and Vacancy Loss**

Owners may collect a security deposit, which is the greater of one month's total tenant payment (TTP) or \$150.00. If the owner fails to collect a security deposit, the Municipality liability will be reduced by the amount the owner could have collected.

The housing Voucher Program reimbursement for unpaid rent, damages, or other amounts owed, will not exceed the lesser of:

- a) The amount owed to the owner
- b) One-month contract rent minimum:
  - The security deposit actually collected.
  - The security deposit the owner could have collected.

❖ *Claims for Vacancy Loss*

In the housing Voucher Program, owner will not be eligible to receive housing assistance payments after the family moves the unit.

If the housing Voucher family vacates its units in violation of the lease, the owner retains the payment for the month in which the vacancy occurred.

❖ **Informal Hearings for Denial Reduction of termination of Assistance**

The Municipality upon determining an applicant or participant to be ineligible will notify the applicant or participant in writing, the reasons for the ineligibility and their right to request an informal hearing.

- a) **Procedures:** If an informal hearing is for an applicant, Voucher Holder, or tenant, it will be conducted by a municipal employee or public official who is not directly involved in the day-to-day administration of the Program.

**In addition:**

- The family may retain counsel or other representative, if desire, at its own expense.
- Either the family or its counsel / representative must be given an opportunity to examine evidence and question any adverse witness (es).

The family or its counsel/representative must also be given an opportunity to present testimony and evidence in its favor. The decision of the hearing official must be in writing, must be based solely on evidence provided at the hearing and must state the legal and evidentiary grounds for decision.

❖ **DEFINITION OF TERMS AND CONCEPTS**

The following terms, definitions, and concepts apply:

- **Eligible Family:** A family, as defined in 24CFR Part 812, that qualifies as very low-income family at the time it initially receives assistance under the PHA housing Voucher Program.
- **Very Low-Income Family** - A family, whose income does not exceed 50 percent of the area, as determined by HUD.
- **Applicable Standard** - The schedule of cost used to calculate the housing Voucher Subsidy.
- **Initial Payment Standard** - This schedule applies to all families at outset of the housing Voucher. The family size is based on the PHA'S occupancy standards. The initial payment standard schedule is based on the Fair Market Rent Schedule or the HUD approved community wide exception rents, in effect at the time of execution by HUD of the PHA original ACC for the first increment of funding under the housing Voucher Program.
- **New Family/Mover Schedule** - The PHA may establish a “new family/mover schedules” at any time. The amounts on the “new family/mover schedule” can be any amount between the initial payment standard (or adjustment standard, if applicable) and the FMR in effect at the time the “new family/mover schedule” is adopted.
- **Adjustment Standard Schedule** - The PHA may at its discretion establish an “adjustment standard schedule” twice during any five-year period to assure continued affordability. The amounts on the “adjustment standard schedule” can be any amount between the initial payment standard (or previous adjustment standard schedule, if applicable) and the FMR in effect at the time the “adjustment standard schedule” is adopted. No adjustment standard schedule may be establish if less than 60 months have

elapsed since the next to the last “adjustment standard schedule” was adopted.

- **Housing Voucher** - A document issued by a PHA declaring a family to be eligible for participation in the housing Voucher Program and stating the terms and conditions for the family’s participation.
- **Housing Voucher ACC** - A written agreement between HUD and a PHA to provide annual contribution to the PHA for housing assistance payments and administrative fees to the PHA.
- **Housing Voucher Contract** - A written contract between a PHA and owner in the form prescribed by HUD for the housing Voucher Program, in which the PHA agrees to make housing assistance payments to the owner on behalf of an eligible family.
- **Gross Rent** - The actual rent for the unit stated in the lease and payable to the owner plus any utility allowance appropriate for that unit.
- **Utility Allowance** - The allotted amount, by unit size and type, for tenant furnished utilities and services, based on the typical cost of each utility and services in the location.
- **Total Tenant Payment** - The portion of the monthly gross rent payable by an eligible family, including the utility allowance paid by the family.
- **Minimum Total Tenant Payment** - The minimum amount of gross rent that assisted family must pay toward rent is ten (10) percent of the family's gross income.
- **Portability** - Portability is the ability for a housing Voucher holder to move from a jurisdiction of its current PHA, which administers a housing Voucher Program; must accept a housing Voucher holder from another PHA jurisdiction.

