

1.0	PHA Information PHA Name: <u>Housing Authority of Bergen County</u> PHA Code: <u>067</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>04-09</u>				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>503</u> Number of HCV units: <u>3586</u>				
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	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:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update. N/A				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: N/A				
5.2	Goals and Objectives. 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. N/A				
6.0	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <ul style="list-style-type: none"> * <i>The Authority recently acquired property where affordable rental housing will be developed;</i> * <i>We applied for funding to enhance our Housing Choice Voucher FSS program ;</i> * <i>We have applied for special-purpose vouchers targeted to the homeless and will be administering several Shelter Care Plus grants;</i> * <i>We plan to employ former federal preferences in tenant selection in our Housing Choice Voucher program to assist Homeless households</i> * <i>In an effort to assist more Housing Choice Voucher clients, we have increased our payment standard to 110% of the FMR;</i> * <i>We will continue to strive to maintain 100% lease up rate within our Section 8 Housing Choice Voucher Program and decrease unit turnaround time within our Public Housing developments</i> * <i>We continue to act as administrative agent for several municipalities fulfilling their affordable housing requirements, thereby, assisting low and moderate income households with rental and for sale affordable housing;</i> * <i>The Authority is engaging in activities that will contribute to the long-term asset management of its public housing stock by conducting a comprehensive stock assessment of our current developments and staffing;</i> <p>(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> <p style="text-align: center;"><i>Housing Authority of Bergen County 25 Rockwood Place, Suite 205 Englewood, New Jersey 07631</i></p>				

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p><i>* During the next year we plan on applying for Project Based Vouchers which will be utilized in senior affordable housing being developed</i></p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p> <p><i>See attached</i></p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. 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> <p><i>See attached</i></p>
8.2	<p>Capital Fund Program Five-Year Action Plan. 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> <p><i>see attached</i></p>
8.3	<p>Capital Fund Financing Program (CFFP).</p> <p><input 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> <p><i>N/A</i></p>
9.0	<p>Housing Needs. 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.</p> <p><i>* Major initiatives and highlights that are proposed within the Consolidated Plan:</i></p> <ul style="list-style-type: none"> <i>- Expand and preserve affordable rental housing opportunities for low income persons, including persons with special needs and the elderly</i> <i>- Increase and preserve affordable homeownership opportunities for low income persons</i> <i>- Support the Continuum of Care approach to reducing the frequency and duration of homelessness</i> <p><i>* The PHA has based its statement of needs of families in its jurisdiction on the needs express in the Consolidated Plan;</i></p> <p><i>* The PHA has consulted with the Consolidate Plan agency, the Bergen County Division of Community Development during the development of this Plan</i></p> <p><i>* Activities to be undertaken in the coming year are consistent with the initiatives contained the Consolidated Plan</i></p> <p><i>* In October 2007 we opened our Section 8 Housing Choice Waiting list after depleting the existing waiting list. Since January 2008 we have provided assistance to an additional 200 families. Our goal is to issue approximately 20 vouchers monthly in the 2009, providing funding is available.</i></p> <p><i>* Attached please find housing needs of families on our Public Housing and Section 8 Housing Choice Voucher Waiting lists</i></p>
9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <ul style="list-style-type: none"> <i>* We will apply for additional Section 8 vouchers should they become available</i> <i>* We will pursue housing resources other thnt public housing or Section 8 tenant-based assistance</i> <i>* We will continue to seek our public/private partnerships in an effort to develop new affordable housing opportunities</i>

10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>* We have improved our Public Housing Management and Voucher Management scores, we have applied for additional rental vouchers, and by meeting with interested developers and local leaders and entities are in the process of creating new housing opportunities for low/moderate income households.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” <i>N/A</i></p>
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11.0	<p>Required Submission for HUD Field Office Review. 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. Note: Faxed copies of these documents will not be accepted by the Field Office.</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>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>
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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

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission, and; **5)** the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: **(1)** Any programs relating to services and amenities provided or offered to assisted families; **(2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; **(3)** How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. **(Note: applies to only public housing).**
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

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.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm
Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.
- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

9.1 Strategy for Addressing Housing Needs. Provide a 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. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)**

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. **(Note: Standard and Troubled PHAs complete annually).**

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

Five-Year Action Plan

Part I: Summary
 Comprehensive Grant Program (CGP)
 2009 Capital Fund (Year 10)

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

OMB Approval No. 2577-0157 (Exp. 7/31/98)

PHA/IHA Name: HOUSING AUTHORITY OF BERGEN COUNTY
 Locality: (City/County & State) 25 ROCKWOOD PLACE, SUITE 205 ENGLEWOOD, NEW JERSEY 07631
 Original
 Revision No: 1

A. Development Number/Name	Work Statement for Year 1 FFY:	Work Statement for Year 2 FFY: 2008	Work Statement for Year 3 FFY: 2009	Work Statement for Year 4 FFY: 2010	Work Statement for Year 5 FFY: 2011
NJ39 PO67-002/BOILING SPRINGS	See Annual Statement	60,000	94,000	112,000	149,000
NJ39 PO67-004/HIGHLAND VIEW APARTMENTS		140,000	127,000	102,000	110,000
NJ39 PO67-005/RAMSEY/MAHWAH		63,350	45,350	50,000	55,000
NJ39 PO67-006/CARUCCI APARTMENTS		97,000	90,000	75,000	30,000
NJ39 PO67-007/MAHWAH		30,000	83,000	70,350	67,350
NJ39 PO67-008/DAVID F. ROCHE APARTMENTS		89,000	40,000	70,000	68,000
B. Physical Improvements Subtotal		479,350	479,350	479,350	479,350
C. Management Improvements		148,049	148,049	148,049	148,049
D. PHA-Wide Nondwelling Structures & Equipment					
E. Administration		74,024	74,024	74,024	74,024
F. Other A & E	39,000	39,000	39,000	39,000	
G. Operations					
H. Demolition					
I. Replacement Reserve					
J. Mod Used for Development					
K. Total CGP Funds					
L. Total Non-CGP Funds					
M. Grand Total	740,423	740,423	740,423	740,423	

Signature of Executive Director: Date: 12/16/08
 X DAVID SIVELLA

Signature of Public Housing Director/Office of Native American Programs
 Administrator & Date:
 X

Year 1	Work Statement for Year <u> 2 </u>			Work Statement for Year <u> 3 </u>		
	FFY: 2010			FFY: 2011		
FFY:	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs
See	<u>NJ39 PO67-002/BOILING SPRGS GARDEN</u>			<u>NJ39 PO67-002/BOILING SPRGS GARDEN</u>		
	SPRINKLER SYSTEM	25%	10,000	SPRINKLER SYSTEM	25%	18,000
Annual	ZONELINES	50%	15,000	IMPROVE INTERCOM/PA SYSTEM	50%	10,000
	STOVES/REFRIGERATORS	50%	10,000	INDIVIDUAL METERS	50%	10,000
Statement	IMPROVE INTERCOM/CCTV SYSTEM	50%	10,000	REPLACE WASTE LINES	5%	13,000
	CARPETING	10%	15,000	REPLACE POTABLE WATER LINES	5%	13,000
				BASEBOARD HEAT-CONVERT TO GAS	5%	30,000
	<u>NJ39 PO67-004/HIGHLAND VIEW APTS</u>			<u>NJ39 PO67-004/HIGHLAND VIEW APTS</u>		
	WATER INFILTRATION	50%	10,000	A/C COMMUNITY ROOM	1%	15,000
	CONVERSION FROM ELECTRIC TO GAS HOT WATER	17%	25,000	REPLACE POTABLE WATER LINES	17%	15,000
	CARPETING-APARTMENTS	7%	30,000	WATER INFILTRATION	50%	20,000
	EMERGENCY PULL CORD SYSTEM	50%	15,000	CARPETING-APARTMENTS	10%	20,000
	REPLACE WASTE LINES	10%	5,000	IMPROVE PA/INTERCOM SYSTEM	50%	10,000
	STOVES/REFRIGERATORS	50%	35,000	HALLWAY CEILING TILES	1%	15,000
	IMPROVE INTERCOM/CCTV SYSTEM	50%	20,000	BATHROOM RENOVATIONS	16%	32,000
	<u>NJ39 PO67-005/RAMSEY/MAHWAH</u>			<u>NJ39 PO67-005/RAMSEY/MAHWAH</u>		
	LINOLEUM/FLOORING	6%	13,350	PLAYGROUND	6%	15,350
	SITE IMPROVEMENT	100%	10,000	ROOF	1%	20,000
	REPLACE PLASTIC PIPES WITH COPPER	25%	10,000	KITCHEN CABINETS	5%	10,000
	BOILER	3%	10,000			
	WATER HEATER	5%	10,000			
	UPGRADE POLE LAMPS	100%	10,000			
	<u>NJ39 PO67-006/CARUCCI APTS</u>			<u>NJ39 PO67-006/CARUCCI APTS</u>		
	SITE IMPROVEMENT	10%	12,000	KITCHEN	10%	20,000
	A/C BASEMENT	1%	5,000	CARPETING	5%	15,000
	BOILER	3%	20,000	BATHROOM(PLUMBING,FLOOR,FIXTURES,ELECTR	4%	10,000
	CARPETING	5%	15,000	NEW FIRE ALARM SYSTEM	50%	20,000
	IMPROVE INTERCOM/CCTV SYSTEM	50%	20,000	BATHROOM RENOVATIONS	11%	25,000
	IMPROVE ALARM SYSTEM	50%	20,000			
	BATHROOM RENOVATIONS	5%	5,000			
	<u>NJ39 PO67-007/MAHWAH</u>			<u>NJ39 PO67-007/MAHWAH</u>		
	WATER HEATER	4%	10,000	WATER HEATER	2%	4,000
	BOILER	3%	10,000	DECK	10%	20,000
	REPLACE PLASTIC PIPES WITH COPPER	25%	10,000	REPLACE PLASTIC PIPES WITH COPPER	10%	22,000
				KITCHEN CABINETS	6%	12,000
				ROOF	1%	10,000
				BATHROOM CABINETS	15%	15,000
	<u>NJ39 PO67-008/DAVID F. ROCHE APTS.</u>			<u>NJ39 PO67-008/DAVID F. ROCHE APTS.</u>		
	KITCHEN CABINETS	5%	10,000	UPGRADE EMERGENCY SYSTEM	50%	15,000
	CARPETING-APTS	4%	15,000	REPLACE POTABLE WATER LINES	10%	10,000
	BOILER	5%	10,000	KITCHEN CABINETS	7%	15,000
	REPLACE POTABLE WATER LINES	10%	10,000			
	IMPROVE INTERCOM/PA SYSTEM	50%	24,000			
	IMPROVE ALARM SYSTEM/FIRE PUMP	100%	10,000			
	BATHROOM RENOVATIONS	5%	10,000			
	Subtotal of Estimated Cost		479,350			479,350

Five-Year Action Plan
 Part II: Supporting Pages
 Physical Needs Work Statement(S)
 Comprehensive Grant Program (CGP)
 2008 Capital Fund (Year 8)

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

Year 1	Work Statement for Year <u> 2 </u> FFY: 2008			Work Statement for Year <u> 3 </u> FFY: 2009		
FFY:	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs
See Annual Statement	-NONE-			-NONE-		
Subtotal of Estimated Cost			0	0		

Year 1	Work Statement for Year <u>4</u>			Work Statement for Year <u>5</u>		
	FFY: <u>2012</u>			FFY: <u>2013</u>		
FFY:	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs
See	NJ39 PO67-002/BOILING SPRGS GARDEN			NJ39 PO67-002/BOILING SPRGS GARDEN		
	CARPETING	5	15,000	CARPETING	10	25,000
Annual	ZONELINES	20%	15,000	ZONELINES	20%	20,000
	REPLACE WASTE LINES	5%	15,000	REPLACE WASTE LINES	5%	25,000
	REPLACE POTABLE WATER LINES	25%	22,000	REPLACE POTABLE WATER LINES	25%	25,000
	BASEBOARD HEAT-CONVERT TO GAS	5%	35,000	BASEBOARD HEAT-CONVERT TO GAS	5%	29,000
Statement	BATHROOM RENOVATIONS	4	10,000	BATHROOM RENOVATIONS	12	25,000
	NJ39 PO67-004/HIGHLAND VIEW APTS			NJ39 PO67-004/HIGHLAND VIEW APTS		
	REPLACE POTABLE WATER LINES	17%	25,000	REPLACE POTABLE WATER LINES	17%	35,000
	CONVERSION FROM ELECTRIC TO GAS HOT WATER	5	22,000	CONVERSION FROM ELECTRIC TO GAS HOT WATER	20%	25,000
	CARPETING-APARTMENTS	8	20,000	CARPETING-APARTMENTS	12	25,000
	WATER INFILTRATION	15%	15,000	BATHROOM RENOVATIONS	12	25,000
	BATHROOM RENOVATIONS	8	20,000			
	NJ39 PO67-005/RAMSEY/MAHWAH			NJ39 PO67-005/RAMSEY/MAHWAH		
	BATHROOM RENOVATIONS	6	15,000	LINOLEUM/FLOORING	10	15,000
	SITE WORK	25%	35,000	KITCHEN CABINETS	2	20,000
				BATHROOM CABINETS	5	10,000
				WATER HEATERS	5	10,000
	NJ39 PO67-006/CARUCCI APTS			NJ39 PO67-006/CARUCCI APTS		
	CARPETING	10	25,000	KITCHEN	5	10,000
	BATHROOM RENOVATIONS	20	50,000	CARPETING	5	10,000
				BATHROOM(PLUMBING,FLOOR,FIXTURES,ELECTRIC)	5	10,000
	NJ39 PO67-007/MAHWAH			NJ39 PO67-007/MAHWAH		
	WATER HEATER	4	10,000	WATER HEATER	5	5,350
	DECK	5	15,350	DECK	10	22,000
	REPLACE PLASTIC PIPES WITH COPPER	14	15,000	BATHROOM CABINETS	10	20,000
	BOILER	10	30,000	KITCHEN CABINETS	10	20,000
	NJ39 PO67-008/DAVID F. ROCHE APTS.			NJ39 PO67-008/DAVID F. ROCHE APTS.		
	KITCHEN	8	25,000	BATHROOM RENOVATIONS	2	10,000
	CARPETING	5	20,000	A/C BEDROOMS	10	10,000
	BATHROOM RENOVATIONS	8	25,000	CARPETING	5	20,000
				KITCHEN CABINETS	14	28,000
			479,350			479,350

Year 1	Work Statement for Year __4__ FFY: 2010			Work Statement for Year __5__ FFY: 2011		
FFY:	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs	Development Number/Name/General Description of Major Work Category	Quantity	Estimated Costs
See Annual Statement	-NONE-			-NONE-		
			0			0

**Annual Statement /
Performance and Evaluation Report**
Part I: Summary
Capital Fund Program

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

OMB Approval No. 2577-0157 (Exp.3/31/2002)

PHA/IHA Name HOUSING AUTHORITY OF BERGEN COUNTY	Comprehensive Grant Number NJ 39 P 06750109	FFY of Grant Approval 2009 CAPITAL FUND (YEAR 10)
--	--	--

Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement/Revision Number_1_ Performance and Evaluation Report for Program Year Ending_
() Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Actual Cost 2	
		Original	Revised 1	Obligated	Expended
1	Total Non-CGP Funds	0			
2	1406 Operations (May not exceed 20% of line 19) ed 20% of line 19)	148,049			
3	1408 Management Improvement 1/	0			
4	1410 Administration	72,824		0	0
5	1411 Audit	1,200		0	0
6	1415 Liquidated Damages	0		0	0
7	1430 Fees and Costs	39,000		0	0
8	1440 Site Acquisition	0		0	0
9	1450 Site Improvement	15,000		0	0
10	1460 Dwelling Structures	69,000		0	0
11	1465.1 Dwelling Equipment -- Nonexpendable	250,350		0	0
12	1470 Nondwelling Structures	20,000		0	0
13	1475 Nondwelling Equipment	125,000		0	0
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	0	0		
18	1498 Mod use for Development				
19	1502 Contingwncy (may not exceed 8% of line 16)	0	0		
20	Amount of Annual Grant (Sum of lines 2-15)	740,423	0	0	0
21	Amount of line 19 Related to LBP Activities	N/A			
22	Amount of line 19 Related to Section 504 Compliance	N/A			
23	Amount of line 19 Related to Security	N/A			
24	Amount of line 19 Related to Energy Conservation Measures	N/A			

(1) To be completed for the Performance and Evaluation or a Revised Annual Statement (2) To be completed for the Performance and Evaluation Report

Signature of Executive Director and Date X 16-Dec-08	DAVID SIVELLA	Signature of Public Housing Director/Office of Native American Programs Administrator & Date: X
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1. To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

2. To be completed for the Performance and Evaluation Report.

Page __1__ of __6__

form HUD-52837 (9/98) ref Handbook 7485.3

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2009 CAPITAL FUND (YEAR 10)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
NJ 39 P067-002/ BOILING SPRINGS	<u>DWELLING STRUCTURE</u>							
	WATER HEATER	1460	1	14,000				
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	KITCHEN CABINETS FOR HANDICAP UNITS	1465.1	3	6,000				
	BATHROOMS RENOVATIONS		3	6,970				
	ZONELINES		5	6,000				
	CARPETING-APTS		5	15,000				
	<u>NON DWELLING STRUCTURES</u>							
	SPRINKLER SYSTEM	1470	1	5,000				
	<u>NON DWELLING EQUIPMENT</u>							
	CARPETING-COMMON AREAS	1475	1	15,000				
	IMPROVE INTERCOM/PA SYSTEM		1	10,000				
IMPROVE ALARM/PULLCORD SYSTEM		1	10,000					
	TOTAL NJ39 P067-002			\$ 87,970	\$0	\$0	\$0	
NJ 39 P067-004/ HIGHLAND VIEW APTS.	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	CARPETING/VCT	1465.1	10	45,000				
	BATHROOMS RENOVATIONS		5	10,000				
	<u>NON DWELLING STRUCTURES</u>							
	LAUNDRY ROOM HEATING	1470	1	5,000				
	<u>DWELLING STRUCTURE</u>							
	BOILER	1460	1	5,000				
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000				
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000				
REPLACE WASTE LINES		1	10,000					
	TOTAL NJ39 P067-004			\$ 95,000	\$0	\$0	\$0	

Signature of Executive Director and Date

DAVID SIVELLA

12/16/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

1. To be completed for the Performance and Evaluation Report or a Revised Statement.

2. To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing
2009 CAPITAL FUND (YEAR 10)

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)		
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)			
NJ 39 P067-005/ RAMSEY & MAHWAH	<u>SITE IMPROVEMENTS</u>	1450	1	5,000						
	SIDEWALK/PARKING LOT									
	<u>DWELLING STRUCTURE</u>	1460	1	5,000						
	WATER HEATER/BOILER									
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>									
	KITCHEN/BATH RENOVATIONS	1465.1	5	10,000						
	LINOLEUM/FLOORING		5	10,000						
	REPLACE PIPES WITH COPPER		1	10,000						
				\$	40,000	\$0	\$0		\$0	
NJ 39 P067-006/ CARUCCI APTS.	<u>DWELLING STRUCTURES</u>	1460	1	15,000						
	BOILER									
	<u>NON DWELLING STRUCTURES</u>									
	CARPETING	1470	5	15,000						
	<u>NON DWELLING EQUIPMENT</u>									
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000						
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000						
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>									
	BATHROOMS RENOVATIONS	1465.1	10	20,000						
	KITCHENS		5	10,000						
TOTAL NJ39 P067-006			\$	80,000	\$0	\$0	\$0			

Signature of Executive Director and Date
DAVID SIVELLA
12/16/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

1. To be completed for the Performance and Evaluation Report or a Revised Statement.
2. To be completed for the Performance and Evaluation Report.

