PHA Name : Washington County

PHA Code : MN212
MTW Supplement for PHA Fiscal Year Beginning : (MM/DD/YYYY): 1/1/2022
PHA Program Type: Combined
MTW Cohort Number: 1
MTW Supplement Submission Type: Annual Submission

B. MTW Supplement Narrative.

The CDA 2022 MTW plan includes changes in procedures that would streamline processes; simplify the program for tenants, create efficiencies in program administration. The plan was created to ensure there would be no known negative effect on housing choice. The CDA recognized the importance of working together with tenants and other stakeholders when making changes. For 2022 the CDA will leverage MTW flexibility to: As an alternate way of conducting the initial HQS inspection requirement, the CDA will accept a certification from the landlord that the unit does not contain any life threating deficiencies. The CDA would inspect the unit within 60 days of move-in. Do inspections and rent reasonable test on CDA owned buildings. This will eliminate the need for third party contracts and expenses. Allow tenants to self-certify assets up to $50,000 and elimination of interest on assets up to $50,000. Self-certification would eliminate the need to gather bank account information, life insurance statements, and/or stocks and bonds that rarely have any impact on the rent calculation. Increase the maximum family share at initial occupancy to 50% of the family's monthly income. Increasing the maximum family share will give tenants greater choice when looking for a place to rent.

C. The policies that the MTW agency is using or has used (currently implement, plan to implement in the submission year, plan to discontinue, previously discontinued).

1. Tenant Rent Policies	
o. Initial Rent Burden (HCV)	Plan to Implement in the Submission Year
u. Standard Deductions (HCV)	Plan to Implement in the Submission Year
v. Alternative Income Inclusions/Exclusions (PH)	Plan to Implement in the Submission Year
w. Alternative Income Inclusions/Exclusions (HCV)	Plan to Implement in the Submission Year
2. Payment Standards and Rent Reasonableness	
d. Rent Reasonableness – Third-Party Requirement (HCV)	Plan to Implement in the Submission Year
3. Reexaminations	
c. Self-Certification of Assets (PH)	Plan to Implement in the Submission Year
d. Self-Certification of Assets (HCV)	Plan to Implement in the Submission Year
4. Landlord Leasing Incentives	
5. Housing Quality Standards (HQS)	
c. Third-Party Requirement (HCV)	Plan to Implement in the Submission Year
d. Alternative Inspection Schedule (HCV)	Plan to Implement in the Submission Year
6. Short-Term Assistance	
7. Term-Limited Assistance	
8. Increase Elderly Age (PH & HCV)	
9. Project-Based Voucher Program Flexibilities	
10. Family Self-Sufficiency Program with MTW Flexibility	
11. MTW Self-Sufficiency Program	
12. Work Requirement	
13. Use of Public Housing as an Incentive for Economic Progress (PH)	
14. Moving on Policy	
15. Acquisition without Prior HUD Approval (PH)	
16. Deconcentration of Poverty in Public Housing Policy (PH)	
17. Local, Non-Traditional Activities	

C. MTW Activities Plan that Washington County Plans to Implement in the Submission Year or Is Currently Implementing

1.o. - Initial Rent Burden (HCV)
The Agency will increase the maximum family rent share from 40% to 50% on initial lease up. Increasing the initial rent burden gives family's greater choice when moving in or into Washington County. Washington County has excellent schools, employment opportunities, and safe neighborhoods.
This MTW activity serves the following statutory objectives: Housing choice
This MTW activity serves the following statutory objectives: Neutral (no cost implications)
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
This MTW activity requires a Safe Harbor Waiver. The waiver request is being submitted for review with this submission of the MTW Supplement (see Section D).
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
This MTW activity requires an Impact Analysis. The Impact Analysis is attached.
Maximum income-based rent percentage 50.00%

1.u. - Standard Deductions (HCV)
This activity is not currently going to be implemented. Any information that remains is an artifact of the activity being previously selected for implementation. This display issue will be fixed in a future release.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Decreased expenditures
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies only to a subset or subsets of assisted households
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
will be the single standard deduction in the Fiscal Year

1.v. - Alternative Income Inclusions/Exclusions (PH)
The CDA will allow self-certification of assets less than $50,000. In addition, the CDA will not include any income from those same assets in the calculation of the tenant rent portion.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Decreased revenue Increased expenditures
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
Following inclusions or exclusions will be eliminated, modified, or added. Income from assets less than $50,000 will be excluded from the tenant rent calculation.

1.w. - Alternative Income Inclusions/Exclusions (HCV)
The CDA will allow self-certification of assets less than $50,000. In addition, the CDA will not include any income from those same assets in the calculation of the tenant rent portion.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Decreased revenue Increased expenditures
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests

Approved hardship requests
Denied hardship requests
There is\are hardship requests pending.

Following inclusions or exclusions will be eliminated, modified, or added.
Income from assets less than $50,000 will be excluded from the tenant rent calculation.

2.d. - Rent Reasonableness – Third-Party Requirement (HCV)
The Agency will perform rent reasonable determinations on all HCV units in buildings owned by the Agency. The Agency will use a third party software system that generates the rent reasonable determinations. Having an additional third party determine rent reasonableness for only Agency owned properties is an unnecessary expense.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Decreased expenditures
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
Following will explain quality assurance method: The department director will conduct quality assurance reviews on 5% of the rent reasonableness determinations monthly. and attached for quality assurance method
Following will explain rent reasonableness determination method: The housing authority has contracted with Affordable Housing.com (formerly GoSection8), a nationwide firm to do rent reasonableness data collection. The Housing Authority uploads the local unit to Affordable Housing.com and Affordable Housing.com produces the rent reasonableness determination according to HUD's nine points. and attached for rent reasonableness determination method

3.c. - Self-Certification of Assets (PH)
The Agency will accept self-certification of assets up to $50,000.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Neutral (no cost implications)
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
This MTW activity requires a Safe Harbor Waiver. The waiver request is being submitted for review with this submission of the MTW Supplement (see Section D).
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
The dollar threshold for the self-certification of assets is $50,000.

3.d. - Self-Certification of Assets (HCV)
The Agency will accept self-certification of assets up to $50,000.
This MTW activity serves the following statutory objectives:

Cost effectiveness
This MTW activity serves the following statutory objectives: Neutral (no cost implications)
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
This MTW activity requires a Safe Harbor Waiver. The waiver request is being submitted for review with this submission of the MTW Supplement (see Section D).
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
The dollar threshold for the self-certification of assets is $50,000.

5.c. - Third-Party Requirement (HCV)
The Agency will conduct HQS on units the housing authority owns. The Agency has a management company that provides property management including maintenance. Having the Agency conduct the HQS inspections allows the Agency access to units and better monitor the management company.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Neutral (no cost implications)
An MTW activity may apply to new admissions only, to currently assisted households only, or to both new admissions and currently assisted households. The MTW activity applies to all assisted households
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.
The quality assurance method: Following will explain the quality assurance method – The Agency will conduct quality assurance inspections performed by a different inspector then the original inspector. If [Upload file] options- Display 'Attached for quality assurance method"

5.d. - Alternative Inspection Schedule (HCV)
This activity is not currently going to be implemented. Any information that remains is an artifact of the activity being previously selected for implementation. This display issue will be fixed in a future release.
This MTW activity serves the following statutory objectives: Cost effectiveness
This MTW activity serves the following statutory objectives: Decreased expenditures
No hardship were requested in the most recent fiscal year.
In the prior year, under this activity, Washington County MTW agency Received 0 hardship requests Approved hardship requests Denied hardship requests There is\are hardship requests pending.

D.	Safe Harbor Waivers.
D.1	**Safe Harbor Waivers seeking HUD Approval:** Please see attached for Safe Harbor Waivers requested this year.

E.	Agency-Specific Waiver(s).
E.1	**Agency-Specific Waiver(s) for HUD Approval:** The MTW demonstration program is intended to foster innovation and HUD encourages MTW agencies, in consultation with their residents and stakeholders, to be creative in their approach to solving affordable housing issues facing their local communities. For this reason, Agency-Specific Waivers may be requested. Please see attached for Agency-Specific Waiver(s) requested this year.
E.2	**Agency-Specific Waiver(s) for which HUD Approval has been Received:** MTW Agency does not have approved Agency-Specific Waivers

F.	Public Housing Operating Subsidy Grant Reporting.
F.1	Total Public Housing Operating subsidy amount authorized, disbursed by 9/30, remaining, and deadline for disbursement, by Federal Fiscal Year for each year the PHA is designated an MTW agency.

Federal Fiscal Year (FFY)	Total Operating Subsidy Authorized Amount	How Much PHA Disbursed by the 9/30 Reporting Period	Remaining Not Yet Disbursed	Deadline

G.	MTW Statutory Requirements.
G.1	**75% Very Low Income – Local, Non-Traditional.** HUD will verify compliance with the statutory requirement that at least 75% of the households assisted by the MTW agency are very low-income for MTW public housing units and MTW HCVs through HUD systems. The MTW PHA must provide data for the actual families housed upon admission during the PHA's most recently completed Fiscal Year for its Local, Non-Traditional program households.

Income Level	Number of Local, Non-Traditional Households Admitted in the Fiscal Year*
80%-50% Area Median Income	
49%-30% Area Median Income	
Below 30% Area Median Income	
Total Local, Non-Traditional Households	**0**

*Local, non-traditional income data must be provided in the MTW Supplement form until such time that it can be submitted in IMS-PIC or other HUD system.

G.2	Establishing Reasonable Rent Policy.

G.3	Substantially the Same (STS) – Local, Non-Traditional.
The total number of unit months that families were housed in a local, non-traditional rental subsidy for the prior full calendar year.	# of unit months
The total number of unit months that families were housed in a local, non-traditional housing development program for the prior full calendar year.	# of unit months

Number of units developed under the local, non-traditional housing development activity that were available for occupancy during the prior full calendar year:

PROPERTY NAME/ ADDRESS	0/1 BR	2 BR	3 BR	4 BR	5 BR	6+ BR	TOTAL UNITS	POPULATION TYPE*	if 'Population Type' is Other	# of Section 504 Accessible (Mobility)**	# of Section 504 Accessible (Hearing/ Vision)	Was this Property Made Available for Initial Occupancy during the Prior Full Calendar Year?	What was the Total Amount of MTW Funds Invested into the Property?