This is different from the inter-jurisdictional mobility agreements and the Section 8 Housing Voucher Exchange Program that have been established on a voluntary basis.

**HOMEOWNERSHIP PROGRAM  
FOR THE MUNICIPALITY OF JAYUYA**

**JORGE L. GONZALEZ OTERO  
MAYOR**

**PROGRAM COORDINATOR**

**DATE**

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## SECTION 8 HOME OWNERSHIP PROGRAM

### SECTION A - GENERAL PROVISIONS.

#### (1) *Legal Background.*

Homeownership Program, following rules and requirements under 24 CFR Part 982 from Department of Housing and Urban Development. This program will allow to qualified applicants or participants, eligible families, first-time homeowners, to use voucher subsidy, not separate funding, to meet monthly homeownership expenses. This assistance can be provided in the form of a single grant to be used towards the down payment required in connection with the purchase of the home or monthly homeownership assistance payments provided under the homeownership option.

#### (2) *Key Program Features.*

HUD has established the following key program features:

- (i) First-time homeowner or cooperative member.
- (ii) A family that has not owned or had ownership interest in the past three years.

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). *(The PHA may also establish a higher minimum income requirement for either or both types of families. Except in the case of an elderly or disabled family, welfare assistance is not counted in determining whether the family meets the minimum income requirement.)*

- (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 Jayuya 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 of Jayuya 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 Jayuya 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 of Jayuya new or existing single-family, condominium, planned use developments, cooperatives, lofts, live/work units, or manufactured homes. The Municipality of Jayuya 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 of Jayuya to administer the home ownership assistance in their jurisdiction.

In order to effectively develop the Municipality of Jayuya 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.

Down payment, closing costs and the mortgage payment are the primary barriers to entry for home ownership. The Municipality of Jayuya 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 of Jayuya 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.

**(4) Demonstrated PHA Capability to Successfully Implement the Homeownership Program.**

The Municipality of Jayuya is a small PHA with 53 vouchers allocated by HUD. Out of this allocation, 25 vouchers are assigned to the Family Self Sufficiency Program, with the goal to attain homeownership in a five year time period. Eight of these tenants have income exceeding the minimum requested by the homeownership program, providing in a short time period, an excellent opportunity to assist these tenants to become homeowners.

The Section 8 Program, attached to the Federal Programs Office of the Municipality of Jayuya is very excited to provide the homeownership option to their tenants. It is granted that the Municipality's staff has no experience towards the administration of a homeownership program, thus the Municipality is neither a CDBG entitlement nor a HOME program jurisdiction, which will allow them to gain such experience. Nevertheless, they had contracted a consultant with a vast experience in the planning and implementation of such programs. He has provided technical assistance for the HOME program homebuyer activity at the Municipalities of Arecibo and Bayamón, plus the homebuyer option for the Housing Department of the Municipality of Arecibo Section 8 Program.

Counseling activities has been coordinated with the Consumer Credit Counseling Service of Puerto Rico, a private non-profit organization with 14 years of experience. This is a valuable partner along the financial institutions that has demonstrated interest to provide the mortgage financing for the tenants.

## **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 Jayuya Administrative Plan. Such Section 8 family also must be "eligible" to participate in the home ownership program.

**(ii) Preference for Participation in FSS Program. (Optional )**

Applicants for the home ownership program are not required to participate in the Municipality of Jayuya 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 Jayuya 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 Jayuya**

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 Jayuya, 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 Jayuya 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.

(5) **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 Jayuya will exempt families that include a person with disabilities from this requirement. **The Municipality of Jayuya 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 Jayuya 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.

**(6) *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".

**(7) *Minimum downpayment***

**For the downpayment option the family must:**

- (i) The family has a sufficient resource 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) The family has demonstrated to the Municipality of Jayuya that its gross income is sufficient to meet homeownership and other family expenses. The Municipality of Jayuya reserves the right to determine whether a family can or cannot afford the proposed financing before making the recommendation for assistance participation.**
- (iii) The family has accrued at least \$500.00 in an escrow account.**

**(8) *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.**

**(9) *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 of Jayuya 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 of

Jayuya for approval; (iv) allow the Municipality of Jayuya 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 of Adjuntas approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements); and (vii) enter into a written agreement with the Municipality of Jayuya to comply with all of its obligations under the Section 8 program.

**(10) 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 of Jayuya 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. (Optional)**

**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 ownership 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 of Jayuya 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.