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2009 CAPITAL FUND (YEAR 10)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
NJ 39 P067-007/ MAHWAH	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	REPLACE PIPES WITH COPPER	1465.1	1	10,000				
	LINOLEUM/FLOORING		1	15,000				
	DECKS		10	10,000				
	KITCHEN/BATH RENOVATIONS		5	10,000				
	<u>DWELLING STRUCTURES</u>							
	BOILERS	1460	10	10,000				
	<u>SITE IMPROVEMENTS</u>							
	SIDEWALK/PARKING LOT	1450	5	10,000				
	<u>NON DWELLING EQUIPMENT</u>	1475						
CCTV		1	20,000					
TOTAL NJ39 P067-005				\$ 85,000	\$0	\$0	\$0	
NJ 39 P067-008 DAVID F. ROCHE APTS.	<u>DWELLING STRUCTURES</u>							
	BOILER	1460	1	20,000				
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	BATHROOMS RENOVATIONS	1465.1	10	20,000				
	KITCHEN RENOVATIONS		5	10,000				
	CARPETING		8	20,000				
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000				
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000				
	TOTAL NJ39 P067-008				\$ 90,000	\$0	\$0	\$0

Signature of Executive Director and Date

DAVID SIVELLA

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

12/16/2008

1. To be completed for the Performance and Evaluation Report or a Revised Statement.

2. To be completed for the Performance and Evaluation Report.

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2009 CAPITAL FUND (YEAR 10)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
	OPERATIONS	1406		148,049				
PHA WIDE ADMINISTRATION	SUNDRY MANAGEMENT FEES	1410		1,200				
				72,824				
	AUDIT COST FOR CGP	1411	*	1,200				
FEES & COSTS	A)A & E	1430	*	39,000	0	0		
	SUB TOTAL			\$ 262,273	\$0	\$0	\$0	
	GRAND TOTAL			\$ 740,243	\$0	\$0	\$0	

Signature of Executive Director and Date
DAVID SIVELLA
12/18/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

1. To be completed for the Performance and Evaluation Report or a Revised Statement.
2. To be completed for the Performance and Evaluation Report.

**Annual Statement /
Performance and Evaluation Report**

Part III: Implementation Schedule
Capital Fund Program

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2009 CAPITAL FUND (YEAR 10)**

OMB Approval No. 2577-0157 (Exp.7/31/98)

Development Number / Name	Funds Obligated End of Quarter			Funds Expended End of Quarter			Reasons for Revised Target Dates 3/	
	Original	Revised (1)	Actual (2)	Original	Revised (1)	Actual (2)		
HA-Wide Activities								
NJ39P067002 BOILING SPRING GARDENS	6/13/11			6/12/13				
NJ39P067004 HIGHLAND VIEW APARTMENTS	6/13/11			6/12/13				
NJ39P067006 CARCUCCI APARTMENTS	6/13/11			6/12/13				
NJ39P067008 DAVID F. ROCHE APARTMENTS	6/13/11			6/12/13				
NJ39P067005&7 MAHWAH/ RAMSEY	6/13/11			6/12/13				
MANAGEMENT IMPROVEMENTS	6/13/11			6/12/13				
Signature of Executive Director and Date X DAVID SIVELLA				12/16/2008				Signature of Public Housing Director/Office of Native American Programs Administrator and Date

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance Evaluation Report.

**Annual Statement /
Performance and Evaluation Report**
Part I: Summary
Capital Fund Program

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

OMB Approval No. 2577-0157 (Exp.3/31/2002)

PHA/IHA Name HOUSING AUTHORITY OF BERGEN COUNTY	Comprehensive Grant Number NJ 39 P 06750108	FFY of Grant Approval 2008 CAPITAL FUND (YEAR 9)
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Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement/Revision Number_1_ Performance and Evaluation Report for Program Year Ending_
() Final Performance and Evaluation Report

Line No.	Summary by Development Account	Total Estimated Cost		Actual Cost 2	
		Original	Revised 1	Obligated	Expended
1	Total Non-CGP Funds	0			
2	1406 Operations (May not exceed 20% of line 19) ed 20% of line 19)	140,269		140,269	
3	1408 Management Improvement 1/	0			
4	1410 Administration	71,876		70,000	0
5	1411 Audit	1,200		0	0
6	1415 Liquidated Damages	0		0	0
7	1430 Fees and Costs	39,000		0	0
8	1440 Site Acquisition	0		0	0
9	1450 Site Improvement	15,000		0	0
10	1460 Dwelling Structures	69,000		0	0
11	1461.1 Dwelling Equipment -- Nonexpendable	225,000		0	0
12	1470 Nondwelling Structures	20,000		0	0
13	1475 Nondwelling Equipment	120,000		0	0
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	0	0		
18	1498 Mod use for Development				
19	1502 Contingwncy (may not exceed 8% of line 16)	0	0		
20	Amount of Annual Grant (Sum of lines 2-15)	701,345	0	210,269	0
21	Amount of line 19 Related to LBP Activities	N/A			
22	Amount of line 19 Related to Section 504 Compliance	N/A			
23	Amount of line 19 Related to Security	N/A			
24	Amount of line 19 Related to Energy Conservation Measures	N/A			

(1) To be completed for the Performance and Evaluation or a Revised Annual Statement (2) To be completed for the Performance and Evaluation Report

Signature of Executive Director and Date X 12/16/2008	DAVID SIVELLA	Signature of Public Housing Director/Office of Native American Programs Administrator & Date: X
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1. To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

2. To be completed for the Performance and Evaluation Report.

Page __1__ of __6__

form HUD-52837 (9/98) ref Handbook 7485.3

Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing
2008 CAPITAL FUND (YEAR 9)

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
NJ 39 P067-002/	<u>DWELLING STRUCTURE</u> WATER HEATER	1460	1	14,000				
BOILING SPRINGS	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u> KITCHEN CABINETS FOR HANDICAP UNITS BATHROOMS RENOVATIONS ZONELINES CARPETING-APTS <u>NON DWELLING STRUCTURES</u> SPRINKLER SYSTEM <u>NON DWELLING EQUIPMENT</u> CARPETING-COMMON AREAS IMPROVE INTERCOM/PA SYSTEM IMPROVE ALARM/PULLCORD SYSTEM	1465.1	3	6,000				
			3	6,000				
			5	5,000				
			4	12,000				
		1470	1	5,000				
		1475	1	10,000				
			1	10,000				
			1	10,000				
	TOTAL NJ39 P067-002			\$ 78,000	\$0	\$0	\$0	
NJ 39 P067-004/ HIGHLAND VIEW APTS.	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u> CARPETING/VCT BATHROOMS RENOVATIONS <u>NON DWELLING STRUCTURES</u> LAUNDRY ROOM HEATING <u>DWELLING STRUCTURE</u> BOILER <u>NON DWELLING EQUIPMENT</u> IMPROVE INTERCOM/PA SYSTEM IMPROVE ALARM/PULLCORD SYSTEM REPLACE WASTE LINES TOTAL NJ39 P067-004	1465.1	10	40,000				
			5	10,000				
		1470	1	5,000				
		1460	1	5,000				
		1475	1	10,000				
			1	10,000				
			1	10,000				
				\$ 90,000	\$0	\$0	\$0	

Signature of Executive Director and Date

DAVID SIVELLA

12/16/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

1. To be completed for the Performance and Evaluation Report or a Revised Statement.

2. To be completed for the Performance and Evaluation Report.

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2008 CAPITAL FUND (YEAR 9)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)		
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)			
NJ 39 P067-005/ RAMSEY & MAHWAH	<u>SITE IMPROVEMENTS</u>	1450	1	5,000						
	SIDEWALK/PARKING LOT									
	<u>DWELLING STRUCTURE</u>	1460	1	5,000						
	WATER HEATER/BOILER									
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>									
	KITCHEN/BATH RENOVATIONS	1465.1	5	10,000						
	LINOLEUM/FLOORING		5	10,000						
	REPLACE PIPES WITH COPPER		1	10,000						
				\$ 40,000					\$0	\$0
	NJ 39 P067-006/ CARUCCI APTS.	<u>DWELLING STRUCTURES</u>	1460	1	15000					
BOILER										
<u>NON DWELLING STRUCTURES</u>										
CARPETING		1470	5	10000						
<u>NON DWELLING EQUIPMENT</u>										
IMPROVE INTERCOM/PA SYSTEM		1475	1	10000						
IMPROVE ALARM/PULLCORD SYSTEM			1	10000						
<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>										
BATHROOMS RENOVATIONS		1465.1	10	20000						
KITCHENS			5	10000						
TOTAL NJ39 P067-006			\$ 75,000	\$0	\$0	\$0				

Signature of Executive Director and Date
DAVID SIVELLA
12/16/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

1. To be completed for the Performance and Evaluation Report or a Revised Statement.
2. To be completed for the Performance and Evaluation Report.

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2008 CAPITAL FUND (YEAR 9)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
NJ 39 P067-007/ MAHWAH	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	REPLACE PIPES WITH COPPER	1465.1	1	10,000				
	LINOLEUM/FLOORING		1	10,000				
	DECKS		10	10,000				
	KITCHEN/BATH RENOVATIONS		5	10,000				
	<u>DWELLING STRUCTURES</u>							
	BOILERS	1460	10	10,000				
	<u>SITE IMPROVEMENTS</u>							
	SIDEWALK/PARKING LOT	1450	5	10,000				
	<u>NON DWELLING EQUIPMENT</u>							
CCTV		1	20,000					
TOTAL NJ39 P067-005				\$ 80,000	\$0	\$0	\$0	
NJ 39 P067-008 DAVID F. ROCHE APTS.	<u>DWELLING STRUCTURES</u>							
	BOILER	1460	1	20,000				
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	BATHROOMS RENOVATIONS	1465.1	10	20,000				
	KITCHEN RENOVATIONS		5	10,000				
	CARPETING		8	16,000				
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000				
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000				
	TOTAL NJ39 P067-008				\$ 86,000	\$0	\$0	\$0

Signature of Executive Director and Date

DAVID SIVELLA

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

12/16/2008

1. To be completed for the Performance and Evaluation Report or a Revised Statement.

2. To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing
2008 CAPITAL FUND (YEAR 9)

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
	OPERATIONS	1406		140,269		140,269		
PHA WIDE ADMINISTRATION	SUNDRY MANAGEMENT FEES	1410		1,876		70,000		
				70,000				
	AUDIT COST FOR CGP	1411	*	1,200				
FEES & COSTS	A)A & E	1430	*	39,000	0	0		
	SUB TOTAL			\$ 252,345	\$0	\$ 210,269	\$0	
	GRAND TOTAL			\$ 701,345	\$0	\$ 210,269	\$0	

Signature of Executive Director and Date
DAVID SIVELLA
12/16/2008

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

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2. To be completed for the Performance and Evaluation Report.

**Annual Statement /
Performance and Evaluation Report**

Part III: Implementation Schedule
Capitol Fund Program

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2008 CAPITAL FUND (YEAR 9)**

OMB Approval No. 2577-0157 (Exp.7/31/98)

Development Number / Name	Funds Obligated End of Quarter			Funds Expended End of Quarter			Reasons for Revised Target Dates 3/	
	Original	Revised (1)	Actual (2)	Original	Revised (1)	Actual (2)		
HA-Wide Activities								
NJ39P067002 BOILING SPRING GARDENS	9/19/10			9/19/12				
NJ39P067004 HIGHLAND VIEW APARTMENTS	9/19/10			9/19/12				
NJ39P067006 CARCUCCI APARTMENTS	9/19/10			9/19/12				
NJ39P067008 DAVID F. ROCHE APARTMENTS	9/19/10			9/19/12				
NJ39P067005&7 MAHWAH/ RAMSEY	9/19/10			9/19/12				
MANAGEMENT IMPROVEMENTS	9/19/10			9/19/12				
Signature of Executive Director and Date X DAVID SIVELLA				12/16/2008				Signature of Public Housing Director/Office of Native American Programs Administrator and Date

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance Evaluation Report.

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2007 CAPITAL FUND (YEAR 8)**

Development Number/Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
HA-Wide Activities								
NJ 39	<u>DWELLING STRUCTURE</u>							
P067-002/	WATER HEATER	1460	1	10,000	10,000			
BOILING	<u>DWELLING EQUIPMENT - NON EXPE</u>							
SPRINGS	KITCHEN CABINETS FOR HANDICAP UNITS	1465.1	8	25,000	20,000			
	BATHROOMS RENOVATIONS		5	5,000	5,000			
	ZONELINES		5	5,000	5,000			
	CARPETING-APTS		5	10,000	5,000	3,120	3,120.00	
	<u>NON DWELLING STRUCTURES</u>							
	SPRINKLER SYSTEM	1470	1	20,000	20,000			
	<u>NON DWELLING EQUIPMENT</u>							
	CARPETING-COMMON AREAS	1475	1	10,000	10,000	10,000		
	IMPROVE INTERCOM/PA SYSTEM		1	10,000	10,000			
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000	10,000			
	TOTAL NJ39 P067-002			\$105,000	\$95,000	\$13,120	\$3,120	
NJ 39	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
P067-004/	CARPETING	1465.1	10	10,000	10,000	20,477	20,477	
HIGHLAND	RENOVATIONS/CEILING REPAIR		5	20,000	10,000	1,000	1,000	
VIEW APTS.	<u>NON DWELLING STRUCTURES</u>							
	LAUNDRY ROOM HEATING	1470	1	10,000	10,000			
	<u>DWELLING STRUCTURE</u>							
	BOILER/AIR EXCHANGE	1460	1	20,000	20,000	5,365	5,365	
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000	10,000			
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000	10,000			
	REPLACE WASTE LINES		1	20,000	10,000			

TOTAL NJ39 P067-004

\$100,000

\$80,000

\$26,842

\$26,842

Signature of Acting Executive Director and Date

DOMINGO SENANDE

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

0-Jan-00

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Page 2 of 6

form HUD-52837 (9/98)

2. To be completed for the Performance and Evaluation Report.

ref Handbook 7485.3

**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
Comprehensive Grant Program (CGP)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2007 CAPITAL FUND (YEAR 8)**

Development Number/Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
HA-Wide Activities								
NJ 39	<u>SITE IMPROVEMENTS</u>							
P067-005/ RAMSEY & MAHWAH	SIDEWALK/PARKING LOT	1450	1	20,000	20,000			
	<u>DWELLING STRUCTURE</u>							
	WATER HEATER/BOILER	1460	1	15,000	10,134			
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	KITCHEN/BATH RENOVATIONS	1465.1	10	20,000	20,000			
	LINOLEUM/FLOORING		5	10,000	5,000			
	REPLACE PIPES WITH COPPER		1	15,000	5,000			
				<u>\$80,000</u>	<u>\$60,134</u>	\$0	\$0	
NJ 39	<u>DWELLING STRUCTURES</u>							
P067-006/ CARUCCI APTS.	BOILER	1460	1	15,000	10,000			
	CAULK EXTERIOR WINDOWS		100%	35,000	0			
	<u>NON DWELLING STRUCTURES</u>							
	CARPETING	1470	1	10,000	10,000	11,701	5,118	
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	10,000	5,000	2,314	2,314.00	
	IMPROVE ALARM/PULLCORD SYSTEM		1	10,000	5,000			
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	BATHROOMS RENOVATIONS	1465.1	10	30,000	20,000			
	KITCHENS		5	10,000	5,000			
	TOTAL NJ39 P067-006			<u>\$120,000</u>	<u>\$55,000</u>	<u>\$14,015</u>	<u>\$7,432</u>	

Signature of Acting Executive Director and Date
DOMINGO SENANDE
0-Jan-00

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**Annual Statement/Performance and Evaluation Report
Part II: Supporting Pages
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**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing
2007 CAPITAL FUND (YEAR 8)**

Development Number/Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Costs		Status of Proposed Work (2)
				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
HA-Wide Activities								
NJ 39	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
P067-007/	REPLACE PIPES WITH COPPER	1465.1	1	20,000	10,000			
	LINOLEUM/FLOORING		1	10,000	10,000			
MAHWAH	DECKS		8	15,951	12,157			
	KITCHEN/BATH RENOVATIONS		15	25,000	18,750			
	<u>DWELLING STRUCTURES</u>							
	BOILERS	1460	10	10,000	10,000			
	<u>SITE IMPROVEMENTS</u>							
	SIDEWALK/PARKING LOT	1450	1	10,000	10,000			
	TOTAL NJ39 P067-005			<u>\$90,951</u>	<u>\$70,907</u>	<u>\$0</u>	<u>\$0</u>	
NJ 39	<u>DWELLING STRUCTURES</u>							
P067-008	BOILER/HOT WATER TANKS	1460	1	40,000	20,000			
DAVID F. ROCHE APTS.								
	<u>DWELLING EQUIPMENT - NON EXPENDABLE</u>							
	BATHROOMS RENOVATIONS	1465.1	15	18,556	10,000			
	KITCHEN RENOVATIONS		10	15,000	15,000	868	868	
	CARPETING/TILING		15	15,000	15,000	13,819	3,357	
	<u>NON DWELLING EQUIPMENT</u>							
	IMPROVE INTERCOM/PA SYSTEM	1475	1	20,000	10,000			
	IMPROVE ALARM/PULLCORD SYSTEM		1	20,000	10,000			
	TOTAL NJ39 P067-008			<u>\$128,556</u>	<u>\$80,000</u>	<u>\$14,687</u>	<u>\$4,225</u>	

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Office of Public and Indian Housing
2007 CAPITAL FUND (YEAR 8)**

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				Original	Revised (1)	Funds Obligated (2)	Funds Expended (2)	
HA-Wide Activities								
	<u>OPERATIONS</u>	1406		140,269	140,269	140,269	140,269	
PHA WIDE ADMINISTRATI TION	SUNDRY MANAGEMENT FEES	1410		1,104 0	0 70,135	70,135	70,135	
	AUDIT COST FOR CGP	1411	*	900	900			
FEES & COSTS	A)A & E	1430	*	39,000	39,000	\$3,000	\$3,000	
	SUB TOTAL			<u>\$41,004</u>	<u>\$250,304</u>	<u>\$213,404</u>	<u>\$213,404</u>	
	GRAND TOTAL			<u>\$665,511</u>	<u>\$691,345</u>	<u>\$282,068</u>	<u>\$255,023</u>	

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Revised January 2009

ADMISSIONS

AND

OCCUPANCY

POLICY

FOR

HOUSING AUTHORITY OF BERGEN COUNTY

PUBLIC HOUSING BUILDINGS

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INTRODUCTION

This policy was developed and adopted by the Commissioners of the Housing Authority of Bergen County, hereinafter referred to as the Authority, to comply with the Civil Rights Act of 1964, the Quality Housing and Work Responsibility Act of 1998 and the rules and regulations promulgated by the U.S. Department of Housing and Urban Development, hereinafter referred to as HUD.

This policy outlines HUD regulations and establishes discretionary policies and procedures for use by this Authority.

This policy is intended to promote an environment utilizing a broad range of incomes within the lower income limits and which is based on non-discrimination on the basis of race, color, creed, national origin, age, sex, handicap, or political beliefs.

MISSION STATEMENT

“Our mission is to serve low and moderate income populations in our jurisdiction by increasing and maintaining the supply of sound, affordable housing and by providing encouragement and assistance to improve the quality of life.”

The goals and objectives of the Authority are to:

1. Implement the mission statement;
2. Provide safe housing to our clients;
3. Promote efficient management/maintenance of our properties and other housing programs;
4. Develop and construct housing for low/moderate income families;
5. Develop alternate financing to assist families to purchase their own homes;
6. Publicize the Authority;
7. Educate the public on services provided by the Authority;
8. Have a satisfying and productive work environment;
9. Conduct effective hiring; and
10. Promote team building within the Authority and the general population.

1. OVERALL APPROACH AND OBJECTIVES

The Executive Director of the Authority has the overall responsibility for the administration of the Public Housing Buildings. The day-to-day activities are supervised by an Deputy Executive Director with a staff that includes an Compliance Officer, a Senior Assisted Housing Specialist, fourteen Assisted Housing Specialists, three Field Representatives, a part-time Field Representative and a part-time Fraud Investigator, a Tenant Service Coordinator, a Marketing Eligibility Supervisor, Senior Marketing/Eligibility Specialist, a Marketing/Eligibility Specialist, and two Eligibility Specialist. Staff from other areas of the Authority will assist with the program as necessary. The program will be administered in compliance with the HUD 4350.50 Regulation Handbook.

2. RECEIPT AND INITIAL PROCESSING OF APPLICATIONS

Except with prior HUD approval and as may be provided for by regulations, no low income family shall be accepted for admission to any unit under the Housing Choice Voucher program for which the effective date of the HAP contract is October 1, 1981 or later. As Housing Choice Vouchers turn over, they will be issued to very low income families. Applications, when available, may be requested by contacting the Occupancy Department of the Authority located in the Housing Authority main office in Englewood or at any other designated location. Qualified applicants are placed on the waiting list by the date and time their application is received at our main office in Englewood.

