

| | |
|------|--|
| 8.3 | <p>Capital Fund Financing Program (CFFP). <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>See page 38 of Attachment ga131a01.</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>See page 38 of Attachment ga131a01.</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> <p>See page 39 of Attachment ga131a01.</p> |
| 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>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>See pages 40-41 of Attachment ga131a01.</p> |
| 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> |

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.

SWAINSBORO HOUSING AUTHORITY

**FY2010 – FY2014 FIVE-YEAR AGENCY PLAN
AND FY2010 ANNUAL UPDATE**

SECTION 5.0 THROUGH 10.0

TABLE OF CONTENTS

5.0 Five-Year Plan

| | | |
|-----|----------------------|---|
| 5.1 | Mission Statement | 3 |
| 5.2 | Goals and Objectives | 3 |

6.0 PHA Plan Update

| | | |
|-----|--|----|
| 1. | Eligibility, Selection and Admissions Policies | 4 |
| 2. | Financial Resources | 20 |
| 3. | Rent Determination Policies | 20 |
| 4. | Operations and Management Policies | 27 |
| 5. | Grievance Procedures | 28 |
| 6. | Designated Housing for Elderly and Disabled Families | 30 |
| 7. | Community Service and Self-Sufficiency | 30 |
| 8. | Safety and Crime Prevention | 30 |
| 9. | Pets | 31 |
| 10. | Civil Rights Certifications | 36 |
| 11. | Fiscal Year Audit | 36 |
| 12. | Asset Management | 36 |
| 13. | Violence Against Women Act | 36 |

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 | 36 |
| (b) | Demolition and/or Disposition | 37 |
| (c) | Conversion of Public Housing | 37 |
| (d) | Homeownership | 37 |
| (e) | Project-based Vouchers | 37 |

8.0 Capital Improvements

| | | |
|-----|---|----|
| 8.1 | FY2009 Capital Fund Annual Statement and Five-Year Plan | 37 |
| 8.2 | Capital Fund Performance and Evaluations Reports | 37 |
| 8.3 | Capital Fund Financing Program | 38 |

9.0 Housing Needs

| | | |
|-----|---------------------------------|----|
| 9.1 | Strategies for Addressing Needs | 39 |
|-----|---------------------------------|----|

10.0 Other Information

| | | |
|-----|---|----|
| (a) | Progress in Meeting Goals and Objectives | 40 |
| (b) | Substantial Deviation and Significant Amendment | 41 |
| (c) | Memorandum of Agreement | 41 |

5.0 Five-Year Plan

5.1 Mission Statement

The Housing Authority of the City of Swainsboro is dedicated to providing affordable and quality housing opportunities, community services, and customer satisfaction to very-low and moderate income persons through effective management and wise stewardship of public funds and partnerships with our residents and others to enhance the quality of life in our communities.

5.2 Goals and Objectives

Goal: Improve the quality of assisted housing

Objectives:

- Improve public housing management: (PHAS score)
- Increase customer satisfaction:
- Renovate or modernize public housing units:

Goal: Provide an improved living environment

Objective:

- Implement public housing security improvements:

Goal: Ensure equal opportunity and affirmatively further fair housing

Objective:

- Continue to follow HUD rules and regulations pertaining to the admission of applicants to and continued occupancy of residents in the public housing program.

6.0 PHA Plan Update

- (a) **Identify specifically which plan elements have been revised since the PHA's prior plan submission.**

All elements have been revised since the last submission.

(b) Identify where the 5-Year and Annual Plan may be obtained by the public.

The FY2010 Five-Year Agency Plan will be available for review during the 45-day Public Hearing Notice period at the Swainsboro Housing Authority's Main Office which is located at 420 North Racetrack Street in Swainsboro, Georgia.

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

Public Housing

Eligibility Criteria

1. The Housing Authority shall use the guidelines and procedures prescribed by HUD at the time of applicant processing to make a final determination of household eligibility.
2. All families who are admitted to Public Housing must be individually determined eligible under the terms of this policy. In order to be determined eligible, an applicant family must meet ALL of the following requirements:
 - a. The applicant family must qualify as a family as defined by HUD.
 - b. The single person applicant must qualify as a single person as defined by HUD.
 - c. The applicant's Annual Income as defined by HUD must not exceed income limits established by the Department of Housing and Urban Development for Public Housing in the County of PHA jurisdiction.
 - d. The applicant family must conform to the Occupancy Standards contained in this policy regarding unit size and type.
 - e. The applicant must have a satisfactory record in meeting past financial obligations, especially in payment of rent. In situations where an unsatisfactory record is obtained the PHA shall take into consideration extenuating circumstances such as illness, or other incidents beyond the control of the applicant.
 - f. Section 214 of the Housing and Community Development Act of 1980, as amended, prohibits the Secretary of the Department of Housing and Urban Development (HUD) from making financial assistance available to persons who are other than United States Citizens, nationals, or certain categories of eligible non-citizens

either applying to or residing in specified Section 214 covered programs. Section 214 programs include: Public Housing, Section 8 Rental Certificate Program and Section 8 Rental Voucher Program.

- g. Any tenant evicted from federally assisted housing by reason of drug-related criminal activity shall not be eligible for federally assisted housing during the 3-year period beginning from the date of such eviction, unless the evicted tenant successfully completes a rehabilitation program approved by the Housing Authority, and/or the circumstances leading to eviction no longer exists.
- h. The Housing Authority shall prohibit admission for any household member who the Housing Authority determines is illegally using a controlled substance, or determines that a household member'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. QWHRA further stipulates that individuals convicted of manufacturing or producing methamphetamine (speed) will be permanently denied admission to public housing and a current resident's tenancy will be immediately and permanently terminated if convicted of manufacturing or producing methamphetamine.

In determining whether to deny admission to the Housing Authority any household based on a pattern of abuse of alcohol by a household member, the Housing Authority may consider whether such a household member:

- (i) 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);
 - (ii) Has otherwise been rehabilitated successfully and is no longer engaging in the illegal use of controlled substance or abuse of alcohol (as applicable); or
 - (iii) 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).
- i. The Housing Authority shall prohibit admission for any applicant or member of the applicant's household who the Housing Authority determines is or was, during a reasonable time preceding

the date when the applicant household would otherwise be selected for admission, engaged in any drug-related or violent criminal activity or other criminal activity which would adversely affect the health, safety, or right to peaceful enjoyment of the premises by other residents or Housing Authority staff.

- j. The Housing Authority shall prohibit admission of any applicant or member of the applicant's household who has been convicted of a felony.
- k. The Housing Authority shall prohibit admission for any applicant or member of the applicant's household that the Housing Authority determines is subject to a lifetime registration requirement under a state sex offender registration program.
- l. The applicant family must have no record of disturbance of neighbors, destruction of property, unsafe living habits, unsanitary housekeeping practices, substance abuse, or any other history which may be reasonably expected to adversely affect:
 - (i) The health, safety, or welfare of other residents;
 - (ii) The peaceful enjoyment of the neighborhood by other residents; or
 - (iii) The physical environment and fiscal stability of the neighborhood.
- m. The applicant family must not have a record of grossly unsanitary or hazardous housekeeping. This includes the creation of a fire hazard through acts such as the hoarding of rags and papers; severe damage to premises and equipment, if it is established that the family is responsible for the condition; seriously affecting neighbors by causing infestation, foul odors, depositing garbage improperly; or serious neglect of the premises. In a case where a qualified agency is working with the applicant family to improve its housekeeping and the agency reports that the applicant family shows potential for improvement, decision as to eligibility shall be reached after referral to and recommendation by the Executive Director or his/her designee. This category does not include applicant families whose housekeeping is found to be superficially unclean or lacks orderliness, where such conditions do not create a problem for the neighbors.
- n. The applicant family must be able to demonstrate capacity to discharge all lease obligations. This determination shall be made on

a case by case basis and shall not be used to exclude a particular group by age, handicap, etc. In determining the applicant family's capacity to discharge all lease obligations the HA must consider the family's ability to secure outside assistance in meeting those obligations.

- o. If the applicant is a former resident of public housing or Section 8 housing programs administered by an agency, the applicant family must have a satisfactory record in meeting financial and other lease obligations. A former resident who owes a move out balance to the Housing Authority will not be considered for re-admission until the account is paid in full and reasonable assurance is obtained of the applicant's ability to meet his or her rent obligations.
 - p. The applicant must not have a history of non-compliance with rental agreements including failure to comply with the terms of the rental agreements on prior residences, such as providing shelter to unauthorized persons, keeping pets or other acts in violation of rules and regulations, and painting or decorating without permission of the owner.
 - Any applicant who has been evicted from a public housing program or terminated from a Section 8 Rental Program shall not be eligible to receive any type of housing assistance for three years.
 - q. The applicant family must have properly completed all application requirements, including verifications. Misrepresentation of income, family composition or any other information affecting eligibility, rent, unit size, neighborhood assignment, etc. will result in the family being declared ineligible. In the event the misrepresentation is discovered after admission, the family may be subsequently evicted, even if the family meets current eligibility criteria at that time.
 - r. Other factors affecting a final determination of eligibility include:
 - (i) Household has no outstanding indebtedness to the PHA or any other federal housing program;
 - (ii) Family will occupy unit as their sole place of residence.
3. Substance abuse as described in this policy and drug-related criminal activity as described in this policy shall include, but not be limited to, the illegal manufacture, sale, distribution, use, or possession with intent to manufacture, sell, distribute, or use, of a controlled substance (as defined in

section 102 of the Controlled Substances Act (21 U.S.C. 802), and Section 428 of the FY 1999 HUD Appropriations Act).

4. Sources of information for eligibility determination may include, but are not limited to, the applicant (by means of interviews or home visits), landlords, employers, family social workers, parole officers, court records, drug treatment centers, clinics, physicians or police departments where warranted by the particular circumstances. Information relative to the acceptance or rejection of an applicant shall be documented in accordance with the Verification section, and placed in the applicant's file. Such documentation may include reports of interviews, letters or written summaries of telephone conversations with reliable sources. At a minimum, such reports shall indicate the date, the source of information, including the name and title of the individual contacted, and a summary of the information received.
5. In the event of the receipt of unfavorable information with respect to an applicant, consideration shall be given to the time, nature, and extent of the applicant's conduct or to factors that might indicate a reasonable probability of favorable future conduct or financial prospects. For example:
 - a. Evidence of rehabilitation.
 - b. Evidence of the applicant family's participation or willingness to participate in social services or other appropriate counseling service programs and the availability of such programs.
 - c. Evidence of the applicant family's willingness to attempt to increase family income and the availability of training or employment programs in the locality.
 - d. In the case of applicants whose capacity for independent living and discharge of lease obligations is in question, the resources actually available in support of the family, such as visiting nurses, homemakers or Live-In caretakers.
6. An otherwise ineligible handicapped applicant shall be eligible for admission if the problem resulting in the ineligibility can be addressed through reasonable accommodations.
7. Tenancy at properties for elderly and/or handicapped persons will be based upon the applicant's ability to live independently or to live independently with limited supportive services.
8. The Housing Authority will not unnecessarily segregate individuals with handicaps to particular areas or developments. The Housing Authority will provide assistance to enable all individuals with handicaps to meet legal

requirements; for example, the Housing Authority could provide interpreters, Braille or taped versions of leases, recertifications and other legal documents, whatever is appropriate.

9. In the event an individual is refused housing based on one or more of the above screening criteria, he/she may request an informal hearing or appeal to the Executive Director in writing.

Eligibility for Continued Occupancy

There is to be eligible for continued occupancy in the PHA communities only those residents:

1. Who qualify as a family as defined by federal requirements and this policy.
2. Who conform to the Occupancy Standard established for lower income housing.
3. Whose past performance in meeting financial obligations, especially rent, and other charges, is satisfactory; and
4. Whose family members have no record of disturbance of neighbors, destruction of property, unsafe living habits, unsanitary housekeeping practices, substance abuse, or any other history which may be reasonably expected to adversely affect:
 - a. The health, safety, or welfare of other residents
 - b. The peaceful enjoyment of the neighborhood by other residents
 - c. The physical environment and fiscal stability of the neighborhood.
5. Whose family does not have a record of grossly unsanitary or hazardous housekeeping. This includes the creation of fire hazard through acts such as the hoarding of rags and papers; severe damage to premises and equipment, if it is established that the family is responsible for the condition; seriously affecting neighbors by causing infestation, foul odors, depositing garbage improperly; or serious neglect of the premises. 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, a decision as to the eligibility shall be reached after a referral with the Executive Director or his/her designee. This category does not include families whose housekeeping is found to be superficially unclean or lacks orderliness, where such conditions do not create a problem for the neighbors.
6. Who have not been involved in drug related or criminal activity.

7. Who have not been convicted of a crime.
8. Who are not currently engaging in the use of controlled substances and/or engaging in alcohol abuse.
9. Who is not subject to a lifetime registration requirement under the state sex offender registration program.
10. Who meet the requirements for community service or participation in self-sufficiency programs.
11. Who continues to occupy the apartment on a full time basis. Ownership or occupancy of another dwelling unit or failure to occupy the unit for a period greater than thirty days shall be grounds for termination of the lease.
12. Who are, with the aide of such assistance as is actually available to the family, physically and mentally able to care for themselves and their apartment and to discharge all lease obligations. Remaining member(s) of a resident family may be permitted to remain in occupancy provided that the Housing Authority, in its sole judgment, determines that the remaining person(s) is (are):
 - a. Otherwise eligible for Continued Occupancy, and
 - b. Capable of carrying out all lease obligations, including but not limited to rent payment, care of the apartment, and proper conduct, and
 - c. Willing to assume all lease obligation of the prior leaseholder, including all payments under the lease, and
 - d. Legally competent to execute a lease in his (their) own name.
13. In the event of the receipt of unfavorable information, consideration will be given to the time, nature, and extent of the applicant's conduct and to factors that might indicate a reasonable probability of favorable future conduct or financial prospects. For example:
 - a. Evidence of rehabilitation as verified by a duly qualified professional or representative of state or local government;
 - b. Evidence of the family's participation in, or willingness to participate in, social services or appropriate counseling service programs and the availability of such programs;
 - c. Evidence of the family's willingness to attempt to increase family income and the availability of training or employment programs in the locality.

14. Citizenship/Eligible Immigration Status

In order to remain eligible for continued occupancy, a family member must be a U.S. citizen or eligible immigrant. Individuals who are neither may elect not to contend their status. Eligible immigrants are persons who are in one of the six immigrant categories as specified by HUD.

For the Citizenship/Eligible Immigration requirements the status of each member of the family is considered individually before the family's status is defined.

- a. Mixed Families: A family is eligible for assistance as long as at least one member is a citizen or eligible immigrant. Families that include eligible and ineligible individuals are called "mixed". Such families will be given notice that their assistance will be pro-rated and that they may request a hearing if they contest this determination.
- b. No eligible members: Families that include no eligible members will be ineligible for assistance. Such families will be denied admission and offered an opportunity for a hearing.
- c. Non-citizen students: Defined by HUD in the noncitizen regulations and are not eligible for assistance.

Determination and Notification of Eligibility

1. As soon as possible after receipt of an application, the Housing Authority will determine the applicant family's eligibility for public housing in accordance with the provisions of this policy, and will determine whether a preference exists. In the event an applicant family is determined to be eligible, the family shall be placed on the waiting list, and informed of the time estimated before an offer of a dwelling unit will be made. If this period is estimated to be longer than one year, the applicant family shall be informed of this fact.
2. Apparently eligible applicant families will be notified that its eligibility determination is tentative in nature, being largely based on declarations made by the applicant family, and is subject to further reviews prior to admission.
3. In the event an applicant family is determined to be ineligible, it shall also be informed in writing of the basis for this determination. An applicant family does not have the right to use the Tenant Grievance Procedure, but will be given, upon request, the opportunity for an informal hearing to present such facts as it wishes. The applicant family will be advised that

should an informal review be desired, a written request to this effect must be received by PHA within 5 working days of the date of the notification of ineligibility.

4. Thorough investigation of each application will be conducted during the Tenant Interview. Eligibility will be verified by the PHA staff within the provisions of this policy. The Tenant Interview will be conducted at the time that the application is submitted for review.
5. Applicants denied a preference shall be notified in writing about the denial. The notice shall contain a brief statement of the reason(s) for the determination and state that the applicant has a right to meet with a representative of the Housing Authority to review the determination.
6. In all cases, the Housing Authority reserves the right to withdraw any determination of eligibility, tentative or otherwise, when additional information indicates that the prior determination was inappropriate.
7. Informal Review
 - a. If a request for a review is received within the specified five (5) day period, PHA will notify the applicant, in writing, of the scheduled time and date of review.
 - b. The PHA will appoint a Review Officer to conduct the informal review. The Review Officer shall be a Housing Authority employee or other designated individual who did not participate in the original determination of denial. The Review Officer shall not be a subordinate of the party who made the original decision to deny.
 - c. The applicant will be apprised that they may be represented by legal counsel or other representative at his/her own expense.
 - d. The PHA will present factual or other basis for its decision. The applicant may also present his/her position. Subject to the direction of the Review Officer, the applicant and the Housing Authority may offer and examine evidence and question any witnesses.
 - e. The Review Officer will issue a written decision, stating the facts and/or other basis for the decision. The decision or any other issue of fact will be based solely upon evidence presented at the hearing. A copy of the decision will be furnished to the applicant.
 - f. The PHA will not be bound by a decision of the Review Officer where it is determined that the Officer exceeded his/her authority or has made a determination which is inconsistent with HUD

regulations, federal statute, or state or local law that imposes obligations on applicants or residents.

