

# **PHA Plans**

## **Streamlined Annual Version**

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

OMB No. 2577-0226  
(exp. 05/31/2006)

---

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

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

---

# **Streamlined Annual PHA Plan**

## **for Fiscal Year: 2006**

### **Fairfield Metropolitan Housing Authority**

## Streamlined Annual PHA Plan Agency Identification

**PHA Name:** Fairfield MHA

**PHA Number:** OH070

**PHA Fiscal Year Beginning :) 1/2006**

**PHA Programs Administered:**

**Public Housing and Section 8**

Number of public housing units: 96  
Number of S8 units: 899

**Section 8 Only**

Number of S8 units:

**Public Housing Only**

Number of public housing units:

**PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

**PHA Plan Contact Information:**

Name: Susan Secoy  
TDD:

Phone: 740-653-6618  
Email: ssecoy@fairfieldmha.org

**Public Access to Information**

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

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

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

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

If yes, select all that apply:

- Main administrative office of the PHA
- PHA development management offices
- Main administrative office of the local, county or State government
- Public library     PHA website     Other (list below)

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

- Main business office of the PHA     PHA development management offices
- Other (list below)

**Streamlined Annual PHA Plan**  
**Fiscal Year 2006**  
[24 CFR Part 903.12(c)]

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

	<b><u>Page #</u></b>
Agency Identification	2
Table of Contents	3
Annual Plan Executive Summary	4
A. PHA Plan Components	7
B. Separate Hard Copy Submissions to Local Field Office	7
PHA Certification of Compliance with PHA Plans and Related Regulations:	
Board Resolution to Accompany the Streamlined Annual Plan	
Certification for a Drug-Free Workplace	
Certification of Payments to Influence Federal Transactions	
Disclosure of Lobbying Activities	
<b>Tab #</b>	
1. Site-Based Waiting List (Eligibility, Selection, Admissions Policies)	8
A. Site-Based Waiting Lists – Previous Year	
B. Site-Based Waiting Lists – Coming Year	
2. Capital Improvement Needs	10
A. Capital Fund Program	
B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)	
3. Section 8 Tenant-Based Assistance – Section 8(v) Homeownership Program	12
4. Use of the Project-Based Voucher Program	15
5. PHA Statement of Consistency with the Consolidated Plan	16
6. Supporting Documents Available for Review for Streamlined Annual Plan	17
7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor	19
8. Capital Fund Program Five-Year Action Plan	22
Attachments	
9. FMHA Table of Organization (oh070a02)	25
10. Public Housing Resident Survey Results (oh070b02)	26
11. Preferences in Ranking Eligible Applicants (oh070c02)	29
12. Ranking Local Preferences (oh070d02)	30
13. Resident Membership on the PHA Governing Board (oh070e02)	31
14. PHA’s Statement of Consistency with the Consolidated Plan (oh070f02)	32
15. Homeownership Plan (oh070g02)	35
16. Public Hearing Notice	49
Certifications	
17. City of Lancaster Certification	50
18. Fairfield County Certification	51
19. State of Ohio Certification	52
Submission	
20. HUD Submission Documentation	53
21. HUD Approval	54

## ANNUAL PLAN EXECUTIVE SUMMARY

It is a pleasure, an honor, sometimes a thankless task and a challenge to continue to serve the hopeless and the helpless along with the hopeful yet disenfranchised in our community. The Fairfield Metropolitan Housing Authority has stepped up to the plate this past year and plans to swing-away in the coming year.

In line with our mission statement, we plan to continue to efficiently and effectively provide housing assistance to as many of those on our wait list as possible with dignity and respect. In accordance with section 903.7r, the additional information the Department of Housing and Urban Development requests of Housing Authorities includes a progress report on meeting its 5-year plan goals. The most recent 5-year plan was submitted in 2005, covering the period from 2005 through 2009.

We will continue to make forward strides pushing forward and encouraging family self-sufficiency and homeownership. In 2005, we updated and reassessed our goals in both programs. We are doubling our efforts to more closely monitor FSS case plans. The FSS coordinator currently is breathing new life into the Program Coordinating Committee. The Executive Director is a member of the FACFC Council (Family Adult and Children First Council) which just this year initialized the Gateway Program. Through the Fairfield Affordable Housing Coalition, FACFC and Gateway, a full spectrum of services is at our fingertip to give referrals for all types of assistance for our clients. The Homeownership Class curriculum was updated. FMHA has a goal of 5 homeowners by the end of June 2006. We hope to hold 2 series of classes next year with an even better outcome, if we are awarded a HOP Coordinator. To educate our clientele about the advantages of being self-sufficient, our FSS Coordinator is invited to talk about the program at group briefings and brochures and applications are handed out. We also include information about the portability option during briefings.

The Section 8 Housing Choice Voucher program is steadily maintaining the maximum number of vouchers allowed and is high performing. How and if the program changes depends on legislative actions, FMHA will continue to responsibly administer the program in accordance with regulations. We may explore direct deposit for HAP. Community outreach is achieved through the participation on the community board of the Family Adult and Children First Council which serves as the central dispatch for social service agencies. Most staff members of the FMHA serve on assessment and outreach committees. We are cross training staff including the HQS inspectors in the voucher program for better quality control.

The Public Housing program is also currently high performing and we plan to stay that way. We seem to have a high number of turnovers for the number of units we own (approx 5% per month) which we attribute to the nature of having all 3-bedroom family scattered site units rather than elderly, as these young families seem to be more mobile and due to the fact the we hold families accountable by insisting on responsible behaviors. We are encouraging more active participation in the RAB and have good participation considering the dynamics of a small housing authority with scattered sites.

In order to improve the quality of assisted housing, we have had an energy audit completed this past year to identify where we can make changes to help save money on energy costs for the Housing Authority and for the tenants

Healthy environments are encouraged in public housing neighborhoods and they are considered quite nice in our community. The RAB is active in beautification projects and like to get together for other fun neighborhood projects at which time housing authority business is presented and discussed. We have a good relationship with our residents and an excellent Information and Referral resource with Gateway.

In order to keep our public housing units marketable, FMHA will continue to keep units energy efficient. Our energy goals include, but are not limited to replacing any leaky windows, adding attic and band board insulation, shut off valves and water saver shower heads, and using more energy efficient lighting.

As far as our goal to expand the supply of low-income housing available, it has started to take root first in our Home Ownership Program. We partner with community resources to assist low income families and homeless individuals with a preference. In 2005 we changed our preferences with public comment period and board approval as required per federal regulations to be able to give a preference to graduates of the Home Ownership Program ready to purchase a home of their own and to include a preference for victims of presidential declared national disasters. We have worked with Lutheran Social Services to find a new shelter location for them that will provide more beds and services and better quality through our work on the Continuum of Care for Homelessness.