G.4	Comparable Mix (by Family Size) – Local, Non-Traditional.
To demonstrate compliance with the statutory requirement to continue serving a 'comparable mix" of families by family size to that which would have been served without MTW, the MTW agency will provide the number of families occupying local, non-traditional units by household size for the most recently completed Fiscal Year in the provided table.	

	Occupied Number of Local, Non-Traditional units by

Family Size:	Household Size
1 Person	
2 Person	
3 Person	
4 Person	
5 Person	
6+ Person	
Totals	**0**

H.	Public Comment
Attached you will find a copy of all of the comments received and a description of how the agency analyzed the comments, as well as any decisions made based on those comments.	

I.	Evaluations.
No known evaluations.	

Agency Specific Waiver

Initial Inspection Alternative

The Agency is proposing to conduct initial inspections in an alternative fashion. Statutory Authority Section 8(o)(8)(A)(i), 8(o)(8)(C) of the USHA of 1937 and the Regulatory Authority 24 CFR 982.305 (a), 982.305 (b), 982.405 initial inspection requirements. The Agency proposes to allow landlords to self-certify the unit does not have any life-threatening deficiencies on the lease start date for move-ins. A physical inspection would be scheduled within 60 days. Using the self-certification, the Agency would be able to complete calculations and issue contracts with the landlord timely, potentially cut administration expenses of the program and allow tenants to move into units more rapidly and tenants not incurring additional rent burden. By allowing landlords to self-certify at move-in, the Agency would be able to spread out move-in inspections into the annual inspection schedule, saving time traveling across the county on the first of every month. This alternative would meet the statutory objective of cost effectiveness.

The Agency will start implementing this waiver beginning 2022.

Impact Analysis:

The Agency will track and review the physical inspections conducted within 60 days of move-in to any life-threatening deficiencies found. If a pattern of life-threatening deficiencies is found that landlords are not reporting, the Agency will reexamine the policy. If it is found to be only certain landlords that are not reporting accurately, the Agency will do physically inspections at move-in with those landlords.

Hardship Policy:

If at move-in a family requests for a physical inspection, an inspection will be scheduled as soon as possible on the unit. If the unit does not pass, the Agency will follow the HQS failed inspection policy. The landlord will be notified of the failed inspection.

Public Hearing Comments:

No comments were submitted

1.o Initial Rent Burden

i. Initial Rent Burden impact analysis

1. Impact on the agency's finances (e.g., how much will the activity cost, any change in the agency's per family contribution);

   This policy will not affect agency finances.

2. Impact on affordability of housing costs for affected families (e.g., any change in how much affected families will pay towards their housing costs);

   The family may choose to pay up to 50% of adjusted income at initial move-in. This policy may increase the cost of housing for the family. The CDA will monitor the impact this has on families rent burden.

3. Impact on the agency's waitlist(s) (e.g., any change in the amount of time families are on the waitlist);

   No impact

4. Impact on the agency's termination rate of families (e.g., any change in the rate at which families non-voluntarily lose assistance from the agency);

   No impact

5. Impact on the agency's current occupancy level in public housing and utilization rate in the HCV program;

   No impact

6. Impact on meeting the MTW statutory goals of cost effectiveness, self-sufficiency, and/or housing choice;

   This change will give new tenants greater choice in housing.

7. Impact on the agency's ability to meet the MTW statutory requirements;

   No impact

8. Impact on the rate of hardship requests and the number granted and denied as a result of this activity; and

   No impact

9. Across the other factors above, the impact on protected classes (and any associated disparate impact).

   No impact

ii. The Agency will increase the maximum family rent share from 40% to 50% on initial lease up. The CDA will not allow the family share at initial occupancy to exceed 50% of the family's income meeting the safe harbor of not to exceed 60%.

1.v and 1.w Alternative Income Exclusions HCV/PH

At reexamination, the CDA will not use asset income on assets less than $50,000 in the rent calculation.

1.v. and 1.w.

i. Agency must exempt elderly and disabled individuals from this rent determination policy.

The CDA will include elderly and disabled in this policy due to it being discriminatory to not include them in this exemption. To exclude them from this policy would increase their rent burden compared to non-elderly or disabled individuals.

Safe Harbor – Rent Reasonableness Third Party Requirement

i. To ensure impartiality, the CDA has contracted with a third party to supply data regarding rent reasonableness in the area. The third party uses the nine factors that HUD requires in determining rent reasonableness. The department director will conduct quality assurance reviews on 5% of the rent reasonableness determinations monthly.

ii. The CDA will make available the contract with the third party contracted to supply data on rent reasonableness for assisted units compared to unassisted units in the area. The housing authority has contracted with Affordable Housing.com (formerly GoSection8), a nationwide firm to do rent reasonableness data collection. The Housing Authority uploads the local unit to Affordable Housing.com and Affordable Housing.com produces the rent reasonableness determination according to HUD's nine points.

iii. At the department's request the CDA will obtain the services of a third-party entity to determine rent reasonableness for CDA owned units.

5.c Safe Harbor Waiver for third party inspection requirement

i. The agency shall establish and make available a quality assurance method to ensure an objective analysis.

The inspection standards will not be altered and will be available for review. Quality assurance inspections will be conducted by a different inspector.

ii. The participant must be able to request an interim inspection.

Participant will be able to request an interim inspection.

iii. HQS inspection standards must not be altered as found at 24 CFR 982.401.

The inspection standards will not be altered

iv. At the Department's request, the agency must obtain the services of a third-party entity to determine if PHA-owned units pass HQS.

At the department's request the CDA will obtain the services of a third-party entity to determine if CDA owned units pass HQS.

MTW CERTIFICATIONS OF COMPLIANCE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF PUBLIC AND INDIAN HOUSING

Certifications of Compliance with Regulations: Board Resolution to Accompany the MTW Supplement to the Annual PHA Plan

Acting on behalf of the Board of Commissioners of the Moving to Work Public Housing Agency (MTW PHA) listed below, as its Chairperson or other authorized MTW PHA official if there is no Board of Commissioners, I approve the submission of the MTW Supplement to the Annual PHA Plan for the MTW PHA Fiscal Year beginning (01/01/2022), hereinafter referred to as "the MTW Supplement", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the MTW Supplement and implementation thereof:

(1) The PHA made the proposed MTW Supplement and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the MTW Supplement and invited public comment.

(2) The MTW PHA took into consideration public and resident comments (including those of its Resident Advisory Board(s) or tenant associations, as applicable) before approval of the MTW Supplement by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the annual MTW Supplement.

(3) The MTW PHA certifies that the Board of Directors has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1 (or successor form as required by HUD).

(4) The MTW PHA will carry out the MTW Supplement in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and title II of the Americans with Disabilities Act of 1990 (42 U.S.C. 12101 et seq.) all regulations implementing these authorities; and other applicable Federal, State, and local civil rights laws.

(5) The MTW Supplement is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.

(6) The MTW Supplement contains a certification by the appropriate state or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the MTW PHA's jurisdiction and a description of the manner in which the MTW Supplement is consistent with the applicable Consolidated Plan.

(7) The MTW PHA will affirmatively further fair housing, which means that it will: (i) take meaningful actions to further the goals identified by the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR 5.150-5.180 and 903.15; (ii) take no action that is materially inconsistent with its obligation to affirmatively further fair housing; and (iii) address fair housing issues and contributing factors in its programs, in accordance with 24 CFR 903.7(o)(3) and 903.15(d). Note: Until the PHA is required to submit an AFH, and that AFH has been accepted by HUD, the PHA must follow the certification requirements of 24 CFR 903.7(o) in effect prior to August 17, 2015. Under these requirements, the PHA will be considered in compliance with the certification requirements of 24 CFR 903.7(o)(1)-(3) and 903.15(d) if it: (i) examines its programs or proposed programs; (ii) identifies any impediments to fair housing choice within those programs; (iii) addresses those impediments in a reasonable fashion in view of the resources available; (iv) works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and (v) maintains records reflecting these analyses and actions.

(8) The MTW PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975 and HUD's implementing regulations at24 C.F.R. Part 146.

(9) In accordance with 24 CFR 5.105(a)(2), HUD's Equal Access Rule, the MTW PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.

(10) The MTW PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.

(11) The MTW PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low- or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

(12) The MTW PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.

(13) The MTW PHA will comply with requirements with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment.

(14) The MTW PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

(15) The MTW PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

(16) The MTW PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the MTW PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.

(17) With respect to public housing and applicable local, non-traditional development the MTW PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.

(18) The MTW PHA will keep records in accordance with 2 CFR 200.333-200.337 and facilitate an effective audit to determine compliance with program requirements.

(19) The MTW PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.

(20) The MTW PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200.

(21) The MTW PHA must fulfill its responsibilities to comply with and ensure enforcement of housing quality standards as required in PIH Notice 2011-45, or successor notice, for any local, non-traditional program units. The MTW PHA must fulfill its responsibilities to comply with and ensure enforcement of Housing Quality Standards, as defined in 24 CFR Part 982, for any Housing Choice Voucher units under administration.

(22) The MTW PHA will undertake only activities and programs covered by the Moving to Work Operations Notice in a manner consistent with its MTW Supplement and will utilize covered grant funds only for activities that are approvable under the Moving to Work Operations Notice and included in its MTW Supplement. MTW Waivers activities being implemented by the agency must fall within the safe harbors outlined in Appendix I of the Moving to Work Operations Notice and/or HUD approved Agency-Specific or Safe Harbor Waivers.

(23) All attachments to the MTW Supplement have been and will continue to be available at all times and all locations that the MTW Supplement is available for public inspection. All required supporting documents have been made available for public inspection along with the MTW Supplement and additional requirements at the primary business office of the PHA and at all other times and locations identified by the MTW PHA in its MTW Supplement and will continue to be made available at least at the primary business office of the MTW PHA.