- g. The record of such review/determination will be maintained by the Housing Authority's Application Office.

Occupancy Standards

To avoid overcrowding and prevent wasted space, units are to be leased in accordance with the occupancy standards set forth below. If there should be a dwelling unit that cannot be filled with a family of appropriate size, after all possible efforts have been made to stimulate applications, a family eligible for the next smaller size unit may be offered this unit. This shall be with the understanding that the family is subject to later transfer to a unit of the proper size.

1. The following system will be used as a guide to determine proper bedroom size for each applicant and resident:
 - a. The head of each household and his/her spouse (unless medical reasons dictate) are assigned to one bedroom.
 - b. Persons of different generations, persons of the opposite sex (other than spouses) and unrelated adults will not be required to share a bedroom.
 - c. Children, with the possible exception of infants, will not be required to share a bedroom with a person of different generations, including their parents.
 - d. All remaining family members are assigned to bedrooms on the basis of two of the same sex to a bedroom (unless children are under the age of six).
 - e. At the option of the parent and written consent of the head of household, and providing such occupancy does not contradict the dwelling unit maximum occupancy standards, children of opposite sex beyond the age of six (6) and up to age ten (10) may share a bedroom.
 - f. If necessary for continued occupancy and/or admission, an infant up to the age of two (2) years could share a bedroom with a parent.
 - g. Foster children are normally included in determining unit size.

poor housekeeping standards or destruction of property, or has not been a desirable tenant the tenant will be deemed ineligible for transfer and will be referred for termination.

| <u>Number of Bedrooms</u> | <u>Number of Persons</u> | |
|---------------------------|--------------------------|------------|
| | <u>Min</u> | <u>Max</u> |
| 0 | 1 | 1 |
| 1 | 1 | 2 |
| 2 | 2 | 4 |
| 3 | 3 | 6 |
| 4 | 4 | 8 |
| 5 | 5 | 10 |

Applicant Selection and Assignment Plan

1. Applicant Ranking

Applications will be filed and selected by unit type and size; by preference; and by date and time of application. If an applicant claims a preference, they are considered to be a priority applicant. Applicants who claim no preference are considered to be non-priority applicants.

2. Preferences

a. The Housing Authority of the City of Swainsboro will not have a preference.

3. Waiting List

The Housing Authority-wide waiting list will be ordered as follows:

- (i) By unit type (regular, elderly, special handicapped) and in unit size by bedrooms.
- (ii) Within the priorities above, by date and time of application.

4. Waiting List Skipping

The Housing Authority may skip a higher-income eligible applicant family to the top of the waiting list (either Authority-wide or site based waiting lists) if a dwelling unit in a development becomes vacant and the

development requires a lower income family to meet the Housing Authority's income targeting goals.

The Housing Authority may also skip a lower-income eligible applicant family to the top of the waiting list (either Authority-wide or site based waiting lists) if a dwelling unit in a development becomes vacant and the development requires a higher income family to meet the Housing Authority's income targeting goals.

5. Updating of the Waiting List

The Housing Authority shall update the waiting list every ninety (90) days in order to maintain the most current information. Applicants will be requested to provide the Housing Authority with updated information through writing. Applicants who do not respond to the request to update shall be removed from the waiting list. If the applicant's failure to respond was due to the applicant's disability, the Housing Authority shall provide reasonable accommodations to give the applicant an opportunity to respond.

6. Applicant Selection and Assignment

The PHA will select applicants for participation without discrimination based on race, color, sex, creed, or national origin nor deny any family or individuals the opportunity to apply for assistance under the Low-Rent Housing Program. Neither will the PHA discriminate because of religion, age, physical handicap, pregnancy, parenthood, nor marital or veteran status.

The selection of residents for occupancy of available units will be in conformance with all HUD guidelines and regulations and applicable Fair Housing and Equal Opportunity Requirements.

7. Special Use Dwelling Units

- a. When a unit that meets a specific need (e.g., a unit designed to accommodate a handicapped tenant requiring the use of a wheelchair) becomes available, that unit will be offered first to a current occupant of another unit managed by the Housing Authority having handicaps and requiring the accessibility features of the vacant unit. If no such occupant exists, the unit will be offered to the next eligible applicant on the waiting list requiring that special unit. If there are no applicants on the waiting list needing a specially designed unit, the unit will then be offered to those eligible qualified applicants in their normal sequence.

- b. Elderly applicants will be given preference for units designed specifically for elderly occupancy. Near Elderly Single Persons will be given preference over Non-Elderly Single Persons for units designed specifically for elderly occupancy.

8. Dwelling Unit Offers

The PHA can make a unit offer in any development. If this unit is rejected, the applicant goes to the bottom of the waiting list. However, the PHA can define "bottom of the waiting list".

When the applicant is matched to the specific unit, that dwelling unit becomes "unrentable" until the offer is made and accepted or rejected. In order to reduce vacancy loss, it is necessary that processing from this point move as quickly as possible. To that end, the following conditions shall apply to dwelling unit offers:

- a. As an applicant moves near the top of the waiting list, the Housing Authority will contact the applicant family to determine continued interest, to update the application for final processing, to alert the applicant that an offer is likely in the near future, and to inform the applicant about the requirements for move-in, such as utility deposits, security deposits, etc.
- b. Upon availability for occupancy, an applicant will be offered a unit.
- c. Upon offer of an apartment, the applicant shall have five (5) days to accept or reject the apartment. An additional business day may be granted if necessary to allow the applicant to inspect the apartment. Failure to give an answer within the prescribed time period shall be counted as rejection of the offer.
- d. Upon acceptance of the offer, the applicant will then be assigned a deadline for move-in. Before the end of this period, the applicant must complete all outstanding pre-occupancy requirements, such as joint HQS unit inspection, establishment of utility services, leasing interview, and lease execution. Failure to complete move-in requirements within the assigned period will result in withdrawal of the offer and inactivation of the application.

9. Unit Refusals

- a. Applicants will be made one (1) offer of a unit of appropriate size and type. Should the family reject the offer, the family will be placed at the bottom of the waiting list.

- b. Upon return to the top of the waiting list, such an applicant would be made an offer in accordance with the provisions of this policy. Upon refusal of one such offer, including any in neighborhoods previously refused, the application shall again be placed at the bottom of the waiting list.
- c. When an applicant refuses an offer of an apartment, his/her application shall be returned to the bottom of the waiting list, unless the applicant can document that a move at that time would create an undue hardship on the family which is NOT related to race, creed, sex, national origin, religion, handicap or familial status.
- d. Applicants not responding to an offer of housing by the PHA shall be ruled ineligible and their application will be removed to the inactive/ineligible file and so documented.
- e. An applicant will have five (5) working days to accept or reject an offer of housing after receipt of notice of unit availability. Failure to respond to a notice of unit availability will be treated as a no response.

Application Taking

The Application Process

All admissions to public housing shall be made on the basis of a personal interview where an application is completed by the applicant family and Housing Authority personnel. The Application for Admission shall constitute the basic legal record of each family applying for admission and shall support the Housing Authority's determinations of eligibility status, priority status, rent, and size of unit for which the applicant is qualified. All supplemental materials pertaining to eligibility shall be considered a part of the application record and carefully recorded. This includes verifications of income and family composition and such other data as may be required. The following conditions shall govern the taking and processing of applications:

1. Applications for the public housing program will be completed during a one on one interview between the applicant family and Housing Authority personnel and shall be maintained on the Housing Authority's computer system. Applicants shall complete and sign the application and certify, subject to civil and criminal penalties, to the accuracy of all statements made therein. The Housing Authority reserves the right to require the signature of any or all adult members of the applicant household.

2. Applicants will be required to submit verification documentation as part of the application process. Applicants will be given a list of required verifications at the time of their interview with designated PHA personnel for the purpose of determining eligibility.
3. Should applicants fail to provide required verification documentation within time frame established by the PHA, their case will be placed in an inactive status and will be required to reapply during the next enrollment period.
4. The Housing Authority reserves the right to suspend application taking when the current supply of completed full applications exceeds the number of families that could be reasonably expected to be housed within the next twelve months.
5. The Housing Authority will normally take applications from a central location which will allow for processing by staff persons knowledgeable of the rules and regulations governing resident selection and assignment, but reserves the right to establish satellite locations for application taking.
6. The Housing Authority reserves the right to establish times for taking applications, including by appointment. The Housing Authority staff may, at its discretion, provide for application interviews outside normal hours when necessary for hardship reasons.
7. Insofar as possible, application interviews shall be conducted in private.
8. Applications shall be updated as applicants report changes in income and family circumstances. All modifications to applications shall be properly documented and the transaction initialed by the staff member making the change.
9. All active applications will be purged no less than once every 12 to 18 months. Notification shall be sent to each applicant informing him/her that unless he/she confirms his/her continued interest, his/her application will be retired from the active file. Returned notification will be attached to the respective application as evidence of unsuccessful effort to locate the applicant. All applicants will be instructed to notify the PHA whenever there is a change in family composition, income, address, and any other factors relative to their eligibility status. Applicants should notify the PHA if he/she no longer desires consideration for public housing.
10. Applicants on waiting lists for any other type of assisted housing will have no special status with respect to the Low-Rent Public Housing Program. Applicants must submit separate applications for other programs. Applicants will not lose their place on any other PHA waiting list should they make an application for "Low-Rent" public housing. This right will be

explained to each applicant who might have previously filed an application for a dwelling unit through any other PHA program.

11. The Housing Authority shall maintain such records as are necessary to document the disposition of all applications and to meet Department of Housing and Urban Development audit requirements.

Section 8

The Housing Authority does not operate a Section 8 Housing Choice Voucher Program.

2. Financial Resources

The table below lists the Swainsboro Housing Authority’s anticipated financial resources, such as PHA Operating, Capital and other anticipated Federal resources available to the Agency, as well as tenant rents and other income available to support the public housing program in Fiscal Year 2010.

| Funding Source | Amount | Use |
|------------------------------|--------------------|---------------|
| FY2010 PH Operating Fund | \$620,000 | PH Oper. |
| FY2010 Capital Fund Program | \$422,071 | PH Mod. |
| FY2009 Capital Fund Program | \$422,071 | PH Mod. |
| FY2009 ARRA Program | \$283,185 | PH Mod. |
| Public Housing Dwelling Rent | \$352,587 | PH Operations |
| Interest | \$47,432 | PH Operations |
| Other Income | \$27,000 | PH Operations |
| Total | \$2,174,346 | |

Note: The Capital Fund and ARRA amounts for FY2009 are the unobligated amounts as of 9/30/2009.

3. Rent Determination

Public Housing

Rent Policy

1. Minimum Rental Amount

The PHA has established a minimum Total Tenant payment of \$50 per month.

2. Rent Collection

- a. Rent is due on the first of each month and is considered late by close of business on the fifth (5th).
- b. Management may terminate the lease if Tenant is delinquent in paying rent or other charges three (3) months within a twelve (12) month period.

3. Payments After the Delinquency Date

The family may enter into a written agreement with the PHA or court to pay back all outstanding indebtedness, including unpaid maintenance charges and retro-rent, plus incurred charges. Repayment agreements will not be entered into for delinquent rent. The option to enter into an agreement shall be solely at the discretion of the PHA. Any such agreement must provide for a quick payout of debt, not to exceed three (3) months for the total payment. Should the family fail to make payments in accordance with the terms of the agreement to repay, the PHA shall serve a notice to vacate to the family. Should the PHA be required to enforce the terms of the lease agreement through legal action, all related court costs, attorney fees, plus any outstanding indebtedness, will be included in the judgment.

4. Retroactive Rent Charges

Retroactive Rent Charges will be due and payable within seven days of written notice unless arrangements are made prior to this day to make installment payments. Normally retroactive rent installment payments must be computed not to exceed a three (3) month pay off. If the amounts are large and the tenant will not be able to pay off the retro rent charge within three (3) months a repayment schedule may be established allowing a longer period upon approval of the Executive Director.

5. Vacated Tenants With Balances

Vacated tenants will have thirty (30) days from the date of the statement of Request for Refund to pay the account or make arrangements for payment. Accounts will be reported to the Credit Bureau and collection action will be taken after the expiration of this time period.

6. Terms and Conditions of Payment of Security Deposits

Prior to lease signing, the Housing Authority must receive full payment of the security deposit; however, the PHA Housing Manager retains the discretion to receive partial payment of the security deposit, with the

balance due the following month. Where the family moves in on other than the first of the month, the rent will be pro-rated for that month but the full security deposit will still be due at time of lease execution.

In properties designated for the exclusive occupancy by elderly, handicapped, or disabled persons, the PHA will allow the keeping of pets in accordance with the Housing Authority's Pet Policy and upon execution of the Pet Lease Addendum. A condition of pet ownership is the payment of a pet deposit for all dogs and cats.

7. Terms and Conditions of Other Charges in Addition to Rent

The resident agrees to pay for all repairs made to the unit due to resident damage or neglect. The resident must pay such charges at the first of the month following the charge. Such charges will be made based on actual cost of labor and materials.

In the event of damages discovered at move-out, the family's security deposit will be reduced by the amount necessary to execute repairs above "normal wear and tear". Any remaining balance will be refunded to the resident under the following conditions:

- a. The resident leaves a forwarding address or makes arrangements to pick up the deposit in person.
- b. The resident owes no other charges for excess utility consumption, late fees on rental payments, etc..
- c. The remaining balance will be paid within thirty (30) days of move-out.

8. Exemption for Hardship Circumstances

The Housing Authority shall immediately grant an exemption from application of the minimum monthly rental amount to any family unable to pay such amount because of financial hardship, which shall include situations in which:

- a. The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program, including a family that includes a member who is an alien lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996;

- b. The family would be evicted as a result of the imposition of the minimum rent requirement;
- c. The income of the family has decreased because of changed circumstances, including loss of employment;
- d. A death in the family has occurred.

If a resident requests a hardship exemption and the Housing Authority reasonably determines the hardship to be of a temporary nature, an exemption shall not be granted during the 90-day period beginning upon the making of a request for the exemption. A resident shall not be evicted during the 90-day period for non-payment of rent. In such a case, if the resident thereafter demonstrates that the financial hardship is of a long-term basis, the Housing Authority shall retroactively exempt the resident from applicability of the minimum rent requirement for such 90-day period.

9. Family Choice of Rental Payment

The Housing Authority shall provide two (2) rent options for any public housing dwelling unit owned, assisted, or operated by the Housing Authority:

- a. Flat Rents: The flat rental amount for the dwelling unit shall be based on the rental value of the unit, as determined by the Housing Authority; or,
- b. Income Based Rents: The monthly rental amount shall not exceed (up to) 30% of monthly adjusted income. Income Based Rents shall not be less than the minimum rental amount.

The term “adjusted income” means, with respect to the 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:

- (i) \$400 for any elderly or disabled family;
- (ii) The amount by which 3% of the annual family income is exceeded by the sum of:
 - (a) Unreimbursed medical expenses for any elderly family or disabled family;
 - (b) Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each handicapped

member of the family, to the extent necessary to enable any member of such family (including such handicapped member) to be employed.

- (iii) Any reasonable child care expenses necessary to enable a member of the family to be employed or to further his or her education;
- (iv) \$480 for each member of the family residing in the household (other than the head of the household or his or her spouse) who is less than 18 years of age or is attending school or vocational training on a full-time basis, or who is 18 years of age or older and is a person with disabilities;
- (iii) Any payment made by a member of the family for the support and maintenance of any child who does not reside in the household, except that the amount excluded under this clause may not exceed \$480 for each child for whom such payment is made;
- (vi) Any payment made by a member of the family for the support and maintenance of any spouse or former spouse who does not reside in the household, except that the amount excluded under this clause shall not exceed the lesser of:
 - (a) The amount that such family member has legal obligation to pay, or,
 - (b) \$550 for each individual for whom such payment is made.
- (vii) The amount of any earned income of a member of the family who is not:
 - (a) 18 years of age or older, and
 - (b) The head of the household (or the spouse of the head of the household).

10. Switching Rent Determination Methods Because of Hardship Circumstances

In the case of a family that has elected to pay rent in the amount equal to the Flat Rent/Ceiling Rent for the dwelling unit, the Housing Authority shall immediately provide for the family to pay rent in the amount equal to Income Based Rent during the period for which such election was made

upon a determination that the family is unable to pay the amount determined because of financial hardship, including:

- a. Situations in which the income of the family has decreased because of changed circumstances, loss or reduction of employment, death in the family, and reduction in or loss of income or other assistance;
- b. An increase, because of changed circumstances, in the family's expenses for medical costs, child care, transportation, education, or similar items; or,
- c. Such other situations as may be determined by the Housing Authority.