As the FMHA home base of operation will be changing to a new location which will provide better customer service. The new office is located at 315 North Columbus Street and is only 2 blocks away from Jobs and Family Services and is on the public transportation route which will eliminate a big hardship for many many customers. The facility will also ensure that FMHA is in full compliance with regulations ensuring protection of secure files and confidentiality for UIV/EIV purposes. It will also be in compliance with current ADA regulations. FMHA is increasing its visibility in the community by taking on more leadership roles within the community. Moving the location of the office to a more central location will provide the public with easy access and enough parking for staff and customers. For the first time in 25 years we will be on the public transit route. We anticipate many more positive changes in the coming year.

The FMHA Board of Commissioners was originally advised to retain and lease the old office at 1506 Amherst Place. If after reasonable efforts to lease, it does not due to too soft a market, the back up plan may include modification for potential permanent supportive housing use (approximately 3 units) with community partnerships. At this point, there has been little interest in leasing it, but we have had offers to sell. FMHA may wish to consider selling the office, using the proceeds of the sell to acquire a suitable site for permanent supportive housing. Of course, FMHA would request permission through a disposition application, if this is the course of action to be taken. At this time, it is important to keep options open. FMHA will also submit an

application to sell a small piece of land at Champion/Fairfield and would like to purchase a small piece of land for a public housing park near Lane and Logan Streets.

As identified in the Continuum of Care for Homelessness and in the most recent market study and housing needs assessment, as well as the County's Consolidated Plan, there is a need for additional 2-bedroom housing that is actually affordable. FMHA has been approached and would like to partner in a 40-unit scattered site tax credit to fill that gap and would also like to submit an application to HUD for a development in our Hanover neighborhood that would provide an additional 8 units of housing which would convert our existing community building into housing in the future. We will be investigating several financing possibilities including tax credits and mixed finance.

In house the agency works well through a structure of open management teams with regularly schedule staff meetings, department meetings, management meetings which keeps communication flowing and policies and procedures updated. Our website has been a nice tool for landlords, other agencies and clients alike and is updated annually.

**A. PHA PLAN COMPONENTS**

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

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

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

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

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

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

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

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

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

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

***Fairfield Metropolitan Housing Authority is exempt for this component***

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

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

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

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

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

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

1. How many site-based waiting lists will the PHA operate in the coming year?



2.  Yes  No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?  
If yes, how many lists?
3.  Yes  No: May families be on more than one list simultaneously?  
If yes, how many lists?
4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
- PHA main administrative office
  - All PHA development management offices
  - Management offices at developments with site-based waiting lists
  - At the development to which they would like to apply
  - Other (list below)

## 2. Capital Improvement Needs

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

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

### A. Capital Fund Program

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

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

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

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

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

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

4.  Yes  No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:  
**FMHA is planning to convert an existing Community Building into a 4-unit two-bedroom complex and construct an additional 4-plex.**
5.  Yes  No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:  
**We are partnering with Community in a HOPWA project – no \$ out of pocket.**

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

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

2. Program Description:

a. Size of Program

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

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? **10**

b. PHA-established eligibility criteria

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

**For the purpose of initial eligibility and selection for Homeownership Vouchers, the Homeownership Program is open to current HCV Program participants and others according to the guidelines listed by priority. (highest priority = 1 and lowest priority = 5)**

- 1. Current FMHA Family Self-Sufficiency Participants or elderly, disabled or handicapped families ineligible for the FSS Program and currently participating on the Housing Choice Voucher Program or Public Housing Program.**
- 2. Current active voucher holders.**
- 3. Current Public Housing residents of FMHA.**
- 4. HCV and Public Housing Applicants will be invited and considered for participation at their briefing and/or at the time of initial voucher issuance.**
- 5. Other interested parties meeting low-income criteria.**

**The family may be eligible to enter the Homeownership Program according to the following criteria:**

- 1. The family has been accepted to the Housing Choice Voucher Program.**
- 2. The family qualifies as a first-time homeowner.**
- 3. The family meets the income guidelines listed below.**
- 4. The family has no outstanding debt with the FMHA or any other housing authority.**
- 5. A family who has previously participated in this program has not defaulted on the mortgage.**

c. What actions will the PHA undertake to implement the program this year (list)?

**FMHA will conduct next homeownership classes June through August of 2005 with the goal of issuing 8 Homeownership Vouchers by December.**

- 1. Completion of the Homeownership Course Curriculum.**
- 2. The participating family must complete all of the homeownership courses approved by the FMHA. This program is operated by the FMHA and the Lancaster Community Housing Corporation (LCHC), a subsidiary 501 c(3) non-profit organization established to provide housing opportunities. The courses are based upon the Fannie Mae Homeownership program and included, but not limited to, the following:**
  - **Developing a family budget**
  - **Credit analysis**
  - **Working with a realtor**
  - **Finding a home**
  - **Financing a home – applying for the mortgage**
  - **Mortgage closing process**
  - **Information on RESP**
  - **City of Lancaster assistance**
  - **Community Action assistance**
  - **Rural Development Program**
  - **Maintaining a home**
- 3. Individual Counseling – The participating family is required to meet with the Homeownership Coordinator and/or the Family Self-Sufficiency Coordinator. The Coordinator will review each family’s financial status, obtain a credit report for the family and develop a family budget. After assessment is complete, a family plan is developed to facilitate the home buying process, which includes obtaining a mortgage commitment from an appropriate financial institution.**
- 4. Financial Commitment – Each participating family will be required to establish funds equal to the greater of \$1,000.00 or 3% of the purchase price of the home. Documentation must be provided of the existence of these funds and will be reserved for use towards closing costs, homeowner insurance, inspections, title insurance and other related purchasing costs. Participants are encourage to apply for additional funding offered by the City of Lancaster, Community Action or other programs that may be available from the city, county or participating financial institution.**
- 5. Each participating family will be required to enter into a monthly individual savings plan established by the HOP Coordinator and the family. Within that savings plan they will also develop a “buffer” amount. This amount will be above and beyond the estimated amount required for closing/down payment costs as listed in #4 above. Thus, the family will have extra monies saved for emergency situations that may prevent closing upon a desired home. If these monies are not needed for an emergency situation than the**

**Coordinator and family will continue to save in this account for maintenance emergencies while owning the unit. Documentation will be required, as determined by the HOP Coordinator, to show that the family is adhering to their savings plan.**

- 6. Financing Requirements – the participant may choose any financial institution meeting the following requirements:**
- **Financing must be provided, insured or guaranteed by the State or Federal government**
  - **Compliance with the secondary mortgage market underwriting standards**
  - **Compliance with generally accepted private sector underwriting requirements**
  - **Seller financing is not an eligible financing option.**
  - **Balloon payments are not permitted**

