

Streamlined Annual PHA Plan for Fiscal Year: 2008

PHA Name: Fargo Housing and Redevelopment Authority

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PHA Plans

Streamlined Annual Version

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

OMB No. 2577-0226
(exp. 08/31/2009)

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: 2008

PHA Name: Fargo Housing & Redevelopment Authority

NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue.

Streamlined Annual PHA Plan Agency Identification

PHA Name: Fargo Housing & Redevelopment Authority **PHA Number:** ND014

PHA Fiscal Year Beginning: (mm/yyyy) 01/2008

PHA Programs Administered:

Public Housing and Section 8 **Section 8 Only** **Public Housing Only**
 Number of public housing units: 579 Number of S8 units: Number of public housing units:
 Number of S8 units: 1156

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: Jill Elliott Phone: 701-293-6262
 TDD: 701-293-6262 Email (if available): jille@fargohousing.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 2008
[24 CFR Part 903.12(c)]

Table of Contents
[24 CFR 903.7(r)]

Provide a table of contents for the Plan, including applicable additional requirements, and a list of supporting documents available for public inspection.

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-LLLa, 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.

A. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? **NO**
 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

1. 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.
2. 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.

1. 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).
2. 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

3. 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:
ND014-02 New Horizons Manor
ND014-01 Lashkowitz High Rise
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:
ND014-02 New Horizons Manor Renovation for Mixed Finance Development for Elderly
ND014-01 Lashkowitz High Rise Renovation
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:
Possible ND014-02 New Horizons Manor Renovation through Mixed Finance

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.)
Housing Choice Voucher Homeownership Implemented 05/2007
3 Housing Choice Voucher Homeownership closings completed by 10/2007.
2. Program Description: **See attached Housing Choice Voucher Homeownership Annual Plan**

a. Size of Program

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

50 families in Housing Choice Voucher Homeownership Pipeline

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

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:

c. What actions will the PHA undertake to implement the program this year (list)? **Attend training, consultation with HUD, RAB, Banks, Fannie Mae, North Dakota Housing Finance Agency, Community Service Agencies, Continue to follow Program Implementation Steps.**

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):
- Demonstrating that it has other relevant experience (list experience below):
1999-2006 5h Public Housing Homeownership Program – 40 Units
1995 Public Housing Homeownership Program – 15 Units
1999-2000 HART Homes (Housing and Rehab Training) – 2 Units

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): **Support consolidated plan to revitalize and redevelop downtown residential rental properties that are accessible to community services for non-drivers.**
Assist "elderly only" Mixed Finance Developments with project based vouchers for low income elderly persons.

2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts): **Up to 10% of voucher allocation in census tracts 000700, 000600 and 000801, the downtown revitalization zone during 2007. Census Tract 000100 after mixed finance development for "elderly only" facility is completed.**

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 Fargo, North Dakota**

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 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.
- 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)

Consolidated Plan: Significant rehab needs in public housing must be addressed to maintain the community's inventory of subsidized units.

FHRA: Rehab or replacement of the Lashkowitz High Rise – 14-1 – 14-2 in the next 5 years. Continue use of capital funds to rehab existing units in 14-2, 14-3, 14-4, 14-5, 14-7 in 2005 and ongoing.

Consolidated Plan: Homeownership rate is low, with disproportionately low rates of minority homeownership.

FHRA: Continue with selling 40 units of public housing to current tenants or local low-income families. Thirty-eight out of forty units sold at present. Eighteen of those units

were sold to minority homeowners or new Americans who have relocated to Fargo. Implemented Voucher Homeownership Program in 2007. Enroll 50 FSS families with Homeownership. Three Homeownership closing scheduled by 10/07.

Consolidated Plan: Construction of new subsidized units (LIHTC) should target extremely low-income households as well as families with children and seniors.

FHRA: Built Sisters Path (12 units), a permanent supportive housing units for single parents that are homeless and chemically dependent. FHRA manages the facility and assists families with continues rental assistance. Built Serenity Manor (18 units) through our non-profit affiliate Beyond Shelter, Inc. for elderly persons. Facility is mixed income with vouchers available for extremely low-income households.