Washington County CDA

MTW PHA NAME

MN212

MTW PHA NUMBER/HA CODE

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

Roger Green

NAME OF AUTHORIZED OFFICIAL

Board Chair

TITLE

SIGNATURE*

9/30/21

DATE

* *Must be signed by either the Chairperson or Secretary of the Board of the MTW PHA's legislative body. This certification cannot be signed by an employee unless authorized by the MTW PHA Board to do so. If this document is not signed by the Chairperson or Secretary, documentation such as the by-laws or authorizing board resolution must accompany this certification.*

MTW Tenant Meeting 5.26.2021

Speaker 1 (00:03):

Okay, I'm ready and get started. I hope everybody else is ready to get started too. Today we are going to be talking about the moving to work demonstration project. And what that is, is Washington county CDA got accepted into this program. We applied almost two years ago now, to become part of this demonstration project so that we could make changes in the program. According to what our local need is. I have a PowerPoint that I'd like to talk my way through. So it will help explain some of the background and moving to work. And I realized that name is kind of a misnomer, because really our particular piece of the program is more about developing flexibilities within the program. So I'm just going to share my screen with you and let's hope I can make that work. And then we will talk our way through this. Could everybody see that screen? Yes.

Speaker 1 (01:36):

Moving to work demonstration project one.

Speaker 1 (01:42):

So we are cohort one and cohort one was all about developing flexibilities. what does it do? It gives us a certain latitude, certain flexibilities to explore changes in policy for the public housing and the housing choice voucher programs. So what are the benefits? Well, you know, housing choice voucher and public housing have more regulation than I think I've ever worked in. And so we may be able to waive some of those regulatory barriers that don't really meet our local need. We can create new policies that address those local needs, and we can rethink some of the administration of the public housing and voucher programs.

Speaker 1 (02:32):

The CDA has been accepted to be into in cohort one. And so we're really about trying to develop some flexibilities in the program. HUD's main objectives to this program were that there would be cost-effectiveness we would help promote self-sufficiency and that there would be, um, more housing choice in terms of the changes that we make. So the restrictions within this program are that we have to stay in our budget. They're not going to give us any more money to make changes. They gave us a budget that we've had for the past years. It's called the ACC, the annual contributions contract, and we have that and they're not going to give us extra. So we also have to serve the same number of households with the same income levels. We can't say, okay, we only want to serve people at 80% of the area, median income.

Speaker 1 (03:46):

And that way we don't have to spend as much money on their rent. And therefore we have an automatic savings. We instead have to serve the same number of people, and we have to cover the same income ranges that we currently do. The changes that we make have to go forward and be approved by HUD. And they still have to meet 24 CFR, which is 24 code of federal regulations. let me give you an example, um, in the code of federal regulations, 24 CFR, it says that we have to do an initial inspection. There's nowhere around that. We have to do an initial inspection, but we may develop, and we're going to talk about this later. We may develop a policy that says we're going to do an initial inspection, but we're going to give ourselves 60 days in order to get that inspection done. In the, meantime, we're going to go ahead and have the landlord certified that the unit is in good shape and doesn't have any life-threatening, um, errors in it. So, so we can make that kind of a change, but we still have to meet what is in 24 CFR.

Speaker 1 (05:16):

So HUD recommends that we develop a plan with input from staff, from tenants, from agency partners, local officials, legal aid, and landlords. Uh, that's why we're having these meetings. We've had a meeting with, um, some agency partners. We had a client participant meeting this morning, and now we're having another one today. And this afternoon, depending upon the type of variants that were requested, that we'll be requesting, we may have to do as many as two public hearings besides the CDA board must approve the plan as an amendment, the annual PHA plan, which is what our overall plan for our programs is that we have to submit to HUD. Then the CDA has to submit the whole thing to HUD for its approval. And then they have a chance to look at it, ask questions, and then once they approve of it, then we can begin implementation. So it's kind of a long process, um, the stakeholders to developing the plan, as I've said before, the tenants, the landlords taxpayers, rental assistance specialists, the CDA legal aid and elected officials.

Speaker 1 (06:40):

So what are our goals here at the CDA? We have some pretty simple goals at this point. We want to try to simplify the program as much as we can. We want to be really transparent about the changes that we want to make. We want to increase housing choice and increase affordable housing. That's really our mission. So where do we get started? Well, we have to take a look at which waivers will provide pathways to the goals I just talked about and which households would be effectived. And what are the costs of the changes that we are proposing. So you can see how it takes quite a bit of time in order to get all these different parts and pieces figured out. Yeah, here are the possible choices that we're considering. We wanted to eliminate utility reimbursement payments. Um, now this truly only happens for people that are at a really low income, so low that their portion of the rent is less than the utility allowance.

Speaker 1 (07:54):

And you're still going to get a utility allowance. But if there comes a point where the cash payment from the utilities, more than what your is, then whatever is leftover, wouldn't go to the utility company. It would instead, we wouldn't pay that out. One of the problems with those utility reimbursement payments is the extra paperwork that it takes to get people, to give us permission, to send the payments to the XL company or to the power company. Um, we've even had people lately contact us and say stop making payments because Excel says I have too much money in there. Well, if that's the case, then there isn't really any point of making these reimbursement payments. Um, so that's one of the things that we wanted to look at. Another one is we wanted to standardize the, for companion animals and over the counter medications, I think in this very first plan, we'll probably be looking at just one of those things and that is standardizing the deductions for companion animals.

Speaker 1 (09:12):

Um, it's going to take time to get a feel for how much the average cost of the over the counter medications is. But with companion animals, we have some good data at this point, and we've been in contact with the SPC CAA, some of the breeding clubs and from all the studies that we've seen, the average cost of having an animal a year is about $500. And lo and behold, we were doing a recertification on one woman who takes her animal regularly to the, to the vet buys, the cat food buys, the sand buys, everything produced all the receipts. And lo and behold, it came out to be about $500. The estimate from the studies was right on target. So that would be a fairly easy one to put through.

Speaker 1 (10:22):

Um, the next piece would be a self-certification of assets up to $50,000 and elimination of interest on assets up to $50,000. So what does that really mean for you guys? What that means is you would sign a certification that says I don't have assets above $50,000. We then would take that. You wouldn't have to turn in your bank statement. Um, you wouldn't have to, to follow up with those, uh, your, uh, what's the other one that people have a hard time with life insurance policies. Um, if your assets are worth $50,000 or less, then you would just sign a certification that says, I don't have that much. It doesn't change the calculation that much to drop off that much in terms of asset. Uh, it really changes it because the interest level is so low on most accounts that it really doesn't make any difference.

Speaker 1 (11:29):

It'll just be a way to simplify the program for both you and for us on initial move in. This is the one that, that I think will make a big difference in terms of us being able to be more prompt with our payments, for people to be able to get into their units quicker when they're on the move. And it's on initial move in landlords may certify that the unit contains no life-threatening deficiencies. Then the CDA will inspect within 60 days after the first of the month to follow up and make sure to double check if the unit fails at that point, then we handle it according to how it's not currently listed in the admin plan.

Speaker 1 (12:14):

One of the things that happens currently is that a landlord may turn in what we call a request for tenancy approval. Then we've got to try to get out to get the inspection done. And if there's a lot of people moving that month, we may not get to your unit until the second, the third, the fourth, the fifth. And so then that cuts in on you being able to get into your, either get into your unit or that you will be responsible for more of the rent in that first month. So we thought with this particular change, this would work well for tenants, for landlords. And for us, one of the things that happens is, uh, the inspector on the first of the month is running from one end of the county to the other, trying to make sure that all the inspections get done. And sometimes it's just not physically possible. So with this kind of a change, this kind of a waiver, um, we'd be able to still get people into union.

Speaker 1 (13:24):

And all right, here's another possible change to consider is that we would waive the maximum family share right now, people are capped at 40% monthly. Okay. And so to increase the cap, the amount of units that you could choose from we've increased, we would increase the family, share it, move in to not exceed 50%. Now, I believe that we'd need to do some counseling with families so that they understand that they're actually taking on a greater share of the rent. Um, but what we're finding happens is people who are in, who are moving, they find a unit and it may be $10 over what they can, they can pay. And that makes it difficult. I mean, $10, isn't a whole lot, but with the current rule in place, as it stands, we can't approve that. If we change it to 50%, then $10 is no problem.

Speaker 1 (14:43):

So that's the changes that we're thinking about. Um, and the next thing is right now, we have to hire other people to go out and do the inspections in our own buildings, and also do the rent reasonable notice tests on each of our buildings. Um, this costs us more money. It's more convoluted. It's more, uh, it's harder for people if they're not, if they can't be there for the inspection that they don't know who to contact, it's very confusing. So, I think by allowing us to do inspections in our own buildings, it would give us, it would make the whole system run a little smoother. Um, the, uh, one of the other things that would happen as you know, or maybe you don't know with our buildings, we hire an outside company to manage those buildings, but we're not doing the inspections to see how they're doing in our buildings.

Speaker 1 (15:53):

So, one of the things that happens is we have a management company in our buildings it's called Shelter, Corp. And so, but we can't do the inspections in our own buildings. So we have to wait for the other agency to give us an interpretation of how our buildings are looking. I think by doing our own inspections, we would be able to react much more quickly to what's happening in our buildings. That's just my opinion, but, you know, I think it would give us a better idea because we be in the buildings doing inspections more often. Um, then there's the rent reasonableness tests. And that's where we have to, uh, compare the cost of the unit against other units in the area. And, we're already hiring an outside agency to do those because HUD requires us to, but we're also hiring an outside agency to provide us with a database to work with. So I feel like there's some built in safety in these that if we were to do our own rent reasonableness, we'll still be using that outside database.