**(iv) 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.

**(11) 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 Jayuya 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; finding a home; and the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families.**

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

**(12) *First Home Clubs – Optional***

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 Jayuya. For good cause, the Municipality of Jayuya 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 Jayuya, 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 Jayuya 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 Jayuya 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 Jayuya: 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 to be situated on a privately owned lot or on a leased pad in a mobile home park. The home must be already existing or under construction at the time the Municipality of Jayuya 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 Jayuya 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 Jayuya, 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 Jayuya 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 of Jayuya 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 of Jayuya **for approval.** The sales agreement must

provide for inspection by the Municipality of Jayuya 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. This will be verified by the Municipality of Jayuya.

**(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 of Jayuya 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 of Jayuya 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 Jayuya prior to close of escrow.**

**In first instance, the lending institution should submit to the Municipality of Jayuya 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 of Jayuya 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 Jayuya.**

**The Municipality Jayuya on a case-by-case basis shall consider seller-financing mortgages. If a mortgage is not FHA-insured, THE MUNICIPALITY OF JAYUYA 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 of Section E, subparagraphs 1 through 3, 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 OF Jayuya 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 annually establishes as the "fair market" rent for a unit of a particular size located within the Municipality Jayuya 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 of Jayuya 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 of Jayuya 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 Jayuya 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 Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 Jayuya 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 Jayuya.**

**(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 of Jayuya on behalf of the family, the Municipality of Jayuya 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 of Jayuya 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.

**APPENDIX I - DOCUMENTO DE ORIENTACIÓN**

**ESTADO LIBRE ASOCIADO DE PUERTO RICO**  
**MUNICIPIO**  
**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 de Jayuya 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 de Jayuya, 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 Jayuya 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 de Jayuya decidió implantar los dos tipos de asistencia de vivienda propia disponibles bajo la reglamentación vigente para este programa. La familia podrá escoger entre los dos tipos de asistencia la forma de asistencia a recibir:

- 1) Asistencia mensual para el pago de su hipoteca, o
- 2) Un donativo para la amortización o reducción del préstamo hipotecario para la compra de su hogar.

En ningún caso, los participantes habrán de combinar los dos tipos de asistencia para beneficiarse.

El primer 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. 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.

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 de Jayuya, 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.

La segunda clase de asistencia a ser provista es un donativo al pronto pago ("down-payment") para reducir el monto total del pago mensual del préstamo hipotecario. Este donativo es una asistencia de un solo pago, que no excederá 12 veces el Payment Standard mensual aplicable restándole la aportación mensual del pago que hace el inquilino. Los gastos de cierre de la hipoteca se añaden a la cantidad del donativo. Los gastos elegibles de cierre hipotecario son los prescritos por FHA.

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.

### 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 Jayuya 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 de Jayuya 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 de Jayuya 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 \_\_\_\_\_

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

## 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 Jayuya, 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 al* 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 remplazos 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

\_\_\_\_\_  
Jorge L. González Otero  
Alcalde

\_\_\_\_\_  
Coordinador Programa Sección 8

\_\_\_\_\_  
Fecha

**APPENDIX VII – CERTIFICACIÓN DE ELEGIBILIDAD**

**ESTADO LIBRE ASOCIADO DE PUERTO RICO  
MUNICIPIO DE JAYUYA  
PROGRAMA DE SECCIÓN 8**

**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 menos que se repararen 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

**APPENDIX VIII – HOJA DE CONTROL DE EXPEDIENTE**

## HOJA DE CONTROL DE EXPEDIENTE

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

## **ADENDUM PARA AÑADIR LA ACTIVIDAD DE TBRA DEL PROGRAMA HOPWA AL PLAN ADMINISTRATIVO DEL PROGRAMA DE VOUCHERS DE SECCIÓN 8**

Todo participante nuevo del programa de "Tenant Based Rental Assistance (TBRA)" del Programa HOPWA del estado cumplirá con los requisitos mínimos de elegibilidad al programa.

Estos requisitos son; ser paciente certificado de HIV/AIDS y el ingreso de la familia debe estar dentro del 80% de la mediana de ingreso para el municipio donde reside.

Para participar de la actividad de TBRA los participantes deben estar recibiendo algún servicio de apoyo para lidiar con su condición y deberá reportarlo al momento de la entrada al programa y anualmente durante su proceso de reexamen.