- A. The Authority shall obtain a written application, signed by the head of household and all other adult members of the household, which will contain all data and information necessary to enable the Authority to determine whether the family meets the conditions for admission.
- B. All applications will be date and time stamped and referred to a central tenant selection and assignment office.
- C. During periods when application taking is suspended, the Authority may receive inquiries and requests for applications from interested families. The Authority will record the names, and addresses of interested parties. The Authority will make clear to potential applicants that the registration does not establish the date and time of application for the purpose of determining standing on the waiting list and the potential applicant must complete an appropriate application at the time the waiting list is open.
- D. All applications, prior to determination of eligibility or ineligibility, shall be entered on a chronological basis, by date and time received, in a master application listing. Such a listing shall be maintained in a bound book and shall, at minimum, include the applicant's name, date and time of application, race, sex, family size, elderly or disability status and preference status.

3. **NOTIFICATION OF APPLICANT**

Each applicant determined to be eligible shall be promptly notified by the Authority of such determination and of the approximate date of occupancy. Each applicant determined to be ineligible shall be promptly notified by the Authority in writing of such determination, stating the reasons thereof, and of their right, upon written request within ten (10) days, to an informal hearing on the determination in order to make such reply or explanation as they may wish.

Applications found ineligible and/or withdrawn for any reason are removed from the active file permanently. These applicants will not be denied the opportunity to file a new application.

4. **CONDITIONS GOVERNING ELIGIBILITY**

The Authority will admit as tenants to buildings owned and/or operated by the Authority, applicants who, at the time of admission, meet all of the following requirements:

- a. Qualify as a family (see definitions, Section 21-9); and
- b. Are within the family income limits, utilizing a broad range of incomes, within the lower income limits, established by HUD and as applicable to the developments, (lower income limits for applicants to developments with DOFA before October 1, 1981 and very low income limits for applicants to developments with DOFA after October 1, 1981).

In addition to these two primary eligibility requirements, the Authority will use the secondary requirements outlined under Tenant Selection Criteria in Section 7 to determine the applicant's suitability for tenancy.

5. CRITERIA FOR TENANT SELECTION PREFERENCES

A. General:

For family and elderly housing developments, tenants will be selected from among eligible applicants for dwellings of given sizes and within such ranges of rent as may be established from time to time to insure the financial solvency and administrative stability of the low-rent housing program. Home visits will be conducted for those applicants being considered for family housing developments in an effort to determine that the family will be able to uphold the lease requirements regarding unsanitary or hazardous housekeeping. Examples of unsanitary or hazardous housekeeping will include, but shall not be limited to, the creation of a fire hazard such as the hoarding of rags and papers; severe damage to premises and equipment, other than normal wear and tear. If it is established that the family is responsible for condition(s) which may seriously affect neighbors by causing infestation, foul odors, depositing garbage in halls; or serious neglect of the premises, the Authority may refuse to admit the tenant family to the development. In cases where a qualified agency is working with the family to improve its housekeeping and the agency reports that the family shows potential for improvement, decision as to eligibility shall be reached after review by the Authority.

In order to achieve a broad range of income, the Authority will:

- a. Determine the income distribution of all income eligible families in the Authority's jurisdiction.
- b. Determine the actual income distribution of all tenants.
- c. Determine the broad range of income goals for each Development which would proportionately reflect the distribution of income eligible families in the Authority's jurisdiction.

Priority for admission shall not be given on the basis of income for applicants whose income is above fifty percent (50%) of the median income (Lower Income). Forty percent (40%) of Public Housing Units will be made available to families earning at, or below, thirty percent (30%) of the Area Median Income (AMI).

In accordance with the HUD deconcentration regulations, the Authority may be required to skip applicants on the waiting list if it is necessary to reach a lower income family for a vacancy in a higher income building or development, or to reach a higher income family for a vacancy in a lower income building or development.

B. Priorities For Selection:

Within the Broad Range of Incomes Categories for family and elderly housing projects, eligible applicants will be selected in accordance with the following priorities:

Ranking Preferences

The following ranking preferences will be applied in the order that they are listed:

1. Families, whose head of household or spouse is working. This preference shall also apply to those households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
2. Head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market within the Housing Authority's jurisdiction.

3. Single households with no minor children, whose head, co-head, and/or spouse is not disabled or 62 years of age or older.

Local and Residency Preferences

The following local and residency preferences will be applied in the order that they are listed:

1. Residents of Member Communities of the Authority whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
2. Residents of Member Communities of the Authority whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
3. Other Bergen County residents, who do not reside in a community having a Section 8 Housing Choice Voucher Program, whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
4. Other Bergen County residents who, do not reside in a community having a Section 8 Housing Choice Voucher Program, whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
5. Applicants who reside in other Bergen County communities whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
6. Applicants who reside in other Bergen County communities whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
7. All other applicants whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
8. All other applicants whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
9. Residents of Member Communities of the Authority whose head of household or spouse is not working, or households whose head, spouse or sole member is not age sixty two (62) or older, or is not receiving Social Security Disability, Supplemental Social Security Income benefits or is not receiving any other payments based on the individual's inability to work.
10. Other Bergen County residents who do not reside in a community having a Section 8 Housing Choice Voucher Program whose head of household or spouse is not working, or households whose head, spouse or sole member is not age sixty-two (62) or older, or is not receiving Social Security Disability, Supplemental Social Security Income benefits, or is not receiving any other payments based on the individual's inability to work.

11. Other Bergen County residents who do not reside in a community having a Section 8 Housing Choice Voucher Program whose head of household or spouse is not participating in an educational and/or vocational training program to prepare the individual for the job market.
12. All other applicants.

The preceding local and residency preferences will be used with the ranking preferences to establish the applicant's priority.

Example: An applicant with a ranking preference and local preference will be given a higher priority than an applicant with local preference.

In addition to the preceding local and residency preferences, preference will be given to:

1. Applicants who require a unit specifically designed to accommodate wheelchair-users and,
2. Elderly families, for developments for the Elderly.

For applicants with equal preference(s), first consideration will be given to the chronological date and time of their application. In the initial rent up of any building, qualified applicants will be selected from the existing waiting list. If there are insufficient or no qualified applicants on the waiting list, public advertisement for applicants will be made. All applications received will be placed chronologically, by date and time received, on the Master application listing from which qualified applicants will be selected.

Applying the Preferences

The waiting list will be organized according to the chronological date and time an application is received at the main office of the Authority and the applicant's ranking, local and residency preferences. Applicants who are working, training or attending school, or those who have an offer of employment in a community shall be considered residents of that community.

The following table provides additional information on how the preferences will be used to organize the waiting list:

RANK/RANKING PREFERENCE	RESIDENCY PREFERENCE	WEIGHT
Working	Member Communities	14
Training for employment	Member Communities	14
Working communities without a Housing Authority	Other Bergen County	13
Training for employment communities without a Housing Authority	Other Bergen County	13
Working communities	Other Bergen County	12
Training for employment communities	Other Bergen County	12
Working	All other applicants	8

Training for employment	All other applicants	8
Not Working/Not Training for employment	Member Communities	6
Not Working/Not Training for employment a Housing Authority	Other Bergen County Communities without	5
Not Working/Not Training for employment a Housing Authority	Other Bergen County Communities with	4
Not Working/Not Training for employment	All other applicants	0

6. TENANT SELECTION CRITERIA

The Authority shall fully comply with the One Strike You=re Out policy as set forth in the Housing Opportunity Program Extension Act of 1996, P.L. 104-120. To that end, the Authority shall screen applicants for drug and criminal activity to the extent allowed by law.

The Authority shall prohibit assistance under the Housing Choice Voucher program to any household member:

- X Applicants' past performance in meeting financial obligations, especially rent.
- X Who the Authority determines is illegally using a controlled substance; or
- X If the Authority determines that it has reasonable cause to believe that such person=s illegal use (or pattern of illegal use) of a controlled substance, or abuse (or pattern of abuse) of alcohol, may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents of the development; or
- X Who was evicted from federally assisted housing for drug-related criminal activity within three (3) years from the date of eviction; or
- X Who is subject to lifetime registration as a sex offender under a State registration program. In order to verify registration, the Authority will conduct criminal background checks in New Jersey as well as in any other state in which the applicant member(s) are known to have resided. Criminal background checks may include obtaining criminal records from the State and local police as well as the applicable county Prosecutor=s office; or
- X Who is currently engaged in, or has engaged in during the past three (3) years before admission, drug-related criminal activity; violent criminal activity; other criminal activity which may threaten the health, safety or right to peaceful enjoyment of the premises by other residents or persons residing in the immediate vicinity; other criminal activity that would threaten the health and/or safety of the owner, PHA staff, contractor or subcontractor.

In addition, the Authority may terminate Housing Choice Voucher Assistance to any person:

- X Who the Authority determines is illegally using a controlled substance; or
- X If the Authority determines that it has reasonable cause to believe that such person=s illegal use (or pattern of illegal use) of a controlled substance, or abuse (or pattern of abuse) of alcohol, may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents of the development; or

- X Who has a history of violent criminal offenses, offenses against children or drug-related offenses; or
- X Who commits illegal drug use, violent criminal activity, or has any felony conviction; or
- X Who is convicted of manufacturing or producing methamphetamine (speed); or
- X Whose household has a member who is subject to lifetime registration as a sex offender under the State registration program.

In determining whether to deny assistance to any person based on a pattern of use of a controlled substance or a pattern of abuse of alcohol, the Authority may consider whether such person:

- X Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable);
- X Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable); or
- X Is participating in a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable).
- X In order to confirm eligibility under the foregoing provisions, applicants must submit a signed release for each adult member of the household authorizing the Authority to obtain criminal history records for purposes of applicant screening, program compliance and termination of assistance.
- X Applicants convicted of a felony within the past three years prior to the date of review may be denied assistance.
- X The Authority shall comply with HUD regulations with respect to management of the aforesaid records which shall be considered confidential.

7. OUTREACH TO FAMILIES

The Authority advertises new allocations, when there are not sufficient applicants on the waiting list, in the Record, the Herald and the Jersey Journal/Dispatch. Other means used to publicize this program will include brochures, press releases, and contacts with local community organizations, local and county welfare departments, churches, senior citizen organizations, shelters for the homeless and victims of domestic violence.

Restrictions on Assistance to Noncitizens

The Authority is in compliance with Section 214 of the Housing and Community Development Act of 1980 regarding the implementation of the "Noncitizen Rule" entitled, Restriction on Assistance to Noncitizens. All current applicants and participants must execute a written declaration to ensure that each family member is a U.S. Citizen or a non-citizen with eligible immigration status. For all family members under the age of 18 years residing in the household, a parent/guardian responsible for the child will sign the Declaration of Section 214 Status. For applicants and participants claiming eligible immigration status, status will be verified through the Department of Homeland Security (DHS) automated system and/or secondary verification through a manual records search through the DHS.

8. ASSIGNMENT POLICIES

Tenant will be assigned to dwelling units in accordance with the following procedure:

- a. A family selected for admission must accept the vacancy offered or the applicant's name goes to the bottom of the waiting list, except as permitted in this section.
- b. If the applicant is willing to accept the unit offered but is unable to move at the time of the offer and presents clear evidence of their inability to move to the Authority's satisfaction, refusal of the offer shall not count as a refusal and the applicant's name will not be moved to the bottom of the waiting list.
- c. If an applicant presents to the satisfaction of the Authority clear evidence that acceptance of a given offer of a suitable vacancy will result in undue hardship or handicap not related to consideration of race, color, or national origin, such as inaccessibility to source of employment, children's day care and the like, refusal of such an offer shall not be counted and the applicant will maintain current position on the waiting list.
- d. The Authority shall maintain a record of the vacancies offered, including location, date and circumstances of each offer and each rejection or acceptance.

9. DENIAL OR TERMINATION OF ASSISTANCE

The Authority may deny or terminate assistance to applicants or participants of the Public Housing program if family members engage in violent criminal activities or in drug-related activities. Drug-related activities include the manufacture, sale or distribution or the possession with intent to manufacture, sell or distribute a controlled substance. Violent criminal activity includes any felonious criminal activity that has the use, attempted use or threatened use of physical force against the person or property of another. If any member of a person's household was terminated from the Housing Choice Voucher or Public Housing program, within the past three (3) years, for drug-related criminal activity, the family shall not be granted any preference in participant selection. All persons receiving notice of such action, may make a written request within ten (10) days from the date of the notice for an informal hearing. Program abuse, including unauthorized persons residing in a subsidized unit, failure to report any family income or an outstanding debt to a housing authority or another Assisted Housing Program are cause for subsidy termination. An informal hearing may be requested, in writing, within ten (10) days of such termination.

10. REASONABLE ACCAMODATIONS

In addition to our affirmative obligations to operate our properties in a nondiscriminatory manner and the specific requirements to make properties physically accessible to persons with disabilities, the Housing Authority will also consider requests for reasonable accommodation from applicants and tenants with disabilities.

A reasonable accommodation is a change, exception or adjustment to a program, service, building, dwelling unit or workplace that will allow a qualified person with a disability to:

Participate fully in a program; Take advantage of a service; Live in a dwelling unit; Perform a job.

Reasonable accommodations include, for example, those that are necessary for a person with a disability to use and enjoy a dwelling.

To show that a requested accommodation may be necessary, there must be an identifiable relationship between the requested accommodation and the individual's disability.

All requests for a reasonable accommodation must be made in writing and submitted to the property manager of the development in which the tenant resides. The property manager will review the request and forward it to the Executive Director for further review and approval or denial. If the individual with a disability requires assistance in providing the written reasonable accommodation request, assistance will be provided. The request must include medical documentation verifying the need for the accommodation.

LIMITS ON OBLIGATIONS TO PROVIDE REASONABLE ACCOMMODATIONS

- X Fundamental Alteration - The Authority is not required to take any action that would result in a fundamental alteration in the nature of the program. A fundamental alteration is a change so significant that it alters the essential nature of the providers operations.
- X Undue Financial and Administrative Burden - The determination of undue financial and administrative burden must be made on a case-by-case basis, taking into consideration various factors, such as the cost of the reasonable accommodation, the financial resources of the provider, the benefits of the accommodation would provide to the requester, and the availability of alternative accommodations that would adequately meet the requester=s disability or related needs.

The person with disabilities may be permitted to bear the financial cost of the accommodation, if the cost would impose an undue financial burden on the Authority. Approval must be given by the Authority prior to any modifications being completed and must be performed only by licensed contractors, as applicable.

11. RENTS

Residents may choose to pay a flat rent as established by the agency or a rent that does not exceed more than thirty percent (30%) of income, or the minimum rent. If a family chooses a flat rent, but becomes unable to pay the flat rent, the Authority must immediately allow the family to pay the income-based rent. Residents who choose to pay the flat rent will have their income reviewed at least once every three years. However, family composition shall be re-examined at least annually.

The Authority shall charge a minimum rent of fifty dollars (\$50.00).

A. Exceptions to Minimum Rents.

The Authority shall grant an exception to the minimum rent requirements if the resident can demonstrate a hardship circumstance expected to be of a long-term basis (over ninety (90) days) as follows:

- a. The family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program;
- b. The family would be evicted as a result of the imposition of the minimum rent;
- c. The income of the family has decreased because of a change in circumstance, including loss of employment;
- d. A death in the family;
- e. Other circumstances determined by the Authority on a case by case basis.

Any resident requesting exception to the minimum rent will have the rent suspended until a determination is made. After the determination, if an exception is not granted, the rent will be charged retroactively. If the Authority determines the hardship is expected only to be temporary (less than or equal to ninety (90) days) eviction will not be pursued during this period. The resident will be given an opportunity to enter into a repayment agreement for monies owed. If hardship is not substantiated, the resident will be required to pay the minimum rent including any retroactive rent that accrued during the period of review. If the exception is granted, the resident's account will be credited back to the date of the request except for residents charged a minimum rent between October 21, 1998 and February 1999 when this HUD regulation went into effect. Those families are eligible for credit back to October 21, 1998.

Flat Rents

Flat rents shall be established for all units based on a rent comparability survey. Flat rents will be reviewed and adjusted periodically. The current flat rents are as follows:

0 bedroom	\$1095
1 bedroom	\$1,225
2 bedrooms	\$1,374
3 bedrooms	\$1,697

Residents will be notified of their right to request to pay a flat rent instead of an income based rent. After the initial implementation, this option will be offered once each year at reexamination or at the request of the resident.

A resident may request to return to paying an income based rent if there has been a financial hardship on the family or if the resident feels they can no longer afford the flat rent. If a hardship is granted and the family switches to the income based rent, the family cannot opt to use the flat rent again for a period of one year from the date the previous change was made.

Residents waiting for a transfer to a smaller unit will pay a flat rent based on the smaller unit size for which they are waiting. If the family paying the lower flat rent refuses a reasonable offer to transfer to a smaller unit, their rent will be returned to the lower of the flat rent for the actual unit size they occupy or thirty percent (30%) of adjusted income.

The Authority, in order to ensure continued viability of the development, will implement flat and/or ceiling rents, at amounts consistent with HUD regulations.

12. OCCUPANCY STANDARDS

The following Occupancy Standards will determine the number of bedrooms required to accommodate a family of a given size:

<u>Number of Bedrooms</u>	<u>Minimum Persons</u>	<u>Maximum Persons</u>
0	1	1
1	1	2
2	2	4
3	3*	6

Dwellings will be so assigned that, except in the case of infants or very young children, it will not be necessary for persons of opposite sex, other than husband and wife, to occupy the same bedroom.

*In tenant selection in Family Public Housing, preference will be given to households with two minor children; over households with two adults and one minor child and households with 3 adults.

13. **TRANSFERS**

Transfers will be made without regard to race, color, creed, national origin, age, sex, handicap, or political beliefs.

Transfers will be made to alleviate overcrowding and under-utilization of space. A transfer list will be maintained which shall include the date, the need for a transfer was evidenced by the Authority, number of persons in the unit and unit size. Consideration shall be given to the extent and duration of overcrowding the family has experienced or under utilization of the space.

Tenants shall not be transferred to a dwelling unit of equal size either within a project or between projects, except for alleviating hardships, as determined by the Assisted Housing Administrator or designee. However, tenants may apply for units operated through different funding sources. Example: Tenants in public housing units may apply for units funded through Section 8.

14. **LEASING OF DWELLING UNITS**

- A. A Lease Agreement shall be signed by both husband and wife, if applicable, or a responsible member of each family accepted as tenants and by a Housing Authority representative or designee prior to admission as tenants. A copy of said Lease Agreement shall be given to the tenant and the original shall be retained in the tenant's file.
- B. If a tenant family transfers from one dwelling unit to another, a new lease shall be executed for the dwelling to be occupied.
- C. If, through any cause, a signer of the lease ceases to be a member of the tenant family, the lease shall be voided and a new lease agreement shall be executed and signed by a remaining member of the family who can qualify as a leaseholder provided such person meets the requirements and provided the remaining family is otherwise eligible for continued occupancy. If no member of the remaining tenant family is qualified to sign a new lease, the existing lease shall be voided and all family members will be required to vacate the unit within ninety (90) days.
- D. In the event of a separation of the family, such as a divorce, the head of household shall have the right to the unit, unless the court stipulates otherwise.
- E. During tenure of a Lease Agreement, changes in rent or family composition shall be made in the following manner:
 - a. Changes in rent shall be made by proper written notice from the Authority to the tenant. Appropriate HUD forms must be signed by the tenant and the Authority to reflect the changes in rent.
 - b. Tenants must report, in writing, changes in family composition and income to the Authority. These changes in family composition and income may require an interim recertification, if a change in rent of more than ten dollars (\$10.00) will result. See adjustments for rent, Section 16.

15. **LENGTH OF TIME FAMILY MAY BE ABSENT FROM DWELLING UNIT**

The family may be absent from the unit for brief periods; however, in accordance with HUD regulations, the family may not be absent from the unit for more than 180 consecutive calendar days. Absence means that no member of the family stated on the lease is residing in the unit.