Speaker 1 (17:18):

So is really a very beginning. The next step, we would take a look at the responses that we've gotten from the various partners and seeing where we can hone in on things that we agree on that shouldn't change. And then at that point we would be doing two public hearings and we would be developing what's called the MTW supplement. It's like an, another piece of the PHA plan. So we have to develop that. Then we have a public hearing in the fall, right in front of the board, then the board, we have to submit it within 75 days of the last day of the year, HUD then has 75 days to review it. if they say, yep, this is a great plan we'd get it back and then we'd have to rewrite the admin plan so that we incorporate these changes in it. And then finally after that, we'd be able to start instituting the changes. So it's a long process. It's not anything that's going to happen overnight. that's the basic plan of it. Now, the other thing that you need to know about MTW is that just, this is a 20 year plan.

Speaker 1 (19:26):

Every year, we would go through this process of meeting with tenants to say, Hey, what do we change next? What could be the next piece that we change that would make this program easier to understand? And then we'd go through the same update process every year, but we have time to put together a really intensive plan in the future. What we're doing in this first year is just to take a few bites so that we can figure out exactly how the process, this is new for us, just like it's a new, we want to make sure we understand how the process works. So we're taking some, what are, would be considered fairly small bites at the program, but that doesn't mean we're done. It means that next year we'd be looking at bigger bites. Um, and those bites might include something like, uh, disregarding 10% of a person's earned income so that we can start encouraging people to go to work.

Speaker 1 (20:46):

Um, you know, I don't know exactly, but I do know that if those changes are going to be put into place, they will always come back to be presented at a meeting with the tenants to say, what do you think, what should we work on next? Um, we really, really want your voice. So, basically that's my dog and pony show at this point. Do you have any questions at this point or anything that you're thinking that doesn't make sense to you or that you want to, you know, have some kind of commenting?

Speaker 2

I think first of all, I'm hearing that, um, the CDA would start doing, doing their own inspections. I think that's a very, very imperative part of the, so that you all could actually see what's going on in the buildings.

Speaker 1 (21:55):

And if there's an annual inspection of all of the units, not just certain units, because I believe they just pick a handful of units and then they do their inspection each and every unit needs to be inspected so that you all will know exactly. I just want to make sure that you understand that we in, in MTW would only have the ability to look at inspections or houses for units that are being assisted.

Speaker 2

Okay. Okay. Okay. Thanks. I just want to make sure that you understand that because we can't look at units that we can't notify somebody that's not even in the program and say, Hey, I want to come in and look at your unit. They can only do the ones they're not, all the units are not in Spanish. No, not all the units are not assisted.

Speaker 1 (23:04):

So Natalie, for all of our units, other people may be doing yearly inspections, just not for the HCV program. We only get to deal with the MTW has only to do with the housing choice voucher. Doesn't have to do with the people who are in bridges, who are in Washington cares. Those are some of our other assistance programs. It's only for housing choice. That's the only one that HUD who funds this whole thing cares about. Okay. And it also gives us even just in the buildings, right? I mean, in the buildings, it wouldn't necessarily mean every unit, but it gives us a big picture. Okay. Um, another question I have, what?

Speaker 3 (24:39):

Can you hear me? Yeah.

Speaker 2 (24:42):

I was afraid of another question was now I can't hear you. It says, it says I'm on. Can you hear me now? Yes. One thing that I want one thing that the utility allowance.

Speaker 3 (25:07):

Yup. So the

Speaker 2 (25:11):

Utility allowance would be the same

Speaker 3 (25:15):

Or I'm not getting that one.

Speaker 1 (25:21):

Okay. You can go ahead and

Speaker 1 (25:23):

Drive. The utility allowance would be the same. It's the utility reimbursement. So if you're like at, at zero income and your utilities are more than what you would be paying in rent, which would be zero, you would get, you would get money,

Speaker 1 (25:45):

Process, you get money. We pay money to the Excel to itself.

Speaker 1 (25:53):

It's, it's a very small number of people that, that affects. And it's a very small amount of, of dollars that that happened. But some people are actually getting more money in their accounts than that they can spend, which is causing problems for Excel and, and for their accounts. Because all of a sudden they have this.

Speaker 2 (26:15):

Would I still be able to use the Ramsey action program?

Speaker 1 (26:21):

Yes. It doesn't affect that at all.

As a matter of fact, that's kind of what's happening. The Ramsey action program is putting money into the accounts as well. And Excel is saying there's too much money. Stop putting money in. Well, I can't stop putting money in, right now required. So the only way around it is to say, okay, well, if, if you're at zero, we're not going to make zero income. We're not going to make payments towards Excel, but you could still go to CAP Yeah. That's not a problem. Yeah. [inaudible]

Speaker 2 (27:01):

So basically the program is to help people or encourage people to find work,

Speaker 1 (27:09):

You know, that's the name of it

Speaker 2 (27:13):

And that's what,

Speaker 1 (27:16):

Yeah, I totally get it, but it's a lot more than just trying to move families to work. It's also about simplifying the program and being more transparent. And we decided at this point in this first bite that we're trying to take is we were going to go ahead and try to simplify it, make it more transparent. And then as the years go on, remember I said, it's at least a 20 year program. We would be looking to try to, um, reward people for going to work. That that is part of it, but it's not the entire part of it,

Speaker 2 (28:01):

A question that I had before, um, because I thought it was to encourage people to go to work. And then the question that I had before was for was, um, the question I asked you before at the last meeting was, um, if disabled and could not go to work, how would that affect me? That was the question I asked last meeting.

Speaker 1 (28:36):

One of the things in MTW that they always stress is you have to have an exception for the elderly and disabled. So even if I said, okay, everybody has to go to work. So, and we get it passed through. There always has to be an exception for people with disabilities and the elderly, that's just the way HUD, uh, you know, that was one of their, their upfront rules was there's always gotta be an exception.

Speaker 2

Okay. You've answered my question. So that's good.

Speaker 2 (29:23):

That inspection, so, so they, they come in my house, make it a different thing. So what they do

Speaker 1 (29:41):

Do you mean if you're living in one of our buildings right now, we have an outside agency come in. If you're living in a different building and have a different landlord, then it, it wouldn't change. We're just looking at for the buildings that we own to have our own inspector in there to

Speaker 1 (30:04):

Be able to send in somebody from our agency and to do those inspections.

Speaker 1(30:10):

And we feel because we have an outside agency managing that, that conflict of interest isn't there, we would be, we would actually be able to have a better understanding of what's happening in our buildings, because we're not there every day. We're not managing them. We're not overseeing the maintenance and things like that. So it would give us that opportunity if you're in a, you know, if you have a different landlord, then you wouldn't be seeing a difference.

Speaker 2 (30:41):

So how will I know if I have the different landlords? Yeah. Then who's your landlord. I don't know. Who do you pay your rent to do Jenna?

Speaker 1 (31:06):

Oh yeah. You were in one of our buildings.

Speaker 2 (31:10):

If you remember

Speaker 1 (31:12):
When you got started and, um, St. Paul PHA had to come in and do your inspections.

Is that they no longer come in and we end up coming in to do the inspection.

Speaker 2 (31:33):
Okay. I'm the same thing. The same inspection they do. It would be the same type of inspection,

Speaker 1 (31:42):
But there's, it might not be exactly on the same date every year, but it's the same type of inspection.

Speaker 4 (31:51):
And within the same timeframe,

Speaker 1 (31:57):
One. So we'll probably be coming back out to see you probably September.

Speaker 2 (32:06):
Well, give me the day before they come up, we would send you a letter. So you wouldn't know when we were going to show up.

Speaker 1 (32:16):
And then it's a matter of making sure that we're able to either get in the building in your unit, or, you know, we're doing virtual inspections now, and we're going to continue to do those. Um, having someone who knows how to use, uh, either a phone or a tablet or computer so that the inspector can see the things that normally they come out to do the inspection, do you need, or do you need, like, I need to do what you need to do is nothing. At this point, we were just talking this over with people to see what their, what their ideas are. Um, remember I said, what a long process, this actually ends up being. So the real change probably won't happen until sometime early next year.

Speaker 2 (33:25):
So if I move, will I still be able to be involved in the program?

Speaker 1 (33:34):
As long as you stay within Washington county. If you were to move outside of Washington county, Natalie, then we would send your, your, um, your paperwork, your PO your file over to whatever agency covers the jurisdiction of wherever your unit would be.

Speaker 2 (33:53):
So why is it's hard finding housing now, period. I mean, really it's finding housing. I mean, Washington county alone. There's not much to pick from. I mean, it's, there's really limited housing. How are we

going to fix that? How are we going to fix the problem that we have right now with opening up more affordable housing? There is really nothing I'm thinking, well,

Speaker 1 (34:39):

I don't have an answer for that right now. I do know that there's some more buildings that are slated to be built. There's a couple down in cottage Grove that are supposed to be being built. I know there's one, uh, it's just north of where you are, Natalie, uh, up by where the old police department was right next to the library.

Speaker 2 (35:09):

That, that, that's the one that I brought up to you before. Am I right?

Speaker 1 (35:14):

Right. I think that's the name of it, then there's another one that's supposed to be built directly across the street from that one, that one hasn't broken ground yet.

Speaker 2 (35:25):

lady said they didn't accept section eight.

Speaker 1 (35:30):

Oh, did they? Okay. Um, as I recall, they applied for credit,

Speaker 2 (35:41):

No, that, because when we had this meeting last time, I was the one that told you about growth eight,

Speaker 1 (35:47):

But you've talked to them and they said they don't accept that.

Speaker 2 (35:50):

They sent me an email and they said they do not accept. That's where I want to move. Grow. Date is where I want to move. And if I, if, you can find the information out, whether they take section eight or not, that's where I really want to move, because I was the one that told you about grow babies.

Speaker 1 (36:15):

And, um, something that says they don't accept me.

Speaker 2 (36:20):

They sent me, um, they sent me an email and it said do's and don'ts. And one of the first things they said is that they did not accept section eight. So Ann, could you please find out because I would really like to continue to be on that list. I'll have to call them to see,

Speaker 1 (36:41):

I think, um, I think I'm just gonna take that upstairs to Melissa, just because I don't understand the tax credit stuff. You know, my whole piece has been doing rental assistance and tax credit is a little bit different.

