

1.0	<b>PHA Information</b> PHA Name: <b>MALDEN HOUSING AUTHORITY ("MHA")</b> PHA Code: <b>MA022</b> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <b>10/2009</b>																										
2.0	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <b>987 (722 Mixed Population; 265 General Population)</b> Number of HCV units: <b>670 Baseline (18 FSS)</b> <span style="float: right;"><b>10 Shelter Plus Care</b></span>																										
3.0	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																										
4.0	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																										
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width:35%;">Participating PHAs</th> <th rowspan="2" style="width:10%;">PHA Code</th> <th rowspan="2" style="width:25%;">Program(s) Included in the Consortia</th> <th rowspan="2" style="width:20%;">Programs Not in the Consortia</th> <th colspan="2" style="width:10%;">No. of Units in Each Program</th> </tr> <tr> <th style="width:5%;">PH</th> <th style="width:5%;">HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program		PH	HCV	PHA 1:						PHA 2:						PHA 3:					
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PHA 1:																											
PHA 2:																											
PHA 3:																											
5.0	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.																										
5.1	<b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:  <p style="text-align: center;"><b>SEE ATTACHMENT "A" FOR MHA MISSION STATEMENT</b></p>																										
5.2	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.  <p style="text-align: center;"><b>SEE ATTACHMENT "B" FOR MHA'S GOALS AND OBJECTIVES</b></p>																										
6.0	<b>PHA Plan Update</b>  (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission. (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.  <p style="text-align: center;"><b>SEE ATTACHMENT "C"; "C-1"; "C-2"; "C-3"</b></p>																										
7.0	<b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i>  <p style="text-align: center;"><b>SEE ATTACHMENT "D"; "D-1"; "D-2"; "D-3"; "D-4"</b></p>																										
8.0	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.  <p style="text-align: center;"><b>SEE ATTACHMENT "E"</b></p>																										
8.1	<b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.  <p style="text-align: center;"><b>SEE ATTACHMENT "E-1"</b></p>																										
8.2	<b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.  <p style="text-align: center;"><b>SEE ATTACHMENT "E-2"</b></p>																										
8.3	<b>Capital Fund Financing Program (CFFP).</b> <input checked="" type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.  <p style="text-align: center;"><b>SEE ATTACHMENT "E-3"</b></p>																										
9.0	<b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. <b>SEE ATTACHMENT "F"</b>																										

9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p style="text-align: center;"><b>SEE ATTACHMENT "F-1"</b></p>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) <b>Progress in Meeting Mission and Goals.</b> Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) <b>Significant Amendment and Substantial Deviation/Modification.</b> Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p style="text-align: center;"><b>SEE ATTACHMENT "G"</b></p>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note: Faxed copies of these documents will not be accepted by the Field Office.</b></p> <p style="text-align: center;"><b>SEE ATTACHMENT "H"*****</b></p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p style="text-align: center;"><b>(SEE ATTACHMENT "E-1")</b></p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p> <p style="text-align: center;"><b>(SEE ATTACHMENT "E-2")</b></p>

**SEE MHA VAWA STATEMENT ATTACHMENT "J"**

**SEE MHA ASSET MANAGEMENT PROPERTY FEE PHASE-IN CERTIFICATION ATTACHMENT "K"**

**SEE MHA ENERGY AUDIT STATEMENT ATTACHMENT "L"**

**\*\*\*\*SEE PHA PLAN CERTIFICATIONS FILED AS ATTACHMENT "H" HERETO AND INCORPORATED HEREIN\*\*\*\***

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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, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide 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 is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 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 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. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

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**ATTACHMENT "A"**  
**TABLE 5.1**

**MHA MISSION STATEMENT**

**The Mission of the Malden Housing Authority ("MHA") is to create and expand affordable housing opportunities locally while also maintaining the affordability and improving the quality and condition of existing housing stock; to encourage homeownership, support community development, and increase the number and quality of accessible affordable units, free from discrimination. To fulfill this mission, the MHA will strive to embrace high standards of ethics, management, and accountability, and will attempt to forge partnerships that leverage other public and private resources in order to improve the MHA's ability to be an effective affordable housing provider at the community level.**

**ATTACHMENT "B"**  
**TABLE 5.2**

**MHA GOALS AND OBJECTIVES**

Consistent with HUD's Strategic Goal to increase the availability of decent, safe, and affordable housing, the Malden Housing Authority ("MHA"), by vote of its Board of Commissioners, has established the following Institutional Goals:

To apply for and administer additional rental vouchers, should same be made available by HUD, in order to expand the supply of assisted housing to meet community and programmatic needs;

To reduce public housing vacancies by reducing unit turn-over time;

To create one or more affiliates and/or instrumentalities designed to operate in either a for-profit or not-for-profit environment in order leverage private or other public funds to create additional affordable housing opportunities, inclusive of tax credit and other forms of mixed finance housing opportunities;

To acquire, absorb or federalize the MHA's existing Massachusetts state housing program units, particularly the MHA's 220 units Linden state family development, and to renovate or modernize any state units so acquired during the current Five Year Plan;

To improve the quality of assisted housing and increase customer satisfaction, the MHA will seek to manage both its Public Housing and Section 8 Housing Choice Voucher Programs in a manner that will allow HUD to designate the MHA as a "High-Performing" Agency.

The MHA will concentrate its efforts on improving specific management functions: e.g., a systemic transformation of IT and Telephonic Communications into a new, state-of-the-art, fully integrated fiber optic network allowing for better software configuration and improved utilization at far lower cost; continuing professional and efficient site based budgeting and administration; and the redesign and modernization of underutilized common and community space in existing federal developments, including acquiring and incorporating land into existing parking areas to increase capacity and allow for more accessibility and fuller utilization of such space.

The MHA will seek to increase assisted housing choices by conducting Section 8 outreach to potential landlords: by implementing a voucher homeownership program and a Section 32 homeownership program related to the disposition of 15 scattered-site units in partnership with the Malden Redevelopment Authority and the City of Malden (See attachment "D"); by creating a preference to allow current MHA state public housing program residents to receive an offer of federal public housing or a Section 8 voucher upon the federalization, conveyance, redevelopment or federalization related rehab or renovation of MHA state program properties; by implementing site-based waiting lists for all Section 8 Project-based Voucher developments; and by Project-basing up to the program properties; by implementing site-based waiting lists for all Section 8 Project-based Vouch developments; and by project-basing up to the maximum twenty percent (20%) of the MHA's Section 8 Tenant-Based Vouchers (up to 134 Vouchers, of which 19 have previously been awarded).

Consistent with HUD's Strategic Goals, the MHA will: provide an improved living environment for public housing residents by implementing public housing security improvements consisting of both enhanced surveillance and security measures for MHA developments to ensure the highest degree of safety and security for MHA residents; promote self-sufficiency and asset development of assisted households by administering an admissions preference for working families, and by forging community partnerships to provide MHA residents with access to educational, training and supportive service opportunities designed to lead to economic self-sufficiency and better employment; and health improvement opportunities designed to increase independence for the elderly or families with disabilities, with particular emphasis on "aging in place" supportive service programs; ensure equal opportunity and affirmatively further fair housing by providing access to assisted housing, and a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability.

The Malden Housing Authority will continue to strive to create new and expanded affordable housing opportunities for low, very low and extremely low income families through housing acquisition, conversion, redevelopment and rehabilitation activities.

The MHA will attempt to acquire, absorb or federalize the MHA's existing Massachusetts state housing program units, particularly the MHA's 220 units Linden state family development, and intends to form one or more affiliates and/or instrumentalities in order to take full advantage of opportunities that may become available through Congressional legislation or HUD regulation, inclusive of systemic Section 8 Housing Choice Voucher and Low Rent Public Housing program revisions. The MHA will seek to create mixed finance housing development opportunities by combining capital fund, operating subsidy, low rent public housing reserve and/or voucher funding with private sector, tax credit, grant and other HUD approved sources of finance inclusive of, but not limited to, bond issue and capital fund leveraging.

The MHA will continue to partner with various local housing and supportive service providers such as Mystic Valley Elder Services, Housing Families, Tri-City Homeless Task Force, Inc. Tri-Cap, Heading Home, the Massachusetts Departments of Mental health and Mental Retardation and other qualified non-profit providers in order to assist homeless, elderly and disabled individuals and families in being, and remaining, housed.

The Malden Housing Authority will strive to become a HUD designated "High Performer" under both the SEMAP and PHAS scoring systems in order to allow the MHA to seek HUD approval, should the opportunity arise, in becoming a Moving to Work ("MTW") Agency so as to best administer its Low Rent Public Housing and Section 8 Housing Choice Voucher Programs.

**ATTACHMENT "C"  
TABLE 6.0**

**MHA PLAN UPDATE**

**(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission.**

**1. Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures:**

**FOR ELEMENTS INCLUDE REVISIONS ONLY**

- (a) **ACOP Revisions (Preferences, etc.):** In contemplation of the federalization of the MHA's State Assisted Housing Program units, the MHA Board of Commissioners has adopted a new "SuperPreference" requiring the MHA offer state program families required to be relocated from their unit due to displacement caused by rehabilitation construction activities necessary to be undertaken prior to MHA's federal "acquisition" of same in order to ensure that all such units will pass HUD's Uniform Physical Conditions Standards inspection, the next available, bedroom-size appropriate federal unit.
- (b) **Public Housing Lease Revisions:** House Rules have been revised to inform residents of their obligations to MHA, as landlord under their public housing lease, for complying with the City of Malden's newly adopted "Pay-As-You-Throw" trash and recycling program. House Rules have also been revised to also inform residents of their obligations to MHA, under their lease, to immediately report insect or animal infestation issues of any kind (bedbug, roach, ant, mice, etc.) to their caseworker or an MHA maintenance employee so that the MHA's Exterminator may assess the situation and appropriately respond. Residents are not to self-treat or dispose of affected articles of personalty in a manner that would endanger the health, safety or welfare of other residents and/or their guests, MHA employees or the general public.
- (c) **Admin Plan Revisions (Preferences, etc.):** 1) In contemplation of the federalization of the MHA's State Assisted Housing Program units, the MHA Board of Commissioners has adopted a new "SuperPreference" requiring the MHA offer state program families required to be relocated from their unit due to displacement caused by rehabilitation construction activities necessary to be undertaken prior to MHA's federal "acquisition" of same in order to ensure that all such units will pass HUD's Uniform Physical Conditions Standards inspection, the next available, bedroom-size appropriate Section 8 voucher. 2) The MHA Board of Commissioners has adopted a second "Super Preference" called the Shelter Plus Care Graduation Preference. This Preference requires that the MHA issue the first available tenant based voucher to a current MHA Shelter Plus Care Program Participant who attains an independent status after being released from supportive service obligations due to improved physical, mental, emotional, psychological or other condition by the MHA's partner vendor under this Program, Heading Home, Inc. This Preference will allow such a Participant to retain their housing or seek additional housing opportunities. 3) The MHA's Board of Commissioners has adopted a Section 8 Homeownership Provision fashioned after the MHA's Section 8 Homeownership Statement that has historically been included in the MHA's Annual PHA Plans. The Provision is included as Attachment "D-3", hereto.

**2. Financial Resources.**

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 2008 grants)</b>		
a) Public Housing Operating Fund	3,978,872	AMP Ops & Administration
b) Public Housing Capital Fund	1,762,488	Cap Improvements (exc. 1410)
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	7,906,499	HAP Payments
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants		
h) Community Development Block Grant		
i) HOME		
Other Federal Grants (list below)		
Capital Fund Financing Program		
Shelter Plus Care	137,520	Assisted Housing
<b>2. Prior Year Fed Grants (list unobligated)</b>		
Capital Fund MA06S022501-09	2,230,960	Capital Improvements
Capital Fund MA06P022501-07	979,533	Capital Improvements
Capital Fund MA06P022501-08	1,233,741	
<b>3. Public Housing Dwelling Rental Income</b>	<b>4,167,355</b>	Assisted Housing
<b>4. Other income (list below)</b>		
Non-Dwelling Income	107,103	Ant/Laundry Lease Revenue
Excess Utilities	41,250	Ass't Housing/Tenant Services
<b>5. Non-federal sources (list below)</b>		
Interest	254,102	Assisted Housing & Tenant Services
<b>Total resources</b>	<b>22,799,423</b>	

3. Rent Determination. CHANGES ONLY

A. Public Housing

(1) Income Based Rent Policies: NONE

B. Section 8

(1) Payment Standards

MHA's FFY'2009 Payment Standards will be 100% of FMR by bedroom size of voucher (studio, 1, 2, 3, 4, etc.) for the Boston-Cambridge-Quincy, MA-NH HMFA (to be published September, 2009)

How often are payment standards reevaluated for adequacy?          Annually

What factors will the PHA consider in its assessment of the adequacy of its payment standard?

- 1)          Funding Availability (how many families can be assisted)
- 2)          Rent burdens of assisted families
- 3)          Success rates of assisted families
- 4)          Quality of Selected Units
- 5)          Unit Availability
- 6)          Changes in Rent to Owner

4. Operation and Management.

An organizational chart showing the MHA's management structure and organization is attached. (See Attachment "C-1")

5. Grievance Procedures: (FROM ACOP – NO CHANGE)

6. Designated Housing for Elderly and Disabled Families: NONE – NO CHANGE

7. Community Service and Self-Sufficiency: (FROM ACOP – NO CHANGE)

8. Safety and Crime Prevention: (ACOP: RESTATED MHA/MPDCOOP AGRMT; NEW MOU – CORI: See Attachment "C-2"/"C-3")

9. Pets: (FROM ACOP – NO CHANGE)

10. Civil Rights Certification. SEE ATTACHMENT "H"

11. Fiscal Year Audit. NO CHANGE

12. Asset Management. SEE ATTACHMENT "

13. Violence Against Women Act (VAWA). SEE ATTACHMENT "J"

(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan:

- Main administrative office of the PHA
- Each AMP office
- PHA website

The PHA Plans (including attachments) are available for public inspection at:

- Main administrative office of the PHA
- PHA development management offices
- Main administrative office of the local government
- Public library
- PHA website

PHA Plan Supporting Documents are available for inspection at:

- MHA's Main business office (630 Salem Street, Malden, MA 02148)

ATTACHMENT "C-1"

MHA ORGANIZATIONAL CHART

	COCC	CM	AMP 1 Newland	AMP 2 Suffolk	AMP 3 Salem	AMP 4 Mountain	AMP 5 Pleasant	AMP 6 Pearl	Sec 8	400-1	689-1	689-2	MRVP
<b>ADMINISTRATION</b>													
Executive Director	X									X	X	X	X
Assistant Exec. Director	X												X
Executive Secretary	X									X	X	X	X
Legal Counsel	X									X	X	X	X
Director of Finance	X									X	X	X	X
Accounting Clerk	X									X	X	X	X
Mod & Procurement Director	X												
Human Resource Director	X									X			
Dep. Dir./Property Manager					X			X		X	X	X	
Senior Asst PH Manager					X			X		X			
PH Specialist							X			X			
Dep. Dir./Property Manager			X	X		X	X						
Asst PH Manager			X	X									
Asst PH Manager						X	X						
Asst PH Manager										X	X		
PH Specialist							X						
PH Specialist													
Sect. 8 Manager				X					X				
Section 8 Generalist									X				X
Section 8 Generalist									X				
Section 8 Generalist									X				
Section 8 Receptionist									X				
Section 8 HQS Inspector									X	X			X
Receptionist/HQS Clerical Asst.	X				X				X				X
Occ. Dir./System Adm.	X		X	X	X	X	X	X		X	X		
Occupancy Clerk	X		X	X	X	X	X	X		X			
Occupancy Clerk	X		X	X	X	X	X	X		X			
Junior Occupancy Clerk	X		X	X	X	X	X	X		X			

	COCC	CM	AMP 1 Newland	AMP 2 Suffolk	AMP 3 Salem	AMP 4 Mountain	AMP 5 Pleasant	AMP 6 Pearl	Sec 8	400-1	689-1	689-2	MRVP
Occupancy Assistant	X		X	X	X	X	X	X		X			
Facilities Manager		X								X	X		
Resident Service Coordinator	X		X	X	X	X	X	X		X			
<b>MAINTENANCE</b>													
Electrician		X								X	X	X	
Maint Engineer HVAC		X								X	X	X	
Exterminator		X								X	X	X	
Foreman			X										
Foreman				X									
Foreman					X								
Foreman						X							
Foreman							X						
Foreman								X					
Foreman										X	X	X	
Foreman										X	X	X	
Mechanic										X	X	X	
Mechanic										X			
Mechanic				X									
Carpenter/Mechanic			X							X	X		
Laborer			X										
Laborer			X										
Laborer			X										
Laborer			X										
Laborer			X										
Laborer			X										
Laborer			X										
Laborer					X								
Laborer					X								
Laborer						X							
Laborer							X						
Laborer								X					

	COCC	CM	AMP 1 Newland	AMP 2 Suffolk	AMP 3 Salem	AMP 4 Mountain	AMP 5 Pleasant	AMP 6 Pearl	Sec 8	400-1	689-1	689-2	MRVP
Laborer										X			
Laborer										X			
Plumber		X								X	X	X	
Junior Maintenance Tech.						X							
Junior Maintenance Tech.										X			
Junior Maintenance Tech.										X			
Junior Maintenance Tech.										X			
PT Custodian					X								
PT Laborer										X			

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ATTACHMENT "C-2"

RESTATED COOPERATION AGREEMENT

By and Between

THE MALDEN POLICE DEPARTMENT

And

THE MALDEN HOUSING AUTHORITY

Memorandum of Understanding by and between the Malden Housing Authority and the Malden Police Department originally entered into as of October 1, 2005, as revised and restated July 6, 2009.

**WHEREAS:** The Malden Housing Authority ("MHA") has a responsibility to provide safe housing for all its residents;

**WHEREAS:** The Malden Police Department ("MPD") is the sole law enforcement agency in the City of Malden, having jurisdiction over all MHA developments;

**WHEREAS:** The MHA and the MPD have a long history of cooperation, including, but not limited to, sharing information regarding criminal activity in and around all MHA developments, in furtherance of promoting the safety and well-being of MHA residents and all citizens of the City of Malden;

**NOW,  
THEREFORE:**

The Malden Housing Authority and the Malden Police Department do hereby agree that the MHA will track reported criminal activity and crime-related problems at all MHA developments and will continue to regularly report such problems to the MPD so as to improve and enhance local law enforcement and crime prevention; and the MPD will continue to provide the MHA with up-to-date information, including, but not limited to: Police Reports for all criminal activity that involves MHA residents and/or that occurs at all MHA addresses, a list of which shall be kept current at MPD Headquarters; and all such similar information regarding criminal activities occurring in or around said developments and in the City of Malden that could have an impact on the safety and well-being of MHA residents and staff. Additionally, the MPD will agree to execute an Agreement with MHA and the Criminal History Systems Board (CHSB) (SEE ATTACHMENT "C-3") providing MHA with CORI Access Level 3 information as necessary.