**3. Capacity of the PHA to Administer a Section 8 Homeownership Program:**

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- Establishing a minimum homeowner down payment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):  
**In the past, we have enlisted the help of OSU Extension, a banking institution, the Lancaster Community Housing Corporation, and a realtor with Homeownership Classes.**
- Demonstrating that it has other relevant experience (list experience below):

**Six homeownership vouchers were issued to potential homebuyers.**

**Second mortgage assistance**

**Four homeownership participants completed the program and successfully purchased their first home in 2005.**

**Ten homes developed under the HOPE 1 successfully sold to LMI families**

**Two homes built and sold under the (5)h program to LMI families**

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

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

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

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

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

[24 CFR Part 903.15]

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

1. Consolidated Plan jurisdiction: **City of Lancaster**

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

- The PHA has based its statement of needs of families on its waiting lists on the needs expressed in the Consolidated Plan/s. **The City of Lancaster obtains this information from FMHA**
- The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan. **The Fairfield County Housing Coalition meetings are instrumental in the development of the Consolidated Plan.**
- Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
- Other: (list below)  
**See Attachment Continuum of Care Plan**

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

**Homeownership Down Payment Assistance**

**Homeownership Rehab Assistance**

**Grant to supply handicapped accessible features at the new office site**



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

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

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

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
		Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Any policies governing any Section 8 special housing types <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
X	Public housing grievance procedures <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
X	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
N/A	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
N/A	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
X	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
N/A	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
N/A	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
N/A	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
X	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
X	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
N/A	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
N/A	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

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

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name:		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:			Federal FY of Grant:
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:   )					
<input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	20,000			
3	1408 Management Improvements	25,000			
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	28,000			
8	1440 Site Acquisition	20,000			
9	1450 Site Improvement	6,500			
10	1460 Dwelling Structures	281,500			
11	1465.1 Dwelling Equipment—Nonexpendable	28,000			
12	1470 Nondwelling Structures	0			
13	1475 Nondwelling Equipment	4000			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	413,000			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

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

<b>Annual Statement/Performance and Evaluation Report                      Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)                      Part II: Supporting Pages</b>								
PHA Name: Fairfield Metropolitan Housing Authority			Grant Type and Number Capital Fund Program Grant No: 06 Replacement Housing Factor Grant No:			Federal FY of Grant: 2006		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
HA wide	Operating	1406		20,000				
HA wide	Computer software	1408		18,000				
HA wide	Training – new software	1408		7,000				
HA wide	Fees/cost	1430		28,000				
P002	Land for park area	1450	Varied	25,000				
01-02-03	Landscaping	1450		5,000				
03	School bus stop	1450		1,500				
01-02-03	Downspout/gutters	1460	Varied	5,000				
P001-02-03	Replacement windows partial	1460	200/300	70,000				
P001-02-03	Update baths partial	1460	15 baths	60,000				
P001-02-03	Replace flooring partial	1460	15 units	38,000				
P001	Replace interior doors partial	1460	15 units	22,500				
P001-02-03	Shut-off valves	1460	All units	14,000				
P001-02-03	Replace all shower heads	1460	All units	12,000				
P001-Spr	Remodel kitchens	1460	12 units	60,000				
HA wide	Polisher/tools	1475		4,000				
P001-02-03	Rep/stoves/fences	1465.1	50 ea.	28,000				

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

<b>Annual Statement/Performance and Evaluation Report                      Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)                      Part III: Implementation Schedule</b>							
PHA Name: Fairfield Metropolitan Housing Authority			<b>Grant Type and Number</b> Capital Fund Program No: Replacement Housing Factor No:			<b>Federal FY of Grant: 2006</b>	
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
HA	9/08	30/0		9/11	9/30/10		
P001	9/08			9/10			
P002	9/08			9/10			
P003	9/08			9/10			

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

Capital Fund Program Five-Year Action Plan					
Part I: Summary					
PHA Name Fairfield Metropolitan Housing Authority				<input type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No:	
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: PHA FY:	Work Statement for Year 3 FFY Grant: PHA FY:	Work Statement for Year 4 FFY Grant: PHA FY:	Work Statement for Year 5 FFY Grant: PHA FY:
	Annual Statement				
1406		20,000	20,000	20,000	20,000
1408		6,500	26,500	3,000	3,000
1430		40,000	30,000	25,000	25,000
1440		0	106,000	0	0
1450		9,000	2,000	8,000	8,000
1460		224,000	208,000	65,000	65,000
1465-1		0	0	0	0
1470		0	150,000	0	0
1475		5,500	1,500	1,500	1,500
CFP Funds Listed for 5-year planning		309,000	538,000	376,000	122,500
Replacement Housing Factor Funds					





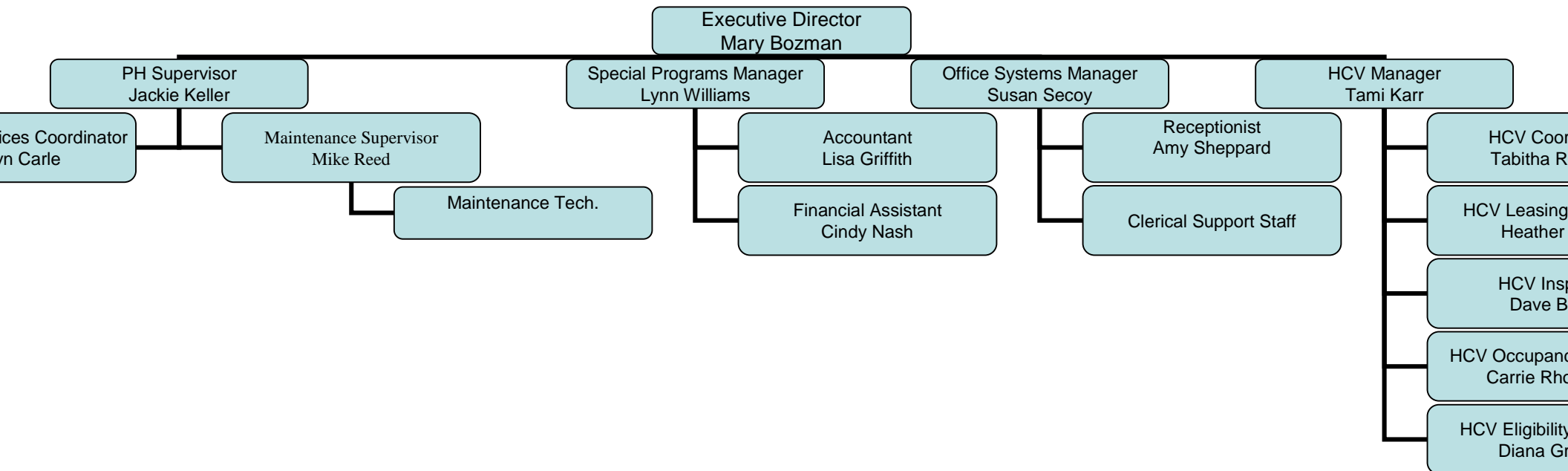


# Fairfield Metropolitan Housing Authority 2004 Organization Chart

Board of Commissioners

Chairman, Carl Heister Vice-Chairman, John Kelley

Donald Eager Kayla Martens Linda Sheridan





---

"Serving our Community with Safe and Affordable Housing"