Speaker 2 (37:02):

Are the legends tech, cause I don't understand are the legends tax credit out

Speaker 1 (37:11):

About that? I don't, like I said, I work in rental assistance. I don't work in, in those tax credit businesses piece.

Speaker 2 (37:22):

I wouldn't really like to know if growth 80 is going to take section eight because that's very important. I've watched that project from beginning. I prayed over it and that's where I want to move and

Speaker 4 (37:38):

Section eight, but unfortunately their rent is fairly high, so it doesn't always work.

Speaker 2 (37:47):

That's what I'm trying to understand too, because that's the, I understand a little better now, but in the beginning at one price, I wasn't comprehending it at all. I was not comprehending it about and with the income increase, then I started to kind of see the picture. But I, with that limited amount, there's nothing out there to find there's nothing at all. So if

Speaker 1 (38:27):

Problems, Natalie right now is we still have that moratorium going on. Yeah. And so even the landlords might want to say, okay, it's time for you to move on. They can't do that yet. So people that normally would have moved on and left units open are still sitting in their units. And you know, right now in the legislature, I was reading it this morning. Um, that was what they were trying to figure out is how to move from you. Can't evict anybody to getting people, to either pay their rent or move out because landlords can't hold on forever without people paying rent.

Speaker 2 (39:19):

Correct. Um, I would truly appreciate it. And if you would inquire, um,

Speaker 1 (39:28):

I'll send that email to Melissa, to ask her what the tax credit situation is on groves 80. And if does that in any way, preclude them to have to accept housing assistance.

Speaker 2 (39:45):

Yeah. Yeah, because that's what, and before I go on with this before I said, that will make a nice apartment building that lot would make, and I sat out there and I prayed over it. So man, that's where I want to go.

Speaker 1 (40:05):

Okay. Well let me, let me contact Melissa and see what she knows because she puts together those con the she and Carly Schumann, you know, the community director, uh, she's actually the deputy executive director here. They put together those tax credit deals. I don't have anything to do with them. Okay.

Speaker 2 (40:23):

I'd appreciate that very much. Thank you. Um,

Speaker 1 (40:27):

Did you have any other concerns about the things that I talked about? Uh, the, the, um, the different waivers that I talked to them?

Speaker 2 (40:38):

Uh, can you show that again? Sure.

Speaker 1 (40:42):

Hang on. Um, and I want to go backwards.

Speaker 2 (40:54):

Okay. 80%. The 50% wood is, is good. The 50%, um,

Speaker 1 (41:03):

This one. Yeah, that one

Speaker 2 (41:08):

Is 50%. I would definitely appreciate that.

Speaker 1 (41:13):

But now remember when you go that high, that 50% of your income is going to be used to pay the rent. So you gotta be careful. Oh,

Speaker 2 (41:27):

Okay. Thank you. Thank you. It allows you to get a more expensive unit, but at the same time, then you're paying a bigger share. So you gotta be really careful. You gotta be really committed to, yes, I can. Let's say 40% of your income is $200. Okay. And then 50% is $300. So last thing you said could go up a hundred dollars, right? So, so you want to be really careful. You want to know, we want to be able to help families get into units, but we also don't want families to be so stretched. They can't because that's your payment in the long run. So you got to be careful. You got to really think about how much can I afford. Okay. Thank you. Thank you. Thank you. Um, now, um, so this is the way, okay.

Speaker 2 (42:43):

Yeah. Yeah. Can you explain? What's the 50% off? So it wasn't that to me. Well, if I, so if I have my daughter and they count the income, right, right. So when you let's, let's do, it's going to be kind of a sloppy example, but I'll give you an example. Let's say 30% of your income is a hundred dollars and 40% of your income is $200 and 80% of your income is $300. Now, if we were to subtract, let's say your,

your, um, boy, let's see if I can do this out of my head. Let's say your payment standard is 900 bucks. So no, the 30% of your income is a hundred bucks. And we subtract that from the 9,900. That's your payment standard. So now we know the housing authority is going to pay $800 on your behalf. So now, if you wanted to keep your rent at 30% of your income, which we know is a hundred dollars, we know that you have to keep your rent, the rent that you're going to pay the gross rent, the rent plus utilities at 900 bucks.

Speaker 2 (44:15):

If you wanted to spend a little bit more and it's 40% of your income, and we said 40% was 200 bucks. Now we know that the housing authority would pay 800 because their part is not going to change 800 plus your 200. Now we know you could look for a unit. The gross rent is a thousand dollars cent at 50%. Now we know we've got the $800 at the housing authority is going to pay on your behalf. And your 50% is $300. So now that 800 plus the 300 is $1,100. Okay? So you could pay more and get to maybe a nicer place, but you have to remember that. Then you have to pay that 50% as your portion of rent. And if an order for 50% to be, uh, your portion of rent, it means you're only making 600 bucks a garbage, right? The contract, the I'm talking about, um, gross rent that rent plus the utilities that you have to pay. So, so you can see that you can get into a more expensive place, but can you really afford it? You gotta be really careful. What we were trying to do was to try to help those families that they come in and they're only one, two, three, four bucks off. And they're willing to say, yes, indeed, I'm willing to do that. But without us having a maximum, there's no way we can give them that latitude.

Speaker 1(46:12):

So, so we were trying to, we don't want people to get themselves in a situation where they're going to be in trouble, but we also realize that without giving them a little bit more leway to that one or two or $3 is holding them out of a better unit. Okay. Go back to the, um, $50,000 cap on your was an asset or wrong direction. Sorry. Okay. So, um, there we go. The, um, $50,000 on assets, just thinking out loud and trying to not be confused with that $50,000 assets. Now, what I noticed is the legends have that. If you can get an allowance from, or a gift from a family member, now that you see where I'm going with that. No, I think we, I think didn't hear part of what you were saying that the $50,000 asset, some of the apartments, like the legends say, if you can have a gift from a family member to help pay your rent or something, that wouldn't be counted against you.

Speaker 2 (47:46):

So if my children, they're not telling you the truth. When, when we're talking about assets, we're talking about bank account counts. We're talking about, um, uh, insurance, like life insurance, whole life insurance policy. What legends is talking about is if let's say you have a brother who's willing to, you need, in order to meet their income level, you need an extra $300 a month. And your brother says, I will give you $300 more a month. We have to count that income, not an asset, but an income assets are, are like bank statements of IRAs, uh, pension, uh, they're things that a bank would hold for you. So by us saying, you're willing to accept a self-certification of up to $50,000. That means, we'd say, okay, Natalie, you've got $20,000 in your checking. We're going to take your certification that you only have $20,000, and it's not going to affect how we would count interest on that. So we would do a, what we call a passport interest and $20,000, it ended up being like 12 bucks a year. So it's such a small amount that we're taking a lot of time gathering things, gathering all of these things really don't change the calculation.

Speaker 2 (49:55):

It's not worth it. And then a lot of people have a hard time digging up all these old insurance policies they have, or they no longer get a bit, we're finding this happen. It's happening a lot. People don't get bank statements. And so then they have to go to the bank. Maybe they have to pay the bank to give them a written out statement that, you know, print out a statement for us. So, so this will just make your life easier and our lives easier. And we don't have to keep folding up rent because you couldn't get a statement for an account that you only have $2 in. Okay. Okay.

Speaker 1 (50:45):

Thank you. Yeah. Do you have any other questions? I'm sorry. Go ahead. So who is it? Choose that 50% or 4% you or the people live in the house? Well, that's why we would, we would say the match would be 50%. If you choose that you want to do 40%, that's up to you, but then you've got to understand that you'll be paying 40% of your income. It won't, it's not a, and you'll pay it all year long. It's I always try to tell people to be real careful, try to explain to them what their costs could be. Um, but if that was adopted, then it would be up to the family as to how much they're willing to pay up to 50% of their income for the rent.

Speaker 1 (51:51):

You know, that that's just about qualifying for a unit, actually tell you the truth that, that kicks into play more often when you're trying to qualify for a unit, you're trying to figure out, can I afford to move into this unit? So once you're in the unit, once you've moved, then it's really your choice on how much you spend, if you want to spend 50% or 60%, that becomes your choice. It's just that at move in that we're looking at how much, um, that's in place for at least one year. Remember, because that's what the contract is usually for. It's for 12 months, if at all, that your landlord were to increase the rent and then your portion ends up being 60% of your unit, 60% of your income. That's your choice. Then if you want to stay there and pay 60%, that's up to you.

Speaker 1 (52:57):

So yes. So at this work until the end of the year is finished, wouldn't be in play until the very beginning, sometime of next year of 2022. There's just so much the process. We yet have to file with HUD 75 days before the end of our fiscal, which is 1230, one, 2021. Then they have 75 days to look at it and then tell us whether or not they accept it. And then we then have to rewrite the admin plan to get it, put in, play, putting it in front of the board. And so it very likely would be someplace, probably close to March before it could really be putting into play. So these places are opening up in, um, Grove 80. Yeah. Yeah. So these things probably aren't going to be in play. What we're talking about now probably is going to be in play until probably I would say easily March of 2022. There's just no way to make it go faster. You'd have to have a certain number of public hearings and then had to, has as their time to look at it.

Speaker 1 (54:31):

So I think really the only thing in this plan that would have a far move is if that initial 40% or 50% of income, and I don't know anything about what their rents are going to be, or, you know, the other, the other thing that maybe would be in play would be by the fall because it's currently a waiver. Is that initial move in? Um, the landlords declare. Sure, but there's no life-threatening deficiencies because that's currently a waiver that HUD because of COVID is letting housing authorities to do. And what we're saying is we just want to extend it. Um, I think the COVID waivers all expire, uh, 1231 2021. And so we're saying we want to take that specific one and go and keep it as a, as an overall policy.