The MHA and the MPD do hereby further agree to continue to meet to review, discuss and strategize appropriate responses to all such information provided by either party, and in order to best utilize all technologies available to document, track and map all relevant crime statistics produced by either party hereto.

Executed as of July 6, 2009.

**The Malden Police Department:**

By: Kenneth Coye  
Kenneth Coye, Chief

**The Malden Housing Authority:**

By: Stephen G. Finn  
Stephen G. Finn, Executive  
Director

ATTACHMENT "C-3"

MEMORANDUM OF UNDERSTANDING BETWEEN THE CRIMINAL HISTORY SYSTEMS BOARD (CHSB), THE EXECUTIVE DIRECTOR OF THE MALDEN HOUSING AUTHORITY (MHA), AND THE MALDEN POLICE DEPARTMENT (MPD) TO ACCESS III

Whereas subsection q of 42 U.S.C.A. § 1437d was enacted to provide that the National Crime Information Center, police departments, and other law enforcement agencies shall, upon request, provide information to public housing agencies regarding the criminal conviction records of adult applicants for, or tenants of, covered housing assistance, as hereinafter defined, for purposes of applicant screening, lease enforcement, and eviction.

Whereas, covered housing assistance is currently defined in section 8B of said subsection q as follows

- i. a dwelling unit in public housing;
- ii. a dwelling unit in housing that is provided project-based assistance under 42 U.S.C.A. section 1437f, including new construction and substantial rehabilitation projects; and
- iii. tenant-based assistance under 42 U.S.C.A. section 1437f.

Whereas, pursuant to said law, a public housing agency may make a request for information regarding applicants for, or tenants of, housing that is provided tenant or project-based section 8 housing only if the housing is located within the jurisdiction of the public housing agency and the owner of such housing has requested that the public housing agency obtain such information on behalf of the owner. The public housing agency may not make such information available to the owner but shall perform determinations for the owner regarding screening, lease enforcement, and eviction based on criteria supplied by the owner.

Whereas the United States Department of Justice (DOJ) and the United States Department of Housing and Urban Development (HUD) agreed to implement subsection q of 42 U.S.C.A. § 1437d whereby a Public Housing Authority (PHA) would submit the names of tenants of or applicants for covered housing assistance to the appropriate state and local law enforcement agencies. The law enforcement agency would then notify the PHA if the name submitted was indexed in the Interstate Identification Index (III). The PHA would then refer the applicant or tenant to the law enforcement agency for fingerprinting. The fingerprints would then be forwarded to the FBI, who would return the full content of the criminal history to the local police department.

Whereas the parties intend to utilize subsection q of 42 U.S.C.A. § 1437d, consistent with the laws of the Commonwealth, in order to ensure the overall safety and security of tenants in public housing;

NOW, THEREFORE, the parties agree to the following procedure:

The Malden Housing Authority will submit to the Malden Police Department, information regarding tenants of and applicants for covered housing assistance, consistent with the above federal law, such information including name, date of birth, social security number, or other personal descriptors requested by the local police department;

Using only the "QH" function, the local police department will conduct name/DOB inquiries to III and will notify the PHA of possible matches. When checking the III index, the MPD will enter the ORI and name abbreviation of the MHA in the *requested by* field; the CHSB will update the appropriate programs to permit the department to enter "H" for housing in the *purpose code* field. At this point, the MHA will be notified only of the possibility of a match, per the agreement between HUD and DOJ.

Upon receipt of possible matches, the MHA will advise such applicants of the possible match and instruct them to arrange to have fingerprints taken by the MPD. The MPD may charge a reasonable fee for fingerprinting, such fee to be borne by the MHA.

The local police department will forward the fingerprint cards to the FBI through a "channeling agent" as mandated by the HUD-DOJ agreement. The FBI currently charges \$24.00 for the processing of each fingerprint card and the channeling agent also charges a fee (usually \$20.00). The FBI will bill the MHA for fingerprint cards received pursuant to a billing agreement that must be made between the MHA and the FBI. Fingerprint cards matching criminal records will be returned to the MPD, along with a copy of the corresponding criminal record. The MPD agrees to obtain any missing disposition information, and specifically agrees to forward pending and criminal convictions to the MHA.

Compliance with this agreement shall be reviewed by CHSB six months after installation of the system is complete.

The parties acknowledge that a III search is not a substitute for a Massachusetts CORI check.

The MHA agrees to abide by all present rules, policies, and procedures which regulate the collection, storage, and dissemination of CORI data including maintaining the confidentiality of CORI data and abiding by any other requirements of subsection q of 42 U.S.C.A. § 1437d.

The CHSB and MPD reserve the right to immediately suspend furnishing any information provided for in this agreement to the MHA when any state or federal law, rule, policy, or procedure regulating the collection, storage, and dissemination of criminal record information is violated or appears to have been violated. The CHSB and the MPD may jointly, at their discretion, reinstate the MHA's privileges hereunder when violations are resolved satisfactorily.

Executed under seal this \_\_\_\_\_ day of June, 2009:

CRIMINAL HISTORY SYSTEMS BOARD

MALDEN POLICE DEPARTMENT

By: Curtis M. Wood,  
Executive Director, CHSB

By: Kenneth Coye, Chief, MPD

MALDEN HOUSING AUTHORITY

By: Stephen G. Finn,  
Executive Director, MHA

**ATTACHMENT "D"**  
**TABLE 7.0**

**HOPE VI, MIXED FINANCE MODERNIZATION OR DEVELOPMENT, DEMOLITION AND/OR DISPOSITION,  
CONVERSION OF PUBLIC HOUSING, HOMEOWNERSHIP PROGRAMS, AND PROJECT-BASED VOUCHERS**

- (a) Hope VI or Mixed Finance Modernization or Development: NONE**
- (b) Demolition and/or Disposition: 24 Wolcott Terrace. Four bedroom, inaccessible, single-family home located on approximately 12,000 sf of land. Application for Demolition to be filed during FFY'2009. Purpose to combine with neighboring land to be separately acquired and combined with AMP 3's existing parking area to create necessary and additional parking spaces, relocate, increase the number of and reconfigure accessible spaces, improve accessibility routes, signage and lot drainage, re-pave and re-stripe.**
- (c) Conversion of Public Housing: NONE**
- (d) Homeownership:**
  - 1) Public Housing: Section 32 for MHA's 14 Scattered-Site Units (See Attachment "D-1")**
  - 2) Section 8 Homeownership Program (See Attachment "D-2" and Admin Plan Revision Attachment "D-3")**
- (e) Project-Based Vouchers: PBV Statement 20% of Baseline/Cross Street Family Housing (See Attachment "D-4")**

ATTACHMENT "D-1"

PROPOSED MHA SECTION 32 HOMEOWNERSHIP PROGRAM

The Quality Housing and Work Responsibility Act (QHWRA) permits the MHA, through Section 32 of the U.S. Housing Act of 1937, to make public housing dwelling units available for purchase by low-income families as their principal residence. Under Section 32, the MHA may sell all or a portion of a public housing development to eligible public or non-public housing residents. It is the MHA's intent to partner with the City of Malden and the Malden Redevelopment Authority to provide homeownership opportunities under this program. Over the next six months, the MHA will submit a request to the Department of Housing and Urban Development (HUD) to allow the following public housing scattered site housing to be offer for homeownership:

161 Adams	117 Beachview	124 Beachview
163 Adams	118 Beachview	126 Beachview
20 Spring	120 Beachview	14 Mauriello
22 Spring	121 Beachview	16 Mauriello
131 Converse	123 Beachview	

In selling a public housing unit under a homeownership program, the MHA will initially offer the unit to the resident occupying the unit if they meet the eligibility requirements. The current residents of the public housing units have the option of applying to the program in order to purchase their unit, relocating to another comparable unit, or receiving tenant-based voucher assistance. The MHA will provide the occupants of the above scattered sites with notice 90 days prior to the date of the sale of their unit. The occupants will also be offered counseling, relocation expenses, and comparable replacement housing options. The right of first refusal does not extend to residents in nonpublic housing units.

The eligibility requirements for this program are:

- *Eligible purchasers may earn up to, but not exceed 80% of Area Median Family Income (AMI).* Except in the case where the MHA offer of first refusal to a resident occupying the unit, the MHA will certify that the applicants' income is not over 80% of AMI at the time the contract to purchase the property is executed.
- *Affordability standards must be met for the purchaser.* On an average monthly basis, the estimate of the sum of the applicant's payments for mortgage principal and interest, insurance, real estate taxes, utilities, maintenance and other recurring homeownership costs will not exceed the sum of 35% of the applicant's adjusted income and any subsidy that will be available for such payments.
- *Principal residence requirement.* The dwelling unit sold to an eligible family must be used as the principal residence of the family.
- *The MHA must require purchasers to pay a minimum down payment.* Each household purchasing a home must use its own resources to contribute an amount of the down payment that is not less than one percent (1%) of the purchase price of the housing.
- *Other eligibility restrictions.* The MHA may establish additional limitations for households to purchase housing. Such requirements may include employment, no past criminal activity, participation in homeownership counseling programs, or other requirements.

**Recapture and Anti-Speculation Restrictions**

The MHA will develop a policy that provides for retaining all or a portion of the gain from appreciation generated by the resale of the property to the extent that there are net proceeds if the house is sold within five years after purchase. The MHA will not recapture gains from appreciation if the home is resold over five years from the initial purchase. Gains from appreciation is defined as financial gain solely attributable to the home's appreciation over time and not attributable to below-market financing or government-provided assistance (recapture of that subsidy is discussed in recapture below). The anti-speculation provision must be recorded as a deed restriction or a restrictive covenant. The recapture amount can be one that the MHA considers appropriate.

The MHA's completed Section 32 Homeownership submission to HUD will be available for review and comment during the week of January 1, 2009. All MHA residents will be notified when the submission is completed.

## ATTACHMENT "D-2"

### Proposed MHA Section 8 Voucher Homeownership Program

**CAVEAT: The MHA is also currently assessing the economic and administrative viability of creating and administering a Voucher Homeownership program to be operated in conjunction with the City of Malden and the Malden Redevelopment Authority ("MRA"). Impediments to the establishment of such a program appear to be local area housing market value and reductions in Community Development Block Grant funding awarded to and administered by the MRA, significantly reducing that agency's ability to contribute requisite down-payment assistance funding. The MHA anticipates making a determination as to the viability of undertaking a Voucher Homeownership program during the FY 2008 Annual Plan year.**

The intent of the Plan is to develop specific local homeownership policies within program regulations designed to allow HCV program participants to become homeowners, while including adequate safeguards to protect program integrity, the Malden Housing Authority and program participants.

Prior to providing details of the Administrative Plan, the MHA feels it is important to note that it is committed to operating an on going Homeownership Program. The Program will be operated pursuant to federal, Commonwealth of Massachusetts, and City of Malden regulations and shall be open to qualified households. The Administrative Plan has been developed in compliance with all known HUD regulations and with knowledge gained from past experience derived from other PHA's existing Homeownership Programs.

#### 1. HUD REQUIREMENTS

Program participants will be selected from the current base of HCV participants. Additionally, in addition to recognizing all other preferences adopted by the MHA Board of Commissioners, if the agency operates a Family Self-Sufficiency Program (FSS), a preference for current participants of any FSS Program will be granted. All participants must meet the following minimum requirements as mandated by HUD.

- Must be a first time homeowner as defined by HUD. Specifically, applicants cannot have owned a home within the past three years.
- Both the family and the adult members who will own the home must be able to document a minimum annual income (excluding welfare) of \$10,300.
- One or more adult family members must be able to document that he or she has been continually employed (at least 30 hours per week) during the prior year. An interruption of 4 weeks or less is not considered a break in continuity. Considerations will be given for longer breaks in employment if the adult family members were working an average of 20 hours per week and attending school or job training for 10 hours a week or more. Exemptions shall be granted to elderly and disabled participants.
- Must complete a HUD certified homeownership counseling program authorized or provided by the Malden Housing Authority.
- Must not have defaulted previously on HCV Homeownership Assistance.
- Program participant(s) must determine and document whether or not the unit is located in an airport runway clear zone or an airfield clear zone.
- Program participants must determine and document whether or not the unit is located in a flood hazard area. Units in flood hazard areas must retain flood insurance.

#### 2. MHA BRIEFING AND HOMEOWNERSHIP COUNSELING

While the Malden Housing Authority realizes that not all HCV tenants are ready, willing and able to purchase a home, once the program is officially adopted by the MHA Board of Commissioners, the MHA plans to notify all current HCV program participants in writing of the newly enacted Homeownership Option and provide a brief description of the program and the possible benefits thereof.

If a tenant responds to the initial letter, the tenant will be mailed an application for entry into the Homeownership Option Program. Once the application has been completed and returned, the Malden Housing Authority will order and pay for a credit report in the name(s) of the applicant(s), perform an employment verification for all applicant(s) and determine the applicant's ability to qualify for financing and the amount of said financing. At this point, an individual briefing session will be scheduled.

At the briefing session, the applicant(s) and at least one Malden Housing Authority staff person currently involved with the Authority's Homeownership Program will be in attendance. The Malden Housing Authority will provide the program participant(s) with information regarding geographic choice, portability and benefits of purchasing in low poverty areas. Additionally the participant's application, including their verified employment history and their current credit report, will be discussed and a determination of participant readiness to purchase will be made.

In creating an active Homeownership Program, Malden Housing Authority staff will work closely with officials of the City of Malden, the Malden Redevelopment Authority and local banks who are familiar with qualifying ratios and bank formulas used for evaluating home loan applications. Using income information supplied and verified by the applicant(s) employer and credit information taken from the applicant(s) credit report, Malden Housing Authority staff will determine if the applicant(s) income, credit history and current monthly installment debt are such that said applicant(s) is likely to qualify for a home loan and, if so, the approximate amount of the loan.

Assuming the applicant(s) is likely to qualify for a home loan in an amount sufficient to purchase a suitable home, the Malden Housing Authority will proceed to enroll the applicant in any HUD certified and approved homebuyer counseling program.

Homebuyer counseling will include the following elements:

1. Home maintenance
2. Budgeting and money management
3. Credit Counseling
4. Negotiate purchase price
5. Financing
6. Home search
7. Advantages of purchasing in areas that do not have high concentrations of low income families
8. Information regarding fair housing
9. Information relative to settlement procedures, truth in lending laws and loan terms

The Malden Housing Authority will strongly consider local circumstances and the needs of individual families when providing briefing and counseling. The Malden Housing Authority plans to require that program participants enroll in and complete post purchase counseling for a period of one year. The one-year local requirement may be extended at the discretion of the Malden Housing Authority.

### **3. SEARCH TIME / OPTIONS FOR HOUSEHOLDS UNABLE TO BUY**

The Malden Housing Authority has chosen not to establish a minimum/maximum search time for program participants to select and purchase a home. Also, the Malden Housing Authority will not require program participants to provide periodic reports regarding the home search process.

### **4. UNIT ELIGIBILITY / INSPECTION REQUIREMENTS**

In terms of unit eligibility, the Malden Housing Authority is required to enforce specific unit eligibility standards. One such standard is the type of unit a program participant may purchase. Under program guidelines, participants are restricted to purchasing existing or new single-family homes, condominiums and cooperatives units. The purchase of multi unit structures, including two family dwellings, is prohibited.

In terms of unit inspections, the Homeownership Option requires two pre-purchase inspections. One will be performed by a qualified Malden Housing Authority employee, while the second inspection is to be performed by a privately employed qualified professional Home Inspector. There will be no fee associated with the Malden Housing Authority inspection. However, the program participant must pay for the cost of the inspection done by a professional Home Inspector. The Malden Housing Authority will review the inspection performed by the professional Home Inspector and determine if the dwelling is suitable for purchase and eligible for sale to a program participant. The Malden Housing Authority may disapprove a unit based on information provided in the Inspection Reports.

The Malden Housing Authority plans to utilize the same procedure for unit inspection as it now uses for HCV rental units. Currently, the Malden Housing Authority has qualified staff persons designated to perform unit inspections prior to occupancy. The inspection conducted by the Authority will be used to determine compliance with Housing Quality Standards.

When a HCV unit is ready for inspection, the Malden Housing Authority inspector will gain access to the unit by coordinating with the property owner. The Malden Housing Authority inspector then conducts a thorough room-by-room inspection of the premises, including the basement and any and all mechanical systems, all common areas and the exterior. The inspection results are written on the Malden Housing Authority standard unit inspection form and maintained on file. The unit must meet the inspection criteria of Housing Quality Standards in order to qualify for the Homeownership Program.

If the unit fails the inspection, the owner of the property will be required to make needed repairs in order to bring the unit into compliance with Housing Quality Standards. As part of its homebuyer program, the Malden Housing Authority will require a home inspection by a qualified home inspector. In an effort to provide potential HCV buyers with a choice of qualified home inspectors, the Malden Housing Authority will develop a list of local qualified home inspectors. Each applicant will be given a copy of the list and the potential homebuyer(s) may select whomever they want. It should also be mentioned that prior to placing a home inspector's name on the list, the Malden Housing Authority will require said home inspector to provide their qualifications to the Malden Housing Authority.

If the applicant wishes to utilize a home inspector who is not on the list the Malden Housing Authority will permit the applicant to do so. However, the Malden Housing Authority will require that the selected home inspector provide the Malden Housing Authority and the applicant with qualifications that are acceptable to the Malden Housing Authority.

### **5. CONTRACT OF SALE / BUYER PROTECTION**

In terms of the contract for sale, the Malden Housing Authority will utilize a revised Greater Boston Realtor's Purchase and Sales Agreement for its ongoing homebuyer program.

The contract for sale will contain an additional list of provisions including the following:

- The price and other terms of sale.
- The purchaser will arrange for a pre-purchase inspection to be performed by an independent inspector selected and paid for by the purchaser.
- The purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the Malden Housing Authority.
- The purchaser is not obligated to pay for any repairs.
- The seller certifies that he or she has not been debarred, suspended, or subject to a limited denial of participation under part 24 of this title.

## 6. FINANCING

The Malden Housing Authority plans to develop financing programs appropriate to the program.

The financing package is as follows:

- First mortgage --- Balance of purchase price after items 2, 3, 4 and 5
- Second mortgage --- As determined by the HAP payment purchase price
- Third mortgage --- (only if public subsidy is involved)
- Subordinate mortgage --- As may be appropriate
- Buyer cash --- Minimum 3% of purchase price

The Malden Housing Authority plans to utilize a "Soft Second" Mortgage financing program funded through funds administered by the Malden Redevelopment Authority. Basically, the "Soft Second" Program will offer borrowers a reduced percent rate of interest over a 15-year period, without charging points and will use the HAP payment to service the debt. HCV Homeownership Program participants will apply for both first and second mortgages as desired. If there is another public subsidy involved, a third mortgage will be required. The MHA may arrange for or provide subordinate mortgage financing to secure its down payment assistance and closing costs loans.