Families switching rent determination method because of hardship circumstances shall be limited to one (1) rent switch within a twelve (12) month period. Such rent switches are subject to interim reexamination provisions as detailed in this policy.

11. Encouragement of Self-Sufficiency

It is the policy of the Housing Authority to encourage and reward employment and economic self-sufficiency. As such, the Housing Authority shall provide the following as incentives for employment and economic self-sufficiency:

- a. Escrow account (a portion of the rent is placed in an escrow account)
- b. Savings account (In lieu of a disallowance of earned income, the amount that otherwise would be applied to the family's rent payment as a result of employment is placed in a savings account. Amounts deposited in a savings account may only be withdrawn by the family for the purpose of:
 - (i) Purchasing a home;
 - (ii) Paying education costs of family members;
 - (iii) Moving out of public or assisted housing;
 - (iv) Paying any other expense authorized by the Housing Authority for the purpose of promoting economic self-sufficiency of the family.
- c. Income exclusions (non-mandatory-may include excessive transportation for work or school or earned income. These are implemented at the PHA expense.)

d. Flat rents

Flat rents will be based on the rent which could be expected to be charged if the unit was not subsidized.

e. Disallowance of earned income from rent determinations (mandatory): When a family member becomes employed after being unemployed for at least one (1) year, or when income increases during the participation in any family self-sufficiency or job training program, or who is or was assisted under TANF within six (6) months and whose earned income increases, rent shall not increase for twelve (12) months after commencing work.

f. Phase-in of rent increases (mandatory): Upon expiration of the 12-month period of disallowance of earned income from rent determinations, the rent payable by the family shall be increased due to continued employment of the family member, except that during the 12-month period beginning upon such expiration, the amount of the increase may not be greater than 50% of the amount of the total rent increase that would be applicable. (Rent may only increase by 50% of what it normally would during the next 12 month period.)

12. Treatment of Income Changes Resulting from Welfare Program Requirements

This section applies to families that receive benefits for welfare or public assistance from a state or other public agency under a program for which the federal, state, or local law relating to the program requires, as a condition of eligibility for assistance under the program, participation of a member of the family in an economic self-sufficiency program.

a. Decreases in Income for Failure to Comply

For families whose welfare or public assistance benefits are reduced because of failure of any family member to comply with the conditions under the assistance program requiring participation in an economic self-sufficiency program or imposing a work activities requirement, the amount required to be paid by the family as a monthly contribution toward rent shall not be decreased.

b. Fraud

For families whose welfare or public assistance benefits are reduced because of an act of fraud by member of the family under

the law or program, the amount required to be paid by the family as a monthly contribution toward rent shall not be decreased, during the period of reduction, as a result of any decrease in income of the family, to the extent that the decrease was the result of benefit reduction due to fraud.

c. Reduction Based on Time Limit for Assistance

The amount required to be paid as a monthly contribution toward rent by a family whose welfare or public assistance benefits are reduced as a result of the expiration of a lifetime time limit for a family, and not as a result of failure to comply with program requirements, shall be decreased, during the period of reduction, as a result of any decrease in income of the family, to the extent that the decrease was the result of benefit reduction due to expiration of a lifetime time limit.

d. Notice

The Housing Authority shall obtain written notification from the relevant welfare or public assistance agency specifying that the family's benefits have been reduced and cause for reduction prior to redetermination of monthly contribution toward rent.

e. Grievance

Any family affected by sections 12.a and 12.b above shall have the right to review the determination through the Housing Authority's grievance procedure.

Section 8

The Housing Authority does not operate a Section 8 Housing Choice Voucher Program.

4. Operation and Management

The Housing Authority's maintenance staff provides general maintenance services to help ensure the units are kept in a safe and sanitary condition. If a resident needs an item repaired, they are asked to call the office and place a work order. Once the work order is entered, a maintenance person will go to the unit to repair the item. If the need for repair was not caused by the resident, then the Authority does not charge the resident. If the resident caused the repair, then they are charged according to the Maintenance Charge List on file at the office.

The Authority has a preventative maintenance schedule in which items such as filters for the HVAC systems are changed out on a regular basis.

The Authority also has a pest control plan in which each unit is sprayed once a month to help control pest infestation.

There are many policies which help management to operate the Housing Authority in a efficient and effective manner. These policies include:

Admissions and Continued Occupancy Policy
Housekeeping Policy
One Strike Policy
Pet Policy
Personnel Policy
Procurement Policy
Insurance Policy
Investment Policy

5. Grievance Procedures

Informal Settlement of Grievances

- a. Any grievance shall be personally presented in writing, to the HA's management office within seven (7) days after the occurrence of the event giving rise to the grievance. One copy of the grievance shall be given to the tenant and one retained in the HA's tenant file. Grievances shall be reviewed by the person responsible for management of the complex in which the Complainant resides. As soon as the grievance is received, it shall be reviewed by the management of HA to determine whether any exclusions apply to the grievance. Should one of the exclusions apply, the Complainant will be notified in writing that the matter raised is not subject to the HA's grievance procedure, with the reason therefore.
- b. If the grievance is not determined by HA to fall within one of the two exclusions, then HA will, within ten (10) business days after the initial presentation of the grievance, informally discuss the grievance with the Complainant or his representatives in an attempt to settle the grievance without the necessity of a formal hearing. If the informal settlement conference cannot occur at the time the grievance is initially presented by the Complainant, then the Complainant will be promptly notified in writing of the time and place for the informal settlement conference.
- c. Within ten (10) business days after the informal settlement conference, a summary of the informal discussion shall be prepared by HA and a copy thereof shall be provided to the Complainant. The summary shall be in

writing and specify the names of the participants in the discussion, the date of the discussion, the nature of the proposed disposition of the grievance, and the specific reasons for such disposition. This written summary will also specify the procedures by which the Complainant may obtain a formal hearing if not satisfied by the proposed disposition of the grievance. A copy of the written summary shall also be placed in Complainant's resident file.

Formal Grievance Hearing

The following procedures apply to the request for a formal grievance hearing under this grievance procedure:

- a. If the Complainant is not satisfied with the results of the informal settlement conference, the Complainant must submit a written request for a formal hearing to the Central office of HA no later than five (5) business days after the date Complainant receives the summary of discussion delivered as required. Complainant's written request for a formal hearing must specify:
 - (i) The reasons for the grievance; and
 - (ii) The action or relief sought by the Complainant; and
 - (iii) If the Complainant so desires, a statement setting forth the times at which the Complainant will be available for a hearing during the next ten (10) business days; and
 - (iv) If the Complainant has failed to attend an informal discussion conference, a request that the hearing panel waive this requirement.
- b. If the Complainant fails to request a hearing within five (5) business days after receiving the written summary of the informal settlement conference, the HA's decision rendered at the informal hearing becomes final and HA shall not thereafter be obligated to offer the Complainant a formal hearing, unless the Complainant can show good cause, in HA's sole discretion, why he/she failed to proceed in accordance with this procedure.

Selection of Hearing Panel

- a. All grievance hearings shall be conducted by an impartial panel selected by the Executive Director in the manner described below:

The Executive director of the PHA shall select a Hearing Officer or a Hearing Panel. It shall be the Executive Director's decision, based on the facts and circumstances of the grievance, whether to select a single Hearing Officer or a Hearing Panel consisting of three persons. Careful consideration should be given in the selection of the Hearing Officer or

Hearing Panel. The Executive Director is not prohibited from selecting himself/herself provided that he/she is impartial and was not the person who made or approved the PHA action.

Prior to final selection of the Hearing Officer or Hearing Panel, the Executive Director shall notify the tenant organizations of his/her decision and allow for comment. Tenant organizations shall have seven (7) calendar days from the date of the notice to submit comments. Any recommendations or comments received shall be considered by the Executive Director in making the final selection.

The Executive Director shall have fifteen (15) calendar days after receipt of a request for a hearing in which to make a final selection of a hearing Officer or Hearing Panel.

6. Designated Housing for Elderly and Disabled Families

The Authority will not apply to have any additional units designated for occupancy by elderly and disabled families in the upcoming Fiscal Year.

7. Community Service and Self-Sufficiency

Due to the limited staff size and funding level, the Authority does not offer any self-sufficiency programs or services to residents at this time.

The Authority has adopted a flat rent schedule which enhances the economic self-sufficiency of residents. This schedule allows residents to pay a flat rent instead of an income-based rent. Because the flat rent is generally lower than the income-based rent, tenants can save money. The flat rents are based on the current market rents and are adjusted for the condition and amenities of the public housing units as compared to the private market.

Residents who are not employed and do not meet the exemption criteria are required to perform eight (8) hours of community service each month. The Authority keeps track of the time to make sure residents are complying as required by HUD.

8. Safety and Crime Prevention

Currently, the public housing developments are relatively safe and there is not a need to introduce safety measures outside of what the Authority is currently doing. Housing Authority management has a good working relationship with local law enforcement. On the rare occurrence that police are called to one of the

properties, the Executive Director is alerted by law enforcement and given a report of the situation. Actions are taken as needed to address the situation.

9. Pets

1. Purpose

In compliance with Section 526 of the Quality Housing and Work Responsibility Act of 1998, the Swainsboro Housing Authority will permit residents to own and keep common household pets in their apartment. This policy sets forth the conditions and guidelines under which pets will be permitted. This policy is to be adhered to at all times.

The purpose of the policy is to ensure that pet ownership will not be injurious to persons or property, or violate the rights of all residents to clean, quiet, and safe surroundings.

Household Pets are Restricted to:

Birds: Including canary, parakeet, finch and other species that are normally kept caged; birds of prey are not permitted.

Fish: Tanks or aquariums are not to exceed 20 gallons in capacity. Poisonous or dangerous fish are not permitted. Only one (1) tank or aquarium is permitted per apartment.

Dogs: Not to exceed twenty (20) pounds at time of maturity. All dogs must be neutered or spayed. Dog breeds including rottweilers, doberman pinschers, german shepards, and pitbulls are not permitted. Dog owners will be required to show proof of Liability Insurance coverage.

Cats: All cats must be neutered or spayed.

Exotic/unconventional pets such as snakes, reptiles, monkeys, rodents, etc are not allowed.

2. Registration

Every pet must be registered with the Swainsboro Housing Authority's management prior to moving the pet into the unit and updated annually thereafter. Registration requires the following:

- a. A certificate signed by a licensed veterinarian, or a state or local authority empowered to inoculate animals (or

designated agent of such authority), stating that the animal has received all inoculations required by the state and local law, if applicable (dogs, cats).

- b. Proof of current license, if applicable (dogs, cats).
- c. Identification tag bearing the owner's name, address, and phone number (dogs, cats.)
- d. Proof of neutering/spaying, if applicable (dogs, cats.)
- e. Photograph (no smaller than 3x5) of pet or aquarium.
- f. The name, address, and phone number of a responsible party that will care for the pet if the owner becomes temporarily incapacitated.
- g. Fish - size of tank or aquarium must be registered.

3. Licenses and Tags

Every dog and cat must wear the appropriate local animal license, a valid rabies tag and a tag bearing the owner's name, address and phone number. All licenses and tags must be current. All local license and tag ordinances must be maintained and other local ordinances must be met by pet owners.

4. Density of Pets

Only one (1) pet per household will be allowed per apartment. Only two (2) birds will be allowed per apartment. The Swainsboro Housing Authority only will give final approval on type and density of pets.

5. Visitors and Guests

No visitor or guest will be allowed to bring pets on the premises at anytime. Residents will not be allowed to pet sit, harbor, or house a pet without fully complying with this policy.

Feeding or caring for stray animals is prohibited and will be considered keeping a pet without permission.

6. Pet Restraints

- 1. All dogs must be on a leash when not in the owner's apartment. The leash must be not longer than three (3) feet.

2. Cats must be in a caged container or on a leash when taken out of the owner's apartment.
3. Birds must be in a cage when inside of the resident's apartment or entering or leaving the building.

7. Liability

Residents owning pets shall be liable for the entire amount of all damages to the Swainsboro Housing Authority premises caused by their pet and all cleaning, defleaing and deodorizing required because of such pet. Pet owners shall be strictly liable for the entire amount of any injury to the person or property of other residents, staff or visitors of the Swainsboro Housing Authority caused by their pet, and shall indemnify the Swainsboro Housing Authority for all costs of litigation and attorney's fees resulting from such damage. Pet liability insurance can be obtained through most insurance agents and companies.

8. Sanitary Standards and Waste Disposal

- a. Litter boxes must be provided for cats with use of odor-reducing chemicals.
- b. Fur-bearing pets must be flea free. Should flea extermination become necessary, cost of such extermination will be charged to pet owner.
- c. In accordance with city law, pet owners are responsible for immediate removal of the feces of their pet and shall be charged in instances of removal of pet feces by staff and where damages occur to Authority property due to pet. More than three (3) such charges during a twelve month period may be cause for pet removal.
 - (i). All pet waste must be placed in a plastic bag and tied securely to reduce odor and placed in designated garbage container and/or trash compactor.
 - (ii). Residents with litter boxes must clean them regularly. Noncompliance may result in removal of the pet. The Swainsboro Housing Authority reserves the right to impose a mandatory twice weekly litter box cleaning depending on need. Litter box garbage shall be placed in a plastic bag and deposited outside

the building in the garbage container and/or trash compactor.

- d. All apartments with pets must be kept free of pet odors and maintained in a clean and sanitary manner. A housekeeping inspection shall be conducted after 30 days of pet moving into the household. If the household fails the housekeeper's inspection, which constitutes a failure to care for the pet in an appropriate manner; a notice of violation will be issued and the household will have 7 days to correct the deficiencies. Pet owner's apartments may be subject to inspections once a month.

9. General Rules

The resident agrees to comply with the following rules imposed by the Swainsboro Housing Authority:

- a. No pet shall be tied up anywhere on Authority property and left unattended for any amount of time.
- b. Pet owners will be required to make arrangements for their pets in the event of vacation or hospitalization.
- c. Dog houses are not allowed on Authority property.

10. Pet Areas

- a. Restrictions: At no time will pets be allowed in any public area such as community space, laundry rooms, sitting rooms, etc. Pets should only be in the lobby when entering or leaving the building.
- b. Approved Areas: Pets shall only be allowed to be exercised in areas clearly marked by the Swainsboro Housing Authority for pet use.

11. Pet Rule Violation and Pet Removal

- a. If it is determined on the basis of objective facts, supported by written statement, that a pet owner has neglected to appropriately care for a pet and has violated a rule governing the pet policy, the Swainsboro Housing Authority shall serve a notice of pet rule violation on the pet owner. Serious or repeated violations may result in pet removal or termination of the pet owner's tenancy, or both.

- b. If a pet poses a nuisance such as excessive noise, barking, odor, or whining which disrupts the peace or quality of life of other residents, owner will permanently remove the pet from premises upon request of management within forty-eight (48) hours. Nuisance complaints regarding pets are subject to immediate inspections.
- c. If a pet owner becomes unable either through hospitalization, or illness, to care for the pet and the person so designated to care for the pet in the pet owner's absence refuses or is unable physically to care for the pet, the Swainsboro Housing Authority can officially remove the pet. Animal control will be called to remove the pet. The Authority accepts no responsibility for pets so removed.

12. Rule Enforcement

Violation of these pet rules will prompt a written notice of violation. The pet owner will have seven (7) days to correct the violation.

13. Damage Deposit

A "Pet Damage Deposit" will be required for all pets. The "Pet Damage Deposit" must be paid in advance and is to be used to pay reasonable expenses directly attributable to the presence of the pet in the development including (but not limited to) the cost of repairs and replacements to, and fumigation of, the resident's dwelling unit. The amount of the non-refundable "Pet Damage Deposit" is \$100.00.

14. Exceptions

- a. Service Animals: This policy does not apply to service animals that are used to assist persons with disabilities. This exclusion applies to service animals that reside in the development, as well as service animals used to assist persons with disabilities that visit the development. Pets used for the purpose of aiding residents with disabilities must have appropriate certification. The Swainsboro Housing Authority shall maintain a list of agencies which provide and/or train animals to give assistance to individuals with disabilities.
- b. K-9 Service Animals: Police officers, under the public housing police officer program, who move in with K-9

service animals are exempt from the policy. Only the K-9 animal is exempt, family pets shall not be exempt.

10. Civil Rights

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

11. Fiscal Audit

The Fiscal Audit for the Year ended March 31, 2008 is attached to the Agency Plan as attachment ga131f02. There were no findings in the audit. The Fiscal Audit for the Year ended March 31, 2009 is in the process of being completed.

12. Asset Management

With less than 450 units of public housing, the Housing Authority is not required to convert to Asset Management. Management will continue to assess the properties on an annual basis to determine what physical needs to be addressed with the Capital Funds.

13. Violence Against Women Act

Due to staff size and funding, the Authority does not provide or offer any activities, services, or programs to child and adult victims of domestic violence, dating violence, sexual assault, or stalking at his time.

The Authority has adopted a Violence Against Women Policy which was enacted to help victims of domestic violence maintain a residence during their time of need. The full policy is included with the Agency Plan at ga131g02.

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

The Housing Authority will not apply for HOPE VI or Mixed Finance Modernization or Development in the upcoming Fiscal Year.