Los elementos administrativos de la actividad de TBRA del Programa HOPWA del estado se enumeraran en un Adendum que el municipio preparara que el Municipio preparara del Plan Administrativo del Programa de Vouchers que administra el Municipio de Jayuya.

### **ÁREA DE SERVICIO DEL MUNICIPIO:**

El área de servicio que el Municipio autoriza para la contratación de vivienda de sus inquilinos será el Municipio de Jayuya, Adjuntas, Utuado y Ciales

### **ADMISIONES DE LOS PARTICIPANTES**

La selección de los participantes del Programa HOPWA-TBRA saldrán de un lista especial que el Municipio ha creado, estableciendo turnos por orden de llegada, registrando la fecha y hora en se admiten a dicho registro especial. El Voucher de HOPWA-TBRA se entregara cuando el participante complete la documentación de su elegibilidad.

Cuando el Departamento de Salud por conducto de su Programa HOPWA otorgué fondos para familias con pacientes certificados de VIH/AIDS, el Municipio admitirá estas familias bajo un proceso especial de admisión. Las familias admitidas bajo este proceso especial de admisión serán admitidas según el criterio establecido por el Municipio. El Municipio de Jayuya mantendrá expedientes separados del Programa de "Vouchers" para estas admisiones. Las mismas serán descritas en el capítulo asignado para el Programa HOPWA.

## **CAPITULO HOPWA:**

### Ocupación de la Vivienda

Se proveerá una habitación independiente para el paciente de VIH/AIDS. El jefe de familia o su cónyuge decidirán si quieren habitaciones separadas en caso de que uno de ellos esté en un estado avanzado de la enfermedad.

### Fair Market Rent (FMR)

El FMR del Programa HOPWA será un 110 %.

### Payment Standard

Se establecerá el payment Standard será de 110%

### Housing Quality Standards (HQS)

Los HQS del Programa HOPWA serán iguales a los HQS del Programa de Vouchers. Las inspecciones y trámites de querellas, cancelaciones de contrato, reinspecciones y contratos nuevos cumplirán con los mismos criterios del Programa de Vouchers.

### Subsidy Standard

Utilizaremos para el análisis de subsidio la Forma HUD-50058, tomado en consideración, que dicha forma no será transmitida a PIC. El uso de dicha forma es exclusivamente para asegurar que los cálculos del subsidio, incluyendo los créditos y análisis se hace de forma correcta.

### HAP PAYMENT

Se utilizara el modelo HUD-52641 para preparar el contrato de asistencia de pago de renta. En dicho modelo se incluirá una línea que identifique el tipo de servicio de apoyo que recibe el paciente VIH/AIDS.

**HOMEOWNERSHIP PROGRAM  
FOR THE MUNICIPALITY OF JAYUYA**

**JORGE L. GONZALEZ OTERO  
MAYOR**

**PROGRAM COORDINATOR**

**DATE**

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## SECTION 8 HOME OWNERSHIP PROGRAM

### SECTION A - GENERAL PROVISIONS.

#### (1) **Legal Background.**

Homeownership Program, following rules and requirements under 24 CFR Part 982 from Department of Housing and Urban Development. This program will allow to qualified applicants or participants, eligible families, first-time homeowners, to use voucher subsidy, not separate funding, to meet monthly homeownership expenses. This assistance can be provided in the form of a single grant to be used towards the down payment required in connection with the purchase of the home or monthly homeownership assistance payments provided under the homeownership option.

#### (2) **Key Program Features.**

HUD has established the following key program features:

- (i) First-time homeowner or cooperative member.
- (ii) A family that has not owned or had ownership interest in the past three years.

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). *(The PHA may also establish a higher minimum income requirement for either or both types of families. Except in the case of an elderly or disabled family, welfare assistance is not counted in determining whether the family meets the minimum income requirement.)*

- (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 Jayuya 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 of Jayuya 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 Jayuya 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 of Jayuya new or existing single-family, condominium, planned use developments, cooperatives, lofts, live/work units, or manufactured homes. The Municipality of Jayuya 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 of Jayuya to administer the home ownership assistance in their jurisdiction.

In order to effectively develop the Municipality of Jayuya 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.

Down payment, closing costs and the mortgage payment are the primary barriers to entry for home ownership. The Municipality of Jayuya 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 of Jayuya 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.