**RESIDENT ADVISORY**

**BOARD MEMBERS**

**2005**

**Spring Street**

Jennifer & Thad Bowersock

**Lane Street**

In need of a representative

**West Chestnut**

Rikki Kayner

**Shallow Ridge Place**

Darwin Campbell

**East Walnut Street**

Jody Devore  
Michelle Lewis

**Amherst Place**

Kellie Doty

**Hanover Court**

Storie Colopy

### **2005 Public Housing Resident Survey Results**

A 5-question survey was sent to all tenants in Public Housing. They were asked to let the staff know what their needs and wants are for their units and neighborhood. The following is a compiled list sorted by neighborhoods and then one by overall needs and wants of our residents.

#### **HANOVER COURT**

Kitchen: NEW WINDOWS, GARBAGE DISPOSALS  
Living Room: NEW WINDOWS, INDOOR/OUTDOOR CARPET  
Bathrooms: NEW WINDOWS  
Bedrooms: NEW WINDOWS  
Neighborhood:

#### **EAST WALNUT STREET**

KITCHEN: NEW REFRIGERATORS  
LIVING ROOM:  
BATHROOM: FIX ALL SHOWER WALLS  
BEDROOMS: CABLE AND PHONE JACK IN EACH BEDROOM  
NEIGHBORHOOD: THE PARK NEEDS TRASH CANS

#### **SHALLOW RIDGE PLACE**

KITCHEN: NEW HINGES ON CABINETS, NEW WINDOWS, NEW FLOORING (TILE),  
DISH WASHERS  
LIVING ROOM: NEW WINDOWS, CEILING FANS, NEW FLOORING (CARPET),  
BATHROOM: NEW FLOORING  
BEDROOMS: NEW WINDOWS  
NEIGHBORHOOD: FIXING ALL THE DEAD GRASS, CLEANING ALL DRYER DUCTS

**WEST CHESTNUT STREET**

KITCHEN:

LIVING ROOM:

BATHROOM:

BEDROOMS:

NEIGHBORHOOD:

**AMHERST PLACE**

KITCHEN: NEW FLOORING, INTERIOR PAINTING

LIVING ROOM: CEILING FANS, INTERIOR PAINTING

BATHROOM: NEW FLOORING

BEDROOMS: CABLE COOK-UPS IN ALL BEDROOMS

NEIGHBORHOOD: RE-SEED ALL BACKYARDS

**LANE STREET**

KITCHEN: NONE TURNED IN.

LIVING ROOM:

BATHROOM:

BEDROOM:

NEIGHBORHOOD:

**WE HAVE TAKEN THE ABOVE INFORMATION AND COMPILED A LIST OF COMMON NEEDS  
OR WANTS OF ALL THE PUBLIC HOUSING TENANTS:**

1. FLOORING REPLACED IN ALL ROOMS
2. CEILING FANS WITH OVERHEAD LIGHTING IN ALL ROOMS/BETTER LIGHTING
3. CABLE HOOK-UPS IN ALL BEDROOMS
- 4.

THERE WERE VARIOUS TENANT REQUESTS AS NOTED IN THE ABOVE NEIGHBORHOOD LISTING. WE LISTED THE ITEMS THAT SEEMED TO BE AN ISSUE FOR ALL NEIGHBORHOODS AT THIS TIME.

JACKIE KELLER-PUBLIC HOUSING LEASING MANAGER

## ADDENDUM 4-2

### Name of Policy: Preferences for Eligible Applicants

**CFR Number:** 982.207

Board Approved: 8/24/2005  
Resolution 567-05

#### Addendum to Administrative Plan & Admissions and Continued Occupancy

*Applicants for the FMHA'S assisted housing programs will be entered on the waiting list according to their pre-application card number and their preference(s), if any. The waiting list is maintained through a computer program that weights preferences according to pre-assigned values. This way, recorded changes in an applicant's preference status will automatically change their place on the computerized waiting list.*

**RANKING ORDER FOR PREFERENCES:** The ranking order for preferences (in order of importance) is : Resident; Federal Requirement; Veteran; Homeless; Homeownership; Working Family(PH)/Disabled Family(HCV). Each of the ranking preferences has a different value. Families with more than one preference could be housed before a family with only one preference – depending on the value of the ranking of the preference(s).

#### DEFINITIONS OF PREFERENCES:

1. **RESIDENT:** Residents of Fairfield County or families where one adult member is working or who have been notified that they are hired to work in Fairfield County.
2. **FEDERAL REQUIRMENT:** Head or Spouse if a citizen of Republic of Marshall Islands, the Federated States of Micronesia or the Republic of Palau.
3. **VETERAN:** Veteran status will be given to the families (individual, spouse and/or minor children) of Veterans and Servicemen.
  - **“Veteran”** means a person who is an honorably discharged member of the armed forces of the United States who served on active duty for reasons other than training.
  - **“Serviceman”** means a man or woman serving in the active military or naval service of the United States.
4. **HOMELESS:** The applicant must have been accepted into the Fairfield County Transitional Housing Program or be a resident of an Emergency Shelter.
5. **HOMEOWNERSHIP:** Completion of the Fairfield Metropolitan Housing Authority's Homeownership courses and counseling and the readiness for issuance of a Homeownership Voucher.
6. **WORKING FAMILY: (Public Housing Program only)** A family will receive the working local preference if the head or spouse is employed, working an average of 20 hours a week for a period of 6 weeks consecutively (active pay status), or if the head and spouse are age 62 or older *or* are disabled under social security guidelines.
7. **DISABLED: (Housing Choice Voucher Program only)** A family will receive the disabled preference if it includes a person who is disabled or handicapped as defined under social security guidelines, or whose head, spouse or sole member is 62 years of age or older.



## Resident Membership on the PHA Governing Board

The PHA governing board includes one member who is directly assisted by the PHA. The name of this board member is Kayla Martens. The method of selection is term appointment. Ms. Martens appointment will end October 5, 2009. The method of selection is the result of nominations from the Resident Advisory Board and is open for any Section 8 Housing Choice Voucher participant. Names and resumes are submitted to the Appointment Official.

## PHA Statement of Consistency with the Consolidated Plan

The Community Development Plan includes the following objectives in relevancy to the City of Lancaster's Community Development Block Grant Entitlement Program.