Assisted families must notify the Authority and owner, in writing, if the assisted unit will be vacant for thirty (30) days or more. The written notice must state the exact amount of time the unit will be vacant and the reason for the vacancy.

If notification is not received and the unit is for vacant thirty (30) days, the Authority may terminate the lease, providing the owner and the family thirty (30) days written notice of termination of lease. The thirty (30) days notice will begin on the first day of the month prior to the month the family vacates the unit.

An extension of the thirty (30) day absence from the unit may be granted in cases where, due to no fault of the family, the family was unable to return to the unit due to hospitalization or due to a disability. Additional extensions must be approved by the Assisted Housing Administrator. However, the absence of a family member from the household for more than thirty (30) days must be requested for approval and the family may not be absent from the unit for more than ninety (90) consecutive calendar days, except in cases of hospitalization or long term care which may be permitted by the Authority if reported, for up to 180 consecutive calendar days.

If the family is absent for longer than the maximum period permitted, the assisted lease will be terminated.

16. ELIGIBILITY IN CASE OF A FAMILY DISSOLUTION

In the case of a family break-up the Rental Assistance will usually remain with the family member who has custody of the minor children by choice or by order of the court. When family members are forced to leave the unit as a result of actual or threatened physical violence of a spouse or other member of the family, the Authority will review the circumstances before a decision is made. In all instances the Authority will be bound by the court's determination of which family members continue to receive assistance in the program.

17. INFORMAL REVIEW/HEARING PROCEDURE

Informal Review for Applicant - Notice to Applicant

The Housing Authority shall give an applicant prompt notice of a decision which denies them of assistance. The notice shall contain a brief statement of the reasons for the Housing Authority's decision. The notice shall also state that the applicant may request an informal review of the decision and must describe how to obtain the informal review and indicate how to obtain legal representation. Said request for an informal review must be made within twenty (20) calendar days of the date of the notice to the applicant.

Informal review process

The Housing Authority shall give an applicant an opportunity for an informal review of the Housing Authority's decision denying assistance to the applicant. The Housing Authority review procedures shall include the following:

- X The review shall be conducted by any person or persons designated by the Authority.
- X The applicant shall be given an opportunity to present written or oral objections to the Housing Authority decision and to have representation.
- X The Housing Authority shall notify the applicant of the Housing Authority's final decision after the informal review, including a brief statement of the reasons for the final decision.

Informal Hearing for Participant

The Housing Authority is required to offer a participant family an informal hearing when termination of assistance is pending for the following:

- X A determination of the family=s annual or adjusted income and the use of such income to compute the housing assistance payment.
- X A determination of the appropriate utility allowance (if any) for tenant paid utilities from the Housing Authority=s utility allowance schedule.
- X A determination of the family unit size under the Housing Authority subsidy standards.
- X A determination to terminate assistance for a participant family because of the family=s action or failure to act.
- X A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under Housing Authority policy and HUD regulations.

In cases described in paragraphs (A), (D) and (E) of this section, the Housing Authority must give the opportunity for an informal hearing before the Housing Authority terminates housing assistance payments for the family under an outstanding HAP contract.

Notice to Family

In the cases described in this section, the Housing Authority shall notify the family that the family may ask for an explanation of the basis of the Housing Authority determination and that if the family does not agree with the determination, the family may request an informal hearing on the decision. The notice shall:

- X Contain a brief statement of reasons for the decision.
- X State that if the family does not agree with the decision, the family may request an informal hearing on the decision within ten (10) days from the date of the notice, and;
- X State the deadline for the family to request an informal hearing.

Expeditious hearing process

Where a hearing for a participant family is required under this section, the Housing Authority shall proceed with the hearing within thirty (30) days from the date of the request of the family.

Discovery by the family

The family shall be given the opportunity to examine before the Housing Authority hearing, any Housing Authority documents that are directly relevant to the hearing. The family shall be provided with copies of the requested document(s) at a cost of ten cents (\$.10) per page. Any document not made available for examination on request of the family, shall not be used at the hearing.

Discovery by the Housing Authority

The Authority must be given the opportunity to examine, at the Housing Authority offices before the hearing, any family documents that are directly relevant to the hearing. The Housing Authority must be allowed to copy any such document at the Housing Authority=s expense. If the family does not make the document available for examination on request of the Housing Authority, the family may not rely on the documents at the hearing.

Documents

The term ADocuments@ includes records and regulations.

Representation by family

At its own expense, the family may be represented by a lawyer or other representative.

Hearing Officer

The hearing shall be conducted by any person or persons designated by the Housing Authority, other than a person who made or approved the decision under review or a subordinate of this person.

Evidence

The Housing Authority and the family shall be given the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

Issuance of decision

The person who conducts the hearing must issue a written decision briefly stating the reasons for the preponderance of the evidence presented at the hearing. A copy of the hearing decision shall be furnished with ten (10) calendar days to the family. The Authority may offer participant family an informal review to discuss any decision(s) made by the Authority. In cases where termination of assistance is pending, the Authority is required to offer the family the opportunity for an informal review before such action is taken.

Families and owners who have complaints or wish to appeal any decision of the Authority, may make a written request for an informal hearing. The hearing will be attended by the Assisted Housing Specialist handling the participant's file and another person designated by the Assisted Housing Administrator who will act as the hearing officer. The decision can be appealed to the Assisted Housing Administrator, who will make the final determination for the Authority. The decision of the Assisted Housing Administrator shall be final but shall not prevent the families and owners from taking legal action.

18. REGULAR EXAMINATIONS

- A. At least once each year, or as requested by management, tenant must furnish such accurate information to management regarding family composition, employment and family income as may be necessary to make determinations with respect to rent, eligibility and the appropriateness of dwelling size. The Authority will verify the information submitted and such verification may include, but is not limited to, earning reports from employers, certified copies of State and Federal Income Tax Returns of any member of the household, W-2 Forms etc.
- B. Approximately four (4) months prior to a tenant's re-exam date, the Authority will send a notice informing the tenant of their date for re-examination and the date by which the tenant is required to supply all necessary documentation for income verification and changes in family composition.
- C. All steps of the recertification process will be completed at least thirty-five (35) days before the effective date so that the tenant will be given thirty (30) days notice of any change in rent.
- D. If the tenant does not provide proof of income or family composition, within ten (10) days after the first request for recertification information, a follow-up notice will be sent to the tenant giving the tenant ten (10) days to provide the requested information in accordance with the lease. The notice will also inform the tenant that failure to provide the requested information may result in termination of lease.
- E. If the tenant fails to respond to the final notice within ten (10) days as requested, a final thirty (30) day Notice of Termination of Lease shall be sent to the tenant.

- F. If the Authority or a third-party is late with the recertification activities, the tenant's rent will not be increased until the tenant has been given thirty (30) days notice. However, a decrease in the tenant's rent will be effective on the date the recertification would have been effective, had there been no delay. If the tenant is late in complying with the recertification requirements, any increase or decrease in the tenant's rent will be effective on the date the recertification would have been effective, had there been no delay.
- G. The length of time from date of admission to date of first re-examination may not exceed twelve (12) months. In order to fit a new tenant into an established schedule, the first regularly scheduled re-examination may be conducted in a period of less than 12 months.
- H. Each tenant family is to be notified in writing of any changes in rent or lease violations revealed by the redetermination, and the date by which the corrective action must be taken.

19. SPECIAL RE-EXAMINATIONS

- A. If it is not possible at the time of admission or regular re-examination of a tenant family to determine annual family income with any reasonable degree of accuracy, a temporary determination of income and rent shall be made and a special re-examination scheduled within thirty (30), sixty (60) or ninety (90) days, depending upon the family's circumstances. The tenant shall be notified in writing of the date of the special re-examination. In such instances any increase or decrease in the tenant's rent will be calculated retroactive to the date the increase or decrease would have been effective, had there been no delay.
- B. If annual family income can reasonably be estimated at the time scheduled, the re-examination shall be completed and actions taken as appropriate. If a reasonable anticipation of annual family income cannot be made, another special re-examination will be scheduled

20. INTERIM ADJUSTMENTS OF RENT

- A. Rent shall be adjusted either upward or downward in cases of unanticipated changes in family circumstances. Such changes may include but are not limited to:
 - a. Change in household composition.
 - b. Commencement or termination of public assistance.
 - c. Gain or loss of employment.
 - d. Gain or loss of family member qualifying as a full-time student.
- B. Tenants shall notify management of changes in circumstances within ten (10) days of such occurrence. The Authority will verify only those factors which have changed or were not verified at the last recertification.

For tenant reported interim changes:

- a. An increase in rent will be effective on the first day of the month after thirty (30) days advance notice is given to the tenant;
- b. A decrease in rent will be made effective on the first of the month following the month in which the change occurred.

- C. If the tenant does not comply with the interim reporting procedure the Authority will notify the tenant, in writing, of the need to recertify, giving ten (10) calendar days to respond. The interim adjustment will be processed after an additional ten (10) days, if the tenant provides the required information. If the tenant does not respond within the ten (10) calendar days the Authority may initiate eviction proceedings against the tenant. After the information is processed:
- a. An increase in rent will be made retroactive to the first of the month following the month in which the change occurred.
 - b. A decrease in rent will be made effective the first of the month following the month in which processing was completed.

Interim re-examinations will be conducted as necessary in accordance with changes in program requirements or administrative procedures, but shall not be implemented if the change in the tenant's rent would be less than ten dollars (\$10.00).

If it is determined that a Tenant neglected to submit documentation regarding a change in income, the Tenant will be offered the opportunity to enter into a repayment agreement with the Authority. The agreement will specify the total and monthly amount due, number of payments, the date each payment is payable and length of time in which the repayment is to be paid. Repayment agreements will not extend for more than twelve (12) months and will be offered only to participants who have not had an income discrepancy in the past.

Tenants, who have had previous income discrepancies, will be offered a thirty (30) day amnesty period, during which total repayment of all funds owed must be received by the Authority prior to the end of the thirty (30) day amnesty period. If the total repayment is not received within the thirty (30) day amnesty period, the Authority will begin eviction proceedings in accordance with the Lease Agreement and HUD regulations.

21. VERIFICATION OF INFORMATION

- A. All information from each applicant will be verified. Any information relative to the acceptance or rejection of an applicant will be documented and placed in the applicant's file. This will include reports of interviews, letters or telephone conversations with reliable sources. At a minimum, these reports will include the date, the source of the information, including the name and title of the individual contacted and a resume of the information received.
- B. Sources of information may include, but are not limited to, the applicant (by means of interview or home visits), landlords, employers, family social workers, parole officers, court records, drug treatment centers, clinics, physicians or police departments where necessary.
- C. Methods of Verification of Information
 - a. Income: Income is the most important factor in determining a family's eligibility for housing and among the most likely to be subject to misrepresentation or error. Consequently, the Authority shall verify income by:
 - i) Up-front income verification (UIV)
 - ii) Third-party verification through an employer or public agency;
 - iii) Third-party oral verification,
 - iv) Review of documentation provided by the family such as benefit checks, income tax returns, etc., and/or

v) Certification/ self declaration

The Authority shall include either copies of the verifying documents or a notation of the appropriate information in the applicant's file.

- b. Assets: Verification of savings and checking accounts from banks and savings and loan institutions, newspaper stock quotations, local government assessed property values, tax returns, etc.
- c. Family Size and Composition: The Authority will rely on the declarations of the applicant related to family size, composition, and the relationship among the family members.
- d. Age of Family Members: Proof of age is necessary when it is the sole factor determining eligibility or exemption for minors. It will be verified by birth certificate, baptismal certificate or other authoritative document.
- e. Displacement Status: This verification will be obtained from the source of the displacement, such as a Certificate of Displacement, signed by the appropriate government agency.
- f. Handicap or Disability: A physician's certification verifying the handicap or disability shall be required when it is a factor in determining eligibility and rent. Verification in writing by a hospital, welfare agency, the Social Security Administration, vocational rehabilitation agencies, and similar sources will be acceptable.
- g. Applicant Paying More Than 50% of Household Income For Rent: This will be verified through third-party verification of rent and utility payments.
- h. Substandard Housing: This verification will be obtained from a responsible person (not including the applicant), an agency and/or department.

22. ELIGIBILITY FOR CONTINUED OCCUPANCY

- A. In order for a family to be considered eligible for continued occupancy, they must:
 - a. Qualify as a family (see definition of terms).
 - b. Not have violated the Lease Agreement.
- B. The Authority will not commence eviction or refuse to renew a lease, based on the income of the family, unless it has identified a unit renting for an amount not exceeding an amount equivalent to that which the family would be required to pay the Authority for rent.
- C. The income limit restrictions apply only at admission and not for continued occupancy.

23. COMMUNITY SERVICE AND SELF SUFFICIENCY REQUIREMENTS

Unless exempt by 24 CFR 690.603, each adult resident of public housing must contribute eight (8) hours per month of community service, or participate in an economic self-sufficiency program for eight (8) hours per month. A resident determined by the Authority to be required to comply with this section may request an exemption if their circumstances change, or may request a hearing pursuant to the grievance procedure if they disagree with the initial determination.

Community service must be performed in a location within Bergen County unless otherwise approved by the Authority. Community Service is defined as service for which the resident volunteers. The activity cannot be a paid activity or a political activity. The activity must be pre-approved by the Authority. Staff may provide a list of possible organizations to residents. The resident will be required to submit a monthly verification form to the Authority confirming that the service was performed. If the Authority is able to identify appropriate community service work at its developments, it will offer the opportunity to residents required to comply with this requirement.

A resident can also satisfy this requirement by participating in an economic self-sufficiency activity. Self-sufficiency is defined as activities designed to encourage, assist, train or facilitate economic independence. This may include, but is not limited to apprenticeships, job proficiency, GED training, household budgeting and credit counseling. This activity must be pre-approved by the Authority. The Authority may provide a list of self-sufficiency programs to the residents. The resident will be required to submit a monthly verification to the Authority confirming the resident's participation.

Residents may combine community service and self-sufficiency activities to meet their requirements.

The public housing tenants exempt from the community service and self-sufficiency requirement are those:

- A. Age sixty two (62) years of age or older.
- B. Blind or disabled (as defined under Section 216 (i)(1) or 1614 of the Social Security Act (42 U.S.C. 416(i)(1); 1382c)) and who certify that because of this disability, they are unable to comply with the service provisions; or primary caretakers of such individuals.
- C. Engaged in work activities as defined in Section 407(d) of the Social Security Act (42 U.S.C. 607(d)), specified below:
 - A. Unsubsidized employment;
 - B. Subsidized private-sector employment;
 - C. Subsidized public-sector employment;
 - D. Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private sector employment is not available;
 - E. On-the-job training;
 - F. Job-search and job-readiness assistance;
 - G. Community service programs;
 - H. Vocational educational training (not to exceed twelve (12) months with respect to any individual);
 - I. Job skills training directly related to employment;
 - J. Education directly related to employment in the case of a recipient who has not received a high school diploma or a certificate of high school equivalency;
 - K. Satisfactory attendance at secondary school or in a course of study leading to a certificate of general equivalence in the case of a recipient who has not completed secondary school or received such a certificate; and
 - L. The provision of childcare services to an individual who is participating in a community service program.

Exemptions will be verified by information contained in existing tenant files.

24. NON-RENTAL CHARGES

- A. The Authority shall establish non-rental charges and periodically update such charges as necessary. Examples of such charges are:
 - a. Late payment of rent. This will be assessed only if the tenant has been given at least a ten (10) calendar day grace period to pay the rent.

- b. Checks returned for insufficient funds.
- c. Damages beyond normal wear and tear.
- d. Pet deposit.
- e. Special management's services.
- f. Reasonable legal and other eviction costs.

25. MINIMUM RENT

Notwithstanding the above requirement, the Housing Authority shall have the right to charge a minimum rent for the unit. Such rent shall not be in excess of the Fair Market Rent for the unit. The minimum rent may be adjusted from year to year and will be based on the expenses for the development.

26. EVICTIONS

- A. Tenant may be evicted only for:
 - a. Non-compliance with the lease.
 - b. Failure to carry out obligations under any State Landlord and Tenants Act.
 - c. "Other good cause." Evictions for "other good cause" may be effective only at the end of a lease term.
 - d. Violation of the Authority's "One Strike You're Out Policy", which is an attachment to this policy.
- B. Notice of termination to the tenant shall state the reasons for the eviction and shall inform the tenant of the right to request a hearing in accordance with the Authority's Grievance Procedure. Evictions shall be consistent with the terms and conditions of the Apartment Lease, applicable HUD regulations and State laws.
- C. A written record of every eviction shall be maintained by the Authority and shall contain the following information:
 - a. Name of tenant and identification of unit occupied.
 - b. Date of notice to vacate.
 - c. Specific reason(s) for notice to vacate. For example, if a tenant is being evicted because of undesirable actions, the record should detail the actions which resulted in the determination that eviction should be instituted.
 - d. Date and method of notifying tenants, with summary of any conferences with tenant, including names of conference participants.
 - e. Detailed summary of any grievance or appeal processed and resolved pursuant to the Authority's Grievance Procedure.
 - f. No eviction action shall be instituted nor court costs or legal fees assessed until after the notice period has expired or a Grievance Hearing has been completed.

27. RETENTION OF DOCUMENTS

- A. Applicants on Waiting List
 - a. Files of applicants will be retained as long as the applicant's name remains on the waiting list.
- B. Applicants Removed From Waiting List
 - a. Files of applicants whose name is removed from the waiting list will be retained for three years from the removal date.
 - b. Reasons for removal from the waiting list:
 - i) Applicants who are no longer eligible;
 - ii) Applicants who request that their name be removed from the waiting list;
 - iii) Applicants who fail to respond to requests for information, updates and/or other correspondence within a specific time.
 - c. When an applicants' file is approved for occupancy, the completed file will be submitted to the Housing Subsidy Department for rent calculation. All appropriate documentation will be sent to the zone office for lease execution and the following documents will be retained as follows:
 - i) Original applications will be kept on file at the main office of the Authority as long as the person resides in a leased unit. A copy of the file will also be retained at the zone office for the development.
 - ii) Original lease agreement and the most current lease agreement will be kept on file at the main office of the Authority as long as the person resides in a leased unit. A copy of the lease agreement will also be retained at the zone office for the development.
 - iii) The last two annual recertifications, including all verification information/documentation will be kept on file at the main office of the Authority as long as the person resides in the leased unit. A copy of the file will also be retained at the zone office for the development.
 - d. Recertification information and/or documentation will be retained for three years. Information and/or documentation more than three years old will be discarded.
 - e. Files will be retained for seven years from the date of termination of tenancy.

28. DEFINITION OF TERMS

1. ADJUSTED INCOME

The term adjusted income means, with respect to a family, the amount of income of the members of the family residing in a dwelling unit or the persons on a lease, after any income exclusions as follows:

- A. The sum of the amount that exceeds three percent (3%) of the annual family income of unreimbursed medical expenses of any elderly family; unreimbursed medical expenses of a non-elderly family and unreimbursed reasonable attendant care and auxiliary apparatus expense for each handicapped member of the family, to the extent necessary to enable any member of such family to be employed.

- B. Earned income of family members who are minors (less than 18 years of age) and not the head of the household or the spouse of the head of household.
- C. Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse)
- D. The family receives an allowance of \$480 for each family member who is 1) under 18 years of age, 2) a person with disabilities, or 3) a full-time student.

Exclusions from family annual income may include:

- A. Travel expenses up to \$25.00 per family, per week for travel, for work or school;
- B. An amount which may be based on all earned income of a family, income from certain family members, families with certain characteristics, and income earned from family members during certain times or from certain sources;
- C. Lifeline benefits for SSI recipients will not be included in annual income; and
- D. Other income determined by the Authority.