The aforementioned financing package has several positive aspects, which work to the advantage of the purchaser including the following:

1. Minimum buyer cash down (3%)
2. Second mortgage requires no payments from the HCV participant
3. Purchaser not required to pay private mortgage insurance

The program participant will be required to have adequate funds (buyer cash) to meet the 3% down payment amount. Through its Downpayment Assistance Program, the MHA will provide financing for all or a portion of the closing costs. Assessments of costs involved will be completed on a case-by-case basis.

In addition to the financing package previously described, the Malden Housing Authority plans to implement the following requirements as per HUD regulations:

1. Prohibit balloon payments
2. The Malden Housing Authority reserves the right to approve or reject financing terms and conditions
3. Allow seller financing on a case by case basis
4. Purchasers may not exceed qualifying ratios and must meet all other financing requirements established by the first mortgage lender.

## 7. AMOUNT OF ASSISTANCE

The amount of the Homeownership Assistance Payment shall be a sum equal to the lower of:

1. The payment standard minus the total tenant payment
2. The family's monthly homeownership expenses minus the total tenant payment

The payment standard for a family is the lower of:

1. The payment standard for the family unit size
2. The payment standard for the size of the home

The Malden Housing Authority will use the same payment schedule, payment standard amounts and subsidy standards for the Homeownership Option as for the Rental Voucher Program. The Malden Housing Authority will conduct an annual reexamination of program participants in order to update income, family size and other relevant data and adjust the payment standard accordingly.

The Malden Housing Authority will adopt for each participant an estimate of homeownership expenses in accordance with HUD requirements:

1. Principal and interest on initial mortgage(s) debt including refinancing if any
2. Real estate taxes
3. Sewer and water fees
4. Trash pick up and disposal fees
5. Homeowners insurance costs
6. Allowance for maintenance expenses
7. Allowance for costs of major repairs and replacements
8. Utility allowance
9. Principal and interest on debt incurred to finance major repairs or handicap accessible modifications.

If the home is a cooperative or condominium unit, homeownership expenses will include maintenance fees assessed by the condominium or cooperative homeowner association. Additionally, if a Housing Trust is established to provide second mortgages for homebuyers, the Malden Housing Authority will make its HAP payment directly to the second mortgage lender. If the HAP exceeds the amount due the second mortgage lender, the Malden Housing Authority will pay the difference directly to the homeowner. If the HAP is less than the second mortgage payment, the homeowner will pay the difference to the second mortgage lender from their own funds. If the Housing Trust is not established or designated by the MHA, the preferred payment approach will be to make the HAP directly to the first mortgage lender on behalf of the homeowner. The term of homeowner-assistance (HAP) shall be fifteen (15) years if the term of the first mortgage is twenty (20) years or longer, except in the case of elderly and disabled program participants where the maximum term of fifteen (15) years does not apply. In all other cases, the term shall be ten (10) years.

#### **8. POST PURCHASE REQUIREMENTS FOR FAMILIES**

The family must sign a statement of homeowner obligations before the start of homeownership assistance agreeing to comply with all obligations under the program. In keeping with HUD regulations, the Malden Housing Authority has imposed the following post purchase requirements:

- The family must reside in the home. If the family moves out of the home, the Malden Housing Authority will not continue homeownership assistance payments following the month during which the family moves out.
- The Malden Housing Authority will require each family receiving homeownership assistance to attend and participate in post purchase counseling. The counseling sessions will be administered by either Malden Housing Authority staff or a certified post purchase counseling agent and will focus on home maintenance issues, family finances and budgeting and maintaining good credit by ensuring that the family is paying off its credit card and other monthly debt in a timely fashion.
- The family must comply with the terms of all mortgage(s) securing debt incurred to purchase the home and any refinancing debt, if applicable.
- The family must not convey or transfer ownership of the home while receiving homeownership assistance.
- The family may grant a mortgage on the home for debt incurred to finance the purchase of the home or any refinancing of such debt.
- After the death of a family member who holds title to the home, homeownership assistance will continue pending settlement of the estate provided that the family continues to occupy the home.
- The family must comply with all requirements of the Homeownership Program or be subject to termination of assistance.
- The family must allow the Malden Housing Authority access to the home for the purpose of performing inspections, if so required.

The family must supply the Malden Housing Authority with the following information upon request:

- Information relative to any mortgage(s) secured by the property.
- Any sale or transfer of any interest in the home.
- The family must provide the Malden Housing Authority with its homeownership expenses.
- The family must notify the Malden Housing Authority before moving out of the home.
- The family must notify the Malden Housing Authority if it defaults on any mortgage securing debt incurred to purchase the home. If the family defaults on the mortgage, the Malden Housing Authority may choose to issue a Voucher to the family to facilitate a move to a rental unit and continue rental assistance. However, the determination will be at the Malden Housing Authority's discretion, based on the good faith efforts of the family to meet its obligations and prevent default.
- Proof that no family member has an ownership interest in other real estate while receiving homeownership assistance.

## **9. PORTABILITY**

The Malden Housing Authority will recognize the doctrine of Portability as the same has been established by current federal regulation, and will accept portable voucher holders into the program, to the extent required by HUD. If a family currently participating in the Malden Housing Authority's HCV Rental Voucher Program wants to purchase a home outside of the Malden Housing Authority's jurisdiction under the Homeownership Option, the family may do so provided that the receiving PHA is accepting new homeownership families and provided that the family meets all the requirements of the receiving PHA. The MHA will not recognize Portability as being applicable to its Program in the future should current federal regulation be amended or revised to so allow.

## **10. RECAPTURE OF HOMEOWNERSHIP ASSISTANCE**

The MHA has adopted the certain recapture restrictions which may affect HCV Program recipients who participate in the Homeownership Option. Such families may be subject to recapture provisions if they sell their unit within five (5) years of initially purchasing the unit. In accordance with HUD regulations, the following restrictions cannot be applied to the HAP assistance:

At the time of sale of a unit by a family participating in the Homeownership Option occurring on or within five (5) years of the family's initial purchase of the unit, the Malden Housing Authority will place a lien on the property in accordance with HUD regulations. The lien will be drawn up in such a way that it is consistent with State and local law. The amount of homeownership assistance subject to recapture will be the lesser of the following two recapture options:

1. The amount of homeownership assistance (other than HAP payments), subject to recapture will automatically be reduced over a five-year period, beginning from the purchase date, in annual increments of twenty percent. At the end of the five-year period, the amount of homeownership assistance subject to recapture will be zero.
2. The difference between the sales price and the purchase price of the home minus the costs of any capital expenditures, the costs incurred by the family in the sale of the home, the amount of the difference between the sales price and purchase price that is being used, upon sale, towards the purchase of a new home under the HCV Homeownership Option and any amounts that have been previously recaptured.

In the case of a refinancing of the home, the recapture will be an amount equaling the lesser of:

1. The amount of homeownership assistance (other than HAP payments) subject to recapture will automatically be reduced over a five-year period, beginning from the purchase date, in annual increments of twenty percent. At the end of the five-year period, the amount of homeownership assistance subject to recapture will be zero.
2. The difference between the current mortgage debt and the new mortgage debt minus the costs of any capital expenditures, the costs incurred by the family in the refinancing of the home and any amounts that have been previously recaptured.

In the case of identity-of-interest transactions, the Malden Housing Authority will establish a sales price based on fair market value.

## **11. ELIGIBLE UNITS**

The units which can be purchased under this program can be a single family house (attached or detached), a condominium unit or a cooperative share. A manufactured home is also eligible under certain conditions.

## **12. OTHER PROVISIONS**

The MHA will administer its Voucher Homeownership Program in a manner consistent with current federal regulation. A family receiving homeownership assistance will be allowed to move to a new unit with homeownership assistance as long as the family is in compliance with program requirements, no family member has any ownership interest in the prior unit, and the Malden Housing Authority has sufficient funds. To move with continued homeowner assistance, families must again meet all eligibility requirements. A family may not move more than one time per year. Such portability may not be recognized in the future if to do so would be inconsistent with applicable regulation, as the same may be amended or revised.

ATTACHMENT "D-3"

REVISED MHA SECTION 8 ADMINISTRATIVE PLAN  
HOMEOWNERSHIP PROGRAM PROVISION

Malden Housing Authority  
SECTION 8 HOMEOWNERSHIP PROGRAM  
ADMINISTRATIVE PLAN AMENDMENT

I. INTRODUCTION

The MHA's Section 8 Homeownership option is designed to promote and support homeownership by a "first-time" homeowner—a family that moves for the first time from rental housing to a family-owned home. The MHA will notify all current HCV program participants in writing of the newly enacted Homeownership Option and provide a brief description of the program and the possible benefits thereof.

In creating an active Homeownership Program, Malden Housing Authority staff will work closely with officials of the City of Malden, the Malden Redevelopment Authority and local banks who are familiar with qualifying ratios and bank formulas used for evaluating home loan applications. Using income information supplied and verified by the applicant(s) employer and credit information taken from the applicant(s) credit report, Malden Housing Authority staff will determine if the applicant(s) income, credit history and current monthly installment debt are such that said applicant(s) is likely to qualify for a home loan and, if so, the approximate amount of the loan.

Assuming the applicant(s) is likely to qualify for a home loan in an amount sufficient to purchase a suitable home, the Malden Housing Authority will proceed to enroll the applicant in any HUD certified and approved homebuyer counseling program. Homebuyer counseling will include the following elements:

- Home maintenance
- Budgeting and money management
- Credit Counseling
- Negotiate purchase price
- Financing
- Home search
- Advantages of purchasing in areas that do not have high concentrations of low income families
- Information regarding fair housing
- Information relative to settlement procedures, truth in lending laws and loan terms

The Malden Housing Authority will strongly consider local circumstances and the needs of individual families when providing briefing and counseling. The Malden Housing Authority will require that program participants enroll in and complete post purchase counseling for a period of one year. The one-year local requirement may be extended at the discretion of the Malden Housing Authority.

### **A. Participation in the Family Self-Sufficiency Program is a Requirement**

The goals of the Homeownership Option are two-fold: to help families achieve the dream of homeownership and to assist them in sustaining this dream for the long term. Participation in the FSS program is a requirement for the Homeownership program because it provides a means of establishing the financial foundation necessary for owning a home. The path to homeownership must begin where the FSS program begins: with a realistic assessment of income, savings and credit status. Furthermore, the escrow account component of the FSS program allows low-income families to accumulate substantial savings over the term of their contract as their income increases.

The homebuyer counseling portion of the FSS program includes ongoing sessions on the home buying process including the importance of participation and completion of HUD approved first time homebuyer workshops, down payment assistance, the role of the lender, etc. The sessions will feature guest speakers from housing counseling agencies, lending institutions, attorneys, housing inspectors and appraisers, as well as other FSS "graduates" referred by the Greater Boston FSS consortium who have purchased homes.

The FSS/ Homeownership Counseling will offer long-term assistance to families, enabling them to:

- Build a good job history
- Minimize their debt
- Preserve a good credit rating
- Accumulate adequate savings

Homeownership may provide many individual opportunities for participant families but it will require that a family commit to building a strong financial foundation on which those opportunities are preserved for an extended period of time. The Department of Housing and Urban Development emphasizes the need for adequate counseling assistance under this program as the regulations only allow the family to have one chance at receiving homeownership assistance. HUD regulations state that the family is not eligible if any family member has previously received homeownership assistance and defaulted on a mortgage.

Families generally receive a Section 8 voucher because they are extremely low income and thus would not have the financial ability to qualify for a mortgage. Additionally, families who are new to the Section 8 program are initially striving to stabilize their families and are generally not prepared to provide potential lenders with a good work history, credit report and evidence of savings. These things take time to build.

The FSS program is a perfect fit with the Homeownership program as it combines the family's plan to achieve clearly articulated financial goals with the opportunity for homeownership. The ultimate goal for most current FSS program participants already under a 5-year FSS Individual Training and Service Plan contract is homeownership. The Neighborworks Network's 2001 report "Using Section 8 Vouchers for Homeownership", recorded the following comments regarding the FSS program:

Counseling for Section 8 Homeownership can take up to three times longer than for a traditional first-time homebuyer. The counseling needed is intense and usually takes the form of one-on-one assistance.

### **B. Keys to a Successful Section 8 Homeownership Program**

Education - The MHA program will work with families to alert them to potential barriers to homeownership, and assist families to develop and execute a plan to address those barriers.

Partnerships - The MHA FSS/Homeownership counseling program will leverage local resources. Partnerships between the public and private sectors will enable families to access funds for down payment and closing costs, attend consumer counseling courses to improve credit, and utilize career counseling services to improve income.

## **II. ELIGIBILITY**

### **How to Qualify for Homeownership Assistance**

To qualify for assistance under the homeownership option, a family must meet the general requirements for admission to the MHA's Section 8 tenant-based voucher program, and additional special requirements for homeownership assistance (24 CFR 982.627). The MHA may not provide homeownership assistance for a family unless the MHA determines that the family satisfies all of the following initial requirements at commencement of homeownership assistance for the family:

- The family satisfies the minimum income requirements described in 24 CFR 982.627(c);
- The family satisfies the employment requirements described in 24 CFR 982.627(d);
- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option (see 24 CFR 982.627(e);
- No family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of any home, except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance;
- The family has entered into a contract of sale in accordance with 24 CFR 982.631(c), except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance.

#### **A Family Must Meet the Statutory Definition of a First-Time Homeowner**

To qualify as a "first-time homeowner," no member of the assisted family may own or have owned a "present ownership interest" in a residence of any family member during the three years before the commencement of homeownership assistance for the family (regulatory definition at 24 CFR 982.4; statutory definition at 42 U.S.C. 1437f(y)(7)(A)). Such interest includes ownership of title or of cooperative membership shares. However, an assisted family that meets the regulatory definition of "cooperative member" found at 24 CFR 982.4 qualifies to participate in the Section 8 homeownership program under the regulation regarding first-time homeowner requirements found at 24 CFR 982.627.

The right to purchase title under a lease-purchase agreement does not constitute a prohibited "present ownership interest." The term "first-time homeowner" includes a single parent or displaced homemaker who, while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse, and includes a family where a family member is a person with disabilities, and participation in the homeownership program is needed as a reasonable accommodation so that the program is readily accessible to, and usable by, a person with a disability.

In addition, the MHA may not commence homeownership assistance for a family if any family member has previously received assistance under the homeownership program and has defaulted on a mortgage securing debt incurred to purchase the home (see 24 CFR 982.627(e).

The Section 8 homeownership program authorizes homeownership assistance for a family that "owns or is acquiring shares in a cooperative." The program allows assistance for a family that already owns cooperative shares in the unit in which the Section 8 homeownership assistance will be utilized.

The Section 8 Homeownership Program also permits the use of Section 8 homeownership assistance by a family that purchases a home that the family previously occupied under a "lease-purchase agreement"--generally a lease with option to purchase. The housing assistance payment for a lease-purchase unit may not exceed the amount that would be paid on behalf of the family if the rental unit was not subject to a lease-purchase agreement. Any "homeownership premium" included in the rent to the owner that would result in a higher subsidy amount than would otherwise be paid by the MHA must be absorbed by the family. "Homeownership premium" is defined as an increment of value attributable to the value of the lease-purchase right or agreement such as an extra monthly payment to accumulate a down payment or reduce the purchase price. Families are permitted to pay an extra amount out-of-pocket to the owner for purchase related expenses.

Lease-purchase agreements are considered rental, and all the normal tenant-based Section 8 rental rules are applicable. The family will be subject to the homeownership regulatory requirements at the time the family is ready to exercise the homeownership option under the lease-purchase agreement. At that point in time, the MHA will determine whether the family is eligible for Section 8 homeownership assistance (e.g., whether the family meets the income and employment thresholds and any other criteria established by the MHA).

### **Minimum Income Requirement**

To enter the Section 8 voucher program, a family must be income-eligible (i.e., below the maximum income cutoff). However, to qualify for the homeownership option in the voucher program, the family must demonstrate sufficient income to meet a minimum income standard, which is intended to assure that a family will have sufficient income to pay homeownership and other family expenses not covered by the Section 8 subsidy.

The Section 8 Homeownership program provides that a family may not receive homeownership assistance unless the family demonstrates that gross monthly income is at least two times the voucher "payment standard" or an "other amount" established by the Secretary of the Department of Housing and Urban Development (HUD).

HUD requires that homeownership program participants meet a minimum income requirement that is not less than 2,000 hours of annual full-time work at the Federal minimum wage. The adult family members who will own the home at the commencement of the homeownership assistance (as opposed to only the head of household or spouse) must have annual income (gross income) that is not less than the minimum income requirement.

Any minimum income requirement will only be applied to determine initial qualification to purchase a particular home, not as a continuing requirement. The minimum income requirement will only apply again if the family purchases a subsequent home with Section 8 homeownership assistance.

The income counted in meeting any minimum income requirement under the homeownership program must come from sources other than welfare assistance. The MHA may limit homeownership assistance to families with substantial non-welfare income available to pay housing and non-housing costs. However, the law provides that HUD may count welfare assistance in determining availability of voucher homeownership assistance for an elderly or disabled family (in which the household head or spouse is an elderly or disabled person). The term "welfare assistance" is defined in HUD's regulations at 24 CFR 5.603, and includes welfare or other payments to individuals or families, based on need, that are made under programs funded, separately or jointly, by Federal, State, or local governments, such as Temporary Aid to Needy Families (TANF), or Social Security Insurance (SSI).

The requirement to disregard welfare assistance income only applies in determining whether a family has the minimum income to qualify for homeownership assistance. However, welfare assistance income is counted for other program purposes: in determining income-eligibility for admission to the voucher program; in calculating the amount of the family's total tenant payment (gross family contribution); and in calculating the amount of the monthly homeownership assistance payment for a family assisted under the homeownership program.

The MHA will count welfare assistance income of an "elderly family" or a "disabled family"--a family whose head or spouse is elderly or disabled in determining whether a family has the minimum income to qualify for homeownership assistance. The requirement to count welfare assistance income does not apply in the case of a family that includes a disabled person other than the household head or spouse (and where the household head or spouse is not elderly or disabled).

Notwithstanding the minimum income requirement as set by law, the decision as to whether or not a family actually qualifies for and obtains financing based upon its income is left to the discretion of the lender.

## **Family Employment**

Except as provided by HUD, at the time that the family initially receives homeownership assistance, the family must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance:

Is currently employed on a full-time basis (the term "full-time employment" is defined to mean not less than an average of 30 hours per week); and  
Has been continuously so employed during the year before commencement of homeownership assistance for the family.

The MHA has the discretion to determine whether (and to what extent) an employment interruption is considered permissible in satisfying the employment requirement (e.g. maternity leave, or other leave authorized by federal and/or state law). The MHA may consider successive employment during the one-year period and self-employment in a business.

The employment requirement does not apply to an elderly family or a disabled family. Furthermore, if a family, other than an elderly family or a disabled family, includes a person with disabilities, the MHA must grant an exemption from the employment requirement if the MHA determines that an exemption is needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with a disability.