Bluestem Townhomes was built for mixed income households in 2006-2007 through Beyond Shelter, Inc., affordable for voucher holders. 40 Unit Sunrise "elderly only" facility scheduled for completion early 2008.

Consolidated Plan: Develop additional permanent supportive housing to transition people out of homelessness.

FHRA: Sisters Path opened in 08/2005 for homeless chemically dependent single parents and their children. Vouchers and treatment are available.

Consolidated Plan: Provide support to extremely low-income families.

FHRA: Approximately 85% of the 1,800 households the FHRA houses are extremely low-income.

Consolidated Plan: Increase public awareness of homelessness and the needs of this population.

FHRA: Applied and received additional chronic homeless Continuum of Care monies for 2006. Staff active in Continuum of Care, Homeless Coalition and Fargo's 10-year Plan to END Chronic Homelessness. Applied for additional 2007 North Dakota Bonus dollars for 10 new CSPC certificates.

Consolidated Plan: Encourage downtown revitalization and redevelopment through rental rehab.

FHRA: Requested project-based vouchers for recently renovated downtown units. Assist in the community redevelopment by acquisition and clearance of land near the Commercial Business District using CDBG funds. Possible future site of supportive housing units.

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

Assisting HOME dollars yearly to the FHRA's affiliate CHODO.

Pledging CDBG dollars for the rehab/replacement on 14-1 Lashkowitz High Rise.

Lowering Payment in Lieu of Taxes (PILOT) to half the amount for three years.

Assisting FHRA new homeowners with down payment assistance of \$5,000.

City Planners are very active in Continuum of Care, and site planning for affordable housing and supportive housing.

List of Supporting Documents Available for Local Review

(Applicable to All PHA Plan Types)

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.

Applicable & On Display	Supporting Document	Applicable Plan Component
	Form HUD-50077, <i>Standard PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual PHA Plans.</i>	Standard 5-Year and Annual Plans Streamlined 5-Year Plans
X	Form HUD-50076, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Streamlined Annual PHA Plan</i> , including required PHA certification and assurances for policy and program changes since last Annual Plan.	Streamlined Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5-Year and Annual Plans 5-Year Streamlined Plans
X	Fair Housing Documentation: 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	Consolidated Plan for the jurisdiction/s in which the PHA is located (which includes the Analysis of Impediments (AI) to Fair Housing Choice); and any additional backup data to support statement of housing needs in the jurisdiction	Annual Plan: Housing Needs
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.	Streamlined 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), which includes the Tenant Selection and Assignment Plan (TSAP) and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input checked="" type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the methodology 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 the 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 and Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP).	Annual Plan: Management and Operations

List of Supporting Documents Available for Local Review
(Applicable to All PHA Plan Types)

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.

Applicable & On Display	Supporting Document	Applicable Plan Component
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: Management and Operations
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 HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement/Performance and Evaluation Report (form HUD-52837) for the active grant year	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (form HUD-52825) for any active CIAP grant	Annual Plan: Capital Needs
	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
X	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See Notice 99-52 (HA).	
X	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
X	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
	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 U.S. Housing Act of 1937, or Section 33 of the U.S. Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	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 checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	
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.	
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.	
X	The results of the most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U. S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
	Consortium agreements and certifications that agreements are in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint PHA Plans for Consortia
	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

CAPITAL FUND PROGRAM
Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary

CF 2008
 PHA Name: Fargo Housing and Redevelopment Authority
 Fargo Housing and Redevelopment Authority
 PO Box 430, 325 Broadway, Fargo, ND 58107
 Grant Type and Number: ND08P014501-08
 Capital Fund Program Grant No: ND08P014501-08
 Replacement Housing Factor Grant Replacement Grant No. 12/31/2004
 CF 2008
 CF 2008
 ND 014
 Date: 08/09/2007
 Activities for Year: 2009
 FFY of Grant Approved:

Line No	Summary by Development Account	Original	Total Estimated Cost	Revised	Obligated	Total Actual Cost	Expended	Performance and Evaluation Report for Period Ending:	
								<input type="checkbox"/> Original Annual Statement	<input type="checkbox"/> Reserve for Disasters/Emergencies
		<input type="checkbox"/> Revised Annual Statement - Revision No.		<input type="checkbox"/> Final Performance and Evaluation Report					
1	Total Non-CFP Funds								
2	1406 Operations (may not exceed 10% of line 16)		45,000						
3	1408 Management Improvements Soft Costs								
4	1410 Administration		86,500						
5	1411 Audit								
6	1415 Liquidated Damages								
7	1430 Fees and Costs		18,000						
8	1440 Site Acquisition								
9	1450 Site Improvement								
10	1460 Dwelling Structures		667,210						
11	1465.1 Dwelling Equipment-Nonexpendable		25,500						
12	1470 Nondwelling Structures								
13	1475 Nondwelling Equipment								
14	1485 Demolition								
15	1480 Replacement Reserve								
16	1482 Moving to Work Demolition								
17	1495.1 Relocation Cost								
18	1499 Development Activities								
19	1501 Collateralization or Debt Service								
20	1502 Contingency								
21	Amount of Annual Grant (Sum of lines 2-14)		842,210						
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								

**Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages**

PHA Name:
Fargo Housing and Redevelopment Authority
PO Box 430, 325 Broadway, Fargo, ND 58107

Grant Type and Number:
Capital Fund Proc CF 2008
Replacement Housing Factor Grant No. ND06P014501-08
Replacement Grant No.

FFY of Grant Approved:
12/31/2004

Development Number Name/HA Wide Activities	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Costs		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
ND06P01401 Activities for Year: 2009 CF 2008	Apartment/Hallway Rehab. Parking Lot Rehab.	1460 1460		6,000 12,000				
	Appliances	1465.1		4,500				
	Penthouse Sealing	1460		1,500				
	Exterior Improvements Interior Improvements	1460 1460		40,000 16,000				
ND06P01402	Apartment/Hallway Rehab. Closet Doors	1460 1460		4,500 12,000				
	Apartment Flooring	1460		3,500				
	Appliances	1465.1		4,500				
	Exterior Improvements Interior Improvements	1460 1460		15,500 50,000				
ND06P01403	Flooring	1460		3,800				
	Appliances	1465.1		2,500				
	Walkway/Driveway Rehab.	1460		12,000				
	Basement Repairs	1460		6,500				
	Exterior Improvements Interior Improvements	1460 1460		75,000 179,660				

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Fargo Housing and Redevelopment Authority
 PO Box 430, 325 Broadway, Fargo, ND 58107
 Grant Type and Number: Capital Fund Prog CF 2008
 Replacement Housing Factor Grant No. NID06P014501-08
 Replacement Grant No. NID06P014501-08
 FY of Grant Approved: 12/31/2004

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

Development Number	General Description of Major Work	Development Account	Quantity	Total Estimated Costs		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
NID06P01404	Flooring	1460		2,500				
	Appliances	1465.1		4,500				
	Exterior Improvements	1460		85,000				
NID06P01405	Interior Improvements	1460		50,000				
	Flooring	1460		2,500				
	Appliances	1465.1		4,500				
NID06P01406	Exterior Improvements	1460		3,000				
	Interior Improvements	1460		10,000				
	Flooring	1460		2,000				
NID06P01407	Appliances	1465.1		2,500				
	Exterior Improvements	1460		10,000				
	Interior Improvements	1460		18,000				
NID06P01408	Flooring	1460		3,000				
	Appliances	1465.1		2,500				
	Exterior Improvements	1460		12,250				
PHA Wide	Interior Improvements	1460		31,000				
	Operations A & E Fees	1430		18,000				
	Administrative Travel	1410		75,000				
PHA Wide	Administrative Contract	1410		1,500				
	Administrative Contract	1410		10,000				
Total:				842,210				

**Annual Statement/Performance and Evaluation Report
 Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
 Part III: Implementation Schedule**

PHA Name:

Fargo Housing and Redevelopment Authority
 PO Box 430, 325 Broadway, Fargo, ND 58107

Grant Type and Number:

Capital Fund Program Gr ND06P014501-08
 Replacement Housing Factor Grant No.