2. ANNUAL INCOME

- A. Annual Income is the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the Family, including all net income derived from assets, for the twelve (12) month period following the effective date of initial determination or re-examination of income, exclusive of income that is temporary, non-recurring or sporadic as defined in paragraph c of this definition and exclusive of certain other types of income specified in paragraph c of this definition.
- B. Income includes, but is not limited to:
 - a. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services;
 - b. The net income from operation of a business or profession (for this purpose, expenditures for business expansion or amortization of capital indebtedness and an allowance for depreciation of capital assets shall not be deducted to determine the net income from a business);
 - c. Interest, dividends, and other net income of any kind from real or personal property (for this purpose expenditures for amortization of capital indebtedness and an allowance for depreciation of capital assets shall not be deducted to determine the net income from real or personal property). Where the family has Net Family Assets in excess of \$5,000.00, Annual Income shall include the greater of the actual income derived from all Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD;
 - d. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment;
 - e. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensations and severance pay (but see paragraph (C) (c) of this section;

- f. Welfare Assistance. If the Welfare Assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the Welfare Assistance agency in accordance with the actual cost of shelter and utilities, the amount of Welfare Assistance income to be included as income shall consist of:
 - i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities, plus
 - ii) The maximum amount that the Welfare Assistance agency could in fact allow the Family for shelter and utilities. If the Family's Welfare Assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (B)(f)(ii) shall be the amount resulting from one application of the percentage.
 - g. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
 - h. All regular pay, special pay and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is the head of the Family, spouse, or other person whose dependents are residing in the unit (but see paragraph (C) (e) of this section);
 - i. Any earned income tax credit to the extent it exceeds income tax liability.
- C. Annual Income does not include such temporary, non-recurring or sporadic income as the following:
- a. Casual, sporadic or irregular gifts;
 - b. Amounts that are specifically for or in reimbursements of the cost of Medical Expenses;
 - c. Lump-sum additions to Family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation) capital gains and settlement for personal or property losses (but see paragraph (B)(e) or this section);
 - d. Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran, for use in meeting the costs of tuition, fees, books and equipment. Any amounts of such scholarships, or payments to veterans, not used for the above purposes that are available for subsistence are to be included in income; and
 - e. The hazardous duty pay to a Family member in the Armed Forces away from home and exposed to hostile fire.
- D. Income does not include:
- a. Income from employment of children (including foster children) under the age of eighteen (18) years;
 - b. Payments received for the care of foster children;
 - c. Amounts specifically excluded by another Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance program that includes assistance under the 1937 Act. The following types of income are subject to such exclusion:

- i) Relocation payments made under Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4621-4638);
- ii) The value of the allotment provided to an eligible household for coupons under the Food Stamp Act of 1977 (7 U.S.C. 2011-2029);
- iii) Payments to volunteers under the Domestic Volunteer Service Act of 1973 (42 U.S.C. 4951-4993);
- iv) Payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(a));
- v) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459 (e));
- vi) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8621-8629);
- vii) Payments received from the Job Training Partnership Act (29 U.S.C. 1552 (b));
- viii) Income derived from the disposition of funds of the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat. 2503-2504);
- ix) The first \$2,000.00 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the Court of Claims (25 U.S.C. 1407-1408), or from funds held in trust for an Indian Tribe by the Secretary of Interior (25 U.S.C. 117).
- x) Payment to Holocaust victims.
- xi) Lump sums.

E. If it is not feasible to anticipate a level of income over a twelve (12) month period, the income anticipated for a shorter period may be annualized, subject to a redetermination at the end of the shorter period.

F. In accordance with the Quality Housing Work Responsibility Act of 1998 (QHWRA), the Authority is required to disallow for the initial twelve months:

- i) the earned income of family members who were unemployed for a year or more and are now employed;
- ii) the earned income of family members whose employment income increases as a result of participation in any family self-sufficiency or job training program; or
- iii) the earned income of family members who were receiving TANF benefits in the last six months and whose earned income increased;

During the second twelve (12) months or phase-in period, the family's rent may be increased by fifty percent (50%) of the amount that would have been in effect without the disallowance. This disallowance of increased income is limited to a lifetime forty-eight (48) month period.

As an alternative to the disallowance of increase in income, the Authority may choose to provide an individual interest bearing savings account for public housing residents who pay an income-based rent. Amounts deposited in the savings account may be withdrawn only for the purpose of:

- i) purchasing a home;
- ii) paying education costs of family members;
- iii) moving out of public or assisted housing; or
- iv) paying any other expense authorized by the Authority for the purpose of promoting the economic self-sufficiency of residents of public housing.

The Authority may not charge a fee for maintaining the account. At least annually the Authority must provide the family with a report on the status of the account and if the family moves out of public housing, the Authority shall pay the tenant any balance in the account, minus any amounts owed to the Authority.

3. CHILD CARE EXPENSE

Amounts anticipated to be paid by the Family for the care of children under thirteen (13) years of age during the period for which Annual Income is computed, but only where such care is necessary to enable a Family member to be gainfully employed or to further his or her education. The amount deducted shall reflect reasonable charges for child care, and in the case of child care necessary to permit employment, the amount deducted shall not exceed the amount of income received from such employment.

4. DEPENDENT

A member of the Family household (excluding foster children) other than the Family head or spouse, who is under eighteen (18) years of age or is a Disabled Person or Handicapped Person or is a Full-time Student.

5. DISABLED PERSON

A person who is disabled as defined in Section 223 of the Social Security Act, or in Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendment of 1970.(42 U.S.C. 423 and 42 U.S.C. 2691 (1), and if determined to be disabled by a certified professional respectively).

Section 223 of the Social Security Act defines disability as:

- A. Inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months; or
- B. In the case of an individual who has reached age fifty-five (55) and is blind (within the meaning of "Blindness" as defined in Section 416(I)(1) of the title. Inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities equal to those of any gainful activity in which he/she has previously engaged with some regularity and over a substantial period of time.

Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970 defines disability as:

“.....a disability attributable to mental retardation, cerebral palsy, epilepsy, or another neurological condition of an individual found by the Secretary of Health, Education and Welfare to be closely related to mental retardation or to require treatment similar to that required by mentally retarded individuals, which disability originates before such individual attains age eighteen, which has continued or can be expected to continue indefinitely, and which constitutes a substantial handicap to such individual.”

6. DISPLACED FAMILY

A person or family who has been displaced by a governmental action or whose dwelling has been extensively damaged or destroyed as a result of a natural disaster or otherwise formally recognized disaster pursuant to Federal Relief Laws.

7. ELDERLY FAMILY

A family whose head or spouse (or sole member) is a person who is an Elderly, Disabled or Handicapped Person. It may include two or more Elderly, Disabled or Handicapped Persons living together, or one or more such persons living with another person who is determined to be essential to their care or well being.

8. ELDERLY PERSON

An elderly person is a household composed of one or more persons at least one of whom is 62 years of age or more.

9. FAMILY

Family means:

- A. Two or more persons sharing residency whose income and resources are available to meet the family's needs and who are either related by blood, marriage, or operation of law, or have evidenced a stable family relationship; or
- B. An Elderly Family or Single Person as defined in this section; or
- C. The remaining member of a tenant family.

10. FULL-TIME STUDENT

A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes vocational schools with a diploma or certificate program, as well as institutions offering a college degree.

11. HANDICAPPED PERSON

A person having a physical or mental impairment that:

- a. Is expected to be of long-continued and indefinite duration;
- b. Substantially impedes his/her ability to live independently;
- c. Is of such a nature that such impairment could be improved by more suitable housing conditions.

12. HEAD OF HOUSEHOLD

The family member who is held responsible and accountable for the family.

13. LOWER INCOME FAMILY

A Family whose Annual Income does not exceed eighty percent (80%) percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families. HUD may establish income limits higher or lower than eighty percent (80%) of the median income for the area on the basis of its finding that such variations are necessary because of the prevailing levels of construction costs or unusually high or low family incomes.

14. MEDICAL EXPENSES

Those medical expenses, including medical insurance premiums, that are anticipated during the period for which Annual Income is computed, and that are not covered by insurance.

15. MINIMUM RENT

Notwithstanding the above requirement, the Authority shall have the right to charge a minimum rent for the unit. Such rent shall not be in excess of the Fair Market Rent for the unit. The minimum rent shall be adjusted from year to year and based on the expenses for the development.

16. MONTHLY ADJUSTED INCOME

One twelfth of Adjusted Income.

17. MONTHLY INCOME

One twelfth of Annual Income.

18. NET FAMILY ASSETS

Value of equity in real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD Homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded. (In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the Family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining Annual Income.) The determination of Net Family Assets shall include the value of any assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefore. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms.

19. NON-IMMIGRANT STUDENT-ALIENS

An alien who has no intention of abandoning his/her foreign residence, who is admitted temporarily to the United States in order to pursue a course, of study at an established institution designated by the alien and approved by the Attorney General. The status of the non-immigrant student-alien also applies to the alien spouse and minor children of the alien student.

20. PUBLIC HOUSING AGENCY (PHA)

Any State, County, municipality or other governmental entity or public body (or agency or instrumentality thereof) that is authorized to engage in or assist in the development or operation of housing for lower income families.

21. SERVICEMAN/SERVICEWOMAN

A person currently in the active military or naval service of the United States.

22. SINGLE PERSON

A person living alone or intending to live alone and who does not qualify as Elderly, Family, or Displaced Person as defined in this section; or the remaining member of a Tenant family.

23. TENANT RENT

The amount payable monthly by the Family as rent to the PHA. Where all utilities (except telephone) and other essential housing services are supplied by the PHA, Tenant Rent equals Total Tenant Payment. Where some or all utilities (except telephone) and other essential housing services are not supplied by the PHA and the cost thereof is not included in the amount paid as rent, Tenant Rent equals Total Tenant Payment less the Utility Allowance.

24. TOTAL TENANT PAYMENT

The monthly amount calculated in accordance with HUD regulations. Total Tenant Payment shall be the higher of the following, rounded to the nearest dollar:

- A. Thirty percent (30%) of Adjusted Monthly Income; or
- B. Ten percent (10%) of Gross Monthly Income; or
- C. The established minimum rent.

25. UTILITIES

Water, electricity, gas, other heating, refrigeration and cooking fuels, trash collection and sewerage services. Telephone and television service is not included as a utility. Electricity or gas to operate major participant supplied equipment, such as air conditioners, is not included, unless approved as medical hardship.

26. UTILITY ALLOWANCE

If the cost of utilities (except telephone) and other essential housing services for an assisted unit is not included in the Tenant Rent but is the responsibility of the Family occupying the unit, an amount equal to the estimate made or approved by HUD, of the monthly cost of a reasonable consumption of such utilities and other services for the unit by a household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment will be deducted from the tenant's gross rent.

27. UTILITY REIMBURSEMENT

The amount, if any, by which the Utility Allowance for the unit, if applicable, exceeds the Total Tenant Payment of the Family occupying the unit.

28. VERY LOW-INCOME FAMILY

A Lower Income Family whose Annual Income does not exceed fifty percent (50%) of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income limits higher or lower than fifty percent (50%) percent of the median income for the area on the basis of its finding that such variations are necessary because of unusually high or low family income.

29. VETERAN

A person who has served in the active military or naval service of the United States (Army, Navy, Air Force, Marine Corps, Coast Guard, and the Commissioned Corps of the United States Public Health Service) and who has been discharged or released from such service under honorable circumstances.

30. WELFARE ASSISTANCE

Welfare or other payments to families or individuals, based on need, that are made under programs funded, separately or jointly, by Federal, State or local governments.

Revised January 2009

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

ADMINISTRATIVE PLAN

HOUSING AUTHORITY OF BERGEN COUNTY

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INTRODUCTION

This policy was developed and adopted by the Commissioners of the Housing Authority of Bergen County, hereinafter referred to as the Authority, to comply with the Civil Rights Act of 1964, the Quality Housing and Work Responsibility Act of 1998 and the rules and regulations promulgated by the U.S. Department of Housing and Urban Development, hereinafter referred to as HUD.

This policy outlines HUD regulations and establishes discretionary policies and procedures for use by this Authority.

This policy is intended to promote an environment utilizing a broad range of incomes within the lower income limits and which is based on non-discrimination on the basis of race, color, creed, national origin, age, sex, handicap, or political beliefs.

MISSION STATEMENT

“Our mission is to serve low and moderate income populations in our jurisdiction by increasing and maintaining the supply of sound, affordable housing and by providing encouragement and assistance to improve the quality of life.”

The goals and objectives of the Authority are to:

1. Implement the mission statement;
2. Provide safe housing to our clients;
3. Promote efficient management/maintenance of our properties and other housing programs;
4. Develop and construct housing for low/moderate income families;
5. Develop alternate financing to assist families to purchase their own homes;
6. Publicize the Authority;
7. Educate the public on services provided by the Authority;
8. Have a satisfying and productive work environment;
9. Conduct effective hiring; and
10. Promote team building within the Authority and the general population.

1. OVERALL APPROACH AND OBJECTIVES

The Executive Director of the Authority has the overall responsibility for the administration of the Public Housing Buildings. The day-to-day activities are supervised by an Deputy Executive Director with a staff that includes an Compliance Officer, a Senior Assisted Housing Specialist, fourteen Assisted Housing Specialists, three Field Representatives, a part-time Field Representative and a part-time Fraud Investigator, a Tenant Service Coordinator, a Marketing Eligibility Supervisor, Senior Marketing/Eligibility Specialist, a Marketing/Eligibility Specialist, and two Eligibility Specialist. Staff from other areas of the Authority will assist with the program as necessary. The program will be administered in compliance with Housing Choice Voucher Handbook.

2. RECEIPT AND INTIAL PROCESSING OF APPLICATIONS

Except with prior HUD approval and as may be provided for by regulations, no low income family shall be accepted for admission to any unit under the Housing Choice Voucher program for which the effective date of the HAP contract is October 1, 1981 or later. As Housing Choice Vouchers turn over, they will be issued to very low income families. Applications, when available, may be requested by contacting the Occupancy Department of the Authority located in the Housing Authority main office in Englewood or at any other designated location. Qualified applicants are placed on the waiting list by the date and time their application is received at our main office in Englewood.

- A. The Authority shall obtain a written application, signed by the head of household and all other adult members of the household, which will contain all data and information necessary to enable the Authority to determine whether the family meets the conditions for admission.

- B. All applications will be date and time stamped and referred to a central tenant selection and assignment office
- C. All applications placed on the waiting list will be retained until the Authority is notified that the applicant is no longer interested in the program or the applicant refuses two (2) offers of assistance. Reasonable efforts will be made to ascertain an applicant's on-going interest in the program and an applicant will be removed from the waiting list only if the applicant does not respond to requests for information, updates and/or other correspondence. However, if an applicant's failure to respond to the Authority's requests for information, updates and/or other correspondence was caused by the applicant's disability, the Authority will provide reasonable accommodation to give the applicant an opportunity to respond.
- D. Applicants will be selected chronologically from the waiting list for participation in the Housing Choice Voucher Program.
- E. Residents of Federally declared disaster areas will be permitted to apply for the Section 8 Housing Choice Voucher program, regardless of whether the waiting list is open or not. Eligible applicants will receive a preference over other waiting list applicants and may be issued a Housing Choice Voucher, provided funding is available.

3. NOTIFICATION OF APPLICANT

Each applicant determined to be eligible shall be promptly notified by the Authority of such determination and of the approximate date of occupancy. Each applicant determined to be ineligible shall be promptly notified by the Authority in writing of such determination, stating the reasons thereof, and of their right, upon written request within ten (10) days, to an informal hearing on the determination in order to make such reply or explanation as they may wish.

Applications found ineligible and/or withdrawn for any reason are removed from the active file permanently. These applicants will not be denied the opportunity to file a new application when the Housing Choice Voucher waiting list is open.

4. CRITERIA FOR PARTICIPANT SELECTION PREFERENCES

The Section 8 Housing Choice Voucher Program includes provisions for the establishment of participant selection preferences.

For the purposes of evaluating applications for participation in the program, and to insure the equitable distribution of rent subsidies among applicants, the Commissioners of the Authority have adopted the following preferences for participant selection. The waiting list will be organized according to the following three types of admission preferences:

Ranking Preferences

The following ranking preferences will be applied in the order that they are listed:

1. Families, whose head of household or spouse is working. This preference shall also apply to those households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
2. Head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market within the Housing Authority's jurisdiction.

3. Single households with no minor children, whose head, co-head, and/or spouse is not disabled or 62 years of age or older.

Local and Residency Preferences

The following local and residency preferences will be applied in the order that they are listed:

1. Residents of Member Communities of the Authority whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
2. Residents of Member Communities of the Authority whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
3. Other Bergen County residents, who do not reside in a community having a Section 8 Housing Choice Voucher Program, whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
4. Other Bergen County residents who, do not reside in a community having a Section 8 Housing Choice Voucher Program, whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
5. Applicants who reside in other Bergen County communities whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
6. Applicants who reside in other Bergen County communities whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
7. All other applicants whose head of household or spouse is working, or households whose head, spouse or sole member is age sixty-two (62) or older, or is receiving Social Security Disability, Supplemental Social Security Income benefits, or any other payments based on the individual's inability to work.
8. All other applicants whose head of household or spouse is participating in an educational and/or vocational training program to prepare the individual for the job market.
9. Residents of Member Communities of the Authority whose head of household or spouse is not working, or households whose head, spouse or sole member is not age sixty two (62) or older, or is not receiving Social Security Disability, Supplemental Social Security Income benefits or is not receiving any other payments based on the individual's inability to work.
10. Other Bergen County residents who do not reside in a community having a Section 8 Housing Choice Voucher Program whose head of household or spouse is not working, or households whose head, spouse or sole member is not age sixty-two (62) or older, or is not receiving Social Security Disability, Supplemental Social Security Income benefits, or is not receiving any other payments based on the individual's inability to work.

11. Other Bergen County residents who do not reside in a community having a Section 8 Housing Choice Voucher Program whose head of household or spouse is not participating in an educational and/or vocational training program to prepare the individual for the job market.
12. All other applicants.

Applying the Preferences

The waiting list will be organized according to the chronological date and time an application is received at the main office of the Authority and the applicant's ranking, local and residency preferences. Applicants who are working, training or attending school or those who have an offer of employment in a community shall be considered residents of that community.

The following table provides additional information on how the preferences will be used to organize the waiting list:

RANKING PREFERENCE	RESIDENCY PREFERENCE	RANK/ WEIGHT
Working	Member Communities	14
Training for employment	Member Communities	14
Working	Other Bergen County communities without a Housing Authority	13
Training for employment	Other Bergen County communities without a Housing Authority	13
Working	Other Bergen County communities	12
Training for employment	Other Bergen County communities	12
Working	All other applicants	8
Training for employment	All other applicants	8
Not Working/Not Training for employment	Member Communities	6
Not Working/Not Training for employment	Other Bergen County Communities without a Housing Authority	5
Not Working/Not Training for employment	Other Bergen County Communities with a Housing Authority	4
Not Working/Not Training for employment	All other applicants	0

5. PARTICIPANT SELECTION CRITERIA

The Authority shall fully comply with the One Strike You=re Out policy as set forth in the Housing Opportunity Program Extension Act of 1996, P.L. 104-120. To that end, the Authority shall screen applicants for drug and criminal activity to the extent allowed by law.

The Authority shall prohibit assistance under the Housing Choice Voucher program to any household member:

- X Who the Authority determines is illegally using a controlled substance; or
- X If the Authority determines that it has reasonable cause to believe that such person=s illegal use (or pattern of illegal use) of a controlled substance, or abuse (or pattern of abuse) of alcohol, may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents of the development; or
- X Who was evicted from federally assisted housing for drug-related criminal activity within three (3) years from the date of eviction; or
- X Who is subject to lifetime registration as a sex offender under a State registration program. In order to verify registration, the Authority will conduct criminal background checks in New Jersey as well as in any other state in which the applicant member(s) are known to have resided. Criminal background checks may include obtaining criminal records from the State and local police as well as the applicable county Prosecutor=s office; or
- X Who is currently engaged in, or has engaged in during the past three (3) years before admission, drug-related criminal activity; violent criminal activity; other criminal activity which may threaten the health, safety or right to peaceful enjoyment of the premises by other residents or persons residing in the immediate vicinity; other criminal activity that would threaten the health and/or safety of the owner, PHA staff, contractor or subcontractor.

In addition, the Authority may terminate Housing Choice Voucher Assistance to any person:

- X Who the Authority determines is illegally using a controlled substance; or
- X If the Authority determines that it has reasonable cause to believe that such person=s illegal use (or pattern of illegal use) of a controlled substance, or abuse (or pattern of abuse) of alcohol, may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents of the development; or
- X Who has a history of violent criminal offenses, offenses against children or drug-related offenses; or
- X Who commits illegal drug use, violent criminal activity, or has any felony conviction; or
- X Who is convicted of manufacturing or producing methamphetamine (speed); or
- X Whose household has a member who is subject to lifetime registration as a sex offender under the State registration program.