## **Participation in the MHA's Family Self-Sufficiency Program**

The MHA has chosen to require FSS program participation as a prerequisite to participation in its Homeownership Program. Requests for an exception to this policy will be evaluated on a case-by-case basis. Families requesting an exception must still meet all other eligibility criteria, including income and employment requirements. The requirement may also be waived if necessary as a reasonable accommodation for a person with a disability.

Participation in the Family Self-Sufficiency program is voluntary; current participants in the Section 8 Voucher program are eligible. The Family Self-Sufficiency program is designed to promote employment and increase savings among families receiving Section 8 assistance.

There are two main components to FSS: case management and an escrow savings account.

### **a. Case Management**

Each FSS family works with a case manager who develops an Individual Training and Service Plan and Contract that outlines how the family will achieve and maintain economic self-sufficiency. Adult family members who are parties to the FSS contract must obtain and maintain full-time (at least 30 hours per week) employment. No one in the family may receive public assistance for at least the last year of the five-year contract. The case manager can help the family access supportive services to help them achieve success in their plan. The services may include referrals for job training, education, healthcare, childcare and transportation assistance. In addition, the FSS program provides workshops and training sessions on various money management skills including credit education and budgeting.

### **b. Escrow Account**

A participant in the FSS program, like most tenants in public or assisted housing, must pay a higher share of the rent when her/his income increases. Unlike other tenants, the FSS participant, depending on their income, will have most or all of the increased rental charges put into an escrow savings account. The increased rental charges, plus interest, will be returned to the participant upon successful completion of the program.

### **c. How the FSS Escrow is Calculated**

If an FSS participant receives \$400 per month in TANF benefits when she enters the program, and after completing a training program gets a job that pays \$1,000 per month, 30% of the increased income (i.e., 30% of \$600, which is \$180) is deposited in the FSS escrow account each subsequent month. If the participant's earnings increase again during the FSS contract, the escrow deposit will increase as well. For example, if her earnings increase to \$1,200 per month, the

escrow deposit will increase to \$240 per month (i.e., 30% of \$800, the difference between her initial income and her total earnings). If this participant worked for 18 months at the initial salary and three years at the increased rate of pay before completing her FSS contract, she would accumulate a total of \$11,880 in her escrow account (18 months at \$180 per month and 36 months at \$240 per month). (This example provide in *"The Family Self Sufficiency Program,"* Center on Budget and Policy Priorities. Page 4.)

d. Other Eligibility Criteria

In addition to the above requirements, to qualify for the MHA's Section 8 Homeownership Program, applicants must:

- Be a participant in good standing in the MHA's Section 8 tenant-based assistance program.
- Have a Section 8 Voucher issued from Malden Housing Authority. The MHA will evaluate families with homeownership vouchers from other public housing authorities as it relates to compliance with the MHA's homeownership program policies, as long as the MHA is still accepting new families into its homeownership program.
- Be a current participant in, or have successfully completed, the Malden Housing Authority's Section 8 Family Self-Sufficiency (FSS) program. If the family has completed the FSS program, eligibility would depend on the head of household maintaining full-time employment (not required for disabled families), and no non-disabled member of the family receiving public assistance other than Section 8.
- Have successfully completed First-Time Homebuyer Education Classes provided by the City of Malden or an equivalent program approved by the MHA.
- Have successfully completed the FSS homeownership counseling courses
- Have at least one percent (1%) of the purchase price for a down payment, which must come from the family's own resources and may include funds from an FSS escrow account, plus a total of three percent (3%) of the purchase price for a down payment which may include grants from public or private agencies.
- Have been receiving Section 8 tenant-based rental assistance through the MHA or another PHA for a minimum of one year.
- Agree to use the home purchased with homeownership program assistance as the only residence.
- Agree upon the purchase of a home, to execute an agreement securing the MHA's right to recapture homeownership assistance in the case of sale or refinance of the home.

### III. APPLICATION PROCESS

Applications for the homeownership program will be given to interested and preliminarily qualified applicants upon request. Applications will be reviewed for eligibility. If an applicant is deemed ineligible and is denied, the MHA will afford the family the right to an informal review.

If deemed eligible, the family will be invited to an informational meeting organized by the FSS Program Coordinator. At this informational meeting, the following timeline will be explained:

Step 1: Applicants are invited to an informational meeting and are advised of MHA approved first time homebuyer education classes available.

Step 2: The next step in the process will involve mandatory participation in a HUD approved housing counseling program. At this step an FSS Individual Training and Service Plan and Contract is further developed for each family to address problems for the family to correct such as poor credit history, low household income or other barriers to obtaining an adequate mortgage. This step may occur simultaneously with the classes described in Step 1.

Step 3: After successfully completing a qualified first-time homebuyer courses and additional FSS counseling courses, the applicant should pre-qualify for a mortgage. After the applicant presents a certificate of completion of MHA-approved homebuyer classes to the FSS Coordinator the MHA will issue the applicant a homeownership "voucher". Once an applicant is issued a homeownership "voucher", the applicant may start to look for a home to purchase.

If a tenant responds to the initial letter, the tenant will be mailed an application for entry into the Homeownership Option Program. Once the application has been completed and

returned, the Malden Housing Authority will order and pay for a credit report in the name(s) of the applicant(s), perform an employment verification for all applicant(s) and determine the applicant's ability to qualify for financing and the amount of said financing. At this point, an individual briefing session will be scheduled.

The Malden Housing Authority will provide the program participant(s) with information regarding geographic choice, portability and benefits of purchasing in low poverty areas. Additionally the participant's application, including their verified employment history and their current credit report, will be discussed and a determination of participant readiness to purchase will be made.

#### IV. HOMEOWNERSHIP COUNSELING

Experience with low-income homeownership programs has demonstrated that quality counseling is imperative for successful homeownership and prevention of mortgage defaults. In addition, counseling will assist families in making informed decisions when selecting the home they wish to purchase.

Qualified applicants in this program must participate in and satisfactorily complete a qualified MHA approved first-time homebuyer classes before commencement of homeownership assistance. Suggested topics for the MHA-required pre-purchase counseling program include:

- Home maintenance (including care of the grounds);
- Budgeting and money management;
- Credit counseling;
- How to negotiate the purchase price of a home; How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
- How to find a home, including information about homeownership opportunities, schools, and transportation in the MHA's jurisdiction;
- Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The MHA will also require program participants to attend ongoing post-purchase counseling after commencement of homeownership assistance. The counseling will be provided by another entity such as a MHA- and HUD-approved housing counseling agency. HUD-approved housing counseling agencies provide free counseling. The HUD field office will provide the MHA with a list of the HUD-approved counseling agencies.

First-time homebuyer class time must exceed 10 hours. Attending all classes, arriving on time, completing all assignments and fulfilling all requirements will lead to successful completion. For a family with multiple adult members, all adults who will hold title to the property purchased through the program must attend all pre-purchase classes. The family member(s) may attend separate sessions, and finish the program on different timetables, as their schedules permit. The MHA does not provide childcare assistance.

A qualified class must have been completed in the six (6) months prior to the MHA's issuance of the homeownership "voucher". If an applicant has completed a qualified course more than six months prior to the issuance of the homeownership "voucher", the applicant must provide the MHA with proof that the applicant's Certificate of Completion has not expired, or that the applicant has renewed such Certificate by taking a MHA-approved "refresher" course.

#### V. Issuance of the Homeownership Voucher

The homeownership "voucher" will be issued according to the MHA's family unit size subsidy standards which are applicable to the Housing Choice Voucher Program. A one on one meeting with the FSS Coordinator will consist of a review of:

Where the family may lease or purchase a unit; How portability works (if the family qualifies to lease or purchase a unit outside the MHA jurisdiction under portability procedures); and  
The advantages of moving to an area that does not have a high concentration of poor families .

Further, if the family includes any person with disabilities, the MHA will take appropriate steps to ensure effective communication during the briefing in accordance with 24 CFR 8.6.

#### **VI. HOMEOWNERSHIP VOUCHER TERM**

The Malden Housing Authority has chosen not to establish a minimum/maximum search time for program participants to select and purchase a home. Also, the Malden Housing Authority will not require program participants to provide periodic reports regarding the home search process.

#### **VII. REQUIREMENT FOR THE USE OF AN ATTORNEY AND RECOMMENDATION FOR THE USE OF A BUYER'S AGENT**

The MHA requires that all homeownership program families contract with an attorney prior to the execution of a Purchase and Sales Agreement. The MHA also recommends that families contract with a buyer's agent early in the process of searching for a home. The attorney and, if applicable, the buyer's agent will ensure that the family is protected in all aspects of house hunting and the transactions that follow.

#### **VIII. ELIGIBLE HOMES**

Eligible homes must be located in the City of Malden and include homes which are existing or under construction. The home must be the family's only residence and be a single family home, cooperative, or condominium. The family must be prepared to own and reside in the home for a minimum of one year.

The family may look outside of the City of Malden. Families may search for homes in other communities in the area in which the public housing agencies (PHAs) offer the Section 8 Homeownership Program and are accepting new families to their program. In general, the portability procedures for the Housing Choice Voucher program apply to the homeownership program. When a family that has a homeownership voucher from another public housing authority chooses to purchase a home in Malden, the MHA will evaluate the family's compliance with the MHA's homeownership program policies, as long as the MHA is still accepting new families into its homeownership program.

#### **IX. DOWN PAYMENT**

The MHA requires a minimum down payment of three percent (3%). One percent (1%) of the down payment must come from the family's own resources. A participant in the FSS Program may use escrow funds toward any part of the down payment, including the one percent (1%) contribution from the family's own resources, providing that the family fulfills the other goals of the FSS Program as stated in the family's Individual Training and Service Plan. There is no prohibition against utilizing several different resources for down payment assistance including grants from public or private agencies.

#### **X. INSPECTIONS**

The home chosen by the family must pass an initial MHA Housing Quality Standards (HQS) inspection. (The HQS used for the Section 8 rental program is applicable to the homeownership program.) The MHA inspection is the normal initial HQS inspection conducted by the MHA for the tenant-based rental assistance program. When a HCV homeownership unit is ready for inspection, the Malden Housing Authority inspector will gain access to the unit by coordinating with the property owner. The Malden Housing Authority inspector then conducts a thorough room-by-room inspection of the premises, including the basement and any and all mechanical systems, all common areas and the exterior. This inspection will indicate the current physical condition of the unit and any repairs necessary to ensure that the unit is safe and otherwise habitable. The MHA

HQS inspection does not include an assessment of the adequacy and life span of the major building components, building systems, appliances and other structural components.

The only difference between the HQS inspection requirements for the tenant-based rental and homeownership programs is that the MHA is not required by the regulation to conduct annual inspections. The initial (prior to the commencement of housing assistance) HQS inspection is the only MHA inspection required for homeownership units during the entire time the family is receiving Section 8 homeownership assistance. The MHA reserves the right to conduct additional HQS inspection(s) of a homeownership program participant's unit during the term of homeownership assistance for good cause.

In addition, prior to purchase the family must select and pay for an independent, professional home inspector to conduct a home inspection. The independent professional home inspection is conducted by a private market home inspector (not MHA staff) that is experienced and qualified to conduct pre-purchase inspections for homebuyers.

In an effort to provide potential HCV buyers with a choice of qualified home inspectors, the Malden Housing Authority will develop a list of local qualified home inspectors. Each applicant will be given a copy of the list and the potential homebuyer(s) may select whomever they want. It should also be mentioned that prior to placing a home inspector's name on the list, the Malden Housing Authority will require said home inspector to provide their qualifications to the Malden Housing Authority. If the applicant wishes to utilize a home inspector who is not on the list the Malden Housing Authority will permit the applicant to do so. However, the Malden Housing Authority will require that the selected home inspector provide the Malden Housing Authority and the applicant with qualifications that are acceptable to the Malden Housing Authority. The MHA requires that the home inspector is certified by the American Society of Home Inspectors, has a Certified Massachusetts State Home Inspector License, and must carry Errors and Omission Insurance.

The requirement for an inspection arranged by the buyer and satisfactory to the buyer is a required contingency clause in all purchase and sale contracts according to HUD regulations. The Section 8 family selects the home inspector and pays the home inspector's fees. (The source of funds for family payment of the home inspection may be a gift, family savings or an inheritance, or sources other than family own resources.) A copy of the inspection report must be provided to the family and the MHA.

The MHA will review the home inspector's report to determine whether repairs are necessary prior to purchase, and to generally assess whether the purchase transaction makes sense in light of the overall condition of the home and the likely costs of repairs and capital expenditures. For example, the home inspector's report might reveal foundation instability, and a defective roof and heating system that needs immediate replacement at great cost. The MHA will discuss the inspection results with the family and decide whether to disapprove the unit for assistance under the homeownership program because of the major physical problems and substantial correction costs, or whether it is feasible to have the seller make the necessary repairs prior to purchase.

## **CONTRACT OF SALE / BUYER PROTECTION**

In terms of the contract for sale, the Malden Housing Authority will utilize a revised Greater Boston Realtor's Purchase and Sales Agreement for its ongoing homebuyer program. The contract for sale will contain an additional list of provisions including the following:

- The price and other terms of sale.
- The purchaser will arrange for a pre-purchase inspection to be performed by an independent inspector selected and paid for by the purchaser.
- The purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the Malden Housing Authority.

- The purchaser is not obligated to pay for any repairs.
- The seller certifies that he or she has not been debarred, suspended, or subject to a limited denial of participation under part 24 of this title.

#### **XI. FINANCING AND PURCHASING REQUIREMENTS**

A family selected to participate in the Section 8 homeownership program must secure their own financing. There are no Section 8 funds available for home purchase financing. The Section 8 housing assistance will be provided monthly to a lender to help the family meet homeownership expenses.

The family enters into a purchase and sale contract with the seller and is the party obligated by such contract. A copy of the purchase and sale contract must be provided to the MHA. Under federal law the contract must specify: the price and other terms of sale by the seller to the purchaser; provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser, provided that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser; provide that the purchaser is not obligated to pay for any necessary repairs; and contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under HUD regulations.

Under the homeownership program, a borrower may use Section 8 rental assistance to help the borrower qualify for a mortgage. It is anticipated that mortgage lenders will consider the Section 8 assistance when underwriting the loan. If purchase of the home is financed with FHA-insured mortgage financing, such financing is subject to FHA mortgage insurance credit underwriting requirements. Otherwise, all traditional underwriting standards apply. The manner in which an individual lender may structure a particular loan product can vary.

The family has the discretion to choose which lender they use but the MHA must approve the financing before it is finalized. The MHA may disapprove proposed financing, refinancing, or other debt if the MHA determines that the debt is unaffordable, or if the MHA determines that the lender or loan terms do not meet the MHA's qualifications. In making this determination, the MHA may take into account other family expenses, such as childcare, unreimbursed medical expenses, homeownership expenses, and other family expenses as determined by the MHA. The MHA will not unreasonably withhold approval of financing. Generally, the MHA will withhold approval of financing to prevent the family from falling victim to predatory lending practices.

It is the responsibility of the family to secure its own financing for the purchase of the home. The MHA will provide supportive services but only related to a family's credit score, income and overall viability to obtain mortgage approval.

The MHA will conduct a financing review to determine whether the monthly mortgage or loan payment is affordable after considering other family expenses. The MHA may disapprove proposed financing, refinancing or other debt if the MHA determines that the debt is unaffordable.

The MHA will review seller-financing and variable rate financing on a case-by-case basis. The MHA may opt to prohibit seller financing, or to only allow seller financing in cases when the seller is a nonprofit or the purchase price can be clearly supported by an independent appraisal.

There is no prohibition against using local or State Community Development Block Grant (CDBG) or other subsidized financing in conjunction with the Section 8 homeownership program.

The MHA requires a maximum loan to value ratio consistent with standard secondary market guidelines and prohibits balloon payments. The family may not refinance, apply for an equity loan, or make any other loans against the home without MHA approval.

The Malden Housing Authority will work cooperatively with lenders to encourage development of financing programs appropriate to the program. The Malden Housing Authority will make available information to its

participants on a "Soft Second" Mortgage financing program administered by the Malden Redevelopment Authority. The "Soft Second" Program will offer borrowers a reduced percent rate of interest over a 15-year period, without charging points and will use the HAP payment to service the debt. HCV Homeownership Program participants will apply for both first and second mortgages as desired. If there is another public subsidy involved, a third mortgage will be required. The MHA may arrange for or provide subordinate mortgage financing to secure its down payment assistance and closing costs loans.

The aforementioned financing package has several positive aspects, which work to the advantage of the purchaser including the following:

- Minimum buyer cash down (3%)
- Second mortgage requires no payments from the HCV participant
- Purchaser not required to pay private mortgage insurance
- The program participant will be required to have adequate funds (buyer cash) to meet the 3% down payment amount. Through its Down payment Assistance Program, the MHA will provide financing for all or a portion of the closing costs. Assessments of costs involved will be completed on a case-by-case basis.

## **XII. HOMEOWNERSHIP HOUSING ASSISTANCE PAYMENT (HAP)**

The homeownership housing assistance payment will equal the lower of: (1) the payment standard minus the total tenant payment; or (2) the monthly homeownership expenses minus the total tenant payment. The family is responsible for the monthly homeownership expenses not reimbursed by the housing assistance payment. (Total tenant payment is higher of the minimum rent, 10 percent of monthly income, or 30 percent of monthly-adjusted income.) The MHA must use the utility allowance schedule and payment standard schedules applicable to the Housing Choice Voucher rental program.

MHA homeownership program housing assistance payments will be made directly to the lender on behalf of the family. The MHA will pay the excess amount, if any, directly to the family.

Before the housing assistance payments begins, the family and the MHA must execute a "Statement of Homeowner Obligations." The Section 8 tenant-based housing assistance payments (HAP) contract, request for tenancy approval and lease addendum are not applicable to the Section 8 homeownership program.

After the homeownership housing assistance payments begin, the MHA will annually reexamine family income and composition at a recertification appointment and make appropriate adjustments to the amount of the monthly homeownership assistance payment. In calculating the homeownership assistance payments, the MHA will also include an allowance for "Homeownership Expenses", which may include:

- Principal & Interest on the mortgage debt
- Principal & Interest on debt for improvements, if any
- Taxes and Insurance
- Mortgage Insurance Premium
- Condo or Cooperative Fees
- Utility Allowance
- Homeownership Allowances

The Homeownership allowances are broken down into two categories, one for routine maintenance and one for major repairs. The MHA will allot one a percent (1%) of the purchase price per year each for major repairs and one-half percent (.5%) for routine maintenance for a total allowance of one and one-half percent (1.5%). 24 CFR 982.635(c)

details the expenses that the MHA will include when determining the family's homeownership expenses. If the home is a cooperative or condominium unit, homeownership expenses may include cooperative or condominium operating charges or maintenance fees assessed by the condominium or cooperative homeowner association. The principal and interest amount is the debt service amount for the initial (original) mortgage debt, any refinancing of such debt, and any mortgage insurance premium.