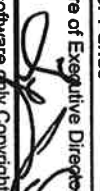
ND06P014501-08
 Replacement Grant No.

FFY of Grant Approved:
 12/31/2004

Development Number/HA Wide Activities	All Funds Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
ND06P01401	12/31/2010			12/31/2012			
ND06P01402	12/31/2010			12/31/2012			
ND06P01403	12/31/2010			12/31/2012			
ND06P01404	12/31/2010			12/31/2012			
ND06P01405	12/31/2010			12/31/2012			
ND06P01406	12/31/2010			12/31/2012			
ND06P01407	12/31/2010			12/31/2012			
ND06P01408	12/31/2010			12/31/2012			
PHA Wide	12/31/2010			12/31/2012			

Capital Fund Program Five-Year Action Plan

Part I: Summary

HA Name:	Fargo Housing and Redevelopment Authority		Locality: (City & State)	Fargo, ND		<input checked="" type="checkbox"/> Original 5-Year Plan
Development Number/Name/ HA-Wide	Year 1 CF 2008	Year 2 Work Statement for Year 2 FFY Grant:2009 PHA FFY: 12/31/09	Year 3 Work Statement for Year 3 FFY Grant:2010 PHA FFY:12/31/10	Year 4 Work Statement for Year 4 FFY Grant:2011 PHA FFY: 12/31/11	Year 5 Work Statement for Year 5 FFY Grant:2012 PHA FFY: 12/31/12	<input type="checkbox"/> Revision No.
	Annual Statement		CF 2009 Activities for Year : 2010	CF 2010 Activities for Year : 2011	CF 2011 Activities for Year : 2012	CF 2012 Activities for Year : 2013
ND06P01401		79,300	23,500	204,500	175,000	
ND06P01402		157,550	188,452	171,508	110,000	
ND06P01403		328,360	373,758	176,202	211,410	
ND06P01404		29,000	3,000	3,000	74,000	
ND06P01405		3,000	30,000	39,500	16,300	
ND06P01406		12,500	3,500	2,500	17,500	
ND06P01407		5,500	6,500	31,500	43,000	
ND06P01408						
PHA Wide Activities		227,000	213,500	213,500	195,000	
CFP Funds Listed for 5-year planning		842,210	842,210	842,210	842,210	
Replacement Housing Factor Funds						
Signature of Executive Director & Date:			Signature of Public Housing Director/Office of Native American Programs Administrator & Date:			

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Activities for Year: CF 2009
 CFY Grant: 12/31/2009
 PHA FY: 6/30/2009

Activities for Year: CF 2010
 CFY Grant: 12/31/2010
 PHA FY: 6/30/2010

Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
ND06P01401	Apartment/Hallway Rehab Parking Lot Rehab Appliances Resurface Parking Lot New Tractor and Sweeper	15,000.00 31,000.00 2,000.00 5,000.00 26,300.00	ND06P01401	Apartment/Hallway Rehab Appliances	15,000.00 8,500.00
ND06P01402	Closest Doors Apartment Flooring Appliances Recast Penthouse Apartment/Hallway Rehab	10,000.00 1,000.00 1,000.00 5,000.00 140,550.00	ND06P01402	Closest Doors Apartment Flooring Appliances Apartment/Hallway Rehab Service Vehicle	10,000.00 1,000.00 1,000.00 150,452.00 26,000.00
ND06P01403	Flooring Basement Repair Appliances Rehab Scattered Site Units	5,000.00 5,000.00 1,000.00 317,350.00	ND06P01403	Flooring Basement Repair Appliances Rehab Scattered Site Units	12,000.00 10,000.00 1,000.00 350,758.00
ND06P01404	Flooring Appliances Service Vehicle	2,500.00 500.00 26,000.00	ND06P01404	Flooring Appliances	2,500.00 500.00
ND06P01405	Flooring Appliances	2,500.00 500.00	ND06P01405	Flooring Appliances Service Vehicle	2,500.00 1,500.00 26,000.00
ND06P01406	Flooring Appliances Replace Stairway Doors	2,000.00 500.00 10,000.00	ND06P01406	Flooring Appliances	2,000.00 1,500.00
ND06P01407	Flooring Appliances	5,000.00 500.00	ND06P01407	Flooring Appliances	5,000.00 1,500.00
ND06P01408	Operations A & E Fees Administrative Travel Administrative Equipment	75,000.00 70,000.00 65,000.00 1,500.00 15,500.00	ND06P01408	Operations A & E Fees Administrative Travel Administrative Equipment	75,000.00 70,000.00 65,000.00 1,500.00 2,000.00
PHA Wide			PHA Wide		
Subtotal of Estimated Cost		842,210.00	Subtotal of Estimated Cost		842,210.00