In determining whether to deny assistance to any person based on a pattern of use of a controlled substance or a pattern of abuse of alcohol, the Authority may consider whether such person:

- X Has successfully completed a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable);

- X Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable); or
- X Is participating in a supervised drug or alcohol rehabilitation program (as applicable) and is no longer engaging in the illegal use of a controlled substance or abuse of alcohol (as applicable).
- X In order to confirm eligibility under the foregoing provisions, applicants must submit a signed release for each adult member of the household authorizing the Authority to obtain criminal history records for purposes of applicant screening, program compliance and termination of assistance.
- X Applicants convicted of a felony within the past three years prior to the date of review may be denied assistance.
- X The Authority shall comply with HUD regulations with respect to management of the aforesaid records which shall be considered confidential.

6. **OUTREACH TO FAMILIES AND CONTACT WITH OWNERS**

The Authority advertises new allocations, when there are not sufficient applicants on the waiting list, in the Record, the Herald and the Jersey Journal/Dispatch. Other means used to publicize this program will include brochures, press releases, and contacts with local community organizations, local and county welfare departments, churches, senior citizen organizations, shelters for the homeless and victims of domestic violence.

From time to time, special mailings will be sent to County agencies and local governments to explain the program. Additional outreach includes notification to real estate brokers and managers of multi-unit apartment complexes. Meetings and seminars are held with real estate interests to explain the Housing Choice Voucher program and to gain the cooperation of landlords. Brochures are available to participants and landlords which provide a general outline of the program.

Restrictions on Assistance to Noncitizens

The Authority is in compliance with Section 214 of the Housing and Community Development Act of 1980 regarding the implementation of the "Noncitizen Rule" entitled, Restriction on Assistance to Noncitizens. All current applicants and participants must execute a written declaration to ensure that each family member is a U.S. Citizen or a non-citizen with eligible immigration status. For all family members under the age of 18 years residing in the household, a parent/guardian responsible for the child will sign the Declaration of Section 214 Status. For applicants and participants claiming eligible immigration status, status will be verified through the Department of Homeland Security (DHS) automated system and/or secondary verification through a manual records search through the DHS.

7. **ISSUING OR DENYING VOUCHERS**

In selecting applicants, the Authority shall use the Housing Choice Voucher waiting list. The order of selection from the waiting list will not be based on family size or on the family unit size for which the family qualifies.

Vouchers are issued to qualified applicants for a period of sixty (60) days, during which time the applicant searches for housing. An extension of thirty (30) days may be granted by the Assisted Housing Administrator and/or the Assisted Housing Supervisor. A further extension of thirty (30) days, up to a maximum of 120 days total may be granted by the Assisted Housing Administrator. In unusual circumstances the Administrator shall have the discretion to grant a "suspension" (tolling) of the term of the Voucher. Additionally, other suspensions in the term of the Voucher may be granted in cases where, due to no fault of the family, the family was unable to search for housing, such as the hospitalization of a family member, or due to a disability. In most cases, extensions for a period beyond 120 days are prohibited and are not subject to the hearing process. However, approval of an additional extension may be granted, if needed, as a reasonable accommodation to make the program accessible to and usable by a person with disabilities. This additional extension must be approved by the Assisted Housing Administrator.

Seventy-five percent (75%) of new vouchers issued within a fiscal year must be made available to families earning at, or below, thirty percent (30%) of Area Median Income (AMI). New participants receiving vouchers may pay no more than forty percent (40%) of their income for rent in the first year.

Upon admission to the program, an eligible applicant, who was classified as a resident of the Housing Authority of Bergen County=s jurisdiction at the time of the initial application, may be permitted to move anywhere in the country, under portability. However, an eligible applicant who was classified as a nonresident of the Authority=s jurisdiction at the time of the initial application, may be required to reside in the Authority=s jurisdiction for a period of twelve (12) months upon admission to the program, unless portability is approved by the Assisted Housing Administrator.

Participants of the program may relocate anywhere in the country, provided the family has received assistance for at least one year and is considered a participant in good standing. Proper notice must be provided to the owner and the Authority regarding termination of the lease. All requests for portability must be submitted in writing, explaining the reason(s) for the relocation request and the name and address of the receiving housing agency. The family is required to fully cooperate and comply with all procedures established by the initial and receiving agency for families utilizing portability.

Before a Voucher is issued to a family for relocation or reinstatement, a repayment schedule must be signed and approved. Only families who are in good standing, i.e., have no outstanding debt to the Authority or the owner, will be permitted to relocate and/or utilize the portability feature of their Voucher. Relocations will not be approved prior to the lease termination date unless mutually agreed upon by the participant and landlord. The Authority will not permit a family to move within the initial year of assisted occupancy and will limit family to one (1) move in any twelve (12) month period. An exception may be granted only by the Assisted Housing Administrator or his/her designee. In order for an exception to be granted by the Assisted Housing Administrator, the family must provide substantial evidence that a extreme hardship would exist if the family was not permitted to relocate. Any debts owed by any family to a Public Housing Authority are to be repaid within a twelve (12) month period. Exceptions may be granted by the Assisted Housing Administrator if a financial hardship exists. If payments are in default for two consecutive months, the subsidy to the family may be terminated. (See attachment: Owner or Family Debts Payment Agreement Guidelines)

The Authority shall fully comply with the One Strike You=re Out policy as set forth in the Housing Opportunity Program Extension Act of 1996, P.L. 104-120. To that end, the Authority shall screen applicants for drug and criminal activity to the extent allowed by law.

Applicants convicted of a felony within the past three (3) years prior to the date of review may be denied assistance. The Authority shall comply with HUD regulations with respect to management of the aforesaid records which shall be considered confidential.

Special assistance to families is available at four county-wide housing counseling agencies. Cases of discrimination in housing will be referred to the Fair Housing Council of Northern New Jersey and the Equal Opportunity Office of HUD.

8. REASONABLE ACCAMODATIONS

In addition to our affirmative obligations to operate our properties in a nondiscriminatory manner and the specific requirements to make properties physically accessible to persons with disabilities, the Housing Authority will also consider requests for reasonable accommodation from applicants and tenants with disabilities.

A reasonable accommodation is a change, exception or adjustment to a program, service, building, dwelling unit or workplace that will allow a qualified person with a disability to:

1. Participate fully in a program;
2. Take advantage of a service;
3. Live in a dwelling unit;
4. Perform a job.

Reasonable accommodations include, for example, those that are necessary for a person with a disability to use and enjoy a dwelling.

To show that a requested accommodation may be necessary, there must be an identifiable relationship between the requested accommodation and the individual=s disability.

All requests for a reasonable accommodation must be made in writing and submitted to the property manager of the development in which the tenant resides. The property manager will review the request and forward it to the Executive Director for further review and approval or denial. If the individual with a disability requires assistance in providing the written reasonable accommodation request, assistance will be provided. The request must include medical documentation verifying the need for the accommodation.

LIMITS ON OBLIGATIONS TO PROVIDE REASONABLE ACCOMMODATIONS

- X Fundamental Alteration - The Authority is not required to take any action that would result in a fundamental alteration in the nature of the program. A fundamental alteration is a change so significant that it alters the essential nature of the providers operations.

- X Undue Financial and Administrative Burden - The determination of undue financial and administrative burden must be made on a case-by-case basis, taking into consideration various factors, such as the cost of the reasonable accommodation, the financial resources of the provider, the benefits of the accommodation would provide to the requester, and the availability of alternative accommodations that would adequately meet the requester=s disability or related needs.

The person with disabilities may be permitted to bear the financial cost of the accommodation, if the cost would impose an undue financial burden on the Authority. Approval must be given by the Authority prior to any modifications being completed and must be performed only by licensed contractors, as applicable.

9. DENIAL OR TERMINATION OF ASSISTANCE

The Authority may deny or terminate assistance to applicants or participants of the Housing Choice Voucher program if family members engage in violent criminal activities or in drug-related activities. Drug-related activities include the manufacture, sale or distribution or the possession with intent to manufacture, sell or distribute a controlled substance. Violent criminal activity includes any felonious criminal activity that has the use, attempted use or threatened use of physical force against the person or property of another. If any member of a person's household was terminated from the Housing Choice Voucher or Public Housing program, within the past three (3) years, for drug-related criminal activity, the family shall not be granted any preference in participant selection. All persons receiving notice of such action may make a written request within ten (10) days from the date of the notice for an informal hearing.

Program abuse, including unauthorized persons residing in a subsidized unit, failure to report any family income or an outstanding debt to a housing authority or another Assisted Housing Program are cause for subsidy termination. An informal hearing may be requested, in writing, within ten (10) days of such termination.

If PHA's assistance payment is ten dollars (\$10) or less, the PHA shall discontinue payments on behalf of the tenant. The PHA will give thirty (30) days notice of such determination. If within the six months following termination from the program, the participant's income decreases; the PHA will conduct a review and reinstate to program, if funding is available.

The Authority may terminate assistance to participants, if due to funding limitations, the Authority is required to reduce the number of assisted participants. Participants will be provided with at least sixty (60) day notice of termination of assistance. Participants receiving the least amount of assistance from the Authority will be the first to be terminated. Terminations will continue in this manner until all budgetary limitations are satisfied.

10. SPECIAL PROVISIONS FOR USE OF TARGETED VOUCHERS

Family Self-Sufficiency

The Family Self-Sufficiency (FSS) program is part of the Authority's Housing Choice Voucher program. An action plan, defining criteria for participant participation, has been approved by the U.S. Department of Housing and Urban Development. Participants for the FSS program will be selected from those participants of the Housing Choice Voucher Rental Assistance program.

Selected applicants must meet all Housing Choice Voucher program guidelines, and be committed to an educational and/or vocational training program which will prepare the family for the workforce. The Authority's Senior Assisted Housing Specialist will monitor supportive services and will act as liaison to the supportive services offered, which include Workforce Investment Board and/or any other appropriate agency.

If a family is skipped for the FSS program because of the unavailability of supportive services, they may be permitted to participate when the missing services become available.

If a FSS participant fails to report all income or changes in family composition, this shall constitute grounds for termination from the FSS and Housing Choice Voucher program. Families so terminated will not receive any portion of the family's escrow account.

When a family satisfactorily completes its FSS Action Plan and receives its escrow, the family may continue to receive Housing Choice Voucher Rental Assistance, if the family is still eligible for the Housing Choice Voucher program.

If a family has not met its FSS obligations as outlined in the Contract and Action Plan, the Authority may terminate the family's participation in the FSS program and may terminate the family's Housing Choice Voucher assistance. If the family has made sincere efforts to obtain employment but is not successful, the Authority may continue to provide Housing Choice Voucher assistance. However, in such instances, the family will not receive any portion of the escrow account.

The 1998 Act amends current law and removes the mandate to establish a FSS program, except for the agencies that were obligated to carry out an FSS program prior to the enactment of the 1998 Quality Housing and Work Responsibility Act.

These previously FSS-obligated agencies must continue to operate the program for a required number of families (based upon the 1990 Act). However, the number of families that finish the program reduces the required number of families in the program. Also, this continued requirement is subject to appropriations. A local housing agency has the discretion to continue serving additional families beyond those that the agency was mandated to serve under FSS.

Mainstream Vouchers

The Mainstream Voucher Program is part of the Authority's Housing Choice Voucher program. Participants for the Mainstream Program will be selected from applicants on the waiting list who qualify as a person with disabilities as defined in Section 223 of the Social Security Act (42 U.S.C. 423) or is determined to have a physical, mental or emotional impairment that: is expected to be of long-continued and indefinite duration; substantially impedes his or her ability to live independently; and is of such a nature that such ability could be improved by more suitable housing conditions or is a person with a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C.6001 (5)).

The term a person with disabilities does not exclude persons who have the disease of acquired immunodeficiency syndrome (AIDS) or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome (HIV).

Should there be an insufficient pool of qualified applicants on the existing waiting list, the list will be opened for applicants who qualify to apply for the Mainstream Voucher Program.

Special funding may be available for specific types of housing suitable for persons with disabilities. The Authority may apply for such type of funding and administer specially funded vouchers as required by HUD regulations. Specific waiting lists may be established for the administration of such special funding sources.

Shared Housing

Shared Housing may be approved in single family homes, multi-unit apartment houses and two-family duplex units. Two assisted families may share a unit under separate leases, with a single Housing Assistance Contract. The contract rent will be the total of the two HAP payments and the two participant rent shares. When an assisted family departs from the unit, the family must be replaced within thirty (30) days with a family from the Authority's waiting list. If no replacement is selected, the remaining family must relocate to an acceptable unit immediately.

An individual lease may be approved for an assisted family to share a unit with one or more unrelated, by blood, marriage, special relationship or adoption, assisted or unassisted families or individuals. A family with an individual lease has no responsibility to replace a departing family. Families and individuals may indicate their willingness to share housing on their original application. Contract rents must meet Rent Reasonableness Limitations and pro-rated portion of the Fair Market rent for the unit size. There will be no special waiting list or voucher-issuance policies for Individual Lease Shared Housing. No vouchers will be set aside for shared housing except for the restrictions on the initial use of vouchers for Related Lease Shared Housing. Shared housing units must meet applicable HUD Housing Quality Standards.

Shelter Plus Care Vouchers

Not yet defined. New funding source.

Tenant Based Rental Assistance (TBRA)

Preference will be given to households who are homeless, in jeopardy of be homeless, and/or paying over 50% of monthly income for rent. 10 percent of HABC allocated Housing Choice Voucher funding to be designated for this program.

11. OCCUPANCY POLICIES

The Authority, in an effort to provide assistance to the maximum number of families has the discretion to issue bedroom size vouchers based on the family composition of the household. The Authority will allocate assistance to families so that it will not be necessary for persons of the opposite sex, other than spouses or children under two (2) years of age, to occupy the same bedroom. However, the Authority will, as much as possible, respect the wishes of families where a father and son or mother and daughter may choose to occupy the same bedroom. However, occupancy standards may vary based on square footage of habitable space in unit selected, and the health and/or fire codes in the municipality where the unit is selected.

Depending on the sex of the occupants, the size of the unit and the size of the bedrooms, the following table is adopted:

<u>No. of Bedrooms</u>	<u>Number of Persons</u>	
	<u>Minimum</u>	<u>Maximum</u>
0	1	2
1	1	3
2	2	4
3	4	7
4	6	9

No vehicle, vessel or any mobile structure without a permanent foundation shall be acceptable for occupancy as a Housing Choice Voucher rental unit.

Vouchers for Single Room occupancy units shall be limited to licensed and locally approved residences for such use. The Authority will not approve subsidy in a single room unit if more than one (1) person resides in the unit, unless the additional person is a Housing Authority approved live-in aide or unless approved by the Assisted Housing Administrator.

The Assisted Housing Specialist will review all contracts and leases for compliance with regulations and will certify rent reasonableness based on comparable rents of similar apartments.

12. ENCOURAGING OWNERS OUTSIDE AREAS OF POVERTY OR MINORITY CONCENTRATION

The Authority currently has Cooperative Agreements with 51 of Bergen County's 70 municipalities. The majority of assisted participants are subsidized in-place. Due to low vacancy rate, the Authority makes a concerted effort to encourage landlord participation in the Housing Choice Voucher Program.

The wide geographical area served by the Authority creates unique logistical challenges for the operation of the program. However, the Authority utilizes its three full-time and one part-time Field Representatives to inspect apartments and assist the Assisted Housing Specialists with the recertification process.

An explanation of the Housing Choice Voucher program will be provided to owners by Assisted Housing Specialists and Field Representatives when appropriate. Meetings with the owner will be arranged, as necessary.

13. ASSISTANCE TO FAMILIES THAT INCLUDE PERSONS WITH DISABILITIES

The staff will be available to families who need special assistance. Referrals to appropriate agencies will be made depending on the needs of a family.

Field Representatives and Assisted Housing Specialists will provide information and assistance to all voucher holders needing to locate eligible apartments. Contacts will be maintained with owners of single and multi-family apartments and Real Estate brokers to obtain vacant apartments for referral to voucher holders. A file of available rental units will be maintained but families shall have the responsibility to decide on the suitability of the units for their needs. However, the Authority cannot guarantee that the unit will pass Housing Quality Standards.

14. ASSISTANCE TO BE PROVIDED TO APPLICANTS AND PARTICIPANTS CLAIMING ILLEGAL DISCRIMINATION

In cases of discrimination, referrals will be made to the Fair Housing Council of Northern New Jersey and HUD Equal Opportunity Office. Assistance in completing HUD Form 903 will be provided to families who feel they are encountering discrimination.

15. INFORMATION TO BE PROVIDED TO PROSPECTIVE OWNERS

Owners are encouraged to accept a security deposit. However, the amount of security deposit collected cannot be more than what the owner is collecting from participants of unassisted units and under no circumstances should this amount be in excess of one and a half times the current monthly rent as permitted by State law.

Owners are encouraged to use their customary screening techniques to ensure that assisted families will be able to comply with the lease. At the owner's request, the Authority will provide the owner with the Family's current address as shown in the participant's file and the name and address of the current or former landlord(s) if known.

The Finance Department utilizes a data processing accounts payable system with a complete file of participant, owner and housing assistance payments information. The computer-generated owner checks are completed by the 25th day of the month and are cross-verified with the rent roll ledger for accuracy before being sent to owners on the first work day of each month. No payment will be made to the owner before all the necessary paperwork is executed.

The Voucher Holders Packet will include a statement regarding the family's responsibility to give proper written notice to the owner and the Authority. If the family wants to move to a new unit, sixty (60) days written notice or the time required by the lease, whichever is greater shall be provided to the owner and the Authority. If the family fails to provide the owner and the Authority with the required notice, the Authority may refuse to provide the family with assistance in the new unit for the period the Authority is obligated to make payments to the old owner.

All voucher holders with HAP contracts prior to October 2, 1995, were required to pay thirty percent (30%) of their total adjusted gross income or the established minimum rent of fifty dollars (\$50.00), whichever is higher, for security.

Owners have the responsibility to notify the participant and the Authority of eviction proceedings. Unless the reason for eviction directly involves the Authority, the participant will be referred to Legal Services and the disposition of the case will be a matter between the participant and owner. However, prior to legal action, the Authority will work to mediate matters between the participant and owner and attempt to seek resolution of any participant/owner disputes. In the event a participant is evicted for non-payment of rent or a damage claim, the Authority will not subsidize the participant in another unit unless restitution of amounts due has been paid.

16. LENGTH OF TIME FAMILY MAY BE ABSENT FROM DWELLING UNIT

The family may be absent from the unit for brief periods; however, in accordance with HUD regulations, the family may not be absent from the unit for more than 180 consecutive calendar days. Absence means that no member of the family stated on the lease is residing in the unit.

Assisted families must notify the Authority and owner, in writing, if the assisted unit will be vacant for thirty (30) days or more. The written notice must state the exact amount of time the unit will be vacant and the reason for the vacancy.

If notification is not received and the unit is for vacant thirty (30) days, the Authority may terminate assistance, providing the owner and the family thirty (30) days written notice of termination of assistance. The thirty (30) days notice will begin on the first day of the month prior to the month the family vacates the unit.

An extension of the thirty (30) day absence from the unit may be granted in cases where, due to no fault of the family, the family was unable to return to the unit due to hospitalization or due to a disability. Additional extensions must be approved by the Assisted Housing Administrator. However, the absence of a family member from the household for more than thirty (30) days must be requested for approval and the family may not be absent from the unit for more than ninety (90) consecutive calendar days, except in cases of hospitalization or long term care which may be permitted by the Authority if reported, for up to 180 consecutive calendar days.

If the family is absent for longer than the maximum period permitted, the Housing Assistance Payments, the terms of the HAP contract and the assisted lease will be terminated.

17. ELIGIBILITY IN CASE OF A FAMILY DISSOLUTION

In the case of a family break-up the Rental Assistance will usually remain with the family member who has custody of the minor children by choice or by order of the court. When family members are forced to leave the unit as a result of actual or threatened physical violence of a spouse or other member of the family, the Authority will review the circumstances before a decision is made. In all instances the Authority will be bound by the court's determination of which family members continue to receive assistance in the program.