(b) Demolition and/or Disposition

The Housing Authority does not plan to submit a Demolition and/or Disposition Application to HUD in the upcoming Fiscal Year.

(c) Conversion of Public Housing

The Housing Authority is not required and does not plan to convert any units to tenant-based assistance in the upcoming Fiscal Year.

(d) Homeownership

Public Housing

The Housing Authority does not currently have nor plans to administer a Public Housing Homeownership Program in the upcoming Fiscal Year.

Section 8 Tenant Based Assistance

The Housing Authority does not operate a Section 8 Housing Choice Voucher Program.

(e) Project-based Vouchers

Because the Housing Authority does not have a Section 8 Tenant-Based Program, this section is not applicable to the Authority.

8.0 Capital Improvements

8.1 Capital Fund Annual Statement/Performance and Evaluation Report

See attachments:

ga131b02 – FY2010 CFP Annual Statement
ga131d02 – FY2009 CFP Performance and Evaluation Report
ga131e02 – FY2009 ARRA Performance and Evaluation Report

8.2 Capital Fund Program Five-Year Plan

See attachment:

ga131c02 – FY2010-2014 CFP Five-Year Plan

8.3 Capital Fund Financing Program (CFFP)

The Housing Authority will not use the Capital Fund Financing Program to leverage Capital Funds in the upcoming Fiscal Year.

9.0 Housing Needs

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

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

| Housing Needs of Families in the Jurisdiction by Family Type | | | | | | | |
|---|---------|---------------------|--------|---------|--------------------|------|---------------|
| Family Type | Overall | Afford- -ability | Supply | Quality | Access -ibility | Size | Loca- tion |
| Income <= 30% of AMI | 403 | 5 | 5 | 5 | 3 | 4 | 4 |
| Income >30% but <=50% of AMI | 103 | 4 | 4 | 4 | 3 | 3 | 3 |
| Income >50% but <80% of AMI | 39 | 3 | 3 | 3 | 3 | 2 | 3 |
| Elderly | 140 | 3 | 3 | 3 | 4 | 2 | 3 |
| Families with Disabilities | 128 | 3 | 4 | 4 | 5 | 4 | 4 |
| White | 97 | 3 | 3 | 3 | 3 | 3 | 3 |
| Black | 479 | 3 | 3 | 3 | 3 | 3 | 3 |
| Hispanic | 10 | 3 | 3 | 3 | 3 | 3 | 3 |

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

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

9.1 Strategy for Addressing Housing Needs

Strategies

Need: Shortage of affordable housing for all eligible populations

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

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing

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

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

- Adopt rent policies to support and encourage work

Reasons for Selecting Strategies

- Funding constraints
- Staffing constraints
- Influence of the housing market on PHA programs

10.0 Additional Information

(a) Progress in Meeting Goals and Objectives

The Housing Authority continues to strive to improve the Public Housing Assessment System Score. Due to small PHA deregulation, the Authority is only scored once every other year. The last score the Authority received was 90 out of 100 which makes the PHA a High Performer.

The Authority wants residents to be satisfied with their apartment and community while residing in public housing. Once an issue has been brought to management's attention, the issue is addressed as quickly as possible.

Management continues to use the Capital Fund Program to modernize and rehab the Authority's housing assets. The projected use of the FY2010 – 2014 CFP is included with the Agency Plan and will be submitted to HUD for their approval.

On a continual basis, management reviews the safety and security at each property. As necessary, improvements are implemented.

The Housing Authority follows all Federal Regulations regarding admissions to and continued occupancy of public housing.

(b) Significant Amendment and Substantial Deviation/Modification

Substantial Deviation from the 5-year Plan:

A “Substantial Deviation” from the 5-Year Plan is an overall change in the direction of the Authority pertaining to the Authority’s Goals and Objectives. This includes changing the Authority’s Goals and Objectives.

Significant Amendment or Modification to the Annual Plan:

A “Significant Amendment or Modification” to the Annual Plan is a change in a policy or policies pertaining to the operation of the Authority. This includes the following:

- Changes to rent or admissions policies or organization of the waiting list.
- Additions of non-emergency work items over \$30,000 (items not included in the current Annual Statement or 5-Year Action Plan) or change in use of replacement reserve funds under the Capital Fund.
- Any change with regard to demolition or disposition, designation, homeownership programs or conversion activities.

(c) Memorandum of Agreement

The Swainsboro Housing Authority has not entered into a Memorandum of Agreement (MOA) with HUD.

| Part I: Summary | | | | | | |
|---|--|---|----------------------|--------------------------------|---|--|
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06P13150110 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2010 FFY of Grant Approval: 2010 | |
| Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report | | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 1 | Total non-CFP Funds | | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | | | | | |
| 3 | 1408 Management Improvements | | | | | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | | |
| 5 | 1411 Audit | | | | | |
| 6 | 1415 Liquidated Damages | | | | | |
| 7 | 1430 Fees and Costs | \$30,000.00 | | | | |
| 8 | 1440 Site Acquisition | | | | | |
| 9 | 1450 Site Improvement | \$90,000.00 | | | | |
| 10 | 1460 Dwelling Structures | \$267,071.00 | | | | |
| 11 | 1465.1 Dwelling Equipment - Nonexpendable | \$10,000.00 | | | | |
| 12 | 1470 Nondwelling Structures | | | | | |
| 13 | 1475 Nondwelling Equipment | \$25,000.00 | | | | |
| 14 | 1485 Demolition | | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | | |
| 16 | 1495.1 Relocation Costs | | | | | |
| 17 | 1499 Development Activities ⁴ | | | | | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18b | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | | | | | |
| 20 | Amount of Annual Grant: (sum of line 2- 19) | \$422,071.00 | | | | |
| 21 | Amount of Line 20 Related to LBP Activities | | | | | |
| 22 | Amount of Line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of Line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of Line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of Line 20 Related to Energy Conservation Measures | | | | | |

| | | | | | |
|---|--|--|-----------------------------|---|---|
| Part I: Summary | | | | | |
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06P13150110 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2010 FFY of Grant Approval: 2010 |
| Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| | | | | | |
| | | | | | |
| | Signature of Executive Director | Date | | Signature of Public Housing Director | Date |

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

| Part II: Supporting Pages | | | | | | | | |
|---|--|-------------------------|--|----------------------|----------------------|----------------------------------|-----------------------------|----------------|
| PHA Name: Swainsboro Housing Authority | | | Grant Type and Number Capital Fund Program Grant No: GA06P13150110 CFFP (Yes/No):N Replacement Housing Factor Grant No: | | | Federal FY of Grant: 2010 | | |
| Development Number Name/HA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| | | | | | | | | |
| | <u>Fees and Costs</u> | | | | | | | |
| PHA-Wide | A & E Fees related to modernization | 1430 | LS | \$30,000.00 | | | | |
| | Subtotal 1430 | | | \$30,000.00 | | | | |
| | <u>Site Improvements</u> | | | | | | | |
| PHA-Wide | Sidewalk improvements | 1450 | LS | \$15,000.00 | | | | |
| PHA-Wide | General landscaping | 1450 | LS | \$15,000.00 | | | | |
| PHA-Wide | Tree removal | 1450 | LS | \$15,000.00 | | | | |
| GA131-5 | Replace septic tank | 1450 | LS | \$20,000.00 | | | | |
| GA131-7 | Replace septic tank | 1450 | LS | \$5,000.00 | | | | |
| GA131-8 | Replace septic tank | 1450 | LS | \$20,000.00 | | | | |
| | Subtotal 1460 | | | \$90,000.00 | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

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

| Part II: Supporting Pages | | | | | | | | |
|---|--|--|----------|----------------------|----------------------|----------------------------------|-----------------------------|----------------|
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06P13150110 CFFP (Yes/No):N Replacement Housing Factor Grant No: | | | | Federal FY of Grant: 2010 | | |
| Development Number Name/HA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| | | | | | | | | |
| | <u>Dwelling Structures</u> | | | | | | | |
| GA131-8 | Upgrade electrical system, heating, and water heater | 1460 | 20 units | \$100,000.00 | | | | |
| GA131-3 | Modernize bathrooms (Phase 1) | 1460 | 40 units | \$157,071.00 | | | | |
| PHA-Wide | Interior/Exterior painting | 1460 | LS | \$10,000.00 | | | | |
| | Subtotal 1460 | | | \$267,071.00 | | | | |
| | | | | | | | | |
| | <u>Dwelling Equipment</u> | | | | | | | |
| PHA-Wide | Replace appliances | 1465.1 | 20 each | \$10,000.00 | | | | |
| | Subtotal 1465.1 | | | \$10,000.00 | | | | |
| | | | | | | | | |
| | <u>Non-Dwelling Equipment</u> | | | | | | | |
| PHA-Wide | Upgrade computer system | 1475 | LS | \$25,000.00 | | | | |
| | Subtotal 1475 | | | \$25,000.00 | | | | |
| | | | | | | | | |
| | Total CFP | | | \$422,071.00 | | | | |
| | | | | | | | | |

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

Capital Fund Program—Five-Year Action Plan

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

| Part I: Summary | | | | | | |
|-----------------------------------|--|--|---------------------------------------|---------------------------------------|--|---------------------------------------|
| PHA Name/Number: Swainsboro/GA131 | | Locality (Swainsboro/Emanuel Co., Georgia) | | | <input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No: | |
| A. | Development Number and Name | Work Statement for Year 1 FFY 2010 | Work Statement for Year 2 FFY 2011 | Work Statement for Year 3 FFY 2012 | Work Statement for Year 4 FFY 2013 | Work Statement for Year 5 FFY 2014 |
| B. | Physical Improvements Subtotal | Annual Statement | \$388,571.00 | \$388,571.00 | \$388,571.00 | \$388,571.00 |
| C. | Management Improvements | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| D. | PHA-Wide Non-dwelling Structures and Equipment | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| E. | Administration | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| F. | Other | | \$33,500.00 | \$33,500.00 | \$33,500.00 | \$33,500.00 |
| G. | Operations | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| H. | Demolition | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| I. | Development | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| J. | Capital Fund Financing – Debt Service | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| K. | Total CFP Funds | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| L. | Total Non-CFP Funds | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| M. | Grand Total | | \$422,071.00 | \$422,071.00 | \$422,071.00 | \$422,071.00 |

| Part I: Summary (Continuation) | | | | | | |
|---------------------------------------|-----------------------------|--|------------------------------------|------------------------------------|--|------------------------------------|
| PHA Name/Number: Swainsboro/GA131 | | Locality (Swainsboro/Emanuel Co., Georgia) | | | <input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No: | |
| A. | Development Number and Name | Work Statement for Year 1 FFY 2010 | Work Statement for Year 2 FFY 2011 | Work Statement for Year 3 FFY 2012 | Work Statement for Year 4 FFY 2013 | Work Statement for Year 5 FFY 2014 |
| | PHA-Wide | Annual Statement | \$106,500.00 | \$106,500.00 | \$106,500.00 | \$106,500.00 |
| | GA131-1 | | \$75,571.00 | \$145,000.00 | \$0.00 | \$0.00 |
| | GA131-2 | | \$0.00 | \$170,571.00 | \$110,000.00 | \$0.00 |
| | GA131-3 | | \$100,000.00 | \$0.00 | \$205,571.00 | \$120,000.00 |
| | GA131-4 | | \$140,000.00 | \$0.00 | \$0.00 | \$195,571.00 |
| | GA131-5 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | GA131-7 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | GA131-8 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| Part II: Supporting Pages – Physical Needs Work Statement(s) | | | | | | |
|---|---|----------|---------------------|---|----------|---------------------|
| Work Statement for Year 1 FFY 2010 | Work Statement for Year 4 FFY 2013 | | | Work Statement for Year 5 FFY 2014 | | |
| | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost |
| | | | | | | |
| | <u>Fees and Costs/PHA-Wide</u> | | | <u>Fees and Costs/PHA-Wide</u> | | |
| | A and E Fees | LS | \$30,000.00 | A and E Fees | LS | \$30,000.00 |
| | Agency Plan | LS | \$3,500.00 | Agency Plan | LS | \$3,500.00 |
| See Annual Statement | Subtotal 1430 | | \$33,500.00 | Subtotal 1430 | | \$33,500.00 |
| | <u>Site Improvements/PHA-Wide</u> | | | <u>Site Improvements/PHA-Wide</u> | | |
| | Landscaping | LS | \$15,000.00 | Landscaping | LS | \$15,000.00 |
| | Sidewalk improvements | LS | \$15,000.00 | Sidewalk improvements | LS | \$15,000.00 |
| | Tree removal | LS | \$15,000.00 | Tree removal | LS | \$15,000.00 |
| | Subtotal 1450 | | \$45,000.00 | Subtotal 1450 | | \$45,000.00 |
| | <u>Dwelling Structures</u> | | | <u>Dwelling Structures</u> | | |
| | Interior/Exterior painting (PHA-Wide) | LS | \$10,000.00 | Interior/Exterior painting (PHA-Wide) | LS | \$10,000.00 |
| | Renovate kitchens at GA131-2 (Phase 2) | 22 units | \$110,000.00 | Renovate kitchens at GA131-3 (Phase 2) | 24 units | \$120,000.00 |
| | Renovate kitchens at GA131-3 (Phase 1) | 41 units | \$205,571.00 | Renovate kitchens at GA131-4 | 35 units | \$195,571.00 |
| | Subtotal 1460 | | \$325,571.00 | Subtotal 1460 | | \$325,571.00 |
| | <u>Dwelling Equipment/PHA-Wide</u> | | | <u>Dwelling Equipment/PHA-Wide</u> | | |
| | Replace refrigerators | 20 each | \$10,000.00 | Replace refrigerators | 20 each | \$10,000.00 |
| | Replace stoves | 20 each | \$8,000.00 | Replace stoves | 20 each | \$8,000.00 |
| | Subtotal 1465.1 | | \$18,000.00 | Subtotal 1465.1 | | \$18,000.00 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | Subtotal of Estimated Cost | | \$422,071.00 | Subtotal of Estimated Cost | | \$422,071.00 |

| Part I: Summary | | | | | |
|---|--|--|----------------------|--------------------------------|---|
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06P13150109 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | | | | |
| 3 | 1408 Management Improvements | | | | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | \$30,000.00 | | \$0.00 | \$0.00 |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | \$392,071.00 | | \$0.00 | \$0.00 |
| 11 | 1465.1 Dwelling Equipment - Nonexpendable | | | | |
| 12 | 1470 Nondwelling Structures | | | | |
| 13 | 1475 Nondwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | |
| 18b | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | | | | |
| 20 | Amount of Annual Grant: (sum of line 2- 19) | \$422,071.00 | | \$0.00 | \$0.00 |
| 21 | Amount of Line 20 Related to LBP Activities | | | | |
| 22 | Amount of Line 20 Related to Section 504 Activities | | | | |
| 23 | Amount of Line 20 Related to Security - Soft Costs | | | | |
| 24 | Amount of Line 20 Related to Security - Hard Costs | | | | |
| 25 | Amount of Line 20 Related to Energy Conservation Measures | | | | |

| | | | | | |
|---|--|--|-----------------------------|---|---|
| Part I: Summary | | | | | |
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06P13150109 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| | | | | | |
| | | | | | |
| | Signature of Executive Director | Date | | Signature of Public Housing Director | Date |

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

| Part II: Supporting Pages | | | | | | | | |
|--|---|-------------------------|--|----------------------|----------------------|----------------------------------|-----------------------------|----------------|
| PHA Name: Swainsboro Housing Authority | | | Grant Type and Number Capital Fund Program Grant No: GA06P13150109 CFFP (Yes/No):N Replacement Housing Factor Grant No: | | | Federal FY of Grant: 2009 | | |
| Development Number Name/HA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| | | | | | | | | |
| | <u>Fees and Costs</u> | | | | | | | |
| PHA-Wide | A/E Fees related to preparation of bid documents and administration of bid and contract | 1430 | LS | \$30,000.00 | | \$0.00 | \$0.00 | |
| | Subtotal 1430 | | | \$30,000.00 | | \$0.00 | \$0.00 | |
| | <u>Dwelling Structures</u> | | | | | | | |
| GA131-003 | Replace roofing (Phase 2) | 1460 | 31 units | \$155,000.00 | | \$0.00 | \$0.00 | |
| GA131-004 | Replace roofing | 1460 | 35 units | \$175,000.00 | | \$0.00 | \$0.00 | |
| GA131-005 | Replace roofing | 1460 | 20 units | \$62,071.00 | | \$0.00 | \$0.00 | |
| | Subtotal 1460 | | | \$392,071.00 | | \$0.00 | \$0.00 | |
| | CFP Total | | | \$422,071.00 | | \$0.00 | \$0.00 | |
| | | | | | | | | |
| | | | | | | | | |