The utility allowance is the same utility allowance schedule as used in the Housing Choice Voucher program. The MHA allowance for maintenance expenses is the amount the MHA determines is appropriate for routine maintenance for a home. The MHA allowance for major repairs and replacements is the amount the MHA determines is appropriate for a replacement "reserve" for a home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the MHA determines that allowance of such costs as homeownership expenses qualifies as a reasonable accommodation so that the homeownership program is readily accessible to, and usable by such person, in accordance with 24 CFR part 8.

Families are not required to put the amount set aside for these two maintenance allowances in the bank or in escrow. Further, it is not expected that the monthly amounts for these allowances will cover all maintenance and capital expenditures.

**An Example:**

Major repairs allowance is calculated as follows:

Purchase Price      \$80,000  
                            x     1%  
                            \$800

Divided by 12 months = \$66 per month

Routine maintenance uses the same calculation:

Purchase Price      \$80,000  
                            x     .5%  
                            \$400

Divide by 12 months = \$33 per month

Therefore, the total homeownership allowance per month is \$ 99.00. This would be added to the other expenses to determine total monthly "Homeownership Expenses."

**XIII. CONTINUED PARTICIPATION**

Families participating in the Section 8 Homeownership Program must abide by the Rules and Regulations of the Section 8 Program. The family is still a Section 8 Participant, the only difference is the family owns the property instead of renting the property. If a family violates any of the rules and regulations of the Section 8 Program, they may be terminated from the homeownership program.

Annual recertifications of household income and family composition will be conducted to ensure that the family is still eligible for assistance. If the family is determined ineligible for Section 8 Assistance, their homeownership assistance will be terminated and the family will be responsible for the entire mortgage. A family must comply with the Statement of Homeownership Obligations and sign it annually at the recertification appointment. In the event that the MHA proposes to terminate homeownership program assistance, the MHA will inform the family that it has a right to an informal hearing pursuant to the hearing procedures applicable to the Housing Choice Voucher Program. In the event the MHA terminates a family's participation in the homeownership program, the family is responsible for the entire mortgage payment and other homeownership expenses.

**XIV. STATEMENT OF HOMEOWNER OBLIGATIONS**

To be eligible to participate in the MHA's Homeownership Program the family must agree to adhere to the following program participant's Statement of Homeowner Obligations:

- Must be a Section 8 participant in good standing in the MHA's Section 8 program. (See glossary for definition of a participant in good standing.)
- Have been a Family Self Sufficiency program participant and have remained a participant in good standing with respect to the contractual goals and requirements of the family's FSS Individual Training and Service Plan.
- Have no ownership interest in other property.
- Meet all eligibility criteria as described in the Section 8 Homeownership Program Administrative Plan Amendment.
- Attend homeownership counseling prior to purchase and post-purchase as offered by MHA-approved counseling agencies.
- Secure financing through a lender acceptable to the MHA.
- Provide a down payment of at least three percent (3%) of the purchase price, with one percent (1%) of the down payment supplied from the family's own resources.
- Be able to make the monthly payment of the family's portion of the mortgage payment.
- Enter into a "Purchase and Sale Agreement" for a home within 180 days of receiving a homeownership voucher, provided the financing commitment has not expired prior to that date.
- Enter into this Statement of Homeowner Obligations Agreement and comply with its provisions.
- Sign a certification form stating that they will comply with this "Statement of Homeowner Obligations" annually at the family's recertification appointment.
- Sign a release allowing the MHA to exchange information with the lender and the lender with the MHA.
- Sign an acknowledgment form that the family becomes obligated for the whole mortgage payment in the event of termination of assistance.
- Sign an acknowledgment form that the family will continue to comply with the appropriate provisions of the HUD Section 8 Rental Assistance regulations, family obligations and the MHA's Section 8 rental assistance and homeownership administrative plans.
- Sign an acknowledgment form that the MHA has a right to recapture homeownership assistance in the event of sale or refinancing of the home.
- Agree that the family may not enter into an agreement to sell or refinance the home unless the MHA has first approved the sale or the refinance.
- Agree to use the home as the family's only residence.
- Agree to supply any information to the MHA regarding any mortgage or other debt incurred to purchase the home, any refinancing of such debt, any satisfaction or payment of the mortgage debt, and any sale or other transfer of any interest in the home.
- Agree to notify the MHA before the family moves out of the home.
- Agree that during the period the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.
- Comply with applicable rules of the Housing Choice Voucher Program such as the requirements contained in the "Family Obligations" including to fully report household income and composition annually at the recertification appointment.

## **POST PURCHASE REQUIREMENTS FOR FAMILIES**

The family must sign a statement of homeowner obligations before the start of homeownership assistance agreeing to comply with all obligations under the program. In keeping with HUD regulations, the Malden Housing Authority has imposed the following post purchase requirements:

- The family must reside in the home. If the family moves out of the home, the Malden Housing Authority will not continue homeownership assistance payments following the month during which the family moves out.

- The Malden Housing Authority will require each family receiving homeownership assistance to attend and participate in post purchase counseling. The counseling sessions will be administered by either Malden Housing Authority staff or a certified post purchase counseling agent and will focus on home maintenance issues, family finances and budgeting and maintaining good credit by ensuring that the family is paying off its credit card and other monthly debt in a timely fashion.
- The family must not convey or transfer ownership of the home while receiving homeownership assistance.
- The family may grant a mortgage on the home for debt incurred to finance the purchase of the home or any refinancing of such debt.
- After the death of a family member who holds title to the home, homeownership assistance will continue pending settlement of the estate provided that the family continues to occupy the home.
- The family must comply with all requirements of the Homeownership Program or be subject to termination of assistance.
- The family must allow the Malden Housing Authority access to the home for the purpose of performing inspections, if so required.
- The family must supply the Malden Housing Authority with the following information upon request: Information relative to any mortgage(s) secured by the property. Any sale or transfer of any interest in the home.
- The family must provide the Malden Housing Authority with its homeownership expenses.
- The family must notify the Malden Housing Authority before moving out of the home.
- The family must notify the Malden Housing Authority if it defaults on any mortgage securing debt incurred to purchase the home. If the family defaults on the mortgage, the Malden Housing Authority may choose to issue a Voucher to the family to facilitate a move to a rental unit and continue rental assistance. However, the determination will be at the Malden Housing Authority's discretion, based on the good faith efforts of the family to meet its obligations and prevent default.
- Proof that no family member has an ownership interest in other real estate while receiving homeownership assistance.

#### **XV. MAXIMUM TERM OF ASSISTANCE**

Except for elderly and disabled families, Section 8 homeownership assistance may only be paid for a maximum period of 15 years if the initial mortgage incurred to finance purchase of the home has a term that is for 20 years or longer. In all other cases, the maximum term of homeownership assistance is 10 years. The MHA has the discretion to grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family. The maximum term of homeownership assistance is not capped for elderly and disabled families. The maximum term for homeownership assistance applies to any member of the household who has an ownership interest in the unit during any time that homeownership payments are made, or is the spouse of any member of the household who has an ownership interest in the unit at the time homeownership payments are made.

The maximum term for homeownership assistance does not apply to an elderly family or a disabled family. In the case of an elderly family, this exception only applies if the family qualifies as an elderly family at the commencement of homeownership assistance. In the case of a disabled family, this exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive Section 8 homeownership assistance).

#### **XVI. RECAPTURE OF PROCEEDS OF SALE OF A HOME**

A homeownership program participant family may purchase another home with Section 8 assistance provided there is no mortgage loan default. The family must sell its current home in order to purchase another with homeownership

assistance. The MHA will recapture a percentage of homeownership assistance as defined in the homeownership program regulations upon the sale or refinancing of the home. Sales proceeds that are used by the family to purchase a new home with Section 8 homeownership assistance are not subject to recapture. Further, a family may refinance to take advantage of lower interest rates, or better mortgage terms, without any recapture penalty. Only those proceeds realized upon refinancing that are retained by the family (for example during a "cash-out" of the refinanced debt) are subject to the program recapture provision.

Upon purchase of the home, a family receiving homeownership assistance will execute documentation as required by the MHA and HUD, and consistent with State and local law, that secures the MHA's right to recapture the homeownership assistance. The lien securing the recapture of homeownership subsidy may be subordinated to a refinanced mortgage. The amount of homeownership assistance subject to recapture will automatically be reduced over a 10 year period, beginning one year from the purchase date, in annual increments of 10 percent. At the end of the 10 year period, the amount of the homeownership assistance subject to recapture will be zero.

#### **XVII. RELOCATION WITH HOMEOWNERSHIP ASSISTANCE**

The family may purchase one home in a one-year period. If the family moves, the MHA may not begin continued homeownership assistance for occupancy of the new unit so long as any family member owns any title or other interest in the prior home. Most of the homeownership requirements applicable to the first home purchase remain applicable to a subsequent purchase. For example, the family must once again meet the employment threshold. The necessity of any counseling will be determined by the MHA. An independent home inspection will be conducted and the MHA will determine the acceptability of the financing. The maximum term of homeownership assistance applies to the cumulative time the family receives homeownership assistance. The only exception to eligibility requirements applicable to initial receipt of homeownership assistance is that the family need not meet the first-time homebuyer requirement (24 CFR 982.637(b)). If the family decides to sell the property, the MHA must be consulted before the home is placed on the market and the MHA must approve any sale of the property.

#### **XVIII. DEFAULTS**

If the family defaults on a mortgage securing any debt incurred to purchase the home, the family must notify the MHA within five days of receipt of a default letter. The MHA will not allow the family to continue in or participate in the future in the MHA's Homeownership Program after a default on the mortgage by any member of the family. The MHA must terminate voucher homeownership assistance for any member of a family that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA-insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt. However, the family may be eligible to receive continued voucher rental assistance. The MHA may consider mitigating circumstances in determining whether to provide a family with rental assistance after a mortgage default.

The MHA has the discretion to allow a family to revert to Section 8 Housing Choice Voucher Program rental assistance after a mortgage default through the MHA's Homeownership Program. If the MHA denies rental assistance to a family who defaults on a mortgage through the Section 8 to Homeownership program, the MHA will afford the family the right to an informal hearing regarding such denial.

#### **XIX. PROHIBITION OF OWNERSHIP INTEREST IN A SECOND RESIDENCE**

No family member of a household assisted by Section 8 program Home-ownership assistance may have a present ownership interest in a second residence while receiving homeownership assistance.

#### **XX. AUTOMATIC TERMINATION OF HOMEOWNERSHIP ASSISTANCE**

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

## GLOSSARY

**Cooperative.** Housing owned by a corporation or association, and where a member of the corporation or association has the right to reside in a particular unit, and to participate in management of the housing.

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

**Disabled family.** A family whose head, spouse, or sole member, is a person with disabilities. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more live-in aides. See 24 CFR 5.403.

**Family.** A person or group of persons, as determined by the PHA, approved to reside in a unit with assistance under the program. See discussion of family composition at 24 CFR 982.201(c).

**First-time homeowner.** In the homeownership option: A family of which no member owned any present ownership interest in a residence of any family member during the three years before commencement of homeownership assistance for the family. The term "first-time homeowner" includes a single parent or displaced homemaker (as those terms are defined in 12 U.S.C. 12713) who, while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.

**Home.** In the homeownership option: A dwelling unit for which the PHA pays homeownership assistance.

**Homeowner.** In the homeownership option: A family of which one or more members own title to the home.

**Homeownership assistance.** In the homeownership option: Monthly homeownership assistance payments by the PHA. Homeownership assistance payment may be paid to the family, or to a mortgage lender on behalf of the family.

**Homeownership expenses.** In the homeownership option: A family's allowable monthly expenses for the home, as determined by the PHA in accordance with HUD requirements (see 24 CFR 982.635).

**Homeownership option.** Assistance for a homeowner or cooperative member under 24 CFR 982.625 to 24 CFR 982.641. A special housing type.

**Interest in the home.** In the homeownership option:

In the case of assistance for a homeowner, "interest in the home" includes title to the home, any lease or other right to occupy the home, or any other present interest in the home.

In the case of assistance for a cooperative member, "interest in the home" includes ownership of membership shares in the cooperative, any lease or other right to occupy the home, or any other present interest in the home.

**Membership shares.** In the homeownership option: shares in a cooperative. By owning such cooperative shares, the share-owner has the right to reside in a particular unit in the cooperative, and the right to participate in management of the housing.

**Participant in good standing.** A participant who has not violated any rules of the Section 8 program in the prior year is a participant in good standing. If a participant has violated Section 8 program rules but the violation has been resolved by agreement between the participant and the MHA or another PHA, and, if applicable, the participant has honored the terms of the agreement for the prior year, then the participant is in good standing. If a determination is pending, the participant will be considered "in good standing" pending the final decision or resolution of any pending proposed violation of Section 8 program rules and obligations.

**Present ownership interest.** In the homeownership option: "Present ownership option" in a residence includes title, in whole or in part, to a residence, or ownership, in whole or in part, of membership shares in a cooperative. "Present ownership interest" in a residence does not include the right to purchase title to the residence under a lease-purchase agreement.

**Special housing types.** See subpart M of this part 982. Subpart M of this part states the special regulatory requirements for: SRO housing, congregate housing, group home, shared housing, manufactured home (including manufactured home space rental), cooperative housing (rental assistance for cooperative member) and homeownership option (homeownership assistance for cooperative member or first-time homeowner).

**Statement of homeowner obligations.** In the homeownership option: The family's agreement to comply with program obligations.

## ATTACHMENT "D-4"

### MHA SECTION 8 PROJECT BASED VOUCHER STATEMENT

In an effort to increase the number and type of affordable housing units available to Section 8 families, as well as to assure the continued availability of such units, the Malden Housing Authority ("MHA") has implemented a Section 8 project based voucher program consistent with the requirements of 24 CFR 983. The MHA's Section 8 Program will assist low income families in accessing and renting safe and sanitary privately owned market rate housing. Project basing of units will ensure that more affordable housing choices will be available for longer periods of time to eligible families selected from the relevant waiting list. Due to the difficulty voucher recipients experience leasing eligible privately owned units in a tight rental market, the MHA has determined that the project basing of units is an appropriate option to ensure continued voucher utilization.

HUD regulations allow PHA's to project base up to 20% of their total tenant based voucher allocation. The MHA intends to project base up to 20% of its total tenant based voucher allocation, or up to a total of 134 of its present 670 total administered vouchers, 19 of which have previously been awarded to the Cross Street Family Housing Project, and may do so in conjunction with the conversion and redevelopment of the MHA's Linden State Family Development as a mixed-finance Affordable Housing development. Site-based waiting lists will be established for each such project receiving an MHA PBV award consistent with the MHA's Section 8 Housing Choice Voucher Administrative Plan. The MHA will not site project based assistance in areas where census tract data reflects a poverty rate of less than 20% unless HUD has approved an exception to this requirement, nor exceed the 25% cap for dwelling units to be assisted under a Housing Assistance Payment ("HAP") contract in any eligible building without a waiver in writing issued by HUD expressly authorizing the MHA to exceed such requirement.

The MHA will attach project based assistance to new construction, existing units where the owner will be required to invest less than \$1,000 in order to bring the property up to HQS standards and substantial rehabilitation of existing units in order to continue to further expand affordable housing opportunities for eligible families.

The MHA will ensure that the proposed location of all project based units in Malden will comply with HUD's goal of deconcentrating poverty, expanding affordable housing opportunities, and affirmatively further fair housing. The MHA will advertise the availability of project based assistance as required by HUD regulations. All eligible property owners will be required to respond in full to the relevant advertisement and file a completed application for assistance together with all requested documentation. The MHA will screen and evaluate all applications received in order to determine that each proposal to be considered achieves the goals recited above.

**ATTACHMENT "E"**  
**TABLE 8.0**

**MHA Capital Fund Grant Program Information**

**ATTACHMENT "E-1"**  
**TABLE 8.1**

**Capital Fund Program Annual Statement/Performance and Evaluation Reports**  
**(HUD-50075.1 for each of the following)**

- 1) FFY'2009
- 2) ARRA Stimulus
- 3) FFY'2008
- 4) FFY'2007
- 5) FFY'2006

**MHA CAPITAL FUND PROGRAM**

**ANNUAL STATEMENT**

**AND**

**ENVIRONMENTAL CERTIFICATION**

**REVISION NO. 1**

**form HUD-50075.1 and HUD GFO**

**GRANT No. MA06P022501-09**

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		<b>FFY of Grant: 2009</b>	
PHA Name: Malden Housing Auth		FFY of Grant Approval: 2009	
Grant Type and Number Capital Fund Program Grant No: MA06P022501-09		Date of CFFP:	
Replacement Housing Factor Grant No:			

Line	Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending:	Reserve for Disasters/Emergencies <input type="checkbox"/>	Total Estimated Cost		Obligated	Total Actual Cost <sup>1</sup> Expended
			Original	Revised <sup>2</sup>		
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>		\$ 262,497	\$ 175,328	\$	\$
3	1408 Management Improvements		88,124	198,000		
4	1410 Administration (may not exceed 10% of line 21)		176,249	175,328		
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs		185,000	110,001		
8	1440 Site Acquisition					
9	1450 Site Improvement		150,000	22,001		
10	1460 Dwelling Structures		735,000	250,618		
11	1465.1 Dwelling Equipment—Nonexpendable		50,000	60,001		
12	1470 Non-dwelling Structures		10,000	1		
13	1475 Non-dwelling Equipment		105,000	262,001		
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities <sup>4</sup>					

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		FFY of Grant: 2009
PHA Name: Malden Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06P022501-09 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant Approval: 2009

Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 1 ) <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost	Obligated	Total Actual Cost <sup>1</sup>	Expended
18a	1501 Collateralization or Debt Service paid by the PHA		500,000		
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)	617		1	
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$ 1,762,487	\$ 1,753,280		
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director: <i>[Signature]</i>		Date 09/09/2009	Signature of Public Housing Director		Date

<sup>1</sup> To be completed for the Performance and Evaluation Report  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2009				
PHA Name: Malden Housing Authority		Capital Fund Program Grant No.: MA06F022501-09						
		CFPP (Yes/No):						
		Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work		
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
AMP 1: Newland St	Operations	1406		94,642	47,075			
	Management Improvements	1408						
	AMP staff training and tech assistance			23,661	10,000			
	Administration	1410		47,321	47,075			
	Fees and Costs	1430		2,500	-			
	Site Improvement: Path Resurfacing Ph: 1	1450		50,000	22,000			
	Dwelling Structures: Exterior Doors	1460		35,000	617			
	Non-Dwelling Equipment: Mailboxes	1475		15,000	12,000			
AMP 2: Suffolk Man	Operations	1406		35,714	17,763			
	Management Improvements	1408						
	AMP staff training and tech assistance			8,929	26,961			
	Administration	1410		17,857	17,763			
	Dwelling Equipment Non-Expendable	1465.1						
	Storm Door Replacement			50,000	60,000			
	Non-Dwelling Structures: Gazebo Impr.	1470		10,000	-			
	Non-Dwelling Equipment: Sec Hardware	1475						
AMP 3: 630 Salem St	Operations	1406		-	75,000			
	Management Improvements	1408		77,142	38,370			
	AMP staff training and tech assistance			19,286	54,756			

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2009				
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06P022501-09						
		CFPP (Yes/No):						
		Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work		
	Administration	1410		Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
	Fees and Costs	1430		38,571	38,370			
	Dwelling Structures: Replace Roof Ph. 1	1460		150,000	100,000			
	Non-Dwelling Equipment: Fire Alarm	1475		700,000	250,000			
AMP 4: 120 Mountain	Operations	1406		90,000	90,000			
	Management Improvements	1408		44,285	22,026			
	AMP staff training and tech assistance			11,071	32,712			
	Administration	1410		22,143	22,026			
	Fees and Costs	1430		10,000	10,000			
	Site Improvement: Parking Upgrade	1450		100,000	-			
AMP 5: 557 Pleasant	Operations	1406		61,428	30,553			
	Management Improvements	1408						
	AMP staff training and tech assistance			15,357	44,213			
	Administration	1410		30,714	30,553			
AMP 6: 89 Pearl St	Operations	1406		39,285	19,540			
	Management Improvements	1408						
	Staff training, tech ass't, Res. Coord.			9,821	29,540			
	Administration	1410		19,643	19,540			
	Non-Dwelling Equipment: Sec Hardware	1475			85,000			

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.