There is a need to provide adequate assisted housing coupled with necessary supportive services for special needs populations, particularly severely mentally disabled, handicapped, and developmentally disabled persons.

There is a need to provide emergency and transitional housing and supportive services for homeless individuals and families, including emergency respite services for individuals with special needs, including the severely mentally ill, developmentally and physically disabled persons, and victims of domestic violence.

There is need of more affordable housing to meet the needs of very low income persons.

There is a need for programs to assist lower income homeowners to maintain and rehabilitate substandard and deteriorated owner-occupied, single-family dwellings throughout the city.

There is a need to assist low-and moderate-income households to participate in homeownership.

There is a need for a variety of supportive housing services in conjunction with transitional and emergency housing to meet the housing needs of homeless families and individuals.

There is a need for supportive housing services for the elderly, particularly those services which will enable elderly persons to remain in their homes.

There is a needs for homeless prevention programs for families and individuals "at risk" of homelessness.

The need exists to reduce the hazards associated with lead-based paint in residential structures and to prevent and treat childhood lead poisoning.

There is a need to continue to affirmatively further equal housing opportunity through compliance with fair housing laws, fair housing education and community outreach activities, and continuing to identify and assess barriers to fair housing and housing choice.

There is a need to further neighborhood preservation and eliminate conditions of blight and neighborhood deterioration.



There is a need for the construction, reconstruction, repair, and replacement of deteriorated or inadequate public infrastructure and public facilities within low- and moderate-income areas.

Assist in the provision of health and public services to benefit low- and very low-income individuals.

There is a need for economic development which will result in the expansion of employment opportunities for lower income persons.

Provide for neighborhood recreational facilities within specific LMI areas with a demonstrated lack of suitable facilities, as well as community facilities and services, health services, transit, services, parks, police, and fire protection.

Provide for the efficient administration and provision of adequate housing and community development planning, program design, and implementation of Lancaster's Community Development Block Grant Program.

The following geographical areas were among the most critical areas identified as having major infrastructure needs:

Nolder Barr Infrastructure Area (area off of West Fair Avenue); Spring Street Reconstruction and Drainage Improvements (800 block of Spring Street off of South Broad Street); Allen-Lake Infrastructure Area (area off of North High Street); Maple-Cherry Street Infrastructure Area (area south of Main Street); Continuation of the Hubert Reese Storm Sewer Separation project (area off of South Broad Street).

Note: the Allen-Lake infrastructure area is not located within a low and moderate income census tract for determining CDBG funding eligibility criteria.

#### Affordable Housing Priorities

The following priority housing needs have been identified:

1. There is a priority housing need for adequate assisted housing, coupled with necessary supportive services for special needs populations, particularly severely mentally disabled, handicapped, and developmentally disabled persons.
2. A priority housing need exists to provide emergency and transitional housing and supportive services for homeless individuals and families, including emergency respite housing for the homeless mentally ill and victims of domestic violence.
3. There is a priority housing need for efficiency rental housing to meet the needs

of very low income single adults.

4. There is a priority need for additional affordable housing that meet the needs of low and very low income female headed households with children through public housing and rental assistance.

5. There is a priority need for continued assistance for low, very low, and moderate income homeowners for repair and rehabilitation of single family owner occupied housing units.

6. There is a priority need for a variety of supportive housing services in conjunction with transitional and emergency housing to provide a “continuum of care” to meet the housing needs of homeless families and individuals, including persons with severe mental illness and victims of domestic violence.

7. There is a need for additional supportive housing services for the elderly, particularly those services which will enable elderly persons to remain in their homes.

8. There is a priority need for additional housing with appropriate supervision and supportive services for mentally ill persons.

9. There is a priority need for additional homeless prevention programs for families and individuals “at risk” of homelessness.

10. There is a priority need to provide weatherization and home heating assistance to low and moderate income homeowners and renters.

11. The need exists to assist low and moderate income households to participate in homeownership.

12. There is a need to implement programs to reduce the hazards associated with lead based paint in residential structures and to prevent childhood lead poisoning.

FMHA’s Plan is consistent with all the above objectives and participated in defining those objectives. All of these priorities and objectives are also noted in the Continuum of Care Document which is chaired by the Executive Director of the Housing Authority through the Fairfield County Affordable Housing Coalition.

Consolidated Plan jurisdiction: City of Lancaster, Ohio



---

"Serving Our Community With Safe and Affordable Housing"

## HOMEOWNERSHIP PROGRAM ADMINISTRATIVE PLAN

### BACKGROUND

The Fairfield Metropolitan Housing Authority (FMHA) hereby establishes a Housing Choice Voucher (HCV) tenant based homeownership program for Fairfield County, pursuant to the U.S. Department of Housing and Urban Development's final rule, dated October 12, 2000 and revised September 24, 2004 and by Sec 8 (y) "Home Ownership Option" of the U.S. Housing Act of 1937 as amended by the Quality Housing and Work Responsibility Act of 1998.

### NUMBER OF VOUCHERS AVAILABLE FOR HOMEOWNERSHIP

The FMHA may issue up to 5 homeownership vouchers in the initial year of participation. The FMHA may issue 10 additional homeownership vouchers in each subsequent year up to year five. The maximum number of homeowner vouchers to be in use shall be 45; to be reviewed annually in regards to the FMHA's administrative capacity.

In any given year, if the homeownership vouchers are not used, they shall be returned to the rental voucher pool. The FMHA will not increase the subsequent year homeownership vouchers number to meet the target homeowner participant goal.

When participants exit the homeownership program, their vouchers will be returned to the rental pool of vouchers. The FMHA will reissue replacement homeownership vouchers in a manner to assure program stability and so as not to exceed the maximum of 45 vouchers.

The FMHA will review this program annually and adjust program goals with the preparation of the Annual Plan. The FMHA reserves the right to discontinue the program to new applicants subject to public notification with the Annual Plan. Existing applicants can continue until such time as they exit the program.

## **ELIGIBILITY**

For the purpose of initial eligibility and selection for Homeownership Vouchers, the Homeownership Program is open to current HCV Program participants and others according to the guidelines listed by priority. (highest priority = 1 and lowest priority = 5)

1. Current FMHA Family Self-Sufficiency Participants or elderly, disabled or handicapped families ineligible for the FSS Program and currently participating on the Housing Choice Voucher Program or Public Housing Program.
2. Current active voucher holders.
3. Current Public Housing residents of FMHA.
4. HCV and Public Housing Applicants will be invited and considered for participation at their briefing and/or at the time of initial voucher issuance.
5. Other interested parties meeting low income criteria.

The family may be eligible to enter the Homeownership Program according to the following criteria:

1. The family has been accepted to the Housing Choice Voucher Program.
2. The family qualifies as a first-time homeowner.
3. The family meets the income guidelines listed below.
4. The family has no outstanding debt with the FMHA or any other housing authority.
5. A family who has previously participated in this program has not defaulted on the mortgage.