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

| Part I: Summary | | | | | | |
|---|--|---|----------------------|--------------------------------|---|--|
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06S13150109 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 | |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 1 | Total non-CFP Funds | | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | | | | | |
| 3 | 1408 Management Improvements | | | | | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | | |
| 5 | 1411 Audit | | | | | |
| 6 | 1415 Liquidated Damages | | | | | |
| 7 | 1430 Fees and Costs | \$30,000.00 | | \$0.00 | \$0.00 | |
| 8 | 1440 Site Acquisition | | | | | |
| 9 | 1450 Site Improvement | | | | | |
| 10 | 1460 Dwelling Structures | \$538,133.00 | | \$292,948.00 | \$195,058.00 | |
| 11 | 1465.1 Dwelling Equipment - Nonexpendable | \$8,000.00 | | \$0.00 | \$0.00 | |
| 12 | 1470 Nondwelling Structures | | | | | |
| 13 | 1475 Nondwelling Equipment | | | | | |
| 14 | 1485 Demolition | | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | | |
| 16 | 1495.1 Relocation Costs | | | | | |
| 17 | 1499 Development Activities ⁴ | | | | | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18b | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | | | | | |
| 20 | Amount of Annual Grant: (sum of line 2- 19) | \$576,133.00 | | \$292,948.00 | \$195,058.00 | |
| 21 | Amount of Line 20 Related to LBP Activities | | | | | |
| 22 | Amount of Line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of Line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of Line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of Line 20 Related to Energy Conservation Measures | | | | | |

| | | | | | |
|---|--|--|-----------------------------|---|---|
| Part I: Summary | | | | | |
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06S13150109 Replacement Housing Factor Grant No: Date of CFFP: _____: | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 9/30/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| | | | | | |
| | | | | | |
| | Signature of Executive Director | Date | | Signature of Public Housing Director | Date |

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

| Part II: Supporting Pages | | | | | | | | |
|---|---|--|----------|----------------------|----------------------|----------------------------------|-----------------------------|----------------|
| PHA Name: Swainsboro Housing Authority | | Grant Type and Number Capital Fund Program Grant No: GA06S13150109 CFFP (Yes/No):N Replacement Housing Factor Grant No: | | | | Federal FY of Grant: 2009 | | |
| Development Number Name/HA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| | | | | | | | | |
| | <u>Fees and Costs</u> | | | | | | | |
| PHA-Wide | A & E Fees related to roofing and exterior painting | 1430 | LS | \$30,000.00 | | \$0.00 | \$0.00 | |
| | Subtotal 1430 | | | \$30,000.00 | | \$0.00 | \$0.00 | |
| | <u>Dwelling Structures</u> | | | | | | | |
| GA131-3 | Roofing replacement and exterior painting including soffit and fascia | 1460 | 28 units | \$120,000.00 | | \$97,890.00 | \$0.00 | |
| GA131-4 | Roofing replacement and exterior painting including soffit and fascia | 1460 | 35 units | \$130,000.00 | | \$195,058.00 | \$195,058.00 | |
| GA131-5 | Roofing replacement and exterior painting including soffit and fascia | 1460 | 20 units | \$115,000.00 | | \$0.00 | \$0.00 | |
| GA131-7 | Roofing replacement and exterior painting including soffit and fascia | 1460 | 4 units | \$20,000.00 | | \$0.00 | \$0.00 | |
| GA131-8 | Roofing replacement and exterior painting including soffit and fascia | 1460 | 20 units | \$115,000.00 | | \$0.00 | \$0.00 | |
| GA131-8 | Update electrical system and install electric water heater and new HVAC | 1460 | 6 units | \$38,133.00 | | \$0.00 | \$0.00 | |
| | Subtotal 1460 | | | \$538,133.00 | | \$292,948.00 | \$195,058.00 | |

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

| Part II: Supporting Pages | | | | | | | | |
|---|--|-------------------------|--|----------------------|----------------------|----------------------------------|-----------------------------|----------------|
| PHA Name: Swainsboro Housing Authority | | | Grant Type and Number Capital Fund Program Grant No: GA06S13150109 CFFP (Yes/No):N Replacement Housing Factor Grant No: | | | Federal FY of Grant: 2009 | | |
| Development Number Name/HA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| | | | | | | | | |
| | <u>Dwelling Equipment</u> | | | | | | | |
| GA131-8 | Purchase electric stoves | 1465.1 | 20 each | \$8,000.00 | | \$0.00 | \$0.00 | |
| | Subtotal 1465.1 | | | \$8,000.00 | | \$0.00 | \$0.00 | |
| | CFP Total | | | \$576,133.00 | | \$292,948.00 | \$195,058.00 | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

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

HOUSING AUTHORITY OF THE CITY OF SWAINSBORO
Swainsboro, Georgia

Report on Examination of Financial Statements
and Additional Information

For the Year Ended March 31, 2008

Donald G. Crews, CPA, PC
106 East Main Street
Folkston, Georgia 31537
Telephone (912) 496-2587

Swainsboro Housing Authority
Swainsboro, Georgia

INDEX

| | <u>PAGE</u> |
|--|-------------|
| Independent auditor's report | 3 |
| Independent auditor's report on compliance and internal control over financial reporting based on an audit of the financial statements performed in accordance with <i>Government Auditing Standards</i> | 5 |
| Report on Compliance with Requirements applicable to each Major Program and Internal Control over compliance in accordance with OMB Circular A-133 | 7 |
| Management's discussion and analysis | 9 |
| Basic financial statements: | |
| Statement of net assets | 17 |
| Statement of revenues, expenses and changes in net assets | 18 |
| Statement of cash flows | 19 |
| Notes to financial statements | 20 |
| Other Required Supplementary Information | |
| Schedule of expenditure of federal awards | 24 |
| Schedule of findings and questioned costs | 25 |
| Schedule of prior audit findings | 26 |
| Activities of the Housing Authority | 26 |
| Statement of Capital Fund Program Costs - Uncompleted | 27 |
| Statement of Capital Fund Program Costs - Completed | 28 |
| Independent Auditor's Report on Applying Agreed Upon Procedures | 29 |
| Financial Data Schedule | 31 |

DONALD G. CREWS, CPA, PC
106 East Main Street
Folkston, Georgia 31537
Telephone (912) 496-2587

Independent Auditor's Report

Board of Commissioners
Swainsboro Housing Authority
Swainsboro, Georgia

I have audited the accompanying basic financial statements of the Swainsboro Housing Authority as of and for the year ended March 31, 2008. These financial statements are the responsibility of the Swainsboro Housing Authority's management. My responsibility is to express opinions on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall basic financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Swainsboro Housing Authority as of March 31, 2008, and the changes in its financial position and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, I have also issued my report dated December 2, 2008, on my consideration of The Swainsboro Housing Authority's internal control over financing reporting and my tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of my testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of my audit.

Member American Institute of Certified Public Accountants
Member Georgia Society of Certified Public Accountants

The Management's Discussion and Analysis is not a required part of the basic financial statements but is supplementary information required by the Governmental Accounting Standards Board. I have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplementary information. However, I did not audit the information and express no opinion on it.

My audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Housing Authority of the City of Swainsboro, Georgia's basic financial statements. The accompanying supplemental information, which includes the Financial Data Schedule (FDS), and the Statement and Certification of Actual Modernization Costs are presented for purposes of additional analysis, and are not a required part of the basic financial statements. The accompanying Schedule of Expenditures of Federal Awards is presented for purposes of additional analysis as required by the U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, and is also not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in my opinion, are fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.



DONALD G. CREWS, CPA
December 2, 2008

DONALD G. CREWS, CPA, PC
106 EAST MAIN STREET
FOLKSTON, GEORGIA 31537
TELEPHONE (912) 496-2587

REPORT ON COMPLIANCE AND ON INTERNAL CONTROL OVER FINANCIAL REPORTING BASED
ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS

Board of Commissioners
Swainsboro Housing Authority
Swainsboro, Georgia

I have audited the basic financial statements of the Swainsboro Housing Authority as of and for the year ended March 31, 2008, and have issued my report thereon dated December 2, 2008. I conducted my audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States.

Compliance

As a part of obtaining reasonable assurance about whether the Swainsboro Housing Authority's financial statements are free of material misstatement, I performed tests of its compliance with certain provisions of laws, regulations, contracts and grants agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of my audit and, accordingly, I do not express such an opinion. The results of my tests disclosed no instances of noncompliance or other matters that are required to be reported under Government Auditing Standards.

Internal Control Over Financial Reporting

In planning and performing my audit, I considered the Swainsboro Housing Authority's internal control over financial reporting as a basis for designing my auditing procedures for the purpose of expressing my opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Swainsboro Housing Authority's internal control over financial reporting. Accordingly, I do not express an opinion on the effectiveness of the Swainsboro Housing Authority's internal control over financial reporting.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the entity's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the entity's financial statements that is more than inconsequential will not be prevented or detected by the entity's internal control. A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the entity's internal control.

My consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of this section and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. I did not identify any deficiencies in internal control over financial reporting that I consider to be material weaknesses, as defined above.

This report is intended for the information of the Board of Commissioners, management and the Office of Housing and Urban Development and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink that reads "Donald G. Crews". The signature is written in a cursive, slightly slanted style.

Donald G. Crews, CPA, P.C.
December 2, 2008

Member
American
Institute
of CPA's

DONALD G. CREWS, CPA, PC
106 East Main Street
Folkston, Georgia 31537

Member
Georgia
Society
of CPA's

REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH
MAJOR PROGRAM AND INTERNAL CONTROL OVER COMPLIANCE IN
ACCORDANCE WITH OMB CIRCULAR A-133

Board of Commissioners
Housing Authority of the City of Swainsboro
Swainsboro, Georgia

Compliance

I have audited the compliance of the Housing Authority of the City of Swainsboro with the types of compliance requirements described in the U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement, that are applicable to its major federal program for the year ended March 31, 2008. The Housing Authority of the City of Swainsboro's major federal program is identified in the summary of auditor's results section of accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to its major federal program is the responsibility of the Housing Authority of the City of Swainsboro's management. My responsibility is to express an opinion on the Housing Authority of the City of Swainsboro's compliance based on my audit.

I conducted my audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States; and OMB Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations. Those standards and OMB Circular A-133 require that I plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining on a test basis, evidence about the Housing Authority of the City of Swainsboro's compliance with those requirements and performing such other procedures as I considered necessary in the circumstances. I believe that my audit provides a reasonable basis for my opinion. My audit does not provide a legal determination on the Housing Authority of the City of Swainsboro's compliance with those requirements.

In my opinion, the Housing Authority of the City of Swainsboro complied, in all material respects, with the requirements referred to above that are applicable to its major federal program for the year ended March 31, 2008. The results of my auditing procedures did not disclose instances of noncompliance with those requirements that are required to be reported in accordance with OMB Circular A-133.

Internal Control Over Compliance

The management of the Housing Authority of the City of Swainsboro is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing my audit, I considered the Housing Authority of the City of Swainsboro's internal control over compliance with requirements that could have a direct and material affect on a major federal program in order to determine my auditing procedures for the purpose of expressing my opinion on compliance and to test and report on internal control over compliance in accordance with OMB Circular A-133.

My consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be material weaknesses. A material weakness is a significant deficiency in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with applicable requirements of laws, regulations, contracts and grants caused by error or fraud that would be material in relation to a major federal program being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. I noted no matters involving the internal control over compliance and its operation that I consider to be material weaknesses.

This report is intended for the information of the Board of Commissioners, management and Office of Housing and Urban Development and is not intended and should not be used by anyone other than these specified parties.



Donald G. Crews, CPA
December 2, 2008

**THE HOUSING AUTHORITY OF THE
CITY OF SWAINSBORO, GEORGIA
MANAGEMENT'S DISCUSSION AND ANALYSIS
FYE: MARCH 31, 2008**

Management's Discussion and Analysis

The management of the Housing Authority of the City of Swainsboro offers the readers of the Authority's financial statements this narrative overview and analysis of the Authority's financial activities for the year ended March 31, 2008. This discussion and analysis is designed to assist the reader in focusing on significant financial issues, provide an overview of the Authority's financial activities, identify changes in the Authority's financial position, and identify individual fund issues or concerns. Readers should consider the information presented here in conjunction with the Authority's financial statements to obtain a full understanding of its financial position.

This management discussion and analysis is presented in accordance with the requirements of the Governmental Accounting Standards Board Statement No. 34 (GASB 34). We have made every effort to provide prior year data that allows the reader to gain an adequate understanding of the Authority's annual operating results and financial position as of March 31, 2008.

Questions concerning the information provided in this discussion or requests for additional information should be addressed to the Authority's Executive Director.

Financial Highlights

- The assets of the Authority exceeded its liabilities at the close of the most recent fiscal year by \$13,595,057 (net assets) as opposed to \$12,482,259 for the prior fiscal year.
- The Authority's unrestricted cash balance and investments as of March 31, 2008 was \$7,180,342 representing an increase of \$453,131 from March 31, 2007.
- The Authority had total revenues of \$2,428,347 and total expenses of \$1,297,540 for the year ended March 31, 2008.
- The Authority operates 244 public housing units.

Overview of the Financial Reports

The following outline describes the integral parts of this financial presentation and is a guideline for understanding its components:

- I. Management's Discussion and Analysis (MD&A)
Serves as an introduction to the Authority's basic financial statements

- II. Basic Financial Statements
Authority-wide financial statements
Fund financial statements
Notes to financial statements

- III. Other Required Supplementary Information (RSI)

The financial statements in this report are those of a special purpose government entity engaged in a business type activity. The following statements are included:

- Statement of Net Assets (Balance Sheet) – presents information about the Authority's assets and liabilities and is similar to a balance sheet. The Statement of Net Assets reports all financial and capital resources of the Authority. The statement is presented in the format where assets, minus liabilities, equal "Net Assets," formerly known as equity. Assets and liabilities are presented in order of liquidity and are classified as "current" (convertible to cash within one year), and "non-current." Increases or decreases in net assets will serve as a useful indicator of whether the financial position of the Authority is improving or not improving.

- Statement of Revenues, Expenses and Changes in Net Assets – reports the Authority's revenues by source and type and its expenses by category to provide the change in net assets for the fiscal year.

- Statement of Cash Flows – discloses net cash provided by, or used for operating activities, non-capital financing activities, capital and related financing activities, and investing activities.

Our analysis of the Authority as a whole follows with the most important question, "Has the Authority's financial health improved or not improved as a result of the year's activities?" The following analysis of entity-wide net assets, revenues, and expenses is provided to assist with answering the above question. This analysis includes all assets and liabilities using the accrual method of accounting, which recognizes revenues when earned and expenses when incurred regardless of when cash is received or paid.

Analysis of Authority-wide Net Assets (Statement of Net Assets)

| | <u>2007</u> | <u>2006</u> | <u>Change</u> |
|---|-----------------------------|-----------------------------|----------------------------|
| ASSETS | | | |
| Cash and Investments | \$ 7,180,342 | \$ 6,727,211 | \$ 453,131 |
| Other Current Assets | 228,577 | 187,030 | 41,547 |
| Capital Assets | <u>6,324,520</u> | <u>5,694,662</u> | <u>629,858</u> |
| Total Assets | <u>13,733,439</u> | <u>12,608,903</u> | <u>1,124,536</u> |
| LIABILITIES | | | |
| Current Liabilities | 114,542 | 103,810 | 10,732 |
| Non-Current Liabilities | <u>23,840</u> | <u>22,834</u> | <u>1,006</u> |
| Total Liabilities | <u>138,382</u> | <u>126,644</u> | <u>11,738</u> |
| NET ASSETS | | | |
| Invested in Capital Assets | 6,324,520 | 5,694,662 | 629,858 |
| Unrestricted Assets | <u>7,270,537</u> | <u>6,787,597</u> | <u>482,940</u> |
| Total Net Assets | 13,595,057 | 12,482,259 | 1,112,798 |
| Total Liabilities and Net Assets | <u>\$ 13,733,439</u> | <u>\$ 12,608,903</u> | <u>\$ 1,124,536</u> |

Cash and Investments increased \$453,131 from last year. Other Current Assets increased by \$41,547 primarily due to an increase in accrued interest receivable for certificates of deposit. Capital Assets increased to \$6,324,520, an increase of \$629,858 which is the result of capital expenditures exceeding depreciation expense.

The increase in current liabilities of \$10,732 is attributable primarily to increase in accruals of expenses paid after year end and an increase in tenant security deposits.

Net assets increased by \$1,112,798, which is outlined in detail on the Statement of Revenues, Expenses and Changes in Fund Net Assets.

Analysis of Entity-Wide Revenue and Expenses (Statement of Activities).

The federal government continued its historic under-funding of operating subsidy and completely eliminated the Public Housing Drug Elimination Program. With no signs of improvement in federal funding or economic conditions in the foreseeable future, the Authority is now using proactive measures to control expenses in future years by adopting a plan to review staff responsibilities and implementing cost management strategies. The Authority continuously looks for new ways to improve operations, control costs, maximize effectiveness, and demonstrate accountability.