**Certification of Exemption for HUD Funded Projects**  
 Determination of activities not subject to 24 CFR 58.34(a)  
 May be subject to provisions of 24 CFR 58.6, as applicable

Project Name: Capital Fund Program 2009 Annual Statement and 5-Year Action Plan  
 Project Description: Rehabilitation of Public Housing (See attached Annual Statement)  
 Address: Various Public Housing Projects  
 Funding Source: Capital Fund Program, Department of Housing and Urban Development  
 Funding Amount: \$ 1,753,280.00  
 Grant Number: MA06PO22501-09 r.1

<input type="checkbox"/>	1. Environmental and other studies, resource identification and the development of plans and strategies;
<input type="checkbox"/>	2. Information and financial services;
<input checked="" type="checkbox"/>	3. Administrative and management activities;
<input type="checkbox"/>	4. Public services that will not have a physical impact or result in any physical changes, including but not limited to services concerned with employment, crime prevention, child care, health, drug abuse, education, counseling, energy conservation and welfare or recreational needs;
<input checked="" type="checkbox"/>	5. Inspections and testing of properties for hazards or defects;
<input type="checkbox"/>	6. Purchase of insurance;
<input type="checkbox"/>	7. Purchase of tools;
<input checked="" type="checkbox"/>	8. Engineering or design costs;
<input checked="" type="checkbox"/>	9. Technical assistance and training;
<input checked="" type="checkbox"/>	10. Assistance for temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to control or arrest the effects from disasters or imminent threats to public safety including those resulting from physical deterioration;
<input checked="" type="checkbox"/>	11. Payment of principal and interest on loans made or obligations guaranteed by HUD;
<input type="checkbox"/>	12. Any of the categorical exclusions listed in Sec. 58.35(a) provided that there are no circumstances that require compliance with any other Federal laws and authorities cited in 24 CFR 58.5.

If your project falls into any of the above categories, you do not have to submit a Request for Release of Funds (RROF), and no further approval from HUD will be needed by the recipient for the drawdown of funds to carry out exempt activities and projects. However, the responsible entity must still document in writing its compliance with and/or applicability of "other requirements" per 24CFR58.6 (included with this document).

By signing below the Responsible Entity certifies in writing that each activity or project is exempt and meets the conditions specified for such exemption under section 24 CFR 58.34(a). Please keep a copy of this determination in your project files.

**MALDEN REDEVELOPMENT AUTHORITY:**

STEPHEN WISHOSKI, EXEC. DIR.  
 Responsible Entity Certifying Official Name & Title (please print): Stephen Wishoski, MRA Executive Director

Stephen Wishoski  
 Responsible Entity Certifying Official Signature

September 9, 2009  
 Date



Compliance Documentation Checklist
24 CFR 58.6

PROJECT NAME / DESCRIPTION: Capital Fund Program, Public Housing Modernization 2009 and 5-Year Action Plan

Level of Environmental Review Determination Exempt per 24 CFR 58.34

STATUTES AND REGULATIONS LISTED AT 24 CFR 58.6

FLOOD DISASTER PROTECTION ACT

1. Does the project involve acquisition, construction or rehabilitation of structures located in a FEMA-identified Special Flood Hazard?

- [X] No - Source Documentation: FEMA issued Flood Maps Map Item 2502020005C MALDEN, CTY/MIDDLESEX CO
[ ] Yes - Continue To Question 2.

2. Is the community participating in the National Flood Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

- [ ] Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project, in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept on file.
[ ] No - Federal assistance may not be used in the Special Flood Hazards Area unless the community is participating in the National Flood Insurance Program.

COASTAL BARRIERS RESOURCES ACT

1. Is the project located in a coastal barrier resource area?

- [ ] N/A - Non-coastal county.
[X] No - Coastal counties must cite source documentation: FEMA issued Flood Maps Map Item 2502020005C MALDEN, CTY/MIDDLESEX (This element is completed).
[ ] Yes - Federal assistance may not be used in such an area.

AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

1. Is the project located within 3,000 feet from the end of the runway at a civil airport? Is the project located within 2.5 miles from the end a runway at a military airfield?

- [X] No - Source Documentation: Locality Map (This element is completed).
[ ] Yes - Continue to Question 2.

2. Does the project involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone or a Military Installation's Clear Zone?

- [ ] No - Source Documentation: (Project complies with 24 CFR 51.303[a][3]).
[ ] Yes - A disclosure statement must be provided to buyer and a copy of the signed disclosure must be maintained in this Environmental Review Record.

MALDEN REDEVELOPMENT AUTHORITY:

Prepared by (name and title, please print):

STEPHEN WISHOSKI, Exec. Dir.
Stephen Wishoski, Executive Director

Signature:

Stephen Wishoski

Date:

September 9, 2009

**MHA CAPITAL FUND PROGRAM**

**ARRA ANNUAL STATEMENT**

**REVISION No. 2**

**form HUD-50075.1**

**GRANT No. MA06S022501-09**

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

**Part I: Summary**

PHA Name: Malden Housing Auth	Grant Type and Number Capital Fund Program Grant No: MAA06S022501-09 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 2009 FFY of Grant Approval: 2009
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Line	Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending: Summary by Development Account	Reserve for Disasters/Emergencies <input type="checkbox"/>	Revised Annual Statement (revision no: 2 ) <input checked="" type="checkbox"/> Final Performance and Evaluation Report		Obligated	Total Actual Cost <sup>1</sup>	
			Original	Total Estimated Cost Revised <sup>2</sup>		Expended	
1	Total non-CFF Funds						
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>		\$	\$	\$	\$	
3	1408 Management Improvements			6			
4	1410 Administration (may not exceed 10% of line 21)			223,096	202,811		
5	1411 Audit						
6	1413 Liquidated Damages						
7	1430 Fees and Costs			450,000	100,000		
8	1440 Site Acquisition						
9	1450 Site Improvement						
10	1460 Dwelling Structures						
11	1465.1 Dwelling Equipment—Nonexpendable						
12	1470 Non-dwelling Structures			10,000	10,000		
13	1475 Non-dwelling Equipment			225,001	200,001		
14	1485 Demolition						
15	1492 Moving to Work Demonstration						
16	1495.1 Relocation Costs						
17	1499 Development Activities <sup>4</sup>			1,322,857	1,718,148		

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFF Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		<b>FFY of Grant: 2009</b>	
<b>PHA Name:</b> Malden Housing Authority	<b>Grant Type and Number:</b> Capital Fund Program Grant No: MA06SS022501-09 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant Approval: 2009</b>	

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant: (sum of lines 2 - 19)	\$ 2,230,960	\$ 2,230,960		
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> <i>[Signature]</i>		<b>Date</b> 09/09/2009	<b>Signature of Public Housing Director</b>		<b>Date</b>

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2009				
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06S022501-09						
		CFFP (Yes/No):						
		Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work		
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
AMP 1: Newland St	Management Improvements	1408						
	AMP staff training and tech assistance			1	-			
	Administration	1410		6,030	5,369			
	Non-Dwelling Equipment: Fiber Optics	1475		60,305	53,698			
AMP 2: Suffolk Man	Management Improvements							
	AMP staff training and tech assistance			1	-			
	Administration	1410		2,284	2,026			
	Non-Dwelling Equipment: Fiber Optics	1475		22,843	20,263			
AMP 3: 630 Salem St	Management Improvements	1408						
	AMP staff training and tech assistance			1	-			
	Administration	1410		4,911	5,376			
	Non-Dwelling Structures: Mailboxes	1470		10,000	10,000			
	Non-Dwelling Equipment: Fiber Optics	1475		49,112	43,769			
AMP 4: 120 Mountain	Management Improvements	1408						
	AMP staff training and tech assistance			1	-			
	Administration	1410		2,832	2,512			
	Fees and Costs: Studio Conversion	1430		50,000	-			
	Non-Dwelling Equipment: Fiber Optics	1475		28,325	25,127			
AMP 5: 557 Pleasant	Management Improvements	1408						

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

**Part II: Supporting Pages**

PHA Name: Malden Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06S022501-09 CFFP (Yes/No): Replacement Housing Factor Grant No:	Federal FFY of Grant: 2009
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Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
	AMP staff training and tech assistance			1	-			
	Administration	1410		3,929	3,485			
	Non-Dwelling Equipment: Fiber Optics	1475		39,289	34,853			
AMP 6: 89 Pearl St	Management Improvements	1408						
	AMP staff training and tech assistance			1	-			
	Administration	1410		2,513	2,229			
	Non-Dwelling Equipment: Fiber Optics	1475		25,127	22,290			
New AMP/Linden	Administration	1410		200,596	181,814			
	Fees and Costs	1430		400,000	100,000			
	Non-Dwelling Equipment: Fiber Optics	1475		1	1			
	Development Activities	1499		1,322,856	1,718,148			
TOTAL:				\$2,230,960	\$2,230,960			

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.



**MHA CAPITAL FUND PROGRAM**

**ANNUAL STATEMENT**

**REVISION No. 3**

**form HUD-50075.1**

**GRANT No. MA06P022501-08**

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		<b>FFY of Grant: 2008</b>	
PHA Name: Malden Housing Auth	Grant Type and Number Capital Fund Program Grant No: MA06P022501-08 Replacement Housing Factor Grant No: Date of CFP:	FFY of Grant Approval: 2008	

Line	Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending: Summary by Development Account	Reserve for Disasters/Emergencies <input type="checkbox"/>	Revised Annual Statement (revision no: 3 ) <input checked="" type="checkbox"/> Final Performance and Evaluation Report		Obligated	Total Actual Cost <sup>1</sup>	
			Original	Total Estimated Cost Revised <sup>2</sup>		Expended	
1	Total non-CFP Funds						
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>		\$ 352,497	\$ 352,497	\$ 352,497	\$ 352,497	
3	1408 Management Improvements		265,741	265,741	175,000		
4	1410 Administration (may not exceed 10% of line 21)		176,249	176,249	176,249	176,249	
5	1411 Audit						
6	1415 Liquidated Damages						
7	1430 Fees and Costs		25,000	60,000			
8	1440 Site Acquisition						
9	1450 Site Improvement						
10	1460 Dwelling Structures		870,000	896,230	211,230		
11	1465.1 Dwelling Equipment—Nonexpendable						
12	1470 Non-dwelling Structures						
13	1475 Non-dwelling Equipment						
14	1485 Demolition						
15	1492 Moving to Work Demonstration						
16	1495.1 Relocation Costs						
17	1499 Development Activities <sup>4</sup>						

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		FFY of Grant: 2008				
PHA Name: Malden Housing Authority	Grant Type and Number Capital Fund Program Grant No: MA06P022501-08 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant Approval: 2008				
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 3 ) <input type="checkbox"/> Summary by Development Account <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Original	Total Estimated Cost Revised <sup>2</sup>	Obligated	Total Actual Cost <sup>1</sup>	Expended
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)		73,000			
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$	1,762,487	\$	1,762,487	528,746
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director		Date 09/09/2009		Signature of Public Housing Director		Date

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2008		Status of Work	
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06P022501-08					
		CFPP (Yes/ No):					
		Replacement Housing Factor Grant No:					
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost		
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>
AMP 1: Newland St	Operations	1406		94,476	94,476	94,476	94,476
	Management Improvements	1408					
	Staff training and technical assistance			71,224	10,000		
	Administration	1410		47,238	47,238	47,238	47,238
AMP 2: Suffolk Man	Operations	1406		35,786	35,786	35,786	35,786
	Management Improvements	1408					
	Staff training, tech asst, Res Coord.			26,979	39,223	26,843	
	Administration	1410		17,893	17,893	17,893	17,893
	Dwelling Structures: Gutters/Downspouts	1460		70,000	70,000		
AMP 3: 630 Salem	Operations	1406		76,941	76,941	76,941	76,941
	Management Improvements	1408					
	Staff training, tech asst, Res. Coord.			58,004	70,249	48,065	
	Administration	1410		38,471	38,471	38,471	38,471
AMP 4: 120 Mountain	Operations	1406		44,375	44,375	44,375	44,375
	Management Improvements	1408					
	Staff training, tech asst, Res Coord.			33,454	45,699	31,272	
	Administration	1410		22,188	22,188	22,188	22,188
	Fees and Costs	1430		25,000	60,000		
	Dwelling Structures: Studio Conversion	1460			615,000		

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.





**MHA CAPITAL FUND PROGRAM**

**ANNUAL STATEMENT**

**REVISION No. 4**

**form HUD-50075.1**

**GRANT No. MA06P022501-07**

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		<b>PHA Name:</b> Malden Housing		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P022501-07 Replacement Housing Factor Grant No: Date of CFFP:		<b>FFY of Grant:</b> 2007 <b>FFY of Grant Approval:</b> 2007	
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Line	Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Performance and Evaluation Report for Period Ending:	Reserve for Disasters/Emergencies <input type="checkbox"/>	Revised Annual Statement (revision no: 4 ) <input type="checkbox"/> Final Performance and Evaluation Report	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
				Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFF Funds						
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>		\$ 180,022	\$ 180,022	\$ 180,022	\$ 180,022	180,022
3	1408 Management Improvements		100,000	100,000	100,000	100,000	
4	1410 Administration (may not exceed 10% of line 21)		180,022	180,022	180,022	180,022	180,022
5	1411 Audit						
6	1415 Liquidated Damages						
7	1430 Fees and Costs		162,739	150,112	150,112	150,112	120,089
8	1440 Site Acquisition		40,000	40,000	40,000	40,000	
9	1450 Site Improvement		100,000	402,584	402,584	402,584	
10	1460 Dwelling Structures		814,773	689,855	689,855	689,855	
11	1465.1 Dwelling Equipment—Nonexpendable						
12	1470 Non-dwelling Structures		8,300	14,000	14,000	14,000	
13	1475 Non-dwelling Equipment		178,756	43,621	43,621	43,621	42,496
14	1485 Demolition						
15	1492 Moving to Work Demonstration						
16	1495.1 Relocation Costs						
17	1499 Development Activities <sup>4</sup>						

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFF Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>		FFY of Grant: 2007	
PHA Name: Malden Housing Authority	Grant Type and Number Capital Fund Program Grant No.: MA06P022501-07 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant Approval: 2007	

Line	Summary by Development Account	Total Estimated Cost		Obligated	Total Actual Cost <sup>1</sup>	Expended
		Original	Revised <sup>2</sup>			
Type of Grant: <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 4 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report						
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)	35,604	-			
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$ 1,800,216	\$ 1,800,216	\$ 1,800,216		
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director <i>[Signature]</i>		Date 09/09/2009	Signature of Public Housing Director		Date	

<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2007				
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06P022501-07						
		CEFP (Yes/No):						
		Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work		
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
AMP 1: Newland St	Operations	1406		48,250	48,250	48,250	48,250	completed
	Management Improvements	1408						
	Staff training, tech asst, Res Coord.			26,802	26,802	26,802		
	Administration	1410		48,249	48,249	48,249		completed
	Fees and Costs	1430		-	12,347	12,347	9,877	
AMP 2: Suffolk Man	Non-Dwelling Equipment: Sec Hardware	1475		28,413	28,413	28,413	28,413	completed
	Operations	1406		18,276	18,276	18,276	18,276	completed
	Management Improvements	1408						
	Staff training; tech asst; Res Coord.			10,152	10,152	10,152		
	Administration	1410		18,276	18,276	18,276	18,276	completed
	Fees and Costs	1430		-	14,442	14,442	11,553	
	Site Improvement: 504 Parking Upgrades	1450		-	21,600	21,600		
	Dwelling Structures: 504 Exterior Doors	1460		39,173	32,385	32,385		
	Non-Dwelling Equipment: Sec Hardware	1475		71,882	-			
AMP 3: 630 Salem	Operations	1406		39,294	39,294	39,294	39,294	completed
	Management Improvements	1408						
	Staff training, tech asst, Res Coord.			21,827	21,827	21,827		
	Administration	1410		39,294	39,294	39,294	39,294	completed
	Fees and Costs	1430		32,500	21,446	21,446	17,157	

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

Part II: Supporting Pages		Grant Type and Number		Federal FFY of Grant: 2007			
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06P022501-07					
		CFPP (Yes/No):					
		Replacement Housing Factor Grant No:					
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work	
	Site Acquisition	1440		Original 40,000	Revised <sup>1</sup> 40,000	Funds Obligated <sup>2</sup> 40,000	
	Site Improvement: 504 Parking Upgrades	1450		-	35,100	35,100	
	Repair & 504 Upgrade Footbridge			100,000	168,234	168,234	
	Dwelling Structures: 504 Signage	1460		7,800	11,710	11,710	
	Non-Dwelling Structures: 504 Laundry	1470		3,500	6,000	6,000	
	Non-Dwelling Equipment: Sec Hardware	1475		15,280	15,208	15,208	14,083
AMP 4: 120 Mountain	Operations	1406		22,663	22,663	22,663	completed
	Management Improvements	1408					
	Staff training, tech asst, Res Coord			12,589	12,589	12,589	
	Administration	1410		22,663	22,663	22,663	completed
	Fees and Costs	1430		40,000	37,170	37,170	29,736
	Site Improvements: 504 Parking upgrades	1450			3,900	3,900	
	Dwelling Structures	1460					
	504 Unit Accessibility		6 Units	210,000	356,013	356,013	
	Studio Conversion/electrical upgrade			550,000	-	-	
	504 Signage Improvements			7,800	6,000	6,000	
	Non-Dwelling Structures	1470					
	504 Upgrades Laundry & Public Baths			4,800	8,000	8,000	

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages		Grant Type and Number	Federal FFY of Grant: 2007					
PHA Name: Malden Housing Authority		Capital Fund Program Grant No: MA06P5022501-07						
		CFFP (Yes/No):						
		Replacement Housing Factor Grant No:						
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost	Total Actual Cost	Status of Work		
AMP 5: 557 Pleasant	Operations	1406		Original 31,435	Revised <sup>1</sup> 31,435	Funds Obligated <sup>2</sup> 31,435	Funds Expended <sup>2</sup> 31,435	completed
	Management Improvements	1408						
	AMP training, tech asst, Res Coord			17,462	17,462	17,462		
	Administration	1410		31,435	31,435	31,435	31,435	completed
	Fees and Costs	1430		50,000	57,341	57,341	45,873	
	Site Improvement: 504 parking upgrade	1450		-	9,050	9,050		
	Dwelling Structures: 504 Unit upgrades Ph: 1	1460	9 units	-	283,747	283,747		
AMP 6: 89 Pearl St	Operations	1406		20,104	20,104	20,104	20,104	completed
	Management Improvements	1408						
	AMP training, tech assistance, Res Cord			11,168	11,168	11,168		
	Administration	1410		20,104	20,104	20,104	20,104	completed
	Fees and Costs	1430		40,239	7,366	7,366	5,893	
	Site Improvement: 504 parking upgrade	1450			164,700	164,700		
	Non-Dwelling Equipment: Sec Hardware	1475		63,253	-			
	Contingency	1502		35,604	-			
TOTAL				\$1,800,216	\$1,800,216	\$1,800,216		

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.