## **SPECIAL CONSIDERATION FOR FAMILIES WITH DISABILITIES**

The FMHA shall approve accommodations for a live-in aide as a reasonable accommodation so that the program is readily accessible to and useable by persons with disabilities in accordance with part 8. (See 982.316 concerning occupancy by a live-in aide).

## **INCOME GUIDELINES**

- One or more adults in the family must be employed full-time (average 30 hours per week), and continuously employed for at least one year (see Work Interruptions for exceptions to this requirement).  
Elderly, handicapped and disabled families are exempt from this employment requirement.
- Minimum income requirement for an adult family is equal to the Federal minimum wage times 2000 (welfare assistance is not included in this calculation).  
Minimum income requirement for an elderly, handicapped and disabled family is equal

to the current SSI monthly payment times 12.

- One or more adults must have been actively participating for at least 6 months in the FSS Program or participating in another savings plan (such as an IDA, if a public housing resident or the elderly, disabled or handicapped families).

*(Note: For the purpose of "personal resources" FSS escrow shall be considered as personal income.)*

## **REVISED MINIMUM INCOME STANDARDS**

The PHA has the flexibility to establish a higher minimum income standard than the uniform national standard described in the homeownership option regulations. However, a family that meets the applicable HUD minimum income requirement but not the higher standard established by the PHA, shall be considered to satisfy the minimum income requirement if the family is able to demonstrate that it has been pre-qualified or pre-approved for financing.

## **WORK INTERRUPTIONS**

Exceptions to the continuous work rule are as follows:

1. Pregnancy leave for up to two months.
2. Interruptions that were not within the participant's control, such as: plant closings, strikes and lay-offs.
3. Breaks in work to attend training or higher education to improve employability.
4. Successive jobs during the 12 month period will be counted if the participant left one job for another that would result in employment advancement.

## **PROGRAM REQUIREMENTS**

Prior to the issuance of a Homeownership Voucher, the participant must satisfy the following requirements:

1. Completion of the Homeownership Course Curriculum. All program participants will be required to pay a \$30 tuition fee. This fee is due on or before the first scheduled class commences.
2. The participating family must complete all of the homeownership courses approved by the FMHA. This program is operated by the FMHA and the Lancaster Community Housing Corporation (LCHC), a subsidiary 501 c(3) non-profit organization established to provide housing opportunities. The courses are based upon the Fannie Mae Homeownership program and included, but not limited to, the following:
  - Developing a family budget
  - Credit analysis

- Working with a realtor
  - Finding a home
  - Financing a home – applying for the mortgage
  - Mortgage closing process
  - Information on RESP
  - City of Lancaster assistance
  - Community Action assistance
  - Rural Development Program
  - Maintaining a home
3. Individual Counseling – The participating family is required to meet with the Homeownership Coordinator and/or the Family Self-Sufficiency Coordinator. The Coordinator will review each family's financial status, obtain a credit report for the family and develop a family budget. After assessment is complete, a family plan is developed to facilitate the home buying process, which includes obtaining a mortgage commitment from an appropriate financial institution.
  4. Financial Commitment – Each participating family will be required to establish funds equal to the greater of \$1,000.00 or 3% of the purchase price of the home. Documentation must be provided of the existence of these funds and will be reserved for use towards closing costs, homeowner insurance, inspections, title insurance and other related purchasing costs. Participants are encouraged to apply for additional funding offered by the City of Lancaster, Community Action or other programs that may be available from the city, county or participating financial institution.
  5. Each participating family will be required to enter into a monthly individual savings plan established by the HOP Coordinator and the family. Within that savings plan they will also develop a "buffer" amount. This amount will be above and beyond the estimated amount required for closing/downpayment costs as listed in #4 above. Thus, the family will have extra monies saved for emergency situations that may prevent closing upon a desired home. If these monies are not needed for an emergency situation then the Coordinator and family will continue to save in this account for maintenance emergencies while owning the unit. Documentation will be required, as determined by the HOP Coordinator, to show that the family is adhering to their savings plan.
  6. Financing Requirements – the participant may choose any financial institution meeting the following requirements:
    - Financing must be provided, insured or guaranteed by the State or Federal government

- Compliance with the secondary mortgage market underwriting standards
- Compliance with generally accepted private sector underwriting requirements
- Seller financing is not an eligible financing option.
- Balloon payments are not permitted

### **FIRST-TIME HOMEOWNER**

Defined as follows:

- A family of which no member has any present ownership, or interest, in a residence during the three years before commencement of homeownership assistance.
- A single parent or displaced homemaker who while married owned a home with his or her spouse or resided in a home owned by his or her spouse. Displaced homemaker is defined by 12 USC 12713.
- Other definitions as they apply to this program are addressed in 24 CFR 982.4 and are included by this reference.

### **ELIGIBLE HOUSING**

The participant is responsible for selecting the prospective house from any of the following structures:

1. A single-family dwelling consisting of a house and the land on which it resides.
2. A modular home, including land deeded as real estate.
3. A house that is already under construction or already existing at the time the family became eligible for the homeownership program.
4. The Executive Director or HOP Coordinator shall review other proposed dwellings, not listed herein, to determine if they comply with the spirit of this program such as condos or townhouses. He/she may deny such proposal in writing citing the basis for his/her decision. Participant may request an administrative hearing for denial of property. Housing Choice Voucher hearing policy applies.
5. The FMHA will not allow the purchase of coops or SRO dwellings, congregate housing or mobile homes.
6. Any housing where the family will not also own fee title to the real property on which the home is located. The list of homeownership expenses also includes land lease payments. The family must have the right to occupy the site for a period of at least forty years and the home must have a permanent foundation.

7. The home has been inspected by the FMHA Housing Quality Inspector and by an independent certified home inspector. The home must meet HQS requirements.
8. The seller may not be debarred, suspended, or subject to a limited denial of participation in HUD programs.

## **PHA OWNED UNITS**

Homeownership assistance may be provided for the purchase of a unit that is owned by the PHA that administers the assistance if all of the following conditions are satisfied:

- The PHA must inform the family, both orally and in writing that the family has the right to purchase any eligible unit and PHA-owned unit is freely selected by the family without PHA pressure or steering, directing or requiring families to purchase PHA-owned properties.
- The unit qualifies as eligible housing
- The PHA must obtain the services of an independent entity to perform the following PHA functions:
  1. The independent entity must review the contract of sale
  2. Inspection of the unit for compliance with the HQS
  3. Review of the independent inspection report
  4. The independent entity must also determine the reasonableness of the sale price and any PHA provided financing.

## **TIMING OF NEW CONSTRUCTION**

In order to expand a family's homeownership choices, a unit need only be under construction at the time the family enters into the contract of sale and not at the time the PHA determines that the family is eligible for homeownership assistance to purchase the unit. HUD will consider a unit to be "under construction" if the footers have been poured.