Speaker 1 (00:03):

Okay, I'm ready and get started. I hope everybody else is ready to get started too. Uh, today we are going to be talking about the moving to work demonstration project. And what that is is Washington county CDA got accepted into this program. We applied lab on a year to almost two years ago now, um, we applied to become part of this demonstration project so that we could make changes in the program. According to what our local need is. I have a, uh, a, uh, PowerPoint that I'd like to talk my way through. So it will help explain some of the background and moving to work. And I realized that name is kind of a misnomer, uh, because really our particular piece of, of the program is more about developing flexibilities within the program. So I'm just gonna share my screen with you and let's hope I can make that work. And then we will talk our way through this. Could everybody see that screen? Yes. Or did I, can you see my, um, my PowerPoint

Speaker 2 (01:36):

Moving to work demonstration project one.

Speaker 1 (01:42):

So we are cohort one and cohort one was all about developing flexibilities. Um, what does it do? It gives us a certain attitudes, certain flexibilities to explore changes in policy for the public housing and the housing choice voucher programs. So what are the benefits? Well, you know, there are more rate, uh, housing choice voucher and public housing have more regulation that I think anything I've ever worked in. And so we may be able to waive some of those regulatory barriers that are there that don't really need our, our local need. We can create new policies that address those local needs, and we can rethink some of the administration of the public housing and voucher programs.

Speaker 1 (02:32):

The CDA has been accepted to be into in cohort one. And so we're really about trying to develop some flexibilities in the program. HUD's main objectives to this program were that there would be cost-effectiveness we would help promote self-sufficiency and that there would be, um, more housing choice in terms of the changes that we make. Oops, that didn't work. Okay. So the restrictions within this program are that we have to stay in our budget. They're not going to give us any more money to make changes. They gave us a budget that we've had for the past forever years. It's called the ACC, the annual contributions contract, and we have that and they're not going to give us extra. So we also have to serve the same number of households with the same income levels. We can't say, okay, we only want to serve people at 80% of the area, median income.

Speaker 1 (03:46):

And that way we don't have to spend as much money on their rent. And therefore we have an automatic savings. We instead have to serve the same number of people, and we have to cover the same income ranges that we currently do. The changes that we make have to go forward and be approved by HUD. And they still have to meet 24 CFR, which is 24 code of federal regulations. We still have to, w we, let me give you an example, um, in the code of federal regulations, 24 CFR, it says that we have to do an initial inspection. There's nowhere around that. We have to do an initial inspection, but we may develop, and we're going to talk about this later. We may develop a policy that says we're going to do an initial inspection, but we're going to give ourselves 60 days in order to get that inspection done. In the, in the meantime, we're going to go ahead and have the landlord certified that the unit is in good shape and doesn't have any life-threatening, um, errors in it. So, so we can make that kind of a change, but we still have to meet what is in 24 CFR.

Speaker 1 (05:16):

So HUD recommends that we develop a plan with input from staff, from tenants, from agency partners, local officials, legal aid, and landlords. Uh, that's why we're having these meetings. We've had a meeting with, um, some agency partners. We had a client, uh, uh, participant meeting this morning, and now we're having another one today. And this afternoon, depending upon the type of variants that were requested, that we'll be requesting, we may have to do as many as two public hearings besides the CDA board must approve the plan as an amendment, the annual PHA plan, which is what our overall plan for our programs is that we have to submit to HUD. Then the CDA has to submit the whole thing to HUD for its approval. And then they have a chance to look at it, ask questions, and then once they approve of it, then we can begin implementation. So it's kind of a long process, um, the stakeholders to developing the plan, as I've said before, the tenants, the landlords taxpayers, rental assistance specialists, the CDA legal aid and elected officials.

Speaker 1 (06:40):

So what are our goals here at the CDA? We have some pretty simple goals at this point. We want to try to simplify the program as much as we can. We want to be really transparent about the changes that we want to make. We want to increase housing choice and increase affordable housing. That's really our mission. So where do we get started? Well, we have to take a look at which waivers will provide pathways to the, to the goals I just talked about and which household households would be effective. And what are the costs of the changes that we are proposing. So you can see how it takes quite a bit of time in order to get all these different parts and pieces figured out. Yeah, here are the possible choices that we're considering. We wanted to eliminate utility reimbursement payments. Um, now this truly only happens for people that are at a really low income, so low that their portion of the rent is less than the utility allowance.

Speaker 1 (07:54):

And you're still going to get a utility allowance. But if there comes a point where the cash payment from the utilities, more than what your is, then whatever is leftover, wouldn't go to the utility company. It would instead, we wouldn't pay that out. One of the problems with, with those utility reimbursement payments is the extra paperwork that it takes to get people, to give us permission, to send the payments to the XL company or to the power company. Um, we've even had people lately contact us and say stop making payments because Excel says I have too much money in there. Well, if that's the case, then there isn't really any point of making these reimbursement payments. Um, so that's one of the things that we wanted to look at. Another one is we wanted to standardize the, for companion animals and over the counter medications, I think in this very first plan, we'll probably be looking at just one of those things and that is standardizing the deductions for campaigning animals.

Speaker 1 (09:12):

Um, it's going to take time to get a feel for how much the average cost of the over the counter medications is. But with companion animals, we have some good data at this point, and we've been in contact with, uh, the SPC CAA, some of the, um, uh, reading clubs and from all the studies that we've seen, the average cost of having an animal a year is about $500. And lo and behold, we were doing a recertification on one woman who takes her animal regularly to the, to the vet buys, the cat food buys, the sand buys, everything produced all the receipts. And lo and behold, it came out to be about $500. The, the estimate from the studies was right on target. So that would be a fairly easy one to put through.

Speaker 1 (10:22):

Um, the next piece would be a self-certification of assets up to $50,000 and elimination of interest on assets up to $50,000. So what does that really mean for you guys? What that means is you would sign a certification that says I don't have assets above $50,000. We then would take that. You wouldn't have to turn in your bank statement. Um, you wouldn't have to, to follow up with those, uh, your, uh, what's the other one that people have a hard time with life insurance policies. Um, if your assets are worth $50,000 or less, then you would just sign a certification that says, I don't have that much. It doesn't change the calculation that much to drop off that much in terms of asset. Uh, it really changes it because the interest level is so low on most accounts that it really doesn't make any difference.

Speaker 1 (11:29):

It'll just be a way to simplify the program for both you and for us on initial move in. This is the one that, that I think will make a big difference in terms of us being able to be more prompt with our payments, for people to be able to get into their units quicker when they're on the move. And it's on initial move in landlords may certify that the unit contains no life-threatening deficiencies. Then the CDA will inspect within 60 days after the first of the month to follow up and make sure to double check if the unit fails at that point, then we handle it according to how it's not currently listed in the admin plan.

Speaker 1 (12:14):

One of the things that happens currently is that a landlord may turn in what we call a request for tenancy approval. Then we've got to try to get out to get the inspection done. And if there's a lot of people moving that month, we may not get to your unit until the second, the third, the fourth, the fifth. And so then that cuts in on you being able to get into your, either get into your unit or that you will be responsible for more of the rent in that first month. So we thought with this particular change, this would work well for tenants, for landlords. And for us, one of the things that happens is, uh, the inspector on the first of the month is running from one end of the county to the other, trying to make sure that all the inspections get done. And sometimes it's just not physically possible. So with this kind of a change, this kind of a waiver, um, we'd be able to still get people into union.

Speaker 1 (13:24):

And all right, here's another possible change to consider is that we would waive the maximum family share right now, people are capped at 40% monthly. Okay. And so to increase the chore, the amount of units that you could choose from we've increased, we would increase the family, share it, move in to not exceed 50%. Now, I believe that we'd need to do some counseling with families so that they understand that they're actually taking on a greater share of the rent. Um, but what we're finding happens is people who are in, who are moving, they find a unit and it may be $10 over what they can, they can pay. And that makes it difficult. I mean, $10, isn't a whole lot, but with the current rule in place, as it stands, we can't approve that. If we change it to 50%, then $10 is no problem.

Speaker 1 (14:43):

So that's, that's a change that we're thinking about. Um, and the next thing is right now, we have to hire other people to go out and do the inspections in our own buildings, and also do the rent reasonable notice tests on each of our buildings. Um, this costs us more money. It's more convoluted. It's more, uh, it's harder for people if they're not, if they can't be there for the inspection that they don't know who to contact, it's very confusing. So, so I think by allowing us to do inspections in our own buildings, it would give us, it would make the whole system run a little smoother. Um, the, uh, one of the other things that would happen as you know, um, or maybe you don't know with our buildings, we hire an outside company to manage those buildings, but we're not doing the inspections to see how they're doing in our buildings.

Speaker 1 (15:53):

So, so one of the things that happens is we have a management company in our buildings it's called shelter, shelter, Corp Corp. And so, but we can't do the inspections in our own buildings. So we have to wait for the other agency to give us an interpretation of how our buildings are looking. I think by doing our own inspections, we would be able to react much more quickly to what's happening in our buildings. That's just my opinion, but, you know, I think it would give us a better idea because we be in the buildings doing inspections more often. Um, then there's the rent reasonableness tests. And that's where we have to, uh, compare the cost of the unit against other units in the area. And, um, we're already hiring an outside agency to do those because HUD requires us to, but we're also hiring an outside agency to provide us with a database to work with. So I feel like there's some built in safety in these that if we were to do our own rent reasonableness, we'll still be using that outside database.

Speaker 2 (17:18):

So is really a very beginning. The next step, we would take a look at the responses that we've gotten from the various partners and seeing where we can hone in on things that we agree on that shouldn't change. And then at that point we would be doing two public hearings and we would be developing what's called the MTW and I forgotten the name of it. The MTW, um, I can't hear you. So come on in a minute. Well, it's the MTW extension. It's like an, another piece of the PHA plan. So we have to develop that. Then we have a public hearing in the fall, right in front of the board, then the board, we have to submit it within 75 days of the last day of the year, HUD then has 75 days to review it. We, if they say, yep, this is a great plan. Um, we then would have, uh, we'd get it back and then we'd have to rewrite the admin plan so that we incorporate these changes in it. And then finally after that, we'd be able to start instituting the changes. So it's, it's a long process. It's, it's not anything that's gonna happen overnight. Um, but, but that's the basic plan of it. Now, the other thing that you need to know about MTW is that just, this is a 20 year plan.