**MHA CAPITAL FUND PROGRAM**

**ANNUAL STATEMENT**

**REVISION No.2**

**form HUD-50075.1**

**GRANT No. MA06P022501-06**

# Annual Statement/Performance and Evaluation Report

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

PHA Name: Malden Housing Authority		Grant Type and Number Capital Fund Program Grant No: <b>MA06PO2250106</b> Replacement Housing Factor Grant No:		Federal FY of Grant: 2006	
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 2) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 12/11/08 <input type="checkbox"/> Final Performance and Evaluation Report					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	
				Expended	
1	Total non-CFP Funds				
2	1406 Operations	185,000		185,000	185,000
3	1408 Management Improvements	245,468	130,000	130,000	67,121
4	1410 Administration	140,000	175,870	175,870	123,697
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	65,500	168,600	168,600	113,402
8	1440 Site Acquisition	100,000	258,243	258,243	57,428
9	1450 Site Improvement	359,130	209,130	209,130	
10	1460 Dwelling Structures	68,606	246,402	246,402	246,402
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	520,000	385,459	385,459	385,459
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	75,000	0		
21	Amount of Annual Grant: (sum of lines 2 – 20)	1,758,704	1,758,704	1,758,704	1,178,509
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance		125,000	125,000	125,000
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

# Annual Statement/Performance and Evaluation Report

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

### Part II: Supporting Pages

Grant Type and Number

Federal FY of Grant:

PHA Name: Malden Housing Authority

Capital Fund Program Grant No.: MA06PO2250106rev2

2006 Plan Revision

Replacement Housing Factor Grant No:

Development	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost	
				Original	Revised	Funds Obligated	Funds Expended
AMPs 1-6, inc.	Operations	1406	10%	185,000	185,000	185,000	185,000
AMPs 1-6, inc.	Management Improvements	1408	7%	245,468	130,000	130,000	67,121
	Staff Training	1408		40,000	15,000	15,000	1,845
	Project-based transition technical assistance	1408		85,000	50,000	50,000	28,600
	Project-Based Hardware/Installation and Training	1408		75,000	40,000	40,000	22,526
	Update PNA/504 Assessment	1408		20,000	20,000	20,000	9,150
	P & P Development for Project-Based Operations	1408		25,468	5,000	5,000	5,000
COCC	Administration	1410	10%	140,000	175,870	175,870	123,697
		1410		140,000	175,870	175,870	123,697
	Audit	1411		0	0	0	0
	CFP Annual Audit and AMCC Audits	1411		0	0	0	0
	Fees and Costs	1430	10%	65,500	168,600	168,600	113,402
	A&E Services	1430		65,500	97,500	97,500	42,302
03 - Salem	Engineering Analysis of Water Penetration	1430		0	24,500	24,500	24,500
04 - Mountain	Engineering Analysis of Water Penetration	1430		0	16,450	16,450	16,450
05 - Pleasant	Engineering Analysis of Water Penetration	1430		0	30,150	30,150	30,150
Agency wide	Site Acquisition	1440	15%	100,000	258,243	258,243	57,428
	Purchase centrally located site for new office/warehouse	1440		100,000	20,247	20,247	20,247
03 - Salem	630 Salem parking lot expansion	1440		0	237,996	237,996	37,181
	Site Improvement	1450	12%	359,130	209,130	209,130	0
02 - Suffolk	Install site light along center path	1450		9,130	9,130	9,130	0
06 - Pearl	Replace asphalt - provide for accessible parking	1450		300,000	0	0	0
03 - Salem	Restore entry bridge	1450		50,000	0	0	0
01 - Newland	Water Service lead abatement and trap replacement	1450		0	200,000	200,000	0
	Dwelling Structures	1460	14%	68,606	246,402	246,402	246,402
04 - Mountain	Install GFI in kitchen and baths	1460		11,606	0	0	0
04 - Mountain	Install firedoor at each exit	1460		12,000	0	0	0
01 - Newland	Replace roofs	1460		45,000	38,784	38,784	38,784
06 - Pearl	Kitchen Rehab	1460		0	207,618	207,618	207,618
	Non-Dwelling Equipment	1475	22%	520,000	385,459	385,459	385,459
01 - Newland	Security Hardware	1475		130,000	0	0	0
03 - Salem	Security Hardware	1475		130,000	123,396	123,396	123,396
04 - Mountain	Security Hardware	1475		130,000	121,939	121,939	121,939
05 - Pleasant	Security Hardware	1475		130,000	140,124	140,124	140,124
	Contingency	1502		75,000	0	0	0
	<b>TOTAL</b>		<b>100%</b>	<b>\$1,758,704</b>	<b>\$1,758,704</b>	<b>\$1,758,704</b>	<b>\$1,178,509</b>



**ATTACHMENT "E-2"**  
**TABLE 8.2**

**Capital Fund Program Five-Year Action Plan**  
**(HUD-50075.2)**

**MHA CAPITAL FUND PROGRAM**  
**REVISED FIVE-YEAR ACTION PLAN**

**form HUD-50075.2**

**GRANT No. MA06P022501-09**

**ET SEQ.**

**Capital Fund Program—Five-Year Action Plan**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/20011

**Part I: Summary**

PHA Name/Number	Malden Housing Authority	Locality: Malden, Middlesex County, MA			<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:
Development Number and Name:	Work Statement for Year 1	Work Statement for Year 2	Work Statement for Year 3	Work Statement for Year 4	Work Statement for Year 5	
A. AMP 1: Newland Street AMP 2: Suffolk Manor AMP 3: 630 Salem Street AMP 4: 120 Mountain Ave AMP 5: 557 Pleasant Street AMP6: 89 Pearl Street	FFY 2009					
New Development: Linden						
B. Physical Improvements Subtotal	527,296	527,296	527,296	527,296	527,296	
C. Management Improvements	200,000	200,000	200,000	200,000	200,000	
D. PHA-Wide Non-dwelling Structures and Equipment						
E. Administration	175,328	175,328	175,328	175,328	175,328	
F. Other						
G. Operations	350,656	350,656	350,656	350,656	350,656	
H. Demolition						
I. Development	500,000	500,000	500,000	500,000	500,000	
J. Capital Fund Financing - Debt Service						
K. Total CFP Funds						
L. Total Non-CFP Funds						
M. Grand Total	\$1,753,280	\$1,753,280	\$1,753,280	\$1,753,280	\$1,753,280	



**Part II: Supporting Pages – Physical Needs Work Statement(s)**

Work Statement for Year 1 FFY 2009	Work Statement for Year 4 FFY 2012			Work Statement for Year 5 FFY 2013		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	AMP 1 504 Unit Upgrades Ph: 1 of 4	13	102,295	AMP 1 504 Unit Upgrades Ph: 2	13	215,154
	AMP 2 504 Unit Upgrades Ph: 2	5	75,000	Window Upgrades Ph: 1	800	5,000
	AMP 3 504 Unit Upgrades Ph: 2	11	350,000	AMP 3 504 Unit Upgrades Ph: 3	11	199,141
	New Dev: Linden Energy Efficiency Upgrades, inc. Windows	2,000	1	AMP 4 Re-Line Building Sewer		1,000
				AMP 5 Re-Line Building Sewer		1,000
				AMP 6 Re-Line Building Sewer		1,000
				Building Envelope Repair, inc. Roof Ph: 1		100,000
				Window Upgrades Ph: 1	100	5,000
				New Dev: Linden Energy Efficiency Upgrades, inc. Windows	2,000	1
	Subtotal of Estimated Cost		\$ 527,296	Subtotal of Estimated Cost		\$ 527,296

**Part III: Supporting Pages – Management Needs Work Statement(s)**

Work Statement for Year 1 FFY 2009	Work Statement for Year 2 FFY 2010		Work Statement for Year 3 FFY 2011		
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost	
Subtotal of Estimated Cost		\$ 200,000	Subtotal of Estimated Cost	\$ 200,000	
Staff training and technical assistance	AMP 1	10,000	Staff training and technical assistance	AMP 1	10,000
Resident Coordinator Services	AMP 2	23,961	Resident Coordinator Services	AMP 2	23,961
Staff training and technical assistance	AMP 3	3,400	Staff training and technical assistance	AMP 3	3,400
Resident Coordinator Services	AMP 4	51,756	Resident Coordinator Services	AMP 4	51,756
Staff training and technical assistance	AMP 5	3,400	Staff training and technical assistance	AMP 5	3,400
Resident Coordinator Services	AMP 6	29,712	Resident Coordinator Services	AMP 6	29,712
Staff training and technical assistance	AMP 1	3,400	Staff training and technical assistance	AMP 1	3,400
Resident Coordinator Services	AMP 2	41,213	Resident Coordinator Services	AMP 2	41,213
Staff training and technical assistance	AMP 3	3,400	Staff training and technical assistance	AMP 3	3,400
Resident Coordinator Services	AMP 4	26,357	Resident Coordinator Services	AMP 4	26,357
Staff training and technical assistance	AMP 5	3,400	Staff training and technical assistance	AMP 5	3,400
New Development: Linden	AMP 6	1	New Development: Linden	AMP 6	1
Staff training and technical assistance			Staff training and technical assistance		
Subtotal of Estimated Cost		\$ 200,000	Subtotal of Estimated Cost		\$ 200,000

**Part III: Supporting Pages – Management Needs Work Statement(s)**

Work Statement for Year 1 FFY 2009	Work Statement for Year 4 FFY 2012		Work Statement for Year 5 FFY 2013	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See Appendix A	AMP 1 Staff training and technical assistance	10,000	AMP 1 Staff training and technical assistance	10,000
See Appendix A	AMP 2 Resident Coordinator Services	23,961	AMP 2 Resident Coordinator Services	23,961
See Appendix A	AMP 3 Staff training and technical assistance	3,400	AMP 3 Staff training and technical assistance	3,400
See Appendix A	AMP 4 Resident Coordinator Services	51,756	AMP 4 Resident Coordinator Services	51,756
See Appendix A	AMP 5 Staff training and technical assistance	3,400	AMP 5 Staff training and technical assistance	3,400
See Appendix A	AMP 6 Resident Coordinator Services	29,712	AMP 6 Resident Coordinator Services	29,712
See Appendix A	AMP 7 Staff training and technical assistance	3,400	AMP 7 Staff training and technical assistance	3,400
See Appendix A	AMP 8 Resident Coordinator Services	41,213	AMP 8 Resident Coordinator Services	41,213
See Appendix A	AMP 9 Staff training and technical assistance	3,400	AMP 9 Staff training and technical assistance	3,400
See Appendix A	AMP 10 Resident Coordinator Services	26,357	AMP 10 Resident Coordinator Services	26,357
See Appendix A	AMP 11 Staff training and technical assistance	3,400	AMP 11 Staff training and technical assistance	3,400
See Appendix A	AMP 12 New Development: Linden	1	AMP 12 New Development: Linden	1
See Appendix A	AMP 13 Staff training and technical assistance	1	AMP 13 Staff training and technical assistance	1
See Appendix A	Subtotal of Estimated Cost	\$ 200,000	Subtotal of Estimated Cost	\$ 200,000

**ATTACHMENT "E-3"**  
**TABLE 8.3**

**Capital Fund Financing Program**  
**(HUD-50075.1)**

# MHA CAPITAL FUND FINANCING PROGRAM

## TO BE SUBMITTED DURING CURRENT ANNUAL PLAN YEAR

### Term Sheet:

**Lender:** Fannie Mae

**Anticipated  
Amount Borrowed:** \$6,300,000

**Anticipated  
Interest Rate:** 5%

**Repayment Term:** 20 Years

**Anticipated  
Annual Repayment:** \$ 500,000

**Modernization Work Items to be Financed:** **Cost Estimate of Work:**

#### **AMP 3: 630 Salem Street**

Building Envelope Seal and Repair	\$2,000,000
Roof Replacement Phase 2	500,000

#### **AMP 4: 120 Mountain Avenue**

Roof Replacement	500,000
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#### **AMP 5: 557 Pleasant Street**

Building Envelope Seal and Repair	<u>3,300,000</u>
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**TOTAL COST:** **\$6,300,000**

**ATTACHMENT "F"**  
**TABLE 9.0**  
**HOUSING NEEDS**

**1. Statement of Housing Needs**  
 [24 CFR Part 903.7 9 (a)]

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

<b>Housing Needs of Families in the Jurisdiction by Family Type</b>							
Family Type	Overall	Afford-ability	Suppl-y	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	3013	5	2	4	3	1	1
Income >30% but <=50% of AMI	1088	5	2	4	3	1	1
Income >50% but <80% of AMI	152	5	3	4	3	1	1
Elderly	1629	5	2	4	4	1	3
Families with Disabilities	2349	5	5	5	5	3	2
Black	685	N/A	N/A	N/A	N/A	N/A	N/A
Asian	748	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	792	N/A	N/A	N/A	N/A	N/A	N/A
White	2783	N/A	N/A	N/A	N/A	N/A	N/A

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

- Consolidated Plan of the Jurisdiction: North Suburban Consortium 3<sup>rd</sup> Year Consolidated Plan and 2008-2009 Action Plan
- U.S. Census data: the Comprehensive Housing Affordability Strategy ("CHAS") dataset

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

Housing Needs of Families on the Public Housing Mixed Population Wait List			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing: <b>Mixed Population Developments (5): AMPs No. 2, 3, 4, 5, 6</b>			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	755		
Extremely low income <=30% AMI	648	85.8	
Very low income (>30% but <=50% AMI)	74	9.8	
Low income (>50% but <80% AMI)	33	4.4	
Families with children	0	0	
Elderly families	370	49.0	
Families with Disabilities	425	56.3	
Race - White	476	63.0	
Race - Hispanic	62	8.2	
Race - Black	172	22.8	
Race - Nat. Amer.	3	0.3	
Race - Asian	104	13.7	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	755	100	
2 BR	0	0	
3 BR	0	0	
4 BR	0	0	
5 BR	0	0	
5+ BR	0	0	
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
If yes:			
HOW LONG HAS IT BEEN CLOSED (# OF MONTHS)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

**Housing Needs of Families on the Public Housing General Occupancy Wait List**

Waiting list type: (select one)

- Section 8 tenant-based assistance  
 Public Housing: **General Occupancy (Family) Development: AMP No. 1**  
 Combined Section 8 and Public Housing  
 Public Housing Site-Based or sub-jurisdictional waiting list (optional)

If used, identify which development/subjurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	942		
Extremely low income <=30% AMI	734	77.9	
Very low income (>30% but <=50% AMI)	199	21.1	
Low income (>50% but <80% AMI)	9	1.0	
Families with children	762	80.1	
Elderly families	29	3.1	
Families with Disabilities	38	4.0	
Race - White	656	69.6	
Race - Black	188	20.0	
Race - Nat. Amer.	2	0.2	
Race - Asian	96	10.2	

Characteristics by Bedroom Size (Public Housing Only)			
1BR	157	16.7	
2 BR	524	55.6	
3 BR	209	22.2	
4 BR	51	5.4	
5 BR	1	0.1	
5+ BR	0	0	

Is the waiting list closed (select one)?  No  Yes

If yes:

**HOW LONG HAS IT BEEN CLOSED (# OF MONTHS)?**

Does the PHA expect to reopen the list in the PHA Plan year?  No  Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed?  No

Yes

**Housing Needs of Families on the MassNAHRO Centralized Section 8 HCV Wait List**

Waiting list type: (select one)

- Section 8 tenant-based assistance: **MassNAHRO Centralized HCV Waiting List**
  - Public Housing
  - Combined Section 8 and Public Housing
  - Public Housing Site-Based or sub-jurisdictional waiting list (optional)
- If used, identify which development/subjurisdiction:

	MN # of families/ Current MHA sort	% of total families	Annual Turnover
Waiting list total	82,398 : 326		Approx. 72
Extremely low income <=30% AMI	79,705 : 310	96.73 : 95.09	
Very low income (>30% but <=50% AMI)	3,011 : 15	3.65 : 4.60	
Low income (>50% but <80% AMI)	170 : 1	0.21 : 0.31	
Families with children	29,335 : 96	35.6 : 29.45	
Elderly families	4,728 : 4	5.74 : 1.23	
Families with Disabilities	27,225 : 29	33.04 : 8.90	
Race - White	38,189 : 154	46.35 : 47.24	
Race - Black	15,529 : 117	18.85 : 35.89	
Race - Pacific Islander	246 : 1	0.3 : 0.31	
Race - Nat. Amer.	1,489 : 6	1.81 : 1.84	
Race - Hispanic	26,831 : 55	32.56 : 16.87	
Race - Asian	2,496 : 12	3.03 : 3.68	

Note 1: AMI based on Eastern Worcester County area (highest in state)

Note 2: Elderly families = those applicants that checked box on list of preferences

Note 3: Disabled families = those applicants that checked box on list of preferences

Note 4: Racial statistics: some applicants check several boxes; some applicants check none

Characteristics by  
Bedroom Size (Public  
Housing Only)

MassNAHRO does not collect this data.