Capital Fund Program Five-Year Action Plan
 Part II: Supporting Pages
 Work Activities

Date: August 9, 2007
 Edit Date: Sept 7, 2007
 ND06P014501-08 CF 2008

Activities for Year	CF 2008	Activities for Year	CF 2012						
Year 1									
FFY Grant: 12/31/2010		FFY Grant: 12/31/2011							
PHA FY: 6/30/2010		PHA FY: 6/30/2011							
ND06P01401	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01401	Development Name/Number	Major Work Categories	Estimated Cost		
	Apartment/Hallway Rehab Appliances	201,000.00 3,500.00			Apartment/Hallway Rehab Flooring Appliances Interior Improvements Exterior Improvements	6,000.00 2,000.00 2,000.00 100,000.00 65,000.00			
ND06P01402	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01402	Development Name/Number	Major Work Categories	Estimated Cost		
	Apartment/Hallway Rehab Appliances	12,000.00 1,000.00 1,000.00 157,508.00			Apartment/Hallway Rehab Closet Doors Flooring Appliances Interior Improvements Exterior Improvements	15,000.00 10,000.00 1,000.00 4,000.00 40,000.00 40,000.00			
ND06P01403	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01403	Development Name/Number	Major Work Categories	Estimated Cost		
	Basement Repair Appliances Rehab Scattered Site Units Service Vehicle	12,000.00 10,000.00 1,000.00 128,202.00 25,000.00			Flooring Appliances Walkway/Driveway Rehab Interior Improvements Exterior Improvements	12,000.00 2,500.00 25,000.00 100,000.00 71,910.00			
ND06P01404	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01404	Development Name/Number	Major Work Categories	Estimated Cost		
	Flooring Appliances	2,500.00 500.00			Flooring Appliances Interior Improvements Exterior Improvements	2,500.00 4,500.00 35,000.00 32,000.00			
ND06P01405	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01405	Development Name/Number	Major Work Categories	Estimated Cost		
	Flooring Appliances Service Vehicle	2,500.00 500.00 36,500.00			Flooring Appliances Interior Improvements Exterior Improvements	2,500.00 4,500.00 5,000.00 4,300.00			
ND06P01406	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01406	Development Name/Number	Major Work Categories	Estimated Cost		
	Flooring Appliances	2,000.00 500.00			Flooring Appliances Interior Improvements Exterior Improvements	2,500.00 4,000.00 5,500.00 5,500.00			
ND06P01407	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01407	Development Name/Number	Major Work Categories	Estimated Cost		
	Flooring Appliances Service Vehicle	5,000.00 500.00 26,000.00			Flooring Appliances Interior Improvements Exterior Improvements	2,500.00 4,000.00 20,000.00 19,500.00			
ND06P01408	Development Name/Number	Major Work Categories	Estimated Cost	ND06P01408	Development Name/Number	Major Work Categories	Estimated Cost		
	Operations A & E Fees Administrative Administrative Travel Administrative Equipment	75,000.00 70,000.00 65,000.00 1,500.00 2,000.00			Operations A & E Fees Administrative Administrative Travel Admin. Contracts	75,000.00 23,000.00 75,000.00 1,500.00 18,500.00			
Subtotal of Estimated Cost				842,210.00	Subtotal of Estimated Cost				842,210.00