Speaker 2 (19:26):

Every year, we would go through this process of meeting with tenants to say, Hey, what do we change next? What could be the next piece that we change that would make this program easier to understand? And then we'd go through the same update process every year, but we have time to put together a really intensive plan in the future. What we're doing in this first year is just to take a few bites so that we can figure out exactly how the process, this is new for us, just like it's a new, we want to make sure we understand how the process works. So we're taking some, what are, would be considered fairly small bites at the program, but that doesn't mean we're done. It means that next year we'd be looking at bigger bites. Um, and those bites might include something like, uh, disregarding 10% of a person's earned income so that we can start encouraging people to go to work.

Speaker 2 (20:46):

Um, you know, I don't know exactly, but I do know that if those changes are going to be put into place, they will always come back to be presented at a meeting with the tenants to say, what do you think, what should we work on next? Um, we really, really want your voice. So, so basically that's my dog and pony show at this point, I'm going to try to get out of stopping that chair and bringing us back. Do you have any questions at this point or anything that you're thinking that, that doesn't make sense to you or that you want to, you know, have some kind of commenting? I think first of all, I'm hearing that, um, the CDA would start doing, doing their own inspections. I think that's a very, very imperative part of the, so that you all could actually see what's going on in the buildings.

Speaker 2 (21:55):

And if there's an annual annual inspection of all of the units, not just certain units, because I believe they just pick a handful of units and then they do their inspection each and every unit needs to be inspected so that you all will know exactly. I just want to make sure that you understand that we in, in MTW would only have the ability to look at inspections or Howes for units that are being assisted. Okay. Okay. Okay. Thanks. I just want to make sure that you understand that because we can't look at units that we can't notify somebody that's not even in the program and say, Hey, I want to come in and look at your unit. They can only do the ones they're not, they're not, they're not all the units are not in Spanish. No, not all the units are not assisted. There's not a, and we can't hear you.

Speaker 2 (23:04):

You have done hair. I don't blocked. It said that you did. I just asked her to unmute and she's not doing it. She's going to come in here and talking, speaker's not working. So Natalie, other for all of our units, other people may be doing yearly inspections, just not for the HCV program. We only get to deal with the H MTW has only to do with the housing choice voucher. Doesn't have to do with the people who are in bridges, who are in Washington cares. Those are some of our other assistance programs. It's only for housing choice. That's the only one that HUD who funds this whole thing cares about. Okay. And it also gives us even just in the buildings, right? I mean, in the buildings, it wouldn't necessarily mean every unit, but it gives us a big deal. Okay. Um, another question I have, what? No, it's that my speaker now and came in here and now my speakers logging up.

Speaker 3 (24:39):

Can you hear me? Yeah.

Speaker 2 (24:42):

I was afraid of another question was now I can't hear you. It says, it says I'm on. Can you hear me now? Yes. One thing that I want one thing that the utility allowance.

Speaker 3 (25:07):

Yup. So the

Speaker 2 (25:11):

Utility allowance would be the same

Speaker 3 (25:15):

Or I'm not getting that one.

Speaker 1 (25:21):

Okay. You can go ahead and

Speaker 4 (25:23):

Drive. The utility utility allowance would be the same. It's the utility reimbursement. So if you're like at, at zero income and your utilities are more than what you would be paying in rent, which would be zero, you would get, you would get money, a burn

Speaker 1 (25:45):

Process, you get money. We pay money to the Excel to itself.

Speaker 4 (25:53):

It's, it's a very small number of people that, that affects. And it's a very small amount of, of dollars that that happened. But some people are actually getting more money in their accounts than that they can spend, which is causing problems, um, for Excel and, and for their accounts. Because all of a sudden they have this.

Speaker 2 (26:15):

Would I still be able to use the Ramsey action program? Yes. It doesn't affect that at all.

Speaker 1 (26:21):

As a matter of fact, that's kind of what's happening. The Ramsey action program is putting money into the accounts as well. And Excel is saying there's too much money. Stop putting money in. Well, I can't stop putting money in it's right now required. So the only way around it is to say, okay, well, if, if you're at zero, we're not going to make zero income. We're not going to make payments towards Excel, but you could still go to uni action. Yeah. That's not a problem. Yeah. [inaudible]

Speaker 2 (27:01):

So basically the program is to help people or encourage people to find work,

Speaker 1 (27:09):

You know, that's the name of it

Speaker 2 (27:13):

And that's what,

Speaker 1 (27:16):

Yeah, I totally get it, but it's a lot more than just trying to move families to work. It's also about simplifying the program and being more transparent. And we decided at this point in this first bite that we're trying to take is we were going to go ahead and try to simplify it, make it more transparent. And then as the years go on, remember I said, it's at least a 20 year program. We would be looking to try to, um, reward people for going to work. That that is part of it, but it's not the entire part of it,

Speaker 2 (28:01):

A question that I had before, um, because I thought it was to encourage people to go to work. And then the question that I had before was for was, um, the question I asked you before at the last meeting was, um, if the fable and could not go to work, how would that affect me? That was the question I asked last meeting. So

Speaker 1 (28:36):

One of the things in MTW that they always stress is you have to have an exception for the elderly and disabled. So even if I said, okay, everybody has to go to work. So, and we get it passed through. There always has to be an exception for people with disabilities and the elderly, that's just the way HUD, uh, you know, that was one of their, their upfront rules was there's always gotta be an exception. Okay. You've answered my question. So that's good. When do you have any questions? So

Speaker 2 (29:23):

That inspection, so, so they, they come in my house, make it a different thing. So what they do

Speaker 4 (29:41):

Do you mean if we had, if we had, um, so first, um, if you're living in one of our buildings right now, we have an outside agency come in. If you're living in a different building and have a different landlord, then it, it wouldn't change. We're just looking at for the buildings that we own to have our own inspector in there to

Speaker 1 (30:04):

Be able to send in somebody from our agency and to do those inspections.

Speaker 4 (30:10):

And we feel because we have an outside agency managing that, that conflict of interest isn't there, we would be, we would actually be able to have a better understanding of what's happening in our buildings, because we're not there every day. We're not managing them. We're not overseeing the maintenance and things like that. So it would give us that opportunity if you're in a, you know, if you have a different landlord, if, uh, just a, um, market rate landlord, then you wouldn't be seeing a difference.

Speaker 2 (30:41):

So how will I know if I have the different landlords? Yeah. Then who's your landlord. I don't know. Who do you pay your rent to do Jenna?

Speaker 1 (31:06):

Oh yeah. You were in one of our buildings. So

Speaker 2 (31:10):

If you remember

Speaker 1 (31:12):

When you got started and, um, St. Paul PHA had to come in and do your inspections.

Speaker 2 (31:22):
Yeah. Yeah. So what we're suggesting

Speaker 1 (31:25):
Is that they no longer come in and we end up coming in to do the inspection.

Speaker 2 (31:33):
Okay. I'm the same thing. The same inspection they do. It would be the same type of inspection,

Speaker 1 (31:42):
But there's, it might not be exactly on the same date every year, but it's the same type of inspection.

Speaker 4 (31:51):
And within the same timeframe, whenever you're, re-install your Reyes, um, your manual, the word 12

Speaker 1 (31:57):
One. So we'll probably be coming back out to see you probably September.

Speaker 2 (32:06):
Well, give me the day before they come up, we would send you a letter. So you wouldn't know when we were going to show up.

Speaker 1 (32:16):
And then it's a matter of making sure that we're able to either get in the bill in your unit, or, you know, we're doing virtual inspections now, and we're going to continue to do those. Um, having someone who knows how to use, uh, either a phone or a tablet or computer so that the inspector can see the things that normally they come out to do the inspection, do you need, or do you need, like, I need to do what you need to do is nothing. At this point, we were just talking this over with people to see what their, what their ideas are. Um, remember I said, what a long process, this actually ends up being. So the real change probably won't happen until sometime early next year.

Speaker 2 (33:25):
So if I move, will I still be able to be involved in the program? As long as you stay within Washington county,

Speaker 1 (33:34):
If you were to move outside of Washington county, Natalie, then we would send your, your, um, your paperwork, your PO your file over to whatever agency covers the jurisdiction of wherever your unit would be.

Speaker 2 (33:53):
So why is it's hard finding housing now, period. I mean, really it's finding housing. I mean, Washington county alone. There's not much to pick from. I mean, it's, there's really limited housing. How are we

going to fix that? How are we going to fix the problem that we have right now with opening up more affordable housing? There is really nothing I'm thinking, well,

Speaker 1 (34:39):

I don't have an answer for that right now. I do know that there's some more buildings that are, are slated to be, uh, um, built. There's a couple down in cottage Grove that are supposed to be being built. I know there's one, uh, it's just north of where you are, Natalie, uh, up by where the old police department was right next to the library.

Speaker 2 (35:09):

That, that, that's the one that I brought up to you before. Am I right?

Speaker 1 (35:14):

Right. I think that's the name of it, then there's another one that's supposed to be built directly across the street from that one, that one hasn't broken ground yet. Then they're supposed

Speaker 2 (35:25):

To be in there, bro. Baby lady said they didn't accept section eight.

Speaker 1 (35:30):

Oh, did they? Okay. Um, as I recall, they applied for credit, I guess I'm gonna, I'm gonna, uh,

Speaker 2 (35:41):

No, that, because when we had this meeting last time, I was the one that told you about growth eight,

Speaker 1 (35:47):

But you've talked to them and they said they don't accept that.

Speaker 2 (35:50):

They sent me an email and they said they do not accept. That's where I want to move. Grow. Date is where I want to move. And if I, if, if, if, if, if you can find the information out, whether they take section eight or not, that's where I really want to move, because I was the one that told you about grow babies.

Speaker 1 (36:15):

And, um, something that says they don't accept me.