(4) ***Demonstrated PHA Capability to Successfully Implement the Homeownership Program.***

The Municipality of Jayuya is a small PHA with 53 vouchers allocated by HUD. Out of this allocation, 25 vouchers are assigned to the Family Self Sufficiency Program, with the goal to attain homeownership in a five year time period. Eight of these tenants have income exceeding the minimum requested by the homeownership program, providing in a short time period, an excellent opportunity to assist these tenants to become homeowners.

The Section 8 Program, attached to the Federal Programs Office of the Municipality of Jayuya is very excited to provide the homeownership option to their tenants. It is granted that the Municipality's staff has no experience towards the administration of a homeownership program, thus the Municipality is neither a CDBG entitlement nor a HOME program jurisdiction, which will allow them to gain such experience. Nevertheless, they had contracted a consultant with a vast experience in the planning and implementation of such programs. He has provided technical assistance for the HOME program homebuyer activity at the Municipalities of Arecibo and Bayamón, plus the homebuyer option for the Housing Department of the Municipality of Arecibo Section 8 Program.

Counseling activities has been coordinated with the Consumer Credit Counseling Service of Puerto Rico, a private non-profit organization with 14 years of experience. This is a valuable partner along the financial institutions that has demonstrated interest to provide the mortgage financing for the tenants.

## **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 Jayuya Administrative Plan. Such Section 8 family also must be "eligible" to participate in the home ownership program.

(ii) **Preference for Participation in FSS Program. (Optional )**

Applicants for the home ownership program are not required to participate in the Municipality of Jayuya 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 Jayuya 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 Jayuya**

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 Jayuya, 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 Jayuya 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.

(5) **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 Jayuya will exempt families that include a person with disabilities from this requirement. **The Municipality of Jayuya 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 Jayuya 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.

**(6) *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".

**(7) *Minimum downpayment***

**For the downpayment option the family must:**

- (i) The family has a sufficient resource 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) The family has demonstrated to the Municipality of Jayuya that its gross income is sufficient to meet homeownership and other family expenses. The Municipality of Jayuya reserves the right to determine whether a family can or cannot afford the proposed financing before making the recommendation for assistance participation.**
- (iii) The family has accrued at least \$500.00 in an escrow account.**

**(8) *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.**

**(9) *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 of Jayuya 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 of

Jayuya for approval; (iv) allow the Municipality of Jayuya 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 of Adjuntas approval of the proposed mortgage (which must comply with generally accepted mortgage underwriting requirements); and (vii) enter into a written agreement with the Municipality of Jayuya to comply with all of its obligations under the Section 8 program.

**(10) 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 of Jayuya 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. (Optional)**

**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 ownership 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 of Jayuya 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.

**(iv) 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.

**(11) 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 Jayuya 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; finding a home; and the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families.**

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

**(12) *First Home Clubs – Optional***

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 Jayuya. For good cause, the Municipality of Jayuya 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 Jayuya, 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 Jayuya 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 Jayuya 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 Jayuya: 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 to be situated on a privately owned lot or on a leased pad in a mobile home park. The home must be already existing or under construction at the time the Municipality of Jayuya 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 Jayuya 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 Jayuya, 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 Jayuya 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 of Jayuya 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 of Jayuya **for approval.** The sales agreement must

provide for inspection by the Municipality of Jayuya 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. This will be verified by the Municipality of Jayuya.

**(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 of Jayuya 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 of Jayuya 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 Jayuya prior to close of escrow.**

**In first instance, the lending institution should submit to the Municipality of Jayuya 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 of Jayuya 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 Jayuya.**

**The Municipality Jayuya on a case-by-case basis shall consider seller-financing mortgages. If a mortgage is not FHA-insured, THE MUNICIPALITY OF JAYUYA 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 of Section E, subparagraphs 1 through 3, 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 OF Jayuya 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 annually establishes as the "fair market" rent for a unit of a particular size located within the Municipality Jayuya 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 of Jayuya 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 of Jayuya 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 Jayuya 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 Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 of Jayuya 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 Jayuya 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 Jayuya.**

**(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 of Jayuya on behalf of the family, the Municipality of Jayuya 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 of Jayuya 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.