The following table illustrates changes in revenue from FY 2008 to FY 2007.

| | <u>2007</u> | <u>2006</u> | <u>Change</u> |
|---------------------------|---------------------|---------------------|-------------------|
| REVENUE | | | |
| Tenant Revenue | \$ 474,534 | \$ 431,716 | \$ 42,818 |
| HUD Operating Grants | 649,083 | 641,525 | 7,558 |
| HUD Capital Grants | 508,071 | 559,595 | (51,524) |
| Investment Income | 312,718 | 187,532 | 125,186 |
| Other Revenue | 26,808 | 27,500 | (692) |
| Gain/Loss of Fixed Assets | 457,133 | (3,727) | 460,860 |
| | <u>\$ 2,428,347</u> | <u>\$ 1,844,141</u> | <u>\$ 584,206</u> |

Total Revenue increased by \$584,206 from FY2007. This was primarily due to net decrease in HUD grants of \$43,966, rent revenue increase of \$42,818 due to increase in units months leased, interest income increase of \$125,186 due to increased interest rates for certificates of deposit, and gain of fixed assets of \$460,860.

The following table illustrates changes in expenses from FY 2005 to FY 2007.

| | 2007 | 2006 | Change |
|------------------------------------|---------------------|---------------------|------------------|
| EXPENSES | | | |
| Administration | \$ 320,875 | \$ 336,436 | \$ (15,561.00) |
| Tenant Services | 183 | 0 | 183 |
| Utilities | 126,913 | 124,927 | 1,986 |
| Ordinary Maintenance | 312,985 | 290,518 | 22,467 |
| General Expenses | 84,916 | 75,545 | 9,371 |
| Total Operating Expenses | 845,872 | 827,426 | 18,446 |
| Extraordinary Maintenance | 650 | 0 | 650 |
| Casualty losses - Non-Capitalized | 750 | 0 | 750 |
| Depreciation Expense | 450,268 | 438,295 | 11,973 |
| Total Non-Operating Expense | 451,668 | 438,295 | 13,373 |
| Total Expenses | \$ 1,297,540 | \$ 1,265,721 | \$ 31,819 |

Total expenses for all Authority programs increased \$31,819 from FY 2007 to FY 2008.

Administrative expenses increased primarily due to cost of living salary increases and employee benefits.

Ordinary maintenance increased primarily due to an increase in maintenance labor of \$17,881 from FY 2007 to FY 2008.

Capital Assets and Debt Administration

| | 2007 | 2006 | Change |
|----------------------------|---------------------|---------------------|-------------------|
| Land | \$ 265,124 | \$ 265,124 | \$ - |
| Buildings and Improvements | 12,776,952 | 12,606,184 | 170,768 |
| Equipment | 446,148 | 479,130 | (32,982) |
| Construction in Progress | 1,144,998 | 669,872 | 475,126 |
| Accumulated Depreciation | (8,308,702) | (8,325,648) | 16,946 |
| Net Capital Assets | \$ 6,324,520 | \$ 5,694,662 | \$ 629,858 |

Capital Assets increased during the year to \$6,324,520, an increase of \$629,858, which was the result of current year capital fund grants and other fixed asset additions less current year depreciation of \$450,268.

Debt Outstanding

There is no debt outstanding.

Comparison Budget vs. Actual - Low Income Public Housing

The Authority adopts an annual budget of its Low Rent program through approval by its Board of Commissioners. The budget is based upon a format prescribed by the U.S. Department of Housing and Urban Development that differs in some respects from GAAP (Generally Accepted Accounting Principles) with regard to capital expenditures and extraordinary maintenance expenditures that result in capital improvements. Under GAAP, these items are recorded as assets rather than expenses, while the HUD format dictates that they are shown as expenses. Consequently, Results of Operations (the "bottom line") as reflected under the HUD format show an operating deficit rather than a net increase in assets. However, the reader should note that the Authority significantly outperformed the Board approved spending plan.

The following is an actual to budget comparison for the Low Rent program for FY 2008:

| | <u>Budget</u> | <u>Actual</u> | <u>Variance</u> |
|-----------------------------|---------------------|-------------------|-------------------|
| Tenant Rental Income | \$ 308,010 | \$ 371,013 | \$ 63,003 |
| Interest Income | 15,050 | 36,478 | 21,428 |
| Other Operating Receipts | 10,000 | 23,682 | 13,682 |
| Gain/loss on Sale of Assets | <u>0</u> | <u>453,207</u> | <u>453,207</u> |
| | | | |
| Total Operating Income | <u>333,060</u> | <u>884,380</u> | <u>551,320</u> |
| | | | |
| HUD Operating Subsidy | <u>249,771</u> | <u>372,196</u> | <u>122,425</u> |
| | | | |
| Total Revenue | <u>582,831</u> | <u>1,256,576</u> | <u>673,745</u> |
| | | | |
| Administration | 305,056 | 273,617 | 31,439 |
| Tenant Services | 0 | 183 | (183) |
| Utilities | 115,000 | 94,754 | 20,246 |
| Ordinary Maintenance | 299,544 | 263,173 | 36,371 |
| General Expenses | 67,500 | 71,976 | (4,476) |
| Nonroutine Expenditures | <u>81,050</u> | <u>1,400</u> | <u>79,650</u> |
| | | | |
| Total Operating Expenses | <u>868,150</u> | <u>705,103</u> | <u>163,047</u> |
| | | | |
| Operating Surplus (Deficit) | <u>\$ (285,319)</u> | <u>\$ 551,473</u> | <u>\$ 836,792</u> |

Economic Factors

Several significant economic factors are present that may impact the Authority in the future.

- The Department of Housing and Urban Development has historically underestimated the subsidy needs of public housing authorities. We do not expect this trend to change.
- A significant change in the funding system for low rent public housing is imminent as required by the 1998 Housing Act. Harvard University recently completed a congressionally mandated study of the costs necessary to operate a well-run public housing authority. The Harvard Cost Study predicts these costs through a statistical model based upon the costs of administering similarly situation Federal Housing Administration properties. While the effects of the Study are quantifiable, it is unclear how the Department of Housing and Urban Development will implement Harvard's recommendations.

- Budget deficits and funding for the Departments of Defense and Homeland Security will probably result in reduced appropriations for domestic program spending.
- Congress eliminated appropriations for the Public Housing Drug Elimination Program (PHDEP). Most of the costs of the services funded by these dollars have been absorbed by the Low Rent Public Housing Program. However, the Board may elect to discontinue programs and services for which there is no longer a dedicated funding stream.
- Health care and other insurance costs are expected to increase dramatically over the next several years.

Financial Contact

Questions concerning any of the information provided in this Management Discussion & Analysis should be addressed to:

Roger R. Hall
Executive Director
Housing Authority of the City of Swainsboro
P. O. Box 265
Swainsboro, Georgia 30401
478 - 237 - 7381

SWAINSBORO HOUSING AUTHORITY

STATEMENT OF NET ASSETS
MARCH 31, 2008

ASSETS

CURRENT ASSETS

| | |
|---------------------------|---------------|
| Cash and cash equivalents | \$ 7,180,342 |
| Accounts receivable | 161,247 |
| Inventory | 1,336 |
| Prepaid expenses | <u>63,279</u> |
| Total Current Assets | 7,406,204 |

PROPERTY AND EQUIPMENT - net of accumulated depreciation 6,324,520

Total Assets \$13,730,724
=====

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

| | |
|---------------------------|---------------|
| Accounts payable | \$ 40,362 |
| Tenant security deposits | 59,050 |
| Deferred revenue | 463 |
| Accrued expenses | <u>11,952</u> |
| Total Current Liabilities | 111,827 |

LONG-TERM LIABILITIES

Non-current accrued expenses 23,840

Total Liabilities 135,667

NET ASSETS

| | |
|----------------------------|-------------------|
| Invested in capital assets | 6,324,520 |
| Unrestricted | <u>7,270,537</u> |
| Total Net Assets | <u>13,595,057</u> |

Total Liabilities and Net Assets \$13,730,724
=====

The accompanying notes are an integral part of these financial statements.

SWAINSBORO HOUSING AUTHORITY

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE YEAR ENDED MARCH 31, 2008

| | |
|--|------------------------------|
| OPERATING REVENUE | |
| Tenant revenue | \$ 474,534 |
| HUD grant revenue | 649,083 |
| Other income | <u>26,808</u> |
| Total operating revenue | <u>1,150,425</u> |
| | |
| OPERATING EXPENSES | |
| Administration | 320,875 |
| Tenant services | 183 |
| Utilities | 126,913 |
| Maintenance | 312,985 |
| General expenses | 84,916 |
| Extraordinary maintenance | 650 |
| Casualty losses | 750 |
| Depreciation | <u>450,268</u> |
| Total operating expenses | <u>1,297,540</u> |
| | |
| OPERATING INCOME | <u>(147,115)</u> |
| | |
| NONOPERATING REVENUE (EXPENSES) | |
| Investment income | 312,718 |
| Gain/loss on sale of fixed assets | <u>457,133</u> |
| Total nonoperating revenue | <u>769,851</u> |
| | |
| INCOME (LOSS) BEFORE CONTRIBUTIONS AND TRANSFERS | <u>622,736</u> |
| | |
| CAPITAL CONTRIBUTIONS | <u>508,071</u> |
| Change in net assets | 1,130,807 |
| | |
| NET ASSETS - BEGINNING OF YEAR | 12,482,259 |
| Equity transfers and prior period adjustments | <u>(18,009)</u> |
| NET ASSETS - END OF YEAR | <u>\$13,595,057</u> ===== |

The accompanying notes are an integral part of these financial statements.

SWAINSBORO HOUSING AUTHORITY
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2008

| | |
|--|----------------------|
| CASH FLOWS FROM (USED FOR) OPERATING ACTIVITIES | |
| Cash received from tenants | \$ 506,841 |
| Cash received from HUD subsidies | 649,083 |
| Cash received from other revenue sources | 27,058 |
| Cash paid for operating expenses | <u>(909,638)</u> |
| Net cash from operating activities | <u>273,344</u> |
| CASH FLOWS FROM (USED FOR) CAPITAL AND RELATED FINANCING ACTIVITIES | |
| Capital grants for fixed assets acquisitions | 508,071 |
| Proceeds on sale of equipment | 518,033 |
| Equity transfer | (18,009) |
| Acquisition of property and equipment | <u>(1,141,026)</u> |
| Net cash used for financing activities | <u>(132,931)</u> |
| CASH FLOWS FROM (USED FOR) INVESTING ACTIVITIES | |
| Investment income | <u>312,718</u> |
| NET INCREASE IN CASH AND CASH EQUIVALENTS | 453,131 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR | <u>6,727,211</u> |
| CASH AND CASH EQUIVALENTS AT END OF YEAR | \$7,180,342 ===== |
| Reconciliation of operating income to net cash provided by operating activities | |
| Operating income | \$ (147,115) |
| Adjustments to reconcile operating income to net cash used by operating activities | |
| Depreciation | 450,268 |
| Changes in operating assets and liabilities | |
| (Increase) decrease in assets | |
| Accounts receivable | (32,307) |
| Inventory | 64 |
| Prepaid expenses | (6,589) |
| (Decrease) increase in liabilities | |
| Accounts payable and accrued expenses | 6,074 |
| Tenant security deposits | 3,194 |
| Deferred revenue | <u>(250)</u> |
| Net cash from operating activities | \$ 273,344 ===== |

The accompanying notes are an integral part of these financial statements.

SWAINSBORO HOUSING AUTHORITY

NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2008

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

General description of The Swainsboro Housing Authority - The United States Housing Act of 1937 authorized Federal funding to assist with the need to provide decent and safe dwellings for low-income families. Under this Act, the State of Georgia granted a Charter to Swainsboro Housing Authority.

Reporting entity - The Authority is a separate public corporation governed by a Board of Commissioners appointed by the Mayor of the City of Swainsboro, Georgia. The Authority has legal authority to control its affairs without local government approval; therefore, all operations of the Authority are a separate reporting entity as reflected in this report. The Authority has no component units. The Authority is responsible for its debts and is entitled to its surpluses. No separate agency receives a financial benefit nor imposes a financial burden on the Authority.

Basis of accounting - The Authority has determined all its programs shall be classified as a proprietary fund and is therefore accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and liabilities associated with the operations of these funds are included on the balance sheet.

The proprietary fund type utilizes the accrual basis of accounting. Under this method, revenues are recorded when earned, and expenses are recorded when the liability has been incurred. As permitted by accounting principles generally accepted in the United States of America, the Authority has elected to apply only FASB statements and interpretations issued before November 30, 1989, in its accounting and reporting practices for its proprietary operations.

Fund accounting - For governmental accounting, funds are used to report on its financial position and the results of its operations. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain functions or activities. A fund is a separate accounting entity with a self-balancing set of accounts.

Proprietary funds are used to account for activities similar to those found in the private sector, where the determination of net income is necessary or useful to sound financial administration. Goods or services from such activities can be provided either to outside parties (enterprise funds) or to other departments or agencies primarily within the government (internal service funds).

All of the Authority's programs are accounted for as enterprise funds. The programs are described as follows:

Low Rent: Low rent records transactions relating to the 261 housing units owned by the Authority. U.S. Department of Housing and Urban Development (HUD) provides operating subsidies for these units.

Capital Fund Program (CFG): The Capital Fund Program accounts for modernization funds received from HUD for capital improvements, major repairs, management improvements, and related planning costs to improve the physical quality of low-income housing.

Housing Voucher: The Section 8 Housing Voucher Program allows for existing housing units to be used for low-income housing. HUD provides a contracted dollar amount to the Authority, based on a payment standard, which is used to provide rental payment assistance to the Authority.

Cash and cash equivalents - The Authority considers all investments with maturities of three months or less from date of purchase to be cash equivalents.

Allowance for uncollectible accounts - Management has reviewed the accounts receivable and all accounts deemed uncollectible have been charged off. All remaining accounts receivable are considered by management to be collectible; therefore, no allowance for doubtful accounts has been provided.

Inventory - Inventory consists of supplies and materials used in connection with the Authority's activities. Inventory is valued at average cost and recorded as an expense when it is used or consumed.

Fixed assets - Property and equipment is stated at cost. Depreciation is computed by the straight-line method over the following estimated useful lives:

| | <u>Years</u> |
|------------------------------------|--------------|
| Land improvements | 15 |
| Buildings | 15-40 |
| Furniture, equipment and machinery | 5-40 |

HUD subsidies and contributions - Subsidies and contributions from HUD are received periodically and represent the most significant source of revenues and contributed capital. The terms of these subsidies and contributions are defined in various Consolidated Annual Contributions Contracts. HUD subsidies for ongoing operations are recorded as revenues, HUD contributions for project acquisition and development or modernization are recorded as revenue in the period received.

Income tax - The Authority is statutorily exempt from taxation by the state or a political subdivision thereof.

Use of estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

NOTE 2 - DEPOSITS:

At March 31, 2008, the carrying balance of cash was \$7,180,342 and the bank balance was \$7,180,342. The bank balances in excess of the Federal Deposit Insurance Corporation limit are collateralized with securities held in a financial institution other than that furnishing the collateral.

NOTE 3 - TENANT SECURITY DEPOSITS

Residents are required to pay a security deposit when moving into Authority property. That deposit, less any amounts due to the Authority, is refundable upon move-out. As of March 31, 2008, security deposits held by the Authority totaled \$59,050.

NOTE 4 - PROPERTY AND EQUIPMENT

The following is a summary by category of property and equipment as of March 31, 2008:

| | <u>Beginning</u> | <u>Additions</u> | <u>Deletions</u> | <u>Ending</u> |
|--|------------------|------------------|------------------|---------------|
| Land and land improvements | \$ 265,124 | \$ 0 | \$ 0 | \$ 265,124 |
| Buildings | 12,606,184 | 589,793 | 419,025 | 12,776,952 |
| Furniture, equipment, and machinery | 479,130 | 76,107 | 109,089 | 446,148 |
| Construction in progress | 669,872 | 475,126 | 0 | 1,144,998 |
| Total | 14,020,310 | 1,141,026 | 528,114 | 14,633,222 |
| Accumulated depreciation | (8,325,648) | 450,268 | 467,214 | (8,308,702) |
| Net fixed assets | \$ 5,694,662 | \$690,758 | \$60,900 | \$ 6,324,520 |
| | ===== | ===== | ===== | ===== |

NOTE 5 - RISK MANAGEMENT

The Authority is exposed to various risks of loss related to torts; theft of, damage to and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The Authority purchases commercial insurance for all risks of loss, including workman's compensation and employee health and accident insurance. The Authority has not had any significant reductions in insurance coverage or any claims not reimbursed.

NOTE 6 - GASB STATEMENT NOS. 33 AND 34

In December 1998, the Governmental Accounting Standards Board (GASB) approved Statement No. 33, *Accounting and Financial Reporting for Nonexchange Transactions* (hereinafter referred to as the "Statement".) This statement provides for significant changes in the method of recording nonexchange transactions. This Statement requires the Authority to record capital grants as income during the year received. This is a change in principle in that previously, the Authority recorded these grants as contributed capital. The amount of contributed capital previously reported has been combined with net assets in this financial statement.

In June 1999, the Governmental Accounting Standards Board (GASB) approved Statement No. 34, *Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments* as amended by Statement No. 37, *Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments: Omnibus* (hereinafter referred to as the "Statement".) This Statement provides for significant changes in financial reporting for governmental entities, one of which requires the use of the direct method for reporting cash flows. The Authority has implemented this Statement.