Speaker 2 (36:20):

They sent me, um, they sent me an email and it said do's and don'ts. And one of the first things they said is that they did not accept section eight. So Ann, could you please find out because I would really like to continue to be on that list. I'll have to call them to see,

Speaker 1 (36:41):

I think, um, I think I'm just gonna take that upstairs to Melissa, just because I don't understand the tax credit stuff. You know, my, my whole piece has been doing rental assistance and tax credit is a little bit different.

Speaker 2 (37:02):

Are the legends tech, cause I don't understand are the legends tax credit out

Speaker 1 (37:11):

About that? I don't, like I said, I work in rental assistance. I don't work in, in those tax credit businesses piece.

Speaker 2 (37:22):

I wouldn't really like to know if growth 80 is going to take section eight because that's very important. I've watched that project from beginning. I prayed over it and that's where I want to move and

Speaker 4 (37:38):

Section eight, but unfortunately their rent is fairly high, so it doesn't always work.

Speaker 2 (37:47):

That's what I'm trying to understand too, because that's the, I understand a little better now, but in the beginning at one price, I wasn't comprehending it at all. I was not comprehending it about and with the income increase, then I started to kind of see the picture. But I, with that limited amount, there's nothing out there to find there's nothing at all. So if

Speaker 1 (38:27):

Problems, Natalie right now is we still have that moratorium going on. Yeah. And so even the landlords might want to say, okay, it's time for you to move on. They can't do that yet. So people that normally would have moved on and left units open are still sitting in their units. And you know, right now in the legislature, I was reading it this morning. Um, that was what they were trying to figure out is how to move from you. Can't evict anybody to getting people, to either pay their rent or move out because landlords can't hold on forever without people paying rent.

Speaker 2 (39:19):

Correct. Um, I would truly appreciate it. And if you would inquire, um,

Speaker 1 (39:28):

I'll send that email. So Melissa, to ask her what the tax credit situation is on groves 80. And if does that in any way, preclude them to have to accept housing assistance.

Speaker 2 (39:45):

Yeah. Yeah, because that's what, and before I go on with this before I said, that will make a nice apartment building that lot would make, and I sat out there and I prayed over it. So man, that's where I want to go.

Speaker 1 (40:05):

Okay. Well let me, let me contact Melissa and see what she knows because she puts together those con the she and Carly Schumann, you know, the community director, uh, she's actually the deputy executive director here. They put together those tax credit deals. I don't have anything to do with them. Okay.

Speaker 2 (40:23):

I'd appreciate that very much. Thank you. Um,

Speaker 1 (40:27):

Did you have any other concerns about the things that I talked about? Uh, the, the, um, the different waivers that I talked to them?

Speaker 2 (40:38):

Uh, can you show that again? Sure.

Speaker 1 (40:42):

Hang on. Um, and I want to go backwards.

Speaker 2 (40:54):

Okay. 80%. The 50% wood is, is good. The 50%, um,

Speaker 1 (41:03):

This one. Yeah, that one

Speaker 2 (41:08):

Is 50%. I would definitely appreciate that.

Speaker 1 (41:13):

But now remember when you go that high, that 50% of your income is going to be used to pay the rent. So you gotta be careful. Oh,

Speaker 2 (41:27):

Okay. Thank you. Thank you. It allows you to get a more expensive unit, but at the same time, then you're paying a bigger share. So you gotta be really careful. You gotta be really committed to, yes, I can. Let's say 40% of your income is $200. Okay. And then 50% is $300. So last thing you said could go up a hundred dollars, right? So, so you want to be really careful. You want to know, we want to be able to help families get into units, but we also don't want families to be so stretched. They can't because that's your payment in the long run. So you gotta be careful. You gotta really think about how much can I afford. Okay. Thank you. Thank you. Thank you. Um, now, um, so this is the way, okay.

Speaker 2 (42:43):

Yeah. Yeah. Can you explain? What's the 50% off? So it wasn't that to me. Well, if I, so if I have my daughter and they count the income, right, right. So when you let's, let's do, it's going to be kind of a sloppy example, but I'll give you an example. Let's say 30% of your income is a hundred dollars and 40% of your income is $200 and 80% of your income is $300. Now, if we were to subtract, let's say your,

your, um, boy, let's see if I can do this out of my head. Let's say your payment standard is 900 bucks. So no, the 30% of your income is a hundred bucks. And we subtract that from the 9,900. That's your payment standard. So now we know the housing authority is going to pay $800 on your behalf. So now, if you wanted to keep your rent at 30% of your income, which we know is a hundred dollars, we know that you have to keep your rent, the rent that you're going to pay the gross rent, the rent plus utilities at 900 bucks.

Speaker 2 (44:15):

If you wanted to spend a little bit more and it's 40% of your income, and we said 40% was 200 bucks. Now we know that the housing authority would pay 800 because their part is not going to change 800 plus your 200. Now we know you could look for a unit. The gross rent is a thousand dollars cent at 50%. Now we know we've got the $800 at the housing authority is going to pay on your behalf. And your 50% is $300. So now that 800 plus the 300 is $1,100. Okay? So you could pay more and get to maybe a nicer place, but you have to remember that. Then you have to pay that 50% as your portion of rent. And if an order for 50% to be, uh, your portion of rent, it means you're only making 600 bucks a garbage, right? The contract, the I'm talking about, um, gross rent that rent plus the utilities that you have to pay. So, so you can see that you can get into a more expensive place, but can you really afford it? You gotta be really careful. What we were trying to do was to try to help those families that they come in and they're only one, two, three, four bucks off. And they're willing to say, yes, indeed, I'm willing to do that. But without us having a maximum, there's no way we can give them that latitude.

Speaker 2 (46:12):

So, so we were trying to, we don't want people to get themselves in a situation where they're going to be in trouble, but we also realize that without giving them a little bit more ladder to that they wouldn't, there they one or two or $3 is holding them out of a, uh, a better unit. Okay. Go back to the, um, $50,000 cap on your was an asset or wrong direction. Sorry. Okay. So, um, there we go. The, um, $50,000 on assets, just thinking out loud and trying to not be confused with that $50,000 assets. Now, what I noticed is the legends have that. If you can get an allowance from, or a gift from a family member, now that you see where I'm going with that. No, I think we, I think didn't hear part of what you were saying that the $50,000 asset, some of the apartments, like the legends say, if you can have a gift from a family member to help pay your rent or something, that wouldn't be counted against you.

Speaker 2 (47:46):

So if my children, they're not telling you the truth. There's Natalie. When, when we're talking about assets, we're talking about bank account counts. We're talking about, um, uh, insurance, like life insurance, whole life insurance policy. What legends is talking about is if let's say you have a brother who's willing to, you need, in order to meet their income level, you need an extra $300 a month. And your brother says, I will give you $300 more a month. We have to count that income, not an asset, but an income assets are, are like bank statements of IRAs, uh, pension, uh, they're they're things that a bank would hold for you. So by us saying, you're willing to accept a self-certification of up to $50,000. That means, we'd say, okay, Natalie, you've got $20,000 in your checking. We're not gonna, we're just gonna we're, we're just gonna take your certification that you only have $20,000, and it's not going to affect how we would count interest on that. So we would do a, what we call a passport interest and $20,000, it ended up being like 12 bucks a year. So it's such a small amount that we're taking a lot of time gathering things, gathering all of these things really don't change the calculation.

Speaker 2 (49:55):

Resident Advisory Board Comments

2022 Annual Plan and MTW Supplement

July 16, 2021

Attendance:
Diane Polden, Steve Ryan, Ann Lindquist, CDA Representative, Kathryn Paulson, CDA Representative

Reviewed 2022 Annual Plan Update on Goals:

B.2 Demolition and/or Disposition
Explained the repositioning process of Whispering Pines and provided update on process.
Comment: understand why the CDA is doing this – upkeep of the building is important.
Responded to question of how many people would want to move if they had a voucher?
Response: 10-15 possibly but people would want to stay in the area and although there is a lot of development happening in Forest Lake, the units are expensive at $1200 a month or more.
CDA Staff Response: The CDA is exploring all options

B.3 Reviewed Progress Report
Comments:

1. It seems like the CDA stayed on point during the pandemic and did not lose ground.
2. Like the updated Landlord page. Helps the reputation of the program and streamlined communication.

Moving to Work Supplement

Waive initial HQS inspection requirements. Landlords would sign off certifying there are no life threatening deficiencies at date lease starts. A physical inspection would be completed within 60 days.

Comments:

1. Don't most units pass – hasn't the landlord already inspected before they rent the unit?
2. Like this change

The CDA inspector would inspect CDA owned buildings instead of hiring a third party.

Comments:

1. Feels like this would streamline the process
2. The CDA is a high performer and has a good reputation. The ethics of the CDA would keep this in check and I don't see an issue.
3. With quality assurance checks I don't see two different employees not being truthful on the inspection.

The CDA would start performing rent reasonableness on CDA owned buildings

Comment: since the CDA is using a third party already to determine rent reasonableness it makes sense to use the same system for CDA owned buildings.

Tenants to self-certify assets up to $50,000 and elimination of interest on assets up to $50,000

Comments:

1. Most people do not get paper bank statement anymore or they do not keep copies. Like this change.
2. Saves time for both tenant and the CDA
3. Less superfluous calculations
4. Like the statement that the CDA can ask for statements if needed.

Increase the maximum family share at initial occupancy to 45% of the family's monthly income.

Comments:

1. Flexibility is great
2. Even 50% would be okay
3. No concerns

Washington County Response to Public Comments on MTW Plan

The CDA held two tenant meeting and a Resident Council meeting to review and receive comments on the plan. The CDA received no comments from the two Public Hearings held regarding the MTW Supplement.

Comments received during the tenant meetings are recorded along with the CDA response in the attached transcriptions of the meetings.

Comments received by the Resident Advisory Board and the CDA's response are included in the attached meeting minutes.

The CDA responded to the comments regarding initial rent burden at move-in and changed the proposed maximum burden from 45% to 50%.

Comments on the remaining plan were positive and did not require the CDA to make any changes.