18. INFORMAL REVIEW/HEARING PROCEDURE

Informal Review for Applicant - Notice to Applicant

The Housing Authority shall give an applicant prompt notice of a decision which denies them of assistance. The notice shall contain a brief statement of the reasons for the Housing Authority's decision. The notice shall also state that the applicant may request an informal review of the decision and must describe how to obtain the informal review and indicate how to obtain legal representation. Said request for an informal review must be made within twenty (20) calendar days of the date of the notice to the applicant.

Informal review process

The Housing Authority shall give an applicant an opportunity for an informal review of the Housing Authority's decision denying assistance to the applicant. The Housing Authority review procedures shall include the following:

- X The review shall be conducted by any person or persons designated by the Authority.
- X The applicant shall be given an opportunity to present written or oral objections to the Housing Authority decision and to have representation.
- X The Housing Authority shall notify the applicant of the Housing Authority's final decision after the informal review, including a brief statement of the reasons for the final decision.

Informal Hearing for Participant

The Housing Authority is required to offer a participant family an informal hearing when termination of assistance is pending for the following:

- X A determination of the family's annual or adjusted income and the use of such income to compute the housing assistance payment.
- X A determination of the appropriate utility allowance (if any) for tenant paid utilities from the Housing Authority's utility allowance schedule.
- X A determination of the family unit size under the Housing Authority subsidy standards.
- X A determination to terminate assistance for a participant family because of the family's action or failure to act.
- X A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under Housing Authority policy and HUD regulations.

In cases described in paragraphs (A), (D) and (E) of this section, the Housing Authority must give the opportunity for an informal hearing before the Housing Authority terminates housing assistance payments for the family under an outstanding HAP contract.

Notice to Family

In the cases described in this section, the Housing Authority shall notify the family that the family may ask for an explanation of the basis of the Housing Authority determination and that if the family does not agree with the determination, the family may request an informal hearing on the decision. The notice shall:

- X Contain a brief statement of reasons for the decision.
- X State that if the family does not agree with the decision, the family may request an informal hearing on the decision within ten (10) days from the date of the notice, and;
- X State the deadline for the family to request an informal hearing.

Expeditious hearing process

Where a hearing for a participant family is required under this section, the Housing Authority shall proceed with the hearing within thirty (30) days from the date of the request of the family.

Discovery by the family

The family shall be given the opportunity to examine before the Housing Authority hearing, any Housing Authority documents that are directly relevant to the hearing. The family shall be provided with copies of the requested document(s) at a cost of ten cents (\$.10) per page. Any document not made available for examination on request of the family, shall not be used at the hearing.

Discovery by the Housing Authority

The Authority must be given the opportunity to examine, at the Housing Authority offices before the hearing, any family documents that are directly relevant to the hearing. The Housing Authority must be allowed to copy any such document at the Housing Authority=s expense. If the family does not make the document available for examination on request of the Housing Authority, the family may not rely on the documents at the hearing.

Documents

The term ADocuments@ includes records and regulations.

Representation by family

At its own expense, the family may be represented by a lawyer or other representative.

Hearing Officer

The hearing shall be conducted by any person or persons designated by the Housing Authority, other than a person who made or approved the decision under review or a subordinate of this person.

Evidence

The Housing Authority and the family shall be given the opportunity to present evidence and may question any witnesses. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

Issuance of decision

The person who conducts the hearing must issue a written decision briefly stating the reasons for the decision. Factual determinations relating to the individual circumstances of the family shall be based on a preponderance of the evidence presented at the hearing. A copy of the hearing decision shall be furnished with ten (10) calendar days to the family. The Authority may offer participant family an informal review to discuss any decision(s) made by the Authority. In cases where termination of assistance is pending, the Authority is required to offer the family the opportunity for an informal review before such action is taken.

Families and owners, who have complaints or wish to appeal any decision of the Authority, may make a written request for an informal hearing. The hearing will be attended by the Assisted Housing Specialist handling the participant's file and another person designated by the Assisted Housing Administrator who will act as the hearing officer. The decision can be appealed to the Assisted Housing Administrator, who will make the final determination for the Authority. The decision of the Assisted Housing Administrator shall be final but shall not prevent the families and owners from taking legal action.

19. SETTING & REVISING PAYMENT STANDARDS

Adjustment to the payment standards adopted for the Housing Choice Voucher Program shall comply with HUD regulations and are based on surveys made at least annually and current rent figures from various sources will be used. The Authority's Payment Standard is set between 90 percent to 110 percent of the current Fair Market Rent published by HUD. Rental agents, individual owners and managers of apartment complexes are required to provide the current rents charged for three comparable unit sizes when submitting HUD form 52517, Request for Tenancy Approval. These figures are compared to the HUD approved Payment Standards, the rent reasonable factor based on the inspection report and the current rents for comparable units.

Local rent control ordinances are reviewed annually and analyzed. An affordability adjustment is made annually in accordance with rent reasonable standards and local factors.

20. METHOD FOR DETERMINING RENT REASONABLENESS

The Assisted Housing Specialist will review all contracts and leases for compliance with regulations and will certify rent reasonableness based on comparable rents of similar apartments.

Each owner will certify that the rent is not more than the rent charged for other unassisted comparable units on the HUD form 52517, Request for Tenancy Approval. In non-multi-family dwellings or if the owner fails to provide the comparable unit data, the Authority will review data compiled from comparable properties that are similar in location, quality, size, unit type, age, amenities, housing services, maintenance and utilities. Two comparisons will be provided for each participant file.

21. POLICIES ON USE OF SPECIAL HOUSING TYPES

Single Room Occupancy units must meet applicable HUD Housing Quality Standards and will be eligible for 75% of the efficiency Fair Market rent unless otherwise specified by HUD. Transitional Housing units are not acceptable for Single Room Occupancy and Residential Group homes are limited to no more than twelve of the eligible occupants.

The Authority will not approve assistance in a single room unit, if more than one person resides in the unit, unless the additional person is an Authority approved live-in aide or unless approved by the Assisted Housing Administrator.

22. REGULAR EXAMINATIONS

- A. At least once each year, or as requested by management, tenant must furnish such accurate information to management regarding family composition, employment and family income as may be necessary to make determinations with respect to rent, eligibility and the appropriateness of dwelling size. The Authority will verify the information submitted and such verification may include, but is not limited to, earning reports from employers, certified copies of State and Federal Income Tax Returns of any member of the household, W-2 Forms etc.
- B. Approximately four (4) months prior to a tenant's re-exam date, the Authority will send a notice informing the tenant of their date for re-examination and the date by which the tenant is required to supply all necessary documentation for income verification and changes in family composition.
- C. All steps of the recertification process will be completed at least thirty-five (35) days before the effective date so that the tenant will be given thirty (30) days notice of any change in rent.

- D. If the tenant does not provide proof of income or family composition, within ten (10) days after the first request for recertification information, a follow-up notice will be sent to the tenant giving the tenant ten (10) days to provide the requested information in accordance with the lease. The notice will also inform the tenant that failure to provide the requested information may result in termination of lease.
- E. If the tenant fails to respond to the final notice within ten (10) days as requested, a final thirty (30) day Notice of Termination of Lease shall be sent to the tenant.
- F. If the Authority or a third-party is late with the recertification activities, the tenant's rent will not be increased until the tenant has been given thirty (30) days notice. However, a decrease in the tenant's rent will be effective on the date the recertification would have been effective, had there been no delay. If the tenant is late in complying with the recertification requirements, any increase or decrease in the tenant's rent will be effective on the date the recertification would have been effective, had there been no delay.
- G. The length of time from date of admission to date of first re-examination may not exceed twelve (12) months. In order to fit a new tenant into an established schedule, the first regularly scheduled re-examination may be conducted in a period of less than 12 months.
- H. Each tenant family is to be notified in writing of any changes in rent or lease violations revealed by the redetermination, and the date by which the corrective action must be taken.

23. SPECIAL RE-EXAMINATIONS

- A. If it is not possible at the time of admission or regular re-examination of a tenant family to determine annual family income with any reasonable degree of accuracy, a temporary determination of income and rent shall be made and a special re-examination scheduled within thirty (30), sixty (60) or ninety (90) days, depending upon the family's circumstances. The tenant shall be notified in writing of the date of the special re-examination. In such instances any increase or decrease in the tenant's rent will be calculated retroactive to the date the increase or decrease would have been effective, had there been no delay.
- B. If annual family income can reasonably be estimated at the time scheduled, the re-examination shall be completed and actions taken as appropriate. If a reasonable anticipation of annual family income cannot be made, another special re-examination will be scheduled

24. INTERIM REEXAMINATIONS OF INCOME AND HOUSEHOLD COMPOSITION

Review of Family Circumstances, Rents, Utilities and Housing Quality Standards

Interim Income Changes - Changes in family income must be reported to the Authority within ten (10) days of the change and the Authority will make an interim determination. Interim re-determinations that result in a decrease of the family's share of the Contract Rent and, therefore, an increase in housing assistance payments will be made effective the month following the month in which notice was given to the Authority to prevent any hardships for the family, unless the Authority determines that the decrease in income was caused by a deliberate action by the family in which case there would be no change in the family's share of the rent. If interim re-determinations result in an increase of the family's share of the rent and, therefore, a decrease in housing assistance payments, the Authority will provide the family with a thirty (30) day notice before making it effective and with an opportunity for an informal hearing.

In cases where the family did not report the change in family income or composition to the Authority and the Authority by its own action determined that there was a change, the Authority will notify the participant to schedule a recertification meeting, within thirty (30) days from the date the Authority received the discrepancy notice. If the change in income results in a reduction in the participant's share of the rent, said reduction will be effective on the first of the month after the Authority has given the participant thirty (30) days notice of the reduction. However, if the change results in an increase in the participant's share of the rent said increase shall be effective on the first of the month following the month in which the change in income or family composition occurred.

If the annual rent increase for a dwelling unit is not governed by a local rent leveling or rent control board, the Authority will make a determination as to the allowable increase and by the allowable Annual Adjustment Factor.

The Utility Allowance Schedule will be updated annually and sent to HUD for review.

If it is determined that a participant neglected to submit documentation regarding a change in income, the participant will be offered the opportunity to enter into a repayment agreement with the Authority, in accordance with the Authority's Owner or Family Debts Payment Agreement Guidelines Addendum. The agreement will specify the total and monthly amount due, number of payments, the date each payment is payable and length of time in which the repayment is to be paid. Repayment agreements will not extend for more than twelve (12) months and will be offered only to participants who have not had an income discrepancy in the past.

Any request for an exception to this policy must be made in writing, with the appropriate supporting documentation and must only be approved by the Assisted Housing Administrator.

Participants who have had previous income discrepancies will be offered a thirty (30) day amnesty period, during which total repayment of all funds owed must be received by the Authority prior to the end of the thirty (30) day amnesty period. If the total repayment is not received within the thirty (30) day amnesty period, the Authority may terminate assistance in accordance with HUD regulations.

All notices of re-determinations will be put in writing to both the family and the owner and shall give the family an opportunity for an informal hearing if so desired.

25. VERIFICATION OF INFORMATION

- A. All information from each applicant will be verified. Any information relative to the acceptance or rejection of an applicant will be documented and placed in the applicant's file. This will include reports of interviews, letters or telephone conversations with reliable sources. At a minimum, these reports will include the date, the source of the information, including the name and title of the individual contacted and a resume of the information received.
- B. Sources of information may include, but are not limited to, the applicant (by means of interview or home visits), landlords, employers, family social workers, parole officers, court records, drug treatment centers, clinics, physicians or police departments where necessary.
- C. Methods of Verification of Information
 - a. Income: Income is the most important factor in determining a family's eligibility for housing and among the most likely to be subject to misrepresentation or error. Consequently, the Authority shall verify income by:
 - i) Up-front income verification (UIV)
 - ii) Third-party verification through an employer or public agency;

- iii) Third-party oral verification,
- iv) Review of documentation provided by the family such as benefit checks, income tax returns, etc., and/or
- v) Certification/ self declaration

The Authority shall include either copies of the verifying documents or a notation of the appropriate information in the applicant's file.

- b. Assets: Verification of savings and checking accounts from banks and savings and loan institutions, newspaper stock quotations, local government assessed property values, tax returns, etc.
- c. Family Size and Composition: The Authority will rely on the declarations of the applicant related to family size, composition, and the relationship among the family members.
- d. Age of Family Members: Proof of age is necessary when it is the sole factor determining eligibility or exemption for minors. It will be verified by birth certificate, baptismal certificate or other authoritative document.
- e. Displacement Status: This verification will be obtained from the source of the displacement, such as a Certificate of Displacement, signed by the appropriate government agency.
- f. Handicap or Disability: A physician's certification verifying the handicap or disability shall be required when it is a factor in determining eligibility and rent. Verification in writing by a hospital, welfare agency, the Social Security Administration, vocational rehabilitation agencies, and similar sources will be acceptable.
- g. Applicant Paying More Than 50% of Household Income For Rent: This will be verified through third-party verification of rent and utility payments.
- h. Substandard Housing: This verification will be obtained from a responsible person (not including the applicant), an agency and/or department.

26. MINIMUM RENT

Total participant payments must be a minimum of ten percent (10%) of annual income or the minimum rent of fifty dollars (\$50.00) implemented by the Authority. With a housing voucher, there is no cap on the maximum payment for rent paid to an owner, provided said rent is reasonable. The total participant payment is the difference between the applicable payment standard and thirty percent (30%) of the adjusted monthly income, or ten percent (10%) of the total unadjusted monthly income.

The Housing Authority shall grant an exception to the minimum rent requirements if the resident can demonstrate a hardship circumstance expected to be of a long-term basis (over ninety (90) days) as follows:

- X The family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program;
- X The family would be evicted as a result of the imposition of the minimum rent;
- X The income of the family has decreased because of a change in circumstance, including loss of employment;

- X A death in the family;
- X Other circumstances determined by the Housing Authority on a case by case basis.

Any resident requesting exception to the minimum rent will have the rent suspended until a determination is made. After the determination, if an exception is not granted, the rent will be charged retroactively. If the Housing Authority determines the hardship is expected only to be temporary (less than or equal to ninety (90) days) eviction will not be pursued during this period. The resident will be given an opportunity to enter into a repayment agreement for monies owed. If hardship is not substantiated, the resident will be required to pay the minimum rent including any retroactive rent that accrued during the period of review. If the exception is granted, the resident's account will be credited back to the date of the request except for residents charged a minimum rent between October 21, 1998 and February 1999 when this HUD regulation went into effect. Those families are eligible for credit back to October 21, 1998.

If the Participant's income from Temporary Assistance to Needy Families (TANF) is reduced due to noncompliance with an economic self-sufficiency program, work activities requirement, and/or fraud in the welfare program, their rent will not be reduced.

The Gross Family Contributions will be reviewed for accuracy and quality control by the Assisted Housing Supervisor and Quality Assurance Specialist.

27. ADMINISTRATIVE FEES

Preliminary fees are prorated on the basis of the time spent by each staff member working on the preliminary stage. All costs incurred during this stage will be added to the preliminary fees. Based on past experience, for each 25 units, ten percent (10%) of a Section 8 employee's time will be charged to preliminary fees. Each additional unit will be charged accordingly, i.e., 50 units/20% etc.

The Administrative fee is calculated on the unit occupied after completion of the preliminary stage, based on the two bedroom Fair Market Rent rate.

The Authority charges all Section 8 Housing Choice Voucher staff time and expenses to the Section 8 Housing Choice Voucher Program. Any expense incurred for other projects is divided based on the time/consumption or use to those projects. The time spent by other staff in assisting with the Section 8 Housing Choice Voucher Program will be charged to the Section 8 Housing Choice Voucher Program on a prorated basis.

28. GUIDELINES & STANDARDS FOR HQS INSPECTIONS

The Authority has three full-time and one part-time Field Representatives who conduct inspections of apartments prior to lease approval and upon renewal. HUD-52580 inspection booklets are used for this purpose. If repairs are necessary owners are notified by mail. No HAP contract will be executed or renewed for a dwelling unit that has any failed item. If the deficiency involves the safety of the participant local authorities will be informed in writing and the apartment will not be approved until the Field Representative has verified that the repairs have been made.

A twenty-four (24) hour period will be permitted for emergency repairs. In addition to the annual inspection, for quality control purposes, supervisory inspections will be done on five percent of the program's total units.

The Authority's share of the contract rent will not be paid if failed items, for which the landlord is responsible, are not corrected within the thirty (30) day notice period or any extension granted by the Authority. Housing payments will be reinstated after the unit has been inspected and approved for Housing Quality Standards. Any exception to this requirement must be approved by the Assisted Housing Administrator.

Owner Obligation

The owner must maintain the unit in accordance with Housing Quality Standards.

If the owner fails to maintain the dwelling unit in accordance with Housing Quality Standards, the Authority will take prompt and vigorous action to enforce the owner obligations. Authority remedies for such breach of the Housing Quality Standards will include termination, suspension or reduction of housing assistance payments and/or termination of the HAP contract.

The Authority will not make any housing assistance payments for a dwelling unit that fails to meet the Housing Quality Standards, unless the owner corrects the defect within the period specified by the Authority and the Authority verifies the correction. If a defect is life threatening, the owner must correct the defect within 24 hours. For other defects, the owner must correct the defect within thirty (30) calendar days, or within any Authority-approved extension.

The owner is not responsible for a breach of the Housing Quality Standards that is not caused by the owner, and for which the family is responsible. However, the Authority may terminate assistance to a family because of Housing Quality Standards breach caused by the family.

The owner is required to execute all paperwork within sixty (60) days of the date that the unit passes Housing Quality Standards and the participant was authorized to move in. If the owner does not comply with this requirement, the Authority shall not be obligated for any Housing Assistance payments to the owner.

Renting To Relatives

The owner must certify that he/she is not the parent, child, grandparent, grandchild, sister or brother of any member of the assisted family.

An exception to this requirement may be made if the Authority determines that approving the unit would provide reasonable accommodation for a family member who is a person with a disability.

All requests for exceptions must be in writing, from the owner and the family to the Authority, with proper documentation and approved by the Assisted Housing Administrator of the Authority. Participants currently in place will be exempt, unless they decide to relocate.

Family Obligation

The family is responsible for a breach of the Housing Quality Standards that is caused by any of the following:

- X The family fails to pay for any utilities that the owner is not required to pay for, but which are to be paid by the participant; or
- X The family fails to provide and maintain any appliances that the owner is not required to provide, but which are to be provided by the participant; or
- X If any member of the household or guest damages the dwelling unit or premises, beyond ordinary wear and tear.

If a Housing Quality Standards breach caused by the family is life threatening, the family must correct the defect within twenty-four (24) hours. For other family-caused defects, the family must correct the defect within thirty (30) calendar days, or any extension approved by the Authority.

If the family has caused a breach of the Housing Quality Standards, the Authority will take prompt and vigorous action to enforce the family obligations.

The Authority may terminate assistance to a family because of a Housing Quality Standard breach caused by the family.

Portability

Participants of the program may relocate anywhere in the country, provided the family has received assistance for at least one year and is considered a participant in good standing. Proper notice must be provided to the owner and the Authority regarding termination of the lease. All requests for portability must be submitted in writing, explaining the reason(s) for the relocation request and the name and address of the receiving housing agency. The family is required to fully cooperate and comply with all procedures established by the initial and receiving agency for families utilizing portability.

29. RETENTION OF DOCUMENTS PROCEDURE

Applicants on Waiting List

- X Files of applicants will be retained as long as the applicant=s name remains on the waiting list.
- X Reasons for removal from the waiting list:
 1. Applicants who are no longer eligible;
 2. Applicants who request that their name be removed from the waiting list;
 3. Applicants who fail to respond to requests for information, updates and/or other correspondence within a specific time.

Files of applicants whose name is removed from the waiting list will be retained for three years from the removal date.

Participants of Assisted Housing

When an applicant=s file is approved for occupancy, the completed file will be submitted to the appropriate Assisted Housing Specialist for rent calculation. All appropriate documentation will be provided to the Tenant Service Coordinator for lease execution and the following documents will be retained as follows:

1. Original applications will be kept on file at the main office of the Authority as long as the person resides in a leased unit. If applicable, a copy of the file will also be retained at the zone building for the appropriate development.
2. Original lease agreement and the most current lease agreement will be kept on file at the main office of the Authority as long as the person resides in a leased unit. If applicable, a copy of the file will also be retained at the zone building for the appropriate development.