NOTE 7 - COMMITMENTS AND CONTINGENCIES:

The Authority has entered into various contracts for renovation projects mainly relating to the Capital Fund Program, which are expected to be completed during fiscal year 2008 and beyond. As of March 31, 2008, the remaining commitment on these renovation projects approximated \$496,824. The costs will be funded by the respective grants.

NOTE 8 - PENSION PLAN:

The Authority has a defined contribution pension plan which is administered by an outside trustee. Substantially all employees are eligible to participate. Employees are not required to contribute to the plan. The Authority contributes an amount equal to 14.5% of each employee's annual compensation to the plan. Employer contributions for the year ended March 31, 2008 \$34,541.

SWAINSBORO HOUSING AUTHORITY
 SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
 MARCH 31, 2008

| CFDA NUMBER | PROGRAM TITLE | FEDERAL EXPENDITURES |
|--|------------------------------------|-------------------------|
| U.S. Department of Housing and Urban Development | | |
| 14.850 | Public and Indian Housing | \$ 276,887 |
| *14.872 | Public Housing Capital Fund | 508,071 |
| 14.182 | Section 8 | <u>372,196</u> |
| | Total Federal Awards, All Programs | \$1,157,154 ===== |

* - Major program

The accompanying schedule of expenditures of federal awards includes the federal grant activity of the Swainsboro Housing Authority and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of OMB Circular A-133, "Audits of State, Local, and Non-Profit Organizations." Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of the general purpose financial statements.

Swainsboro Housing Authority
Swainsboro, Georgia

March 31, 2008

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

Section I - Summary of Auditor's Results:

Financial Statements

| | |
|---|-------------|
| Type of report issued on the financial statements: | Unqualified |
| Internal control over financial reporting: | |
| Material weakness(es) identified? | No |
| Reportable condition(s) identified not considered To be material weaknesses? | No |
| Noncompliance material to the financial statements noted? | No |

Federal Awards

| | |
|--|-------------|
| Internal controls over major programs: | |
| Material weakness(es) identified? | No |
| Reportable condition(s) identified not considered to be material weaknesses? | No |
| Type of report issued on the compliance for major programs: | Unqualified |
| Any audit findings disclosed that are required to be reported in accordance with Circular A-133, Section 510(a)? | No |
| Identification of major programs: U.S. Department of Housing and Urban Development 14.872 Capital Fund Program | |
| Dollar threshold used to distinguish between Type A and Type B programs: | \$500,000 |
| Did the Authority qualify as low-risk auditee? | No |

Section II - Financial Statement Findings:

There were no findings relating to this area for the year ended March 31, 2008.

Section III - Federal Awards Findings:

There were no findings relating to this area for the period ended March 31, 2008.

Swainsboro Housing Authority
Swainsboro, Georgia

March 31, 2008

STATUS OF PRIOR AUDIT FINDINGS

The prior audit report for the year ended March 31, 2007, contained no audit findings.

ACTIVITIES OF THE HOUSING AUTHORITY

The Authority had 343 units in management and was administering a capital fund improvement program.

| <u>Management</u> | <u>Contract</u> | <u>Units</u> |
|-------------------|-----------------|--------------|
| Owned | A-2849 | 261 |
| | | ==== |

Swainsboro Housing Authority
Swainsboro, Georgia

STATEMENT OF
CAPITAL FUND PROGRAM COSTS - UNCOMPLETED

March 31, 2008

Annual Contributions Contract A - 2849

1. The capital fund program costs are as follows:

| | <u>501-06</u> | <u>501-05</u> |
|-----------------|---------------|---------------|
| Funds approved | \$ 433,586 | \$ 447,253 |
| Funds expended | 2,750 | 381,265 |
| | ----- | ----- |
| Excess approved | \$ 430,836 | \$ 65,988 |
| | ===== | ===== |
| | | |
| Funds advanced | \$ 2,750 | \$ 381,265 |
| Funds expended | 2,750 | 381,265 |
| | ----- | ----- |
| Excess advanced | \$ 0 | \$ 0 |
| | ===== | ===== |

1. Costs audited during the current audit period totaled:

| | | |
|--|----------|------------|
| | \$ 2,750 | \$ 359,936 |
| | ===== | ===== |

See auditor's report.

The accompanying notes are an integral part of this statement.

Swainsboro Housing Authority
Swainsboro, Georgia

STATEMENT AND CERTIFICATION OF
CAPITAL FUND PROGRAM COSTS - COMPLETED

March 31, 2008

Annual Contributions Contract A - 2849

1. The capital fund program costs are as follows:

| | <u>501-04</u> |
|---------------------------------------|---------------|
| Funds approved | \$ 391,636 |
| Funds expended | 391,636 |
| | ----- |
| Excess (deficiency) of funds approved | \$ 0 |
| | ===== |
| | |
| Funds advanced | \$ 391,636 |
| Funds expended | 391,636 |
| | ----- |
| Excess (deficiency) of funds advanced | \$ 0 |
| | ===== |

1. Costs audited during the current audit period totaled \$145,386.
2. All costs have been paid and all related liabilities have been discharged through payment.
3. The Actual Modernization Cost Certificate, submitted to HUD, is in agreement with the Authority's records.

See auditor's report.
The accompanying notes are an integral part of this statement.

DONALD G. CREWS, CPA, PC
106 East Main Street
Folkston, Georgia 31537
Telephone (912) 496-2587

To the Board of Commissioners
Swainsboro Housing Authority

Independent Accountant's Report on Applying Agreed-Upon Procedures

I have performed the procedure described in the second paragraph, which was agreed to by the Swainsboro Housing Authority and the U.S. Department of Housing and Urban Development, Real Estate Assessment Center (REAC), solely to assist them in determining whether the electronic submission of certain information agrees with related hard copy documents. The Authority is responsible for the accuracy and completeness of the electronic submission. This agreed upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. The sufficiency of the procedure is solely the responsibility of the responsibility of those parties specified in this report. Consequently, I make no representation regarding the sufficiency of the procedure described below either for the purpose for which this report has been requested or for any other purpose.

I compared the electronic submission of the items listed in the "UFRS Rule Information" column with the corresponding printed documents listed in the "Hard Copy Documents" column. The results of the performance of my agreed-upon procedure indicate agreement or non-agreement of electronically submitted information and hard copy documents as shown in the chart below.

I was engaged to perform an audit in accordance with standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States, for the Authority as of and for the year ended March 31, 2008, and have issued my reports thereon dated December 2, 2008. The information in the "Hard Copy Documents" column was included within the scope, or was a by-product, of that audit. Further, my opinion on the fair presentation of the Authority's Financial Data Schedule (FDS) dated December 2, 2008, was expressed in relation to the basic financial statements of the Authority taken as a whole.

A copy of the reporting package, which includes the auditor's reports, is available in its entirety from the Authority. I have not performed any additional auditing procedures since the date of the aforementioned audit reports. Further, I take no responsibility for the security of the information transmitted electronically to the U.S. Department of Housing and Urban Development, REAC.

This report is intended solely for the information and use of the Authority and the U.S. Department of Housing and Urban Development, REAC, and is not intended to be and should not be used by everyone other than these specified parties.

| Procedure | UFRS Rule Information | Hard Copy Documents | Agrees | Does Not Agree |
|-----------|--|--|--------|----------------|
| 1 | Balance Sheet and Revenue and Expense | Financial Data Schedule, All CFDA's | X | |
| 2 | Footnotes | Footnotes to audited basic financial statements | X | |
| 3 | Type of opinion on FDS | Auditor's supplemental Report on FDS | X | |
| 4 | Audit findings narrative | Schedule of Findings and Questioned Costs | X | |
| 5 | General Information | OMB Data Collection Form | X | |
| 6 | Financial Statement Report information | Schedule of Findings and Questions Costs, Part I and OMB Data Collection Form | X | |
| 7 | Federal Program Report Information | Schedule of Findings and Questioned Costs, Part I and OMB Data Collection Form | X | |
| 8 | Federal agencies required to receive reporting package | OMB Data Collection Form | X | |
| 9 | Basic Financial Statements and auditor's reports required to be submitted electronically | Basic Financial Statements (inclusive of auditor reports) | X | |

Donald G Crews

Donald G. Crews, CPA, PC
December 2, 2008

FINANCIAL DATA SCHEDULE

PHA: GA131 FYED: 03/31/2008

| Line Item No. | Account Description | N/C S/R Section 8 Programs | Low Rent Public Housing | Public Housing Capital Fund Program | Total |
|---------------|--|----------------------------|-------------------------|-------------------------------------|--------------|
| 111 | Cash - Unrestricted | \$364,150 | \$265,881 | \$0 | \$630,031 |
| 114 | Cash - Tenant Security Deposits | \$17,149 | \$43,070 | \$0 | \$60,219 |
| 100 | Total Cash | \$381,299 | \$308,951 | \$0 | \$690,250 |
| 126 | Accounts Receivable - Tenants - Dwelling Rents | \$408 | \$1,174 | \$0 | \$1,582 |
| 126.1 | Allowance for Doubtful Accounts - Dwelling Rents | \$0 | \$-117 | \$0 | \$-117 |
| 129 | Accrued Interest Receivable | \$128,348 | \$25,822 | \$0 | \$154,170 |
| 120 | Total Receivables, net of allowances for doubtful accounts | \$128,756 | \$26,879 | \$0 | \$155,635 |
| 131 | Investments - Unrestricted | \$5,827,664 | \$1,381,066 | \$0 | \$7,208,730 |
| 142 | Prepaid Expenses and Other Assets | \$14,271 | \$50,410 | \$0 | \$64,681 |
| 143 | Inventories | \$0 | \$1,375 | \$0 | \$1,375 |
| 143.1 | Allowance for Obsolete Inventories | \$0 | \$-138 | \$0 | \$-138 |
| 144 | Interprogram Due From | \$0 | \$38 | \$0 | \$38 |
| 150 | Total Current Assets | \$6,351,990 | \$1,768,581 | \$0 | \$8,120,571 |
| 161 | Land | \$62,275 | \$202,819 | \$0 | \$265,094 |
| 162 | Buildings | \$3,395,949 | \$10,785,994 | \$0 | \$14,181,943 |
| 163 | Furniture, Equipment & Machinery - Dwellings | \$77,105 | \$213,058 | \$0 | \$290,163 |
| 164 | Furniture, Equipment & Machinery - Administration | \$59,949 | \$89,128 | \$0 | \$149,077 |
| 166 | Accumulated Depreciation | \$-1,959,547 | \$-6,847,923 | \$0 | \$-8,807,470 |
| 167 | Construction In Progress | \$0 | \$0 | \$355,512 | \$355,512 |
| 160 | Total Fixed Assets, Net of Accumulated Depreciation | \$1,635,731 | \$4,443,076 | \$355,512 | \$6,434,319 |
| 180 | Total Non-Current Assets | \$1,635,731 | \$4,443,076 | \$355,512 | \$6,434,319 |
| 190 | Total Assets | \$7,987,721 | \$6,211,657 | \$355,512 | \$14,554,890 |

PHA: GA131 FYED: 03/31/2008

| Line Item No. | Account Description | N/C S/R Section 8 Programs | Low Rent Public Housing | Public Housing Capital Fund Program | Total |
|---------------|---|----------------------------|-------------------------|-------------------------------------|--------------|
| 312 | Accounts Payable <= 90 Days | \$3,391 | \$10,212 | \$0 | \$13,603 |
| 322 | Accrued Compensated Absences - Current Portion | \$303 | \$8,170 | \$0 | \$8,473 |
| 333 | Accounts Payable - Other Government | \$0 | \$25,713 | \$0 | \$25,713 |
| 341 | Tenant Security Deposits | \$17,149 | \$43,070 | \$0 | \$60,219 |
| 345 | Other Current Liabilities | \$12 | \$0 | \$0 | \$12 |
| 347 | Interprogram Due To | \$38 | \$0 | \$0 | \$38 |
| 310 | Total Current Liabilities | \$20,893 | \$87,165 | \$0 | \$108,058 |
| | | | | | |
| 354 | Accrued Compensated Absences - Non Current | \$2,725 | \$24,509 | \$0 | \$27,234 |
| 350 | Total Noncurrent Liabilities | \$2,725 | \$24,509 | \$0 | \$27,234 |
| | | | | | |
| 300 | Total Liabilities | \$23,618 | \$111,674 | \$0 | \$135,292 |
| | | | | | |
| 508 | Total Contributed Capital | \$0 | \$0 | \$0 | \$0 |
| | | | | | |
| 508.1 | Invested in Capital Assets, Net of Related Debt | \$1,635,731 | \$4,443,076 | \$355,512 | \$6,434,319 |
| 511 | Total Reserved Fund Balance | \$0 | \$0 | \$0 | \$0 |
| | | | | | |
| 511.1 | Restricted Net Assets | \$0 | \$0 | \$0 | \$0 |
| 512.1 | Unrestricted Net Assets | \$6,328,372 | \$1,656,907 | \$0 | \$7,985,279 |
| 513 | Total Equity/Net Assets | \$7,964,103 | \$6,099,983 | \$355,512 | \$14,419,598 |
| | | | | | |
| 600 | Total Liabilities and Equity/Net Assets | \$7,987,721 | \$6,211,657 | \$355,512 | \$14,554,890 |

PHA: GA131 FYED: 03/31/2008

| Line Item No. | Account Description | N/C S/R Section 8 Programs | Low Rent Public Housing | Public Housing Capital Fund Program | Total |
|---------------|-----------------------------------|----------------------------|-------------------------|-------------------------------------|-------------|
| 703 | Net Tenant Rental Revenue | \$171,976 | \$351,305 | \$0 | \$523,281 |
| 705 | Total Tenant Revenue | \$171,976 | \$351,305 | \$0 | \$523,281 |
| 706 | HUD PHA Operating Grants | \$290,229 | \$555,964 | \$0 | \$846,193 |
| 706.1 | Capital Grants | \$0 | \$0 | \$425,308 | \$425,308 |
| 711 | Investment Income - Unrestricted | \$304,929 | \$70,353 | \$0 | \$375,282 |
| 715 | Other Revenue | \$10,038 | \$6,299 | \$0 | \$16,337 |
| 716 | Gain/Loss on Sale of Fixed Assets | \$0 | \$1,523 | \$0 | \$1,523 |
| 700 | Total Revenue | \$777,172 | \$985,444 | \$425,308 | \$2,187,924 |

PHA: GA131 FYED: 03/31/2008

| Line Item No. | Account Description | N/C S/R Section 8 Programs | Low Rent Public Housing | Public Housing Capital Fund Program | Total |
|---------------|--|----------------------------|-------------------------|-------------------------------------|-------------|
| 911 | Administrative Salaries | \$22,633 | \$177,323 | \$0 | \$199,956 |
| 912 | Auditing Fees | \$1,300 | \$4,375 | \$0 | \$5,675 |
| 914 | Compensated Absences | \$73 | \$893 | \$0 | \$966 |
| 915 | Employee Benefit Contributions - Administrative | \$8,707 | \$72,522 | \$0 | \$81,229 |
| 916 | Other Operating - Administrative | \$7,026 | \$23,602 | \$0 | \$30,628 |
| 924 | Tenant Services - Other | \$0 | \$41 | \$0 | \$41 |
| 931 | Water | \$16,876 | \$33,864 | \$0 | \$50,740 |
| 932 | Electricity | \$3,095 | \$16,154 | \$0 | \$19,249 |
| 933 | Gas | \$1,169 | \$15,654 | \$0 | \$16,823 |
| 938 | Other Utilities Expense | \$13,691 | \$28,501 | \$0 | \$42,192 |
| 941 | Ordinary Maintenance and Operations - Labor | \$16,130 | \$100,996 | \$0 | \$117,126 |
| 942 | Ordinary Maintenance and Operations - Materials and Other | \$3,137 | \$47,289 | \$0 | \$50,426 |
| 943 | Ordinary Maintenance and Operations - Contract Costs | \$6,407 | \$38,227 | \$0 | \$44,634 |
| 945 | Employee Benefit Contributions - Ordinary Maintenance | \$12,562 | \$62,121 | \$0 | \$74,683 |
| 961 | Insurance Premiums | \$13,478 | \$49,599 | \$0 | \$63,077 |
| 963 | Payments in Lieu of Taxes | \$0 | \$25,713 | \$0 | \$25,713 |
| 964 | Bad Debt - Tenant Rents | \$1,258 | \$950 | \$0 | \$2,208 |
| 969 | Total Operating Expenses | \$127,542 | \$697,824 | \$0 | \$825,366 |
| 970 | Excess Operating Revenue over Operating Expenses | \$649,630 | \$287,620 | \$425,308 | \$1,362,558 |
| 971 | Extraordinary Maintenance | \$0 | \$600 | \$0 | \$600 |
| 972 | Casualty Losses - Non-Capitalized | \$0 | \$4,950 | \$0 | \$4,950 |
| 974 | Depreciation Expense | \$153,139 | \$357,344 | \$0 | \$510,483 |
| 900 | Total Expenses | \$280,681 | \$1,060,718 | \$0 | \$1,341,399 |
| 1010 | Total Other Financing Sources (Uses) | \$0 | \$0 | \$0 | \$0 |
| 1000 | Excess (Deficiency) of Total Revenue Over (Under) Total Expenses | \$496,491 | \$-75,274 | \$425,308 | \$846,525 |

PHA: **GA131** FYED: **03/31/2008**

| Line Item No. | Account Description | N/C S/R Section 8 Programs | Low Rent Public Housing | Public Housing Capital Fund Program | Total |
|---------------|---|----------------------------|-------------------------|-------------------------------------|--------------|
| 1102 | Debt Principal Payments - Enterprise Funds | \$0 | \$0 | \$0 | \$0 |
| 1103 | Beginning Equity | \$7,501,705 | \$4,948,354 | \$1,144,998 | \$13,595,057 |
| 1104 | Prior Period Adjustments, Equity Transfers and Correction of Errors | \$-34,093 | \$1,226,903 | \$-1,214,794 | \$-21,984 |
| 1120 | Unit Months Available | 1,188 | 2,928 | 0 | 4,116 |
| 1121 | Number of Unit Months Leased | 1,093 | 2,823 | 0 | 3,916 |

Report Generated: 12/17/2008 11:21:41
Date Submission Created: 12/17/2008

| Top of Page |

**SHA
VIOLENCE
AGAINST WOMEN
ACT
(VAWA) POLICY**

**SWAINSBORO HOUSING AUTHORITY
VIOLENCE AGAINST WOMEN ACT (VAWA) POLICY**

I. Purpose and Applicability

The purpose of this policy (herein called "Policy") is to implement the applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub. L. 109-162) and more generally to set forth SHA's policies and procedures regarding domestic violence, dating violence, and stalking, as hereinafter defined.