## **SEARCH AND PURCHASE REQUIREMENTS**

Fairfield MHA has established the following criteria for locating and purchasing a home:

- Deadline date for locating a home to purchase will be 6 months from the date the family's eligibility for the homeownership option is determined.
- The family must obtain financing for the home within 60 calendar days of locating a home to purchase.
- The family must purchase the home within 180 calendar days of locating a home to purchase.



- The FMHA will require monthly reports on the family's progress in finding and purchasing a home.
- If the family is unable to locate a home within the maximum time limit, the FMHA will grant an extension of 60 days for reasonable accommodation (see homeownership extension policy).

## **INSPECTIONS**

The unit must meet Housing Quality Standards and must also be inspected by an Independent Certified Home Inspector, selected and paid for by the family.

Members of the American Society for Home Inspection (ASHI) or similar certifying organizations can be submitted for approval prior to purchasing the inspection service. The independent inspection must cover all of the major building systems and components. The inspector must be qualified to identify physical defects and report on property conditions including major building systems and components. These systems and components include, but are not limited to:

1. Foundation and structure.
2. Housing interior and exterior.
3. Roofing.
4. Plumbing, electric and heating systems.

The independent inspector must not be a PHA employee or contractor. The FMHA will not require the family to use an inspector selected by the Housing Authority, however, the FMHA has the right to deny purchase of that home if the independent home inspection discloses unfavorable information even if the home meets Housing Quality Standards.

A copy of the inspection is to be provided to the FMHA. Based on information in this report, the family and the FMHA will determine whether any pre-purchase repairs are necessary.

The FMHA may disapprove the home for homeownership assistance because of information in the report.

## **OFFER TO PURCHASE – CONTRACT OF SALE**

Prior to commencement of homeowner participation, the prospective buyer must provide a copy of the proposed offer to purchase. At a minimum, the offer to purchase must contain the following information or make the following provisions:

1. Location of the proposed home and property description.
2. Identity of the seller of the property.

3. Price, terms and conditions of sale.
4. Arrangement by the prospective purchaser for a pre-purchase inspection of the home by a certified home inspection company of their choice and at their own expense.
5. Provision that the purchaser is not obligated to purchase the home unless the inspection is satisfactory to the purchaser and the FMHA.
6. Provision that the prospective purchaser is not responsible for any required pre-purchase repairs.
7. Certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under part 24 CFR 982.628 (b).

### **AFFORDABILITY**

The Homeownership Coordinator shall develop an affordability plan with the program participant prior to selecting and purchasing a home. The financial plan developed shall allow no more than 45% of the prospective buyer's income to be used for housing costs. The financial plan shall also ensure that the maximum debt to income ratio does not exceed 50% for all sources of debt. The financial plan shall also include corrective steps to rectify any excessive debt ratios or bad credit within a twelve month timeframe.

### **FINANCING**

The household is solely responsible for obtaining financing. However, upon completion of the affordability plan, the coordinator will help to guide the client in selection of an appropriate financial institution that matches their affordability plan. They will assist with the mortgage application process as needed. All loans must meet FHA mortgage insurance credit underwriting requirements. FMHA will review lender qualifications, loan terms, or other debt to determine that the debt is affordable.

The FMHA prohibits the following forms of financing:

1. Balloon payment mortgages.
2. Variable interest rate loans.
3. Seller financing

The participant may withdraw FSS Escrow for his/her down payment requirement and remain on the FSS Program. FSS Escrow may also be drawn for maintenance costs with the approval of the FSS Coordinator.

## **ISSUING A HOMEOWNERSHIP VOUCHER**

Issuance of a homeownership voucher shall take place after the following conditions are met:

- Issuance of a Housing Choice Voucher.
- Acceptance and participation in the FMHA FSS Program or IDA Savings Plan.
- Certificate of Completion from the Homebuyer Training and Counseling Classes.
- Pre-Approval of financing from an acceptable financial institution.
- Documentation that the financial commitment has been established.

Upon completion of the above eligibility criteria established in this plan, the homeownership applicant will have 180 days to find a home and complete the closing. During that period, the homeowner participant will be required to submit monthly progress reports. The progress report shall include the number of homes that the client has researched, any negotiating that has occurred and a copy of the offer to purchase **before signing**, to be reviewed by the Homeownership Coordinator. The FMHA Executive Director may grant an extension for a period of 60 days per extension (limit two extensions).

## **FORMS OF ASSISTANCE**

One of two forms of homeownership assistance may be offered to the eligible family:

1. Monthly homeownership assistance payments; or
2. A single down payment assistance grant offered only as reasonable accommodation for a person with disabilities. The reasonable accommodation grant to be reviewed and approved by the HOP Coordinator, HCV Manager and Executive Director.

## **SINGLE DOWN PAYMENT ASSISTANCE GRANT**

The single, one-time administrative fee for a downpayment assistance grant will initially be set at an amount equal to six months of the PHA's on-going regular administrative fee under the voucher program.

The amount of the downpayment grant may not exceed the amount that is equal to the sum of the assistance payments that would be made during the first year of assistance on behalf of the family. A downpayment assistance grant may not exceed twelve times the difference between the payment standard and the total tenant payment. The downpayment assistance grant shall be paid at the closing of the family's purchase of the home.

HUD allows the use of a downpayment grant for the payment of reasonable and customary closing costs. If the PHA permits the downpayment grant to be applied to closing costs, the PHA must define what fees and charges constitute reasonable and customary closing costs by providing such a

definition in its administrative plan. However, if the purchase of a home is financed with FHA mortgage insurance, such financing is subject to FHA mortgage insurance requirements, including any requirements concerning closing cost.

### **RETURN TO TENANT-BASED ASSISTANCE**

A family is permitted to apply for and receive tenant-based rental assistance after receiving a downpayment grant for a new unit but not if any family member owns any title or other interest in the home purchased with homeownership assistance. Tenant-based rental assistance will not commence until a period of eighteen months has passed since the family's receipt of the downpayment assistance grant.

Once a participant has made a choice of either monthly assistance payments or single down payment it can not be changed under any circumstance.

### **TERMS OF PAYMENT ASSISTANCE**

The maximum term of assistance for families who is not qualified as elderly or disabled:

1. Fifteen years, if the initial mortgage term is 20 years or longer.
2. Ten years, in all other cases.

Families, in which change in household status occurs (head of household is no longer disabled or handicapped or head of household has changed to a non elderly, disabled or handicapped person), will be given six months additional assistance if the maximum term has elapsed, provided the family is otherwise eligible for assistance.