**APPENDIX I - DOCUMENTO DE ORIENTACIÓN**

**ESTADO LIBRE ASOCIADO DE PUERTO RICO**  
**MUNICIPIO**  
**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 de Jayuya 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 de Jayuya, 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 Jayuya 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 de Jayuya decidió implantar los dos tipos de asistencia de vivienda propia disponibles bajo la reglamentación vigente para este programa. La familia podrá escoger entre los dos tipos de asistencia la forma de asistencia a recibir:

- 1) Asistencia mensual para el pago de su hipoteca, o
- 2) Un donativo para la amortización o reducción del préstamo hipotecario para la compra de su hogar.

En ningún caso, los participantes habrán de combinar los dos tipos de asistencia para beneficiarse.

El primer 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. 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.

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 de Jayuya, 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.

La segunda clase de asistencia a ser provista es un donativo al pronto pago ("down-payment") para reducir el monto total del pago mensual del préstamo hipotecario. Este donativo es una asistencia de un solo pago, que no excederá 12 veces el Payment Standard mensual aplicable restándole la aportación mensual del pago que hace el inquilino. Los gastos de cierre de la hipoteca se añaden a la cantidad del donativo. Los gastos elegibles de cierre hipotecario son los prescritos por FHA.

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

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Nombre del Solicitante

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Nombre del Cónyuge

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Fecha

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Manejador de Caso

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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.

### 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 Jayuya 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 de Jayuya 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 de Jayuya 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 \_\_\_\_\_

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

## 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 Jayuya, 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 al* 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 remplazos 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

\_\_\_\_\_  
Jorge L. González Otero  
Alcalde

\_\_\_\_\_  
Coordinador Programa Sección 8

\_\_\_\_\_  
Fecha

**APPENDIX VII – CERTIFICACIÓN DE ELEGIBILIDAD**

**ESTADO LIBRE ASOCIADO DE PUERTO RICO  
MUNICIPIO DE JAYUYA  
PROGRAMA DE SECCIÓN 8**

**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 ha menos que se repararen 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

**APPENDIX VIII – HOJA DE CONTROL DE EXPEDIENTE**

## HOJA DE CONTROL DE EXPEDIENTE

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

# ADENDUM

HOPWA

**ADENDUM PARA AÑADIR LA ACTIVIDAD DE TBRA DEL  
PROGRAMA HOPWA AL PLAN ADMINISTRATIVO DEL  
PROGRAMA DE VOUCHERS DE SECCIÓN 8**

Todo participante nuevo del Programa de "Tennant Based Rental Assistance (TBRA)" del Programa HOPWA del Estado cumplirá con los requisitos mínimos de elegibilidad al programa. Estos requisitos son: ser paciente certificado de HIV/AIDS y el ingreso de la familia debe estar dentro del 80% de la mediana de ingreso para el municipio donde reside.

Para participar de la actividad de TBRA los participantes deben estar recibiendo algún servicio de apoyo para lidiar con su condición y deberá reportarlo al momento de la entrada al programa y anualmente durante su proceso de reexamen.

Los elementos administrativos de la actividad de TBRA del Programa HOPWA del Estado se enumerarán en un Adendum que el Municipio preparará del Plan Administrativo del Programa de Vouchers que administra el Municipio.

Los elementos del Adendum se enumeran a continuación:

**ÁREA DE SERVICIO DEL MUNICIPIO:**

En el Plan Administrativo se definirá el área de servicio que el Municipio autoriza para la contratación de vivienda de sus inquilinos. El área de servicio puede incluir uno o varios municipios colindantes con el municipio contratante.

**ADMISIONES ESPECIALES**

Se incluirá el siguiente párrafo en el adendum y su versión en inglés se incluirá en el Plan Administrativo del Municipio.

Cuando el Departamento de Salud por conducto de su Programa HOPWA otorgue fondos para familias con pacientes certificados de VIH/AIDS, el Municipio admitirá estas familias bajo un proceso especial de admisión. Las familias admitidas bajo este proceso especial de admisión serán admitidas según el criterio establecido por el Municipio. El municipio mantendrá expedientes separados del Programa de "Vouchers" para estas admisiones. Las mismas serán descritas en el capítulo asignado para el Programa HOPWA.

**WAITING LIST:**

El municipio tendrá la opción de decidir si quiere admitir los participantes de VIH/AIDS de su propia lista de espera otorgando una preferencia de elegibilidad para pacientes de VIH/AIDS o crear una lista de espera paralela a la corriente del Programa de Vouchers, si es que así lo prefiere.