3. The last two annual re-certifications, including all verification information/documentation will be kept on file at the main office of the Authority as long as the person resides in the leased unit. If applicable, a copy of the file will also be retained at the zone building for the appropriate development.
4. Recertification information/documentation will be retained for three years. Information/documentation more than three years old will be discarded.

Files will be retained for seven years from the date of termination of tenancy.

30. DEFINITION OF TERMS

1. Adjusted Income

The term >adjusted income= means, with respect to a family, the amount of income of the members of the family residing in a dwelling unit or the persons on a lease, after any income exclusions as follows:

- A. The sum of the amount that exceeds three percent (3%) of the annual family income of unreimbursed medical expenses of any elderly family; unreimbursed medical expenses of a non-elderly family and unreimbursed reasonable attendant care and auxiliary apparatus expense for each handicapped member of the family, to the extent necessary to enable any member of such family to be employed.
- B. Earned income of family members who are minors (less than 18 years of age) and not the head of the household or the spouse of the head of household.
- C. Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse)
- D. The family receives an allowance of \$480 for each family member who is 1) under 18 years of age, 2) a person with disabilities, or 3) a full-time student.

Exclusions from family annual income may include:

- A. Travel expenses up to \$25 per family per week for travel, for work or school;
- B. An amount which may be based on all earned income of a family, income from certain family members, families with certain characteristics, and income earned from family members during certain times or from certain sources;
- C. Lifeline benefits for SSI recipients will not be included in annual income; and
- D. Other income as determined by the Authority.

2. Annual Income

- A. Annual Income is the anticipated total income from all sources received by the head of household and spouse (even if temporarily absent) and by each additional member of the household, including all net income derived from assets, for the twelve (12) month period following the effective date of initial determination or reexamination of income, exclusive of income that is temporary, non-recurring or sporadic as defined in paragraph c of this definition and exclusive of certain other types of income specified in paragraph (C) of this definition.

- B. Income includes, but is not limited to:
- a. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services;
 - b. The net income from operation of a business or profession (for this purpose, expenditures for business expansion or amortization of capital indebtedness and an allowance for depreciation of capital assets shall not be deducted to determine the net income from a business);
 - c. Interest, dividends, and other net income of any kind from real or personal property (for this purpose expenditures for amortization of capital indebtedness and an allowance for depreciation of capital assets shall not be deducted to determine the net income from real or personal property). Where the family has Net Family Assets in excess of \$5,000.00, Annual Income shall include the greater of the actual income derived from all Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate as determined by HUD;
 - d. The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment;
 - e. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (but see paragraph (C)(c) of this section);
 - f. Welfare Assistance. If the Welfare Assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the Welfare Assistance agency in accordance with the actual cost of shelter and utilities, the amount of Welfare Assistance income to be included as income shall consist of:
 - i. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities, plus
 - ii. The maximum amount that the Welfare Assistance agency could in fact allow the Family for shelter and utilities.
 - g. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
 - h. All regular pay, special pay and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is the head of the household, spouse, or other person whose dependents are residing in the unit (but see paragraph (C)(e) of this section);
 - i. Any earned income tax credit to the extent it exceeds income tax liability.

- C. Annual Income does not include such temporary, non-recurring or sporadic income as the following:
- a. Casual, sporadic or irregular gifts;
 - b. Amounts that are specifically for or in reimbursements of the cost of medical expenses;
 - c. Lump-sum additions to household assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation) capital gains and settlement for personal or property losses (but see paragraph (B)(e) of this section);
 - d. Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran, for use in meeting the costs of tuition, fees, books and equipment. Any amounts of such scholarships, or payments to veterans, not used for the above purposes that are available for subsistence are to be included in income; and
 - e. The hazardous duty pay to a household member in the Armed Forces away from home and exposed to hostile fire.
- D. Income does not include:
- a. Income from employment of children (including foster children) under the age of 18 years;
 - b. Payments received for the care of foster children;
 - c. Amounts specifically excluded by another Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance program that includes assistance under the 1937 Act. The following types of income are subject to such exclusion:
 - i. Relocation payments made under Title I of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4621-38)
 - ii. The value of the allotment provided to an eligible household for coupons under the Food Stamp Act of 1977 (7 U.S.C. 2011-2029);
 - iii. Payments to volunteers under the Domestic Volunteer Service Act of 1973 (42 U.S.C. 4951-4993);
 - iv. Payments received under the Alaska Native Claims Settlement Act(43 U.S.C. 1626(a));
 - v. Income derived from certain sub marginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459(e));
 - vi. Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8621-8629);
 - vii. Payments received from the Job Training Partnership Act (29 U.S.C. 1552 (b));

- viii. Income derived from the disposition of funds of the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat. 2503-2504);
- ix. The first \$2,000.00 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the Court of Claims (25 U.S.C. 1407-1408), or from funds held in trust for an Indian Tribe by the Secretary of Interior (25 U.S.C. 117).
- x. Payment to Holocaust victims.
- xi. Lump sum.

E. If it is not feasible to anticipate a level of income over a twelve (12) month period, the income anticipated for a shorter period may be annualized, subject to a redetermination at the end of the shorter period.

3. Child Care Expense

Amounts anticipated to be paid by the Family for the care of children under 13 years of age during the period for which Annual Income is computed, but only where such care is necessary to enable a Family member to be gainfully employed or to further his or her education. The amount deducted shall reflect reasonable charges for child care, and in the case of child care necessary to permit employment, the amount deducted shall not exceed the amount of income received from such employment.

4. Dependent

A member of the Family household (excluding foster children) other than the Family head or spouse, who is under 18 years of age or is a Disabled Person or Handicapped Person or is a Full-time Student.

5. Disabled Person

A person who is disabled as defined in Section 223 of the Social Security Act, or in Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendment of 1970. (42 U.S.C. 423 and 42 U.S.C. 2691 (1) respectively) and if determined to be disabled by a certified professional respectively).

Section 223 of the Social Security Act defines disability as:

- A. Inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months; or
- B. In the case of an individual who has reached age 55 and is blind (within the meaning of "Blindness" as defined in Section 416(I)(1) of the title. Inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities equal to those of any gainful activity in which he/she has previously engaged with some regularity and over a substantial period of time.

Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970 defines disability as a disability attributable to mental retardation, cerebral palsy, epilepsy, or another neurological condition of an individual found by the Secretary of Health, Education and Welfare to be closely related to mental retardation or to require treatment similar to that required by mentally retarded individuals, which disability originates before such individual attains age eighteen, which has continued or can be expected to continue indefinitely, and which constitutes a substantial handicap to such individual.

6. Displaced Family

A person or family who has been displaced by a governmental action or whose dwelling has been extensively damaged or destroyed as a result of a natural disaster or otherwise formally recognized disaster pursuant to Federal Relief Laws.

7. Elderly Family

A family whose head or spouse (or sole member) is a person who is an Elderly, Disabled or Handicapped Person. It may include two or more Elderly, Disabled or Handicapped Persons living together, or one or more such persons living with another person who is determined to be essential to their care or well being.

8. Elderly Person

An elderly person is a household composed of one or more persons at least one of whom is 62 years of age or more.

9. Family

Two or more persons sharing residency whose income and resources are available to meet the family's needs and who are either related by blood, marriage, or operation of law, or have evidenced a stable family relationship; or an Elderly Family or Single Person as defined in this section; or the remaining member of a Participant family.

10. Full-time Student

A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with a diploma or certificate program, as well as an institution offering a college degree.

11. Handicapped Person

A person having a physical or mental impairment that:

- X Is expected to be of long-continued and indefinite duration;
- X Substantially impedes his/her ability to live independently;
- X Is of such a nature that such impairment could be improved by more suitable housing conditions.

12. Head of Household

The family member who is held responsible and accountable for the family.

13. Lower Income Family

A Family whose Annual Income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 80 percent of the median income for the area on the basis of its finding that such variations are necessary because of the prevailing levels of construction costs or unusually high or low family incomes.

14. Very Low-income Family

A Lower Income Family whose Annual Income does not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 50 percent of the median income for the area on the basis of its finding that such variations are necessary because of unusually high or low family income.

15. Medical Expenses

Those medical expenses, including medical insurance premiums, that are anticipated during the period for which Annual Income is computed, and that are not covered by insurance.

16. Minimum Rent

Notwithstanding the above requirement, the Housing Authority shall have the right to charge a minimum rent for the unit. Such rent shall not be in excess of the Fair Market Rent for the unit. The minimum rent may be adjusted from year to year and will be based on the expenses for the development.

17. Monthly Adjusted Income

One twelfth of Adjusted Income.

18. Monthly Income

One twelfth of Annual Income.

19. Net Family Assets

Value of equity in real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD Homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded. (In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the Family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining Annual Income.) The determination of Net Family Assets shall include the value of any assets disposed of by an applicant or Participant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor.

In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or Participant receives important consideration not measurable in dollar terms.

20. Non-immigrant Student-aliens

An alien who has no intention of abandoning his/her foreign residence, who is admitted temporarily to the United States in order to pursue a course of study at an established institution designated by the alien and approved by the Attorney General. The status of the non-immigrant student-alien also applies to the alien spouse and minor children of the alien student.

21. Public Housing Agency (PHA)

Any State, County, municipality or other governmental entity or public body (or agency or instrumentality thereof) that is authorized to engage in or assist in the development or operation of housing for lower income families.

22. Serviceman/servicewoman

A person currently in the active military or Naval Service of the United States.

23. Single Person

A person living alone or intending to live alone and who does not qualify as Elderly, Family, or Displaced Person as defined in this section; or the remaining member of a Participant family.

24. Tenant Rent

The amount payable monthly by the Family as rent to the owner/landlord. Where all utilities (except telephone) and other essential housing services are supplied by the owner/landlord, Tenant Rent equals Total Tenant Payment. Where some or all utilities (except telephone) and other essential housing services are not supplied by the owner/landlord and the cost thereof is not included in the amount paid as rent, Tenant Rent equals Total Tenant Payment less the Utility Allowance.

25. Total Tenant Payment

The monthly amount calculated in accordance with HUD regulations. Total Tenant Payment shall be the higher of the following, rounded to the nearest dollar:

- A. Thirty percent (30%) of Adjusted Monthly Income; or
- B. Ten percent (10%) of Gross Monthly Income; or
- C. The established minimum rent.

26. Maximum Subsidy

- A. The maximum the Authority can pay in the voucher program is the payment standard less the Total Tenant Payment calculated using the voucher program rent formula.
- B. The maximum subsidy calculation is done at the time a family is issued a voucher.

27. Utilities

Water, electricity, gas, other heating, refrigeration and cooking fuels, trash collection and sewerage services. Telephone and television service is not included as a utility. Electricity or gas to operate major participant supplied equipment, such as air conditioners, is not included, unless approved as medical hardship.

28. Utility Allowance

If the cost of utilities (except telephone) and other essential housing services for an assisted unit is not included in the Tenant Rent but is the responsibility of the Family occupying the unit, an amount equal to the estimate made or approved by HUD, of the monthly cost of a reasonable consumption of such utilities and other services for the unit by a household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment will be deducted from the participant's gross rent.

29. Utility Reimbursement

The amount, if any, by which the Utility Allowance for the unit, if applicable, exceeds the Total Tenant Payment of the Family occupying the unit.

30. Veteran

A person who has served in the active military or naval service of the United States (Army, Navy, Air Force, Marine Corps, Coast Guard, and the Commissioned Corps of the United States Public Health Service) and who has been discharged or released from such service under honorable circumstances.

31. Welfare Assistance

Welfare or other payments to families or individuals, based on need, that are made under programs funded, separately or jointly, by Federal, State or local governments.

**ADDENDUM TO ADMINISTRATIVE PLAN
PROJECT-BASED VOUCHERS**

The following are the procedures that will be applied in the administration of a project-based voucher program. Except as specified herein, all program activities will be conducted in accordance with Project-Based Voucher Regulations at 24 CFR 983 and relevant provisions of the Housing Authority of Bergen County=s Administrative Plan.

PROGRAM DEVELOPMENT

A. Requesting Proposals

The Authority will advertise the availability of project-based vouchers in the *Record*. The ad will run once a week for three weeks. Proposals will be due no sooner than thirty (30) days after the date of the last advertisement.

The advertisement will contain summary information about the number of vouchers available; minimum requirements for proposed units; the type of housing; and the deadline for proposals.

B. HAP Contract Execution

Project sponsors are required to notify the Authority when construction is completed. Sponsors must provide a Certificate of Occupancy (CO) and the Sponsor=s certification that all work items except for minor (punch list) items and/or items that cannot be completed because of weather conditions -- have been completed;

- X The units have been constructed in accordance with applicable State and local zoning, building, housing and other codes;
- X Units are in compliance with the lead-based paint requirements in 24 CFR Part 35 H; and
- X The sponsor has complied with any applicable labor standards requirements in the Agreement, including:
 - X Equal employment opportunities for low-income, minority, and women-owned businesses cited at 24 CFR 983.11 (4), (5), and (6), and
 - X Payment of Davis-Bacon wages to laborers and mechanics employed in the rehabilitation or construction of projects with five or more units.

The Authority will inspect all completed units to determine whether the required work items have been completed in accordance with the AHAP and the units are in compliance with Housing Quality Standards (HQS). When the work has been completed, and the sponsor has provided the final CO and required certifications, the Authority will proceed to execute the Housing Assistance Payments (HAP) Contract.

If there are minor deficiencies and/or deficiencies that cannot be completed because of weather conditions, the Authority may require the sponsor to escrow a monetary amount sufficient to ensure the completion of the delayed work items, and to execute a written agreement specifying the schedule for completion of these items. If the items are not completed within the agreed time, the Authority may terminate the HAP contract or exercise other rights under the contract.

The initial term of the HAP contract will be five years, subject to the continued availability of voucher funding, unless the sponsor requests, and the Authority agrees to, a shorter term.

PROGRAM MANAGEMENT

A. Waiting List

The Authority will establish a separate waiting list for elderly households who are interested in project-based housing. The opening and closing of the waiting list will be announced in accordance with the Authority's Affirmative Fair Housing Marketing Plan.

Applicants will be placed on the waiting list in order of the date and time their application is received and in accordance with the Authority's approved Admission and Occupancy Policy. Additionally, first preference for units in any municipality will be given to eligible residents of the municipality. Eligible persons who are employed or have an offer of employment in the municipality will be given the same preference as eligible residents of the municipality.

For project-based voucher projects developed in accordance with the Council on Affordable Housing (COAH) requirements or any other State entity, requirements imposed by these agencies relating to the selection of applicants to fill vacant units may supersede the applicant selection policies of the Authority.

The Authority may request information from households on the project-based waiting list about special housing or housing-related needs, in order to make appropriate offers of project-based units with accessibility modifications when such units are available.

Elderly households will not lose their place on the tenant-based waiting list if they turn down an offer of a project-based unit, or if they apply and are turned down by a project sponsor.

B. Vacant Units

Sponsors are required to report upcoming and actual vacancies to the Authority immediately upon learning of the vacancy. The Authority will refer eligible households from the project-based voucher waiting list. In selecting households to occupy vacant units, the project sponsor shall apply the same screening criteria used to select non-voucher participants. If, within thirty (30) days of the sponsor's vacancy notice, the Authority is unable to refer a suitable applicant, the project sponsor may refer an income-eligible elderly household from the sponsor's own list to the Authority for processing.

The Authority will provide housing assistance for vacant units for up to sixty (60) days, in an amount not to exceed eighty percent (80%) of the rent in effect on the date the unit became vacant, provided that the sponsor has taken every reasonable action to minimize the likelihood and extent of vacancies. If the sponsor allows ineligible households to occupy units eligible for assistance under the project-based voucher program, or is unwilling or unable to fill vacant units after 120 days, the Authority may amend the HAP contract to exclude the vacant units.

C. Inspections

Annually, the Authority will inspect all common areas and systems and at least a 25 percent sample of the assisted units in any project-based building or development to confirm that the units are being maintained in compliance with HUD's Housing Quality Standards (HQS). The Authority reserves the right at any time to inspect additional units.

D. Rent and HAP Payments

The initial rents for project-based units will in most instances be the rents approved during the selection process. For units assisted under the HOME program, rents are further subject to the requirements of the HOME program. For projects receiving Low-Income Housing Tax Credits, the rents for units assisted under the project-based voucher program will not exceed the rents approved by HUD for comparable units in the building that receive tax credit but do not have additional rental assistance.

The HAP payment for a unit assisted under the project-based voucher program will be equal to the gross rent minus the higher of the Total Tenant Payment (TTP) or HABC=s minimum rent of fifty dollars (\$50.00).

An owner may request a rent increase annually at the anniversary date of the HAP contract. The owner must request the increase in writing sixty (60) days before the anniversary date. The Authority will determine whether the requested increase is reasonable based on the rents for comparable unassisted units. If the requested rent is not reasonable, a smaller increase, no increase, or a rent reduction as appropriate will be approved. In no instance -- other than an error in the initial determination of the rent, a decrease in general funding or a reduction in the FMR -- will the HABC approve a rent lower than the initial rent for the unit.

E. Household Moves with Assistance

Households in good standing may move out of units receiving project-based assistance after twelve (12) months with continued tenant-based assistance. If no voucher is available at the time the household wishes to move, the household will be issued the first available tenant-based voucher.

**ADDENDUM TO ADMINISTRATIVE PLAN
TENANT BASED RENTAL ASSISTANCE (TBRA)**

In an effort to provide eligible applicants with all possible available assistance, the Housing Authority will administer the Tenant Based Rental Assistance Program for the Bergen County Office of Community Development. Applicants for the program will be selected from the combined waiting list of all participating municipal housing authorities and the Housing Authority of Bergen County=s area wide Section 8 Housing Choice Voucher waiting list. Any participant chosen from the Housing Authority of Bergen County=s Section 8 Housing Choice Voucher waiting list will continue to remain on that waiting list and qualify under the same tenant selection preferences as when initially placed on the existing list.

Eligible families for the program must meet the certification of eligibility supplied by the municipal housing authority regarding the following criteria:

- X Applicant must be homeless or in danger of becoming homeless;
- X Household income must not exceed current very low income guidelines as established by HUD;
- X Applicant must be ready for permanent housing.

Applicants are selected chronologically based on the procedures described in the attached Administrative Plan. All participants are encouraged to move anywhere within the 70 municipalities in Bergen County. If families require special assistance they are referred to County-wide housing counseling agencies. Under the Authority=s tenant selection policy all applicants will be limited to Bergen County residents and the vouchers will not be portable outside of Bergen County. The Authority will administer this program in accordance with HUD regulations and requirements.

Program Requirements:

- X Tenant Eligibility - Initial admission to the program shall be limited to eligible persons or families whose income is 60% or less of the median income adjusted for the family size in the geographic area served by the Division of Community Development.
- X Income Definition - Participant income is calculated by using the HUD definition of annual income. The Authority will review all documents regarding annual income. Assistance will be provided only to households qualified to participate in the Tenant Based Rental Assistance Program.
- X Unit Requirements - The Authority will ensure that selected units meet Section 8 Housing Quality Standard requirements. Inspections to verify compliance will be conducted at initial move-in and annually during the term of the TBRA assistance. Each tenant file will include the HQS inspection report. HQS inspections also include a lead-based paint risk assessments.
- X Length of Assistance - tenant based rental assistance contracts with individual households may not exceed two years. However, contracts may be renewed subject to availability of HOME funds. The Authority may continue to provide assistance to participants with Housing Choice Voucher funding, if available.

Monitoring of Program:

- X Rent Increases - the Authority will review and approve rent increases in accordance with the established Rent Reasonableness procedures and all local, state and federal rent leveling guidelines.
- X Income verification - Income of participants must be re-examined at least annually. The Authority will verify information regarding income through the method of verification acceptable to HUD and as outlined in the Authority=s Verification Policy.
- X Waiting List - A TBRA participant selected from the Section 8 Housing Choice Voucher waiting list will remain on the list while receiving the HOME-funded TBRA. The participant will also continue to qualify under the same tenant selection preferences as when initially placed on the existing list. Participants will be informed of the difference between Section 8 Housing Choice Voucher rental assistance and the TBRA program.