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

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the streamlined Annual PHA Plan for PHA fiscal year beginning 2008, hereinafter referred to as the Streamlined Annual Plan, of which this document is a part and make the following certifications, agreements with, and assurances to the Department of Housing and Urban Development (HUD) in connection with the submission of the Streamlined Plan and implementation thereof:

1. The streamlined Annual Plan is consistent with the applicable comprehensive housing affordability strategy (or any streamlined Plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, and provided this Board or Boards an opportunity to review and comment on any program and policy changes since submission of the last Annual Plan.
3. The PHA made the proposed streamlined Annual Plan, including policy and program revisions since submission of the last Annual Plan, and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the streamlined Plan and invited public comment.
4. The PHA will carry out the streamlined Annual Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
5. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
6. For streamlined Annual Plans that include a policy or change in policy for site-based waiting lists:
The PHA regularly submits required data to HUD's MTCS in an accurate, complete and timely manner (as specified in PIH Notice 99-2);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(b)(2).
7. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
8. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
9. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
10. The PHA has submitted with the streamlined Plan a certification with regard to a drug-free workplace required by 24 CFR Part 24, Subpart F.
11. The PHA has submitted with the streamlined Plan a certification 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 and implementing regulations at 49 CFR Part 24.
12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide HUD or the responsible entity any documentation that the Department needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
 18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments) and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments.).
 19. The PHA will undertake only activities and programs covered by the streamlined Annual Plan in a manner consistent with its streamlined Annual Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its streamlined Plan.
 20. All certifications and attachments (if any) to the streamlined Plan have been and will continue to be available at all times and all locations that the PHA streamlined Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the streamlined Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its streamlined Annual Plan and will continue to be made available at least at the primary business office of the PHA.
 21. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):

- 903.7a Housing Needs
- 903.7b Eligibility, Selection, and Admissions Policies
- 903.7c Financial Resources
- 903.7d Rent Determination Policies
- 903.7h Demolition and Disposition
- 903.7k Homeownership Programs
- 903.7r Additional Information
 - A. Progress in meeting 5-year mission and goals
 - B. Criteria for substantial deviation and significant amendments
 - C. Other information requested by HUD
 - 1. Resident Advisory Board consultation process
 - 2. Membership of Resident Advisory Board
 - 3. Resident membership on PHA governing board


22. The PHA provides assurance as part of this certification regarding its streamlined annual PHA Plan that:
 (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 (ii) The changes were duly approved by the PHA board of directors (or similar governing body); and
 (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.

Fargo Housing & Redevelopment Authority
 PHA Name

ND014
 PHA Number

Streamlined Annual PHA Plan for Fiscal Year: 2008

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

Name of Authorized Official: Karen Moore	Title: Chairperson, FHRA
Signature: 	Date: 10/09/07

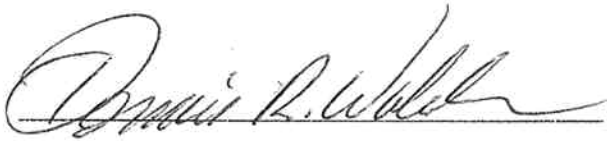
OCT 10 2007

AND REDEVELOPMENT
AUTHORITY

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

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

I, Dennis Walaker the City of Fargo Mayor certify
that the Five Year and Annual PHA Plan of the Fargo and Redevelopment Authority is
consistent with the Consolidated Plan of Fargo, ND prepared
pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official

Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Fargo Housing and Redevelopment Authority

Program/Activity Receiving Federal Grant Funding

Streamlined Annual Plan 2008/ Capital Grant

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

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

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

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

- (1) The dangers of drug abuse in the workplace;
- (2) The Applicant's policy of maintaining a drug-free workplace;
- (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
- (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