### **TERMS OF ASSISTANCE FOR ELDERLY AND DISABLED**

There is no time limit on homeownership assistance for elderly or disabled families. The elderly exception only applies if the participating family is elderly at the start of homeownership assistance. The disabled exception applies if at any time during receipt of homeownership assistance, the family qualifies as disabled.

In the case of a family who ceases to qualify as elderly or disabled during the course of homeownership assistance, for example, an elderly person dies or a disability is corrected, the maximum term of assistance becomes as noted above. However, such a family must be afforded at least 6 months of homeownership assistance after the maximum term becomes applicable.

If the family receives homeownership assistance for different homes, or from different Housing Authorities, the total is subject to the maximum term limitations.

## **PAYMENT OF ASSISTANCE**

The HAP payment shall be made directly to the homeownership participant. It will be the homeowner's responsibility to make mortgage / loan payments to the lender institution. If financing requirements mandate alternative payments to the lending institution, the Executive Director may review and approve HAP payments directly to the lender.

## **HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES**

The monthly housing payment assistance to the homeowner participant is the lower of:

- A. The payment standard minus the total tenant payment or
- B. The family's monthly homeownership expense minus the total tenant payment.

In determining the amount of the homeownership assistance payment, the Housing Authority will use the same payment standard schedule, payment standard amounts and subsidy standards as those described in the Housing Choice Voucher program. The payment standard is reassessed at each annual re-certification.

Some homeownership expenses are allowances or standards determined by the Housing Authority in accordance with HUD regulations. These allowances are used to determine expenses for all homeownership families and are not based on the condition of the home.

## **DETERMINATION OF HOMEOWNERSHIP EXPENSES**

The following expenses are allowed in determining payment assistance:

- A. Principal and interest in first mortgage of private residence.
- B. Property taxes and assessments on private residence.
- C. Home insurance.
- D. Current utility allowance for the home.
- E. The PHA allowance for routine maintenance costs (see attached).
- F. The PHA allowance for major repairs and renovations (see attached).
- G. Principal and interest on debt for improvements.

If the home is a cooperative or condominium, expenses also include operating expenses or maintenance fees assessed by the homeowner association.

## **CONTINUED ASSISTANCE REQUIREMENTS - FAMILY OBLIGATIONS**

Homeownership assistance may only be paid while the family is residing in the home. The family or lender is not required to refund homeownership assistance for the month when the family moves out.

The family must comply with the following conditions:

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home or any refinancing of such debt.
- Prohibition against conveyance or transfer of home, except for purpose of financing, refinancing or pending settlement of the estate of a deceased family member. Use and occupancy of the home is subject to Sec. 982.551(h) and (i).
- Supply any required information to the FMHA in accordance with Sec. 982.551 (b).
- The family must notify the Housing Authority of the following:
  1. Plans to move out of the home
  2. Default of the mortgage used to purchase the home
  3. Any information concerning mortgage financing or refinancing, sale or transfer of any interest in the home or homeownership expenses.
- No family member may have any ownership interest in any other residential property.
- Attend and participate in all post homeownership classes and counseling sessions as required by the FMHA and in accordance with the Homeownership Case Management Plan. The Homeownership Case Management Plan is further discussed in detail in the Standard Operating Procedures for the Homeownership Program.
- The family must sign a written contract between the FMHA and the participating family stating the family's homeownership obligations and the consequences thereof. This document must be signed before commencement of homeownership assistance.
- Failure to abide by the Homeownership Contract can and will result in termination from the Homeownership Program and homeownership assistance will also terminate.
- Protocol to monitor contractual compliance between the participating family and the FMHA is defined in the Standard Operating Procedures for the Homeownership Program.
- Fully comply with the rules and regulations of the FMHA's Housing Choice Voucher Program including reporting all changes in income and family composition, recertifying annually, abstaining from drug or violent criminal activity or other criminal activity which would disturb the peaceful enjoyment of surrounding families, and any other requirement in order to determine the amount of subsidy and continued eligibility.

## **PORTABILITY**

A family may qualify to move outside of the FMHA jurisdiction. To be eligible for portability of homeownership the following conditions must be met:

1. The receiving housing authority has an active homeownership program and is accepting new homeownership families.
2. The homeowner has complied with all of the homeowner responsibilities, including the recapture provision.
3. The receiving PHA has notified the initial PHA of a home purchase within 120 days of porting.
4. The receiving PHA may absorb the family into its voucher program or bill the initial PHA. The receiving PHA arranges for housing counseling and the receiving PHA's Homeownership policies apply.
5. Continued assistance is subject to 24 CFR 982.637

## **MOVING WITH CONTINUED ASSISTANCE**

A family may choose to move and to receive assistance under the Homeownership Assistance Option. To be eligible to receive continued assistance the following conditions must be met:

1. The FMHA cannot commence continued payment for a new home so long as any family member retains title to the former home.
2. A family cannot move to a new home until 12 months have elapsed on the initial home. After the initial period, the family is limited to one move per 12 month period.
3. The Housing Authority will determine if the applicant has met all of the homeownership criteria as established in this plan prior to moving to a new residence.
4. Pre-planning counseling and first-time homebuyer requirements do not apply to movers.
5. The PHA may deny continuing assistance if funding is not available or if family has violated the conditions established for denial of continued assistance.

## **RECAPTURE OF ASSISTANCE**

The PHA shall not impose or enforce any requirement for the recapture of voucher homeownership assistance on the sale or refinancing of a home purchased with assistance under the homeownership option. Families who purchased a home under the homeownership option will also benefit from this final ruling as stated above.

**The PHA, however, will require repayment on any monies illegally obtained through fraudulent means or non compliance resulting in the overpayment of Homeownership funds. Repayment or termination of homeownership benefits due to violations of this nature will mimic the Housing Choice Voucher Administrative Plan.**

It is the voucher recipient's responsibility to notify the FMHA of any sale or refinancing of a home being purchased with a homeownership voucher.

## **DENIAL OF PARTICIPATION AND TERMINATION OF BENEFITS**

Termination of homeownership assistance is governed by the policies for the Housing Choice Voucher program as indicated in the Administrative Plan and Federal Regulations.

FMHA may terminate homeownership assistance if it is found that the family has violated any of the following conditions:

1. Per CFR 982.552 the family has participated in criminal activities.
2. The family has failed to comply with the family obligations as established in CFR 982.551 or CFR 982.633.
3. The family has defaulted on their mortgage and failed to comply with the conditions established under CFR 982-638(d).
4. Transfer or conveyance of ownership of the home.
5. Failure to provide requested information to the PHA or HUD.
6. Failing to Notify the Housing Authority before moving out of the home.

**ALL WEAPONS, INCLUDING HANDGUNS OR OTHER FIREARMS, CONCEALED OR NOT, ARE PROHIBITED ON FAIRFIELD METROPOLITAN HOUSING AUTHORITY PREMISES, INCLUDING ALL PARKING AREAS.**