Para ser admitido a la lista de espera el jefe de familia, su cónyuge o algún miembro de la familia, adulto o menor, debe ser un paciente certificado de VIH/AIDS y el nivel de ingreso de esa familia estar dentro del 80% de la mediana de ingresos para el área geográfica donde ubica el municipio.

En ambas circunstancias, la clientela a servir será catalogada como "special admission" y tendrán que cumplir, tanto el participante como el Municipio con los requisitos que se enumeran a continuación. Dichos requisitos se enunciarán en un capítulo aparte para este programa.

## **CAPÍTULO HOPWA:**

### Ocupación de la Vivienda

Se proveerá una habitación independiente para el paciente de VIH/AIDS. El jefe de familia o su cónyuge decidirán si quieren habitaciones separadas en caso de que uno de ellos estén en un estado avanzado de la enfermedad.

### "Fair Market Rent" (FMR)

El FMR del Programa HOPWA será igual al FMR en vigencia del programa de "Vouchers".

### "Payment Standard"

Se establecerá el "Payment Standard" igual al "Payment Standard" adoptado en el Plan Administrativo del Municipio. El "Payment Standard" debe indicar si el Municipio otorgará algún tipo de acomodo razonable a los pacientes de VIH/AIDS y el porcentaje de aumento en el "Payment Standard".

### "Housing Quality Standards (HQS)"

Los HQS del Programa HOPWA serán iguales a los HQS del Programa de Vouchers. Las inspecciones y tramites de querellas, cancelaciones de contrato, reinspecciones y contratos nuevos cumplirán con los mismos criterios del Programa de Vouchers.

### "Subsidy Standard"

Se podrá utilizar para el análisis de subsidio la Forma HUD-50058, tomado en consideración, que dicha forma no será transmitida al PIC. El uso de dicha forma es exclusivamente para asegurar que los cálculos del subsidio, incluyendo los créditos y análisis se hace de forma correcta.

### "HAP PAYMENT"

Se podrá utilizar el modelo HUD-52641 para preparar el contrato de asistencia de pago de renta. En dicho modelo se incluirá una línea que identifique el tipo de servicio de apoyo que recibe el paciente VIH/AIDS.

ESTIMATE AND REQUISITION (BUDGET)  
CERTIFICATION FOR SECTION 8 VOUCHER AND MODERATE  
REHABILITATION PROGRAMS

90% OF OFFICIAL TIME CERTIFICATION: The Municipality of Jayuya has acquired an employee that serves in a variety of position which exceeds 90% of his/her official time. The employee is paid with Municipal budget.



Jorge L. González Otero - Mayor  
Signature

June 3, 2008  
Date

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

**Table of Contents**  
[24 CFR 903.7(r)]

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

**A. PHA PLAN COMPONENTS**

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

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

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

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

**Form HUD-50070, Certification for a Drug-Free Workplace;**  
**Form HUD-50071, Certification of Payments to Influence Federal Transactions;** and  
**Form SF-LLL &SF-LLLa, Disclosure of Lobbying Activities.**

17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments.).
19. 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 approvable under the regulations and included in its streamlined Plan.
20. All certifications and attachments (if any) to the streamlined Plan have been and will continue to be available at all times and all locations that 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 the primary business office of the PHA.
21. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):

- 903.7a Housing Needs
- 903.7b Eligibility, Selection, and Admissions Policies
- 903.7c Financial Resources
- 903.7d Rent Determination Policies
- 903.7h Demolition and Disposition
- 903.7k Homeownership Programs
- 903.7r Additional Information
  - A. Progress in meeting 5-year mission and goals
  - B. Criteria for substantial deviation and significant amendments
  - C. Other information requested by HUD
    - 1. Resident Advisory Board consultation process
    - 2. Membership of Resident Advisory Board
    - 3. Resident membership on PHA governing board

22. The PHA provides assurance 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 revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.

Municipality of Jayuya

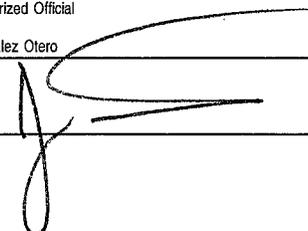
RQ 076

\_\_\_\_\_  
PHA Name

\_\_\_\_\_  
PHA Number

Streamlined Annual PHA Plan for Fiscal Year: 2008

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

Name of Authorized Official Jorge L. González Otero	Title MAYOR
Signature 	Date 3/June/2008