1 BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			

Is the waiting list closed (select one)?  No  Yes

If yes:

**HOW LONG HAS IT BEEN CLOSED (# OF MONTHS)?**

Does the PHA expect to reopen the list in the PHA Plan year?  No  Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed?  No

Yes

**Housing Needs of Families on the Cross Street Family Project-Based Wait List**

Waiting list type: (select one)

- Section 8 tenant-based assistance: **Cross Street Family Project-Based Wait List**
- Public Housing
- Combined Section 8 and Public Housing
- Public Housing Site-Based or sub-jurisdictional waiting list (optional)

If used, identify which development/subjurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	31		
Extremely low income <=30% AMI	31	100	
Very low income (>30% but <=50% AMI)	0	0	
Low income (>50% but <80% AMI)	0	0	
Families with children	29	93.5	
Elderly families	0	0	
Families with Disabilities	7	22.6	
Race- White	14	45.1	
Race - Black	12	38.7	
Race - Hispanic	2	6.5	
Race - Asian	3	9.7	

Characteristics by Bedroom Size (Public Housing Only)			
1BR	0	0	
2 BR	16	51.6	
3 BR	11	35.5	
4 BR	4	12.9	
5 BR	0	0	
5+ BR	0	0	

Is the waiting list closed (select one)?  No  Yes

If yes:

**HOW LONG HAS IT BEEN CLOSED (# OF MONTHS)?**

Does the PHA expect to reopen the list in the PHA Plan year?  No  Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed?  No

Yes

ATTACHMENT "F-2"  
TABLE 9.1

STRATEGY FOR ADDRESSING HOUSING NEEDS

C. Strategy for Addressing Needs

**(1) Strategies**

**Need: Shortage of affordable housing for all eligible populations**

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

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required: the MHA will attempt to federalize its state public housing program units, particularly the MHA's 220 unit Linden state family development, in order to maintain affordability for occupant families
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

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

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance: utilize ARRA formula stimulus funding to Federalize MHA state public housing program units
- Other: (list below)

To the extent permitted by current regulation, or as expanded pursuant to HUD sponsored leveraging programs during the Plan year, leverage public housing operating, capital and reserve funding and Section 8 Voucher assistance to assist in the creation and development of new or expanded public and/or affordable housing opportunities.

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

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

Select all that apply

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

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

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

Select all that apply

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

**Need: Specific Family Types: The Elderly**

**Strategy 1: Target available assistance to the elderly:**

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

**Need: Specific Family Types: Families with Disabilities**

**Strategy 1: Target available assistance to Families with Disabilities:**

Select all that apply

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

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

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

Select if applicable

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

**Strategy 2: Conduct activities to affirmatively further fair housing**

Select all that apply

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

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

**(2) Reasons for Selecting Strategies**

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

- Funding constraints: especially the lack of funding available from the Commonwealth of Massachusetts to maintain quality and affordability of state assisted public housing program units
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

ATTACHMENT "G"  
TABLE 10.0

ADDITIONAL INFORMATION

**(a) Progress in Meeting Mission and Goals:**

In response to major systemic revisions to both the Section 8 Housing Choice Voucher and Public Housing Low Rent Programs at the federal level, the Malden Housing Authority ("MHA") undertook a major planning initiative during calendar years 2004 – 2005 in order to prepare its Five-Year and Annual Plan as required by Section 511 of the Quality Housing and Work Responsibility Act of 1998 (QHWRA). This planning effort continues in 2009, particularly as relates to the implementation of and transitioning to site based budgeting, accounting and management systems.

*The MHA has worked with HUD, DHCD, federal, state and local officials, governmental and non-profit agencies in the City of Malden, and a myriad of consultants in order to determine the MHA's future administrative direction; to assess the present physical condition of the MHA's public housing inventory; to contemplate the creation, acquisition, absorption and/or conversion of properties by the MHA, inclusive of units assisted under the MHA's existing State Public Housing Program; and to formulate a flexible and fungible capital plan allowing for the continuing modernization and improvement of existing MHA developments. Local housing and supportive service providers were also consulted in order to perform an assessment of local housing needs.*

The MHA has helped to create a heightened sense of safety and security in its developments by actively participating in community policing programs and crime reporting agreements with the Malden Police Department ("MPD"). As an example of this continuing commitment to make each development safer and more secure, the MHA has been working closely and cooperatively with MPD's Elderly Affairs Officer, who has made himself visible and available to MHA's tenants in order to address and mitigate issues and concerns relating to security.

With the assistance of annual capital funding grants from HUD, the MHA continues to implement a needs assessment based physical improvements program that has greatly benefited residents of all MHA administered developments. Additionally, the MHA has continued efforts both to improve management procedures in order to achieve greater customer satisfaction for tenants, and to upgrade technology which allows the MHA to increase operational efficiencies at the same time.

The MHA will work with the City of Malden, the Malden Redevelopment Authority and other qualified providers to the fullest extent fiscally feasible in attempts to create and administer both a Section 32 Public Housing Homeownership Program, a Section 8 Voucher Homeownership Program, and to Project-Base up to twenty (20%) percent of the MHA's Section 8 Housing Choice Voucher Program's baseline in order to create additional local affordable and accessible housing opportunities.

Finally, the MHA's Resident Advisory Board (RAB), other MHA residents and the community at large played a critical role in the development of the annual and 5 year plan, which are intended to form the "blue print" or template for MHA operations for the foreseeable future.

The MHA continues to fulfill its mission by working with community groups and the City of Malden in order to improve the number and availability of safe, sanitary and affordable housing opportunities for eligible families, the elderly and the disabled.

The MHA is participating in a Centralized Waiting List Program administered by Massachusetts NAHRO. The standardized internet based application allows eligible applicants to apply to any of the participating PHA's and additionally be entered on each member PHA's waiting list. This greatly increases the availability of affordable housing opportunities for eligible families both in the City of Malden and throughout the Commonwealth of Massachusetts.

**(b) Significant Amendment and Substantial Deviation/Modification:**

The Malden Housing Authority defines a Substantial Deviation, Significant Amendment or Modification to the Plan as:

*The Malden Housing Authority defines a Substantial Deviation from or Significant Amendment or Modification to the MHA's Five year and Annual PHA Plan as discretionary revisions of MHA plans and/or policies that fundamentally change the MHA's mission, goals, objectives, or programs, and which require formal approval of the Board of Commissioners. Any revisions to the MHA's plans and/or policies that are adopted or implemented pursuant to Presidential Executive Order, Congressional legislation or appropriations, or changes in HUD funding or revisions to HUD's regulatory or programmatic requirements will not be considered significant amendments requiring formal approval by the MHA Board of Commissioners.*

**ATTACHMENT "H"**  
**TABLE 11.0**

**REQUIRED SUBMISSION**  
**OF**  
**PHA PLAN CERTIFICATIONS**  
**FOR HUD FIELD OFFICE REVIEW**

**ALL PHA PLAN REQUIRED CERTIFICATIONS FOLLOW**

**(unless otherwise indicated)**

- (a) Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations**
- (b) Form HUD-50077-CR, Civil Rights Certification**
- (c) Form HUD-50077-SL, Certification of Consistency with Consolidated Plan**
- (d) Form HUD-50070, Certification for a Drug-Free Workplace**
- (e) Form HUD-50071, Certification of Payment to Influence Federal Transactions**
- (f) Form SF-LLL, Disclosure of Lobbying Activities**
- (g) Form SF-LLL-A, Disclosure of Lobbying Activities (Continuation Sheet): N/A**
- (h) Resident Advisory Board Comments, etc.: SEE ATTACHMENT "I"**
- (i) Challenged elements: NONE**
- (j) Capital Fund Program Annual Statement/Performance and Evaluation Report Form HUD-50075.1:**  
**See Attachment "E-1" Included Herein**
- (l) Capital Fund Program Five-Year Action Plan Form HUD-50075.2:**  
**See Attachment "E-2" included Herein**



## Malden Housing Authority

630 Salem Street

Malden, MA 02148

PH: (781)322-9460

FAX: (781)322-3543

TDD: (800)545-1833, x.103 (24 hrs)



July 15, 2009

Valarie Francis  
Revitalization Specialist  
U.S. Dept. of Housing and Urban Development  
10 Causeway Street  
Room # 553  
Boston, MA 02222-1092

Dear Valarie:

Enclosed please find the Malden Housing Authority's requisite PHA Plan Certification documentation forwarded in conjunction with the MHA's electronic filing of the Plan inclusive of said Certifications earlier today.

Thank you for your attention to this matter.

Very truly yours,

A handwritten signature in cursive script that reads "Stephen G. Finn".

Stephen G. Finn  
Executive Director

Enc.

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

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the  5-Year and/or  Annual PHA Plan for the PHA fiscal year beginning 10/01/2009, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, 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), 2 CFR Part 225, 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 Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification 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.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

MALDEN HOUSING AUTHORITY

MA022

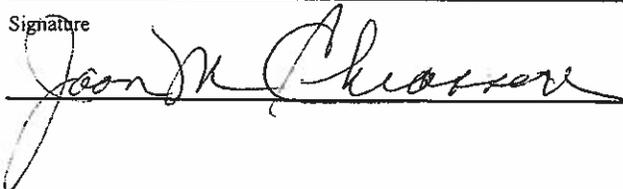
PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20<sup>09</sup> - 20<sup>13</sup>

Annual PHA Plan for Fiscal Years 20<sup>09</sup> - 20<sup>10</sup>

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	Title
Joan M. Chiasson	MHA Board Chairperson
Signature	Date
	07/15/2009

**Civil Rights Certification**

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 Expires 4/30/2011

**Civil Rights Certification****Annual Certification and Board Resolution**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

MALDEN HOUSING AUTHORITY

MA022

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

\_\_\_\_\_  
 PHA Number/HA Code

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)

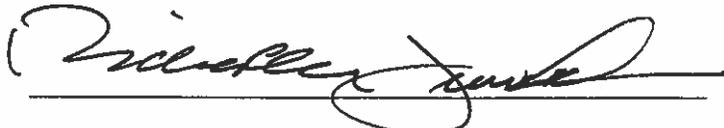
Name of Authorized Official		Joan M. Chiasson		Title		MHA Board Chairperson	
Signature				Date		07/15/2009	

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

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011**

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

I, Richard C. Howard the Mayor of the City of Malden, MA certify that the Five Year and Annual PHA Plan of the the Malden Housing Authority is consistent with the Consolidated Plan of the the North Suburban Consortium prepared pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official

**Capital Fund Program  
(CFP) Amendment—page 2  
To The Consolidated Annual Contributions Contract  
(form HUD-53012)**

(SEAL)

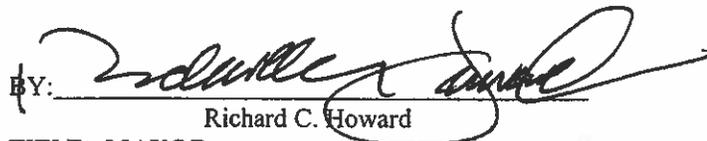
Attest:



Karen Anderson, City Clerk

TOWN/CITY MALDEN, MASSACHUSETTS

BY:



Richard C. Howard

TITLE: MAYOR

DATE: July 15, 2009

# Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

MALDEN HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

Public Housing (14.850); Section 8 Housing Choice Voucher (14.871); Public Housing Capital Fund (14.872)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ALL SITES ARE LOCATED IN MALDEN, MIDDLESEX COUNTY, MA 02148:

630 Salem Street  
120 Mountain Avenue  
557 Pleasant Street  
89 Pearl Street  
312 Bryant Street  
275 Newland Street

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

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

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

Name of Authorized Official

Stephen G. Finn

Title

Executive Director

Signature

X 

Date

July 15, 2009

# Certification of Payments to Influence Federal Transactions

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

Applicant Name

MALDEN HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

PUBLIC HOUSING(14.850);SECTION 8 HOUSING CHOICE VOUCHER(14.871);PUBLIC HOUSING CAPITAL FUND(14.872)

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

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

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

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

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

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

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

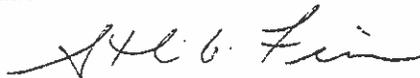
Name of Authorized Official

Stephen G. Finn

Title

Executive Director

Signature



Date (mm/dd/yyyy)

07/15/2009

## DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352

Approved by OMB

0348-0046

(See reverse for public burden disclosure.)

<b>1. Type of Federal Action:</b> <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	<b>2. Status of Federal Action:</b> <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	<b>3. Report Type:</b> <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____
<b>4. Name and Address of Reporting Entity:</b> <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known:  <i>Malden Housing Authority</i> <i>630 Salem Street</i> <i>Malden, MA 02148</i>  Congressional District, if known: 7th Mass	<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b>   <p style="text-align: center;">N/A</p> Congressional District, if known:	
<b>6. Federal Department/Agency:</b>  U.S. Department of Housing and Urban Development	<b>7. Federal Program Name/Description:</b>  Public Housing; Section 8 HCV(14.871); PH Capital Fund(14.872)  CFDA Number, if applicable: <u>14.850</u>	
<b>8. Federal Action Number, if known:</b>	<b>9. Award Amount, if known:</b>  \$	
<b>10. a. Name and Address of Lobbying Registrant</b> (if individual, last name, first name, MI):   <p style="text-align: center;">N/A</p>	<b>b. Individuals Performing Services</b> (including address if different from No. 10a) (last name, first name, MI):   <p style="text-align: center;">N/A</p>	
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature: <u><i>Stephen G. Finn</i></u> Print Name: <u>Stephen G. Finn</u> Title: <u>Executive Director</u> Telephone No.: <u>(781) 322-3150</u> Date: <u>07/15/2009</u>	
<b>Federal Use Only:</b>		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

**ATTACHMENT "I"**

**RESIDENT COMMISSIONER  
AND  
RESIDENT ADVISORY BOARD  
INFORMATION**

**MHA RESIDENT BOARD MEMBER**

The Malden Housing Authority has a federal housing development resident serving as a member of its Board of Commissioners.

That Director's name is Mr. **William B. Enwright**, who is a resident of 37 Sammet Street (MA02200002P) Malden, Massachusetts 02148.

Following a thorough review of all resident names submitted by resident councils/clubs, other city officials and other interested parties, Malden Mayor Richard C. Howard appointed Mr. Enwright to the Board on March 16, 2004. Mr. Enwright's current term will expire on May 1, 2013.

**MEMBERSHIP OF THE MHA RESIDENT ADVISORY BOARD**

<b>NAME:</b>	<b>ADDRESS: (all Malden, MA 02148)</b>
Lois Tamagna	630 Salem Street, Apt. 206
Mary Sampson	630 Salem Street, Apt. 422
Sidney Abare	630 Salem Street, Apt. 202
George Bayers	630 Salem Street, Apt. 912
Deborah Schena	120 Mountain Avenue, Apt. F-1
Jane Goldberg	557 Pleasant Street, Apt. 523
Catherine Jones	557 Pleasant Street, Apt. 522
Irving Greenblatt	35A Sammett Street
Beverly McCarthy	224 Sammett Street (Newland Street Family)

**RESIDENT ADVISORY BOARD PHA PLAN COMMENTS**

Comments made by RAB members at the MHA's Annual PHA Plan RAB meeting held on May 26, 2009 at 12:00 P.M. in the library of the MHA's 630 Salem Street development addressed the modernization status and condition of all MHA federal developments, in addition to operational issues concerning daily administration. There were no comments from the RAB addressing the current Agency Plan other than those concerning capital projects which have been included herein.

## ATTACHMENT "J"

### Violence Against Women Act of 2005 (VAWA) Statement

The Violence Against Women Act (VAWA) of 2005, requires the MHA to describe any goals, objectives, policies or programs that will enable the MHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking. (Sec. 603).

The MHA supports the goals of the VAWA and will comply with its requirements.

The MHA will continue to administer its housing programs in ways that support and protect residents (including Section 8 Housing Choice Voucher program participants) and applicants who may be victims of domestic violence, dating violence, sexual assault or stalking.

The MHA has informed its public housing residents, Section 8 Program participants and Section 8 Owner/Landlord's of their rights, responsibilities and obligations under VAWA. The MHA informs Applicant Families of their rights, responsibilities and obligations under VAWA.

The MHA will not take any adverse action against a resident/participant or applicant solely on the basis of her or his being a victim of such criminal activity, including threats of such activity. "Adverse action" in this context includes denial or termination of housing assistance.

The MHA will not subject a victim of domestic violence, dating violence, sexual assault or stalking to a more demanding standard for lease compliance than other residents.

The MHA has implemented policies and procedures to meet the requirements of the VAWA.

ATTACHMENT "K"

Property Management Fee Phase-in

In accordance with PIH Notice 2007-9, issued April 10, 2007, the Malden Housing Authority (MHA) elects to phase-in its management fees through 2011. Currently, the overhead charged to the public housing program is \$80.00 PUM, based on most recent financial statements (FYE 2008). The currently allowable management fees for the MHA are as follows:

- HUD Safe Harbor Management Fees -- \$62.75 PUM (HUD 2009 PH Management Fee Table effective 1/1/2009)
- Bookkeeping Fee -- \$7.50 PUM
- Asset Management Fee -- \$10.00 PUM
- Total -- \$80.25 PUM

As there is no difference between current overhead costs and the allowable fee schedules. The MHA will no longer phase-in its property Management Fee.

Property Management Fees			
These fees are retroactive to January 1, 2009.			
HUD will consider as reasonable any phase-in schedule of management fees that meets the following:			
1	20% progress towards meeting the fee schedules in Year 2,		
2	40% progress in meeting the fee schedules in Year 3, and		
3	Full compliance by Year 4.		
Schedule of Phased-in Management Fees for NBHA			
2008 (Initial Year)	2009 (Year 2)	2010 (Year 3)	2011 (Year 4)
\$80.00	\$80.25	\$??	\$??

**CAVEAT: Although this schedule is being submitted to HUD with the MHA's Annual Plan pursuant to HUD's determination of a reasonable safe harbor, the MHA intends to request an increase in fees that will exceed the safe harbor amounts in the near future, perhaps during the current Plan year. This request will be made as soon as HUD defines the "appropriate supporting documentation" is required to approve an increase in fees.**

## ATTACHMENT "L"

### MHA ENERGY AUDIT STATEMENT

In FY 2006, the MHA completed and filed with the HUD Local Field Office in Boston, Massachusetts, its required 5 Year PHA Energy Audit. The MHA's energy consultant, Perrigrine White of LCI Energy, conducted a Grade A Energy Audit of each of the MHA's 6 federal developments, inclusive of all scattered site units. In completing this audit, Mr. White studied and investigated the MHA's energy infrastructure and analyzed MHA water and energy bills and other relevant data in order to establish both frozen and rolling utility baselines that can be certified to HUD, and from which the MHA intends to generate new temporary revenues through the recapture of savings resulting from the conversion of a 172 unit, all-electric development to gas, the implementation of a comprehensive energy conservation program, utility rate negotiations and the acquisition and application of new power generating technologies (Cogeneration) through the procurement of an energy performance contract (EPC) with a qualified and nationally recognized energy services company ("ESCO").

Most of the projected energy savings will come from the installation of 1.6 gallon (or less) flush toilets, low flow showerheads and faucets, and other water savings devices, as well as better conservation practices for all 987 federal public housing units and all community restrooms and kitchens. The MHA intends to replace 2 roofs, repair and replace building envelopes and windows, and install a myriad of new technologies, possibly including 60 kw cogeneration units at multiple MHA developments.

The MHA will also seek energy saving opportunities and the acquisition of new and more efficient technologies through various stimulus and other federal, state and local grant and/or incentive programs as same become available.