This Policy shall be applicable to the administration by SHA of all federally subsidized public housing and Section 8 rental assistance under the United States Housing Act of 1937 (42 U.S.C. §1437 *et seq.*). Notwithstanding its title, this policy is gender-neutral, and its protections are available to males who are victims of domestic violence, dating violence, or stalking as well as female victims of such violence.

II. Goals and Objectives

This Policy has the following principal goals and objectives:

- A. Maintaining compliance with all applicable legal requirements imposed by VAWA;
- B. Ensuring the physical safety of victims of actual or threatened domestic violence, dating violence, or stalking who are assisted by SHA;
- C. Providing and maintaining housing opportunities for victims of domestic violence dating violence, or stalking;
- D. Creating and maintaining collaborative arrangements between SHA, law enforcement authorities, victim service providers, and others to promote the safety and well-being of victims of actual and threatened domestic violence, dating violence and stalking, who are assisted by SHA; and
- E. Taking appropriate action in response to an incident or incidents of domestic violence, dating violence, or stalking, affecting individuals assisted by SHA.

III. Other SHA Policies and Procedures

This Policy shall be referenced in and attached to SHA's Five-Year Public Housing Agency Plan and shall be incorporated in and made a part of SHA's Admissions and Continued Occupancy Policy. SHA's annual public housing agency plan shall also contain information concerning SHA's activities, services or programs relating to domestic violence, dating violence, and stalking.

To the extent any provision of this policy shall vary or contradict any previously adopted policy or procedure of SHA, the provisions of this Policy shall prevail.

IV. Definitions

As used in this Policy:

A. *Domestic Violence* – The term ‘domestic violence’ includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabiting with or has cohabited with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person’s acts under the domestic or family violence laws of the jurisdiction.”

B. *Dating Violence* – means violence committed by a person—

(A) who is or has been in a social relationship of a romantic or intimate nature with the victim; and

(B) where the existence of such a relationship shall be determined based on a consideration of the following factors:

(i) The length of the relationship.

(ii) The type of relationship.

(iii) The frequency of interaction between the persons involved in the relationship.

C. *Stalking* – means –

(A) (i) to follow, pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate another person; and (ii) to place under surveillance with the intent to kill, injure, harass or intimidate another person; and

(B) in the course of, or as a result of, such following, pursuit, surveillance or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to –

(i) that person;

(ii) a member of the immediate family of that person; or

(iii) the spouse or intimate partner of that person;

D. *Immediate Family Member* - means, with respect to a person –

(A) a spouse, parent, brother, sister, or child of that person, or an individual to whom that person stands in loco parentis; or

(B) any other person living in the household of that person and related to that person by blood or marriage.

E. *Perpetrator* – means person who commits an act of domestic violence, dating violence or stalking against a victim.

V. Admissions and Screening

A. *Non-Denial of Assistance.* SHA will not deny admission to public housing or to the Section 8 rental assistance program to any person because that person is or has been a victim of domestic violence, dating violence, or stalking, provided that such person is otherwise qualified for such admission.

VI. Termination of Tenancy or Assistance

A. *VAWA Protections.* Under VAWA, public housing residents and persons assisted under the Section 8 rental assistance program have the following specific protections, which will be observed by SHA:

1. An incident or incidents of actual or threatened domestic violence, dating violence, or stalking will not be considered to be a "serious or repeated" violation of the lease by the victim or threatened victim of that violence and will not be good cause for terminating the tenancy or occupancy rights of or assistance to the victim of that violence.

2. In addition to the foregoing, tenancy or assistance will not be terminated by SHA as a result of criminal activity, if that criminal activity is directly related to domestic violence, dating violence or stalking engaged in by a member of the assisted household, a guest or another person under the tenant's control, and the tenant or an immediate family member is the victim or threatened victim of this criminal activity. However, the protection against termination of tenancy or assistance described in this paragraph is subject to the following limitations:

- (a) Nothing contained in this paragraph shall limit any otherwise available authority of SHA or a Section 8 owner or manager to terminate tenancy, evict, or to terminate assistance, as the case may be, for any violation of a lease or program requirement not premised on the act or acts of domestic violence, dating violence, or stalking in question against the tenant or a member of the tenant's household. However, in taking any such action, neither SHA nor a Section 8 manager or owner may apply a more demanding standard to the victim of domestic violence dating violence or stalking than that applied to other tenants.
- (b) Nothing contained in this paragraph shall be construed to limit the authority of SHA or a Section 8 owner or manager to evict or terminate from assistance any tenant or lawful applicant if the owner, manager or SHA, as the case may be, can demonstrate an actual and imminent threat to other tenants or to those employed at or providing service to the property, if the tenant is not evicted or terminated from assistance.

B. *Removal of Perpetrator.* Further, notwithstanding anything in paragraph VI.A.2. or Federal, State or local law to the contrary, SHA or a Section 8 owner or manager, as the case may be, may bifurcate a lease, or remove a household member from a lease, without regard to whether a household member is a signatory to a lease, in order to evict, remove, terminate

occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in acts of physical violence against family members or others. Such action against the perpetrator of such physical violence may be taken without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also the tenant or a lawful occupant. Such eviction, removal, termination of occupancy rights, or termination of assistance shall be effected in accordance with the procedures prescribed by law applicable to terminations of tenancy and evictions by SHA. Leases used for all public housing operated by SHA and, at the option of Section 8 owners or managers, leases for dwelling units occupied by families assisted with Section 8 rental assistance administered by SHA, shall contain provisions setting forth the substance of this paragraph.

VII. Verification of Domestic Violence, Dating Violence or Stalking

A. Requirement for Verification. The law allows, but does not require, SHA or a section 8 owner or manager to verify that an incident or incidents of actual or threatened domestic violence, dating violence, or stalking claimed by a tenant or other lawful occupant is bona fide and meets the requirements of the applicable definitions set forth in this policy. Subject only to waiver as provided in paragraph VII. C., SHA shall require verification in all cases where an individual claims protection against an action involving such individual proposed to be taken by SHA. Section 8 owners or managers receiving rental assistance administered by SHA may elect to require verification, or not to require it as permitted under applicable law.

Verification of a claimed incident or incidents of actual or threatened domestic violence, dating violence or stalking may be accomplished in one of the following three ways:

1. *HUD-approved form* - by providing to SHA or to the requesting Section 8 owner or manager a written certification, on a form approved by the U.S. Department of Housing and Urban Development (HUD), that the individual is a victim of domestic violence, dating violence or stalking that the incident or incidents in question are bona fide incidents of actual or threatened abuse meeting the requirements of the applicable definition(s) set forth in this policy. The incident or incidents in question must be described in reasonable detail as required in the HUD-approved form, and the completed certification must include the name of the perpetrator.
2. *Other documentation* - by providing to SHA or to the requesting Section 8 owner or manager documentation signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from whom the victim has sought assistance in addressing the domestic violence, dating violence or stalking, or the effects of the abuse, described in such documentation. The professional providing the documentation must sign and attest under penalty of perjury (28 U.S.C. 1746) to the professional's belief that the incident or incidents in question are bona fide incidents of abuse meeting the requirements of the applicable definition(s) set forth in this policy. The victim of the incident or incidents of domestic violence, dating violence or stalking described in the documentation must also sign and attest to the documentation under penalty of perjury.

3. *Police or court record* – by providing to SHA or to the requesting Section 8 owner or manager a Federal, State, tribal, territorial, or local police or court record describing the incident or incidents in question.

B. *Time allowed to provide verification/ failure to provide.* An individual who claims protection against adverse action based on an incident or incidents of actual or threatened domestic violence, dating violence or stalking, and who is requested by SHA, or a Section 8 owner or manager to provide verification, must provide such verification within 14 business days (*i.e.*, 14 calendar days, excluding Saturdays, Sundays, and federally-recognized holidays) after receipt of the request for verification. Failure to provide verification, in proper form within such time will result in loss of protection under VAWA and this policy against a proposed adverse action.

C. *Waiver of verification requirement.* The Executive Director of SHA, or a Section 8 owner or manager, may, with respect to any specific case, waive the above-stated requirements for verification and provide the benefits of this policy based on the victim's statement or other corroborating evidence. Such waiver may be granted in the sole discretion of the Executive Director, owner or manager. Any such waiver must be in writing. Waiver in a particular instance or instances shall not operate as precedent for, or create any right to, waiver in any other case or cases, regardless of similarity in circumstances.

VIII. Confidentiality

A. *Right of confidentiality.* All information (including the fact that an individual is a victim of domestic violence, dating violence or stalking) provided to SHA or to a Section 8 owner or manager in connection with a verification required under section VII of this policy or provided in lieu of such verification where a waiver of verification is granted, shall be retained by the receiving party in confidence and shall neither be entered in any shared database nor provided to any related entity, except where disclosure is:

1. requested or consented to by the individual in writing, or
2. required for use in a public housing eviction proceeding or in connection with termination of Section 8 assistance, as permitted in VAWA, or
3. otherwise required by applicable law.

B. *Notification of rights.* All tenants of public housing and tenants participating in the Section 8 rental assistance program administered by SHA shall be notified in writing concerning their right to confidentiality and the limits on such rights to confidentiality.

IX. Transfer to New Residence

A. *Application for transfer.* SHA will make every effort to accommodate requests for transfer when suitable alternative vacant units are available and the circumstances warrant such action. However, the decision to grant or refuse to grant a transfer shall lie within the sole discretion of SHA, and this policy does not create any right on the part of any applicant to be granted a transfer.

X. Notification

SHA shall provide written notification to applicants, tenants, and Section 8 owners and managers, concerning the rights and obligations created under VAWA relating to confidentiality, denial of assistance and, termination of tenancy or assistance.

XI. Relationship with Other Applicable Laws

Neither VAWA nor this Policy implementing it shall preempt or supersede any provision of Federal, State or local law that provides greater protection than that provided under VAWA for victims of domestic violence, dating violence or stalking.

XII. Amendment

This policy may be amended from time to time by SHA as approved by the SHA Board of Commissioners.

**NOTICE OF TENANT'S RIGHTS UNDER
SECTION 607 OF THE VIOLENCE AGAINST WOMEN
AND DEPARTMENT OF JUSTICE REAUTHORIZATION ACT OF 2005**

Federal Law requires Management to give notice of your rights under Section 607 of the Violence Against Women and the Department of Justice Reauthorization Act of 2005. ("The Act").

For purposes of this notice, the following definitions apply:

- (a) "domestic violence" has the same meaning giving that term in Section 40002 of the Violence Against Women Act of 1994;
- (b) the term "dating violence" has the same meaning giving that term in Section 40002 of the Violence Against Women Act of 1994;
- (c) the term "stalking" means:
 - (i) to follow, pursue or repeatedly commit acts with the intent to kill, injure, harass, or intimidate; or
 - (ii) to place under surveillance with the intent to kill, injure, harass, or intimidate another person; and
 - (iii) in the course of, or as a result of, such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to that person, a member of the immediate family of that person, or the spouse or intimate partner of that person. The term "immediate family member" means, with respect to a person--
 - (A) a spouse, (brother or sister, or child) of that person, or an individual to whom that person stands in loco parentis; or
 - (B) any other person living in the household of that person and related to that person by blood or marriage.

Federal Law provides that Management shall not deny admission to any applicant on basis that the applicant is or has been a victim of domestic violence, dating violence, or stalking if the applicant otherwise qualifies for assistance or admission.

The Act further provides that an incident or incidents of actual or threatened domestic violence, dating violence, or stalking will not be construed as a serious or repeated violation of a lease by the victim or threatened victim of that violence and will not be good cause for terminating the tenancy or occupancy rights of the victim of such violence.

Furthermore, criminal activity directly relating to domestic violence, dating violence, or stalking, engaged in by a member of Tenant's household or any guest(s) or other person under the Tenant's control, shall not be cause for termination of the tenancy or occupancy rights, if the Tenant or immediate member of the Tenant's family is a victim of that domestic violence, dating violence, or stalking; and provided that Management may bifurcate a lease in order to evict, remove, or terminate assistance to any individual who is a Tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others, without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also a Tenant or lawful occupant.

The Act does not limit the Management's authority, when notified, to honor court orders addressing rights of access to or control of the property, including civil protection orders issued to protect the victim and issued to address the distribution of possession of property among the household members in cases where a family breaks up. Furthermore, the act does not limit the Management's authority to evict a Tenant for any violation of the lease not premised on the act or acts of violence in question against a Tenant or a member of the Tenant's household, provided that Management does not subject an individual who is or has been a victim of domestic violence, dating violence, or stalking to a more demanding standard than other tenants in determining whether to evict or terminate.

The Act does not limit Management's authority to terminate the tenancy of any Tenant if Management can demonstrate an actual and eminent threat to other tenants or those employed at or providing service to the property if that Tenant's tenancy is not terminated.

The Act does not supersede any provision of any federal, state, or local law that provides greater protection than this section for victims of domestic violence, dating violence, or stalking.

Management may request that an individual claiming the protection of the Act certify via HUD approved certification form that such individual is a victim of domestic violence, dating violence, or stalking, and that the incident or incidents in question are bona fide incidents of such actual or threatened abuse and meet the requirements set forth in the aforementioned paragraphs. The certification shall include the name of the perpetrator. The individual shall provide such certification within fourteen (14) business days after the public housing agency requests such certification.

If the individual does not provide the certification within fourteen (14) business days after the public housing agency has requested such certification in writing, in that circumstance, the Act does not limit the authority of Management to evict any tenant or lawful occupant that commits violations of the lease. Management may extend the fourteen (14) day deadline at its discretion.

An individual may satisfy the certification requirement by providing the requesting public housing agency with documentation signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from whom the victim has sought assistance in addressing domestic violence, dating violence, or stalking or the effects of the abuse, in which the professional attests under penalty of perjury (28 U.S.C. §1746) to the professional's belief that the incident or incidents in question are bona fide incidents of abuse, and the victim of domestic violence, dating violence, or stalking has signed or attested to the documentation; or by producing a Federal, State, tribal, territorial, or local police or court record.

The Act does not require Management to demand that an individual produce official documentation or physical proof of the individual status as a victim of domestic violence, dating violence, or stalking in order to receive any of the benefits of the Act. At Management's discretion, it may provide for benefits to an individual based solely on the individual statement or other corroborating evidence.

You should be aware that all information provided to Management (or other public housing agency) pursuant to the Act, including the fact that an individual is a victim of domestic violence, dating violence, or stalking, must be retained in confidence and shall neither be entered into any shared database nor provided to any related entity, except to the extent that disclosure is requested or consented to by the individual in writing or required for use in an eviction proceeding or otherwise required by applicable law.

This Notice is provided to you pursuant to the Act referenced above which requires that all public housing agencies must provide notice to tenants assisted under Section 6 of the United States Housing Act of 1937 of their right under the Act, including their right to confidentiality and the limits thereof.

(Signed) _____
Head of Household

Date: _____

**Public Housing Agency Plan Provision – Five Year Plan
SWAINSBORO Housing Authority (SHA)**

The SWAINSBORO Housing Authority (SHA) has adopted a policy (the “SHA VAWA Policy”) to implement applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub. L. 109-162) (VAWA). SHA’s goals, objectives and policies to enable SHA to serve the needs of child and adult victims of domestic violence, dating violence and stalking, as defined in VAWA, are stated in the SHA VAWA Policy, a copy of which is attached to this Plan. In addition, SHA shall operate programs to serve the needs of child and adult victims of domestic violence, dating violence and stalking as and to the extent such programs are described from time to time in SHA’s Annual Public Housing Agency Plan.