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

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

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

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

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

- (1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
- (2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

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

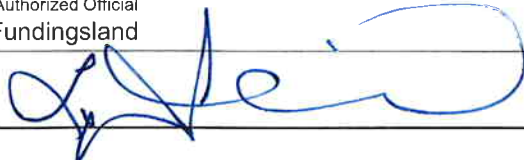
2. Sites for Work Performance. The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet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

- ND 01401
- ND01402
- ND01403
- ND01404
- ND01405
- ND01406
- ND01407

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

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

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

Name of Authorized Official Lynn Fundingsland	Title Executive Director
Signature 	Date 10.8.07

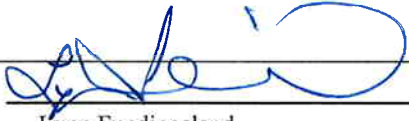
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DISCLOSURE OF LOBBYING ACTIVITIES

Approved by OMB
0348-0046

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

(See reverse for public burden disclosure.)

1. Type of Federal Action: <input type="checkbox"/> a. contract <input checked="" type="checkbox"/> b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance	2. Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. Report Type: <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only: year _____ quarter _____ date of last report _____
4. Name and Address of Reporting Entity: <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known:	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Congressional District, if known: NDAL	
6. Federal Department/Agency: Dept of HUD-Public Housing	7. Federal Program Name/Description: Capital Fund-Public Housing CFDA Number, if applicable: _____	
8. Federal Action Number, if known:	9. Award Amount, if known: \$ 842,210	
10. a. Name and Address of Lobbying Registrant <i>(if individual, last name, first name, MI):</i> N/A	b. Individuals Performing Services <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i> N/A	
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature:  Print Name: <u>Lynn Fundingsland</u> Title: <u>Executive Director</u> Telephone No.: <u>701-478-2552</u> Date: <u>10.8.07</u>	
Federal Use Only:		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)

**Certification of Payments
to Influence Federal Transactions**

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

Applicant Name

Fargo Housing and Redevelopment Authority

Program/Activity Receiving Federal Grant Funding

Annual Plan 2008/ Capital Grant

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

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

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

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

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

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

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

Name of Authorized Official Lynn Fundingsland	Title Executive Director
Signature 	Date (mm/dd/yyyy) 10.08.07

**Public Housing – Admissions and Occupancy Plan
Section 8 – Administrative Plan**

**POLICY ON PROTECTIONS FOR VICTIMS OF DOMESTIC VIOLENCE
("VAWA POLICY")**

Approved by FHRA Board of Commissioners: October 9, 2007

I. Purpose

The Fargo Housing and Redevelopment Authority (FHRA) has adopted this policy in compliance with the "Violence Against Women and Justice Department Reauthorization Act of 2005" ("VAWA" or "the Act", P.L. 109-162), a federal law that provides protections for victims of domestic violence, dating violence and stalking. The PHA will comply with all applicable provisions of VAWA. This summary of VAWA protections is not intended to limit the rights of victims provided by the Act.

The PHA notes and supports the statements of Congressional purpose set forth in VAWA including those listed below (paraphrased from the statute).

The purpose of this subtitle (Title VI, Housing Opportunities and Safety for Battered Women and Children) is to

- Reduce domestic violence, dating violence, sexual assault and stalking; and protect victims of such criminal acts;
- Prevent homelessness caused by domestic violence;
- Create long-term housing solutions for victims of domestic violence;
- Build collaborations among victim service providers, homeless service providers, housing providers and housing agencies to address the housing needs of victims of domestic violence; and
- Enable public and assisted housing agencies, private landlords, private management companies and other housing providers and agencies to respond appropriately to domestic violence, while maintaining a safe environment for all housing residents.

II. Protection of Victims

- A. For the purpose of this policy, the term "domestic violence" encompasses acts or threats of domestic violence, dating violence, sexual assault and stalking, as those terms are defined in VAWA.
- B. VAWA protects qualified applicants or tenants and family members of applicants or tenants who are victims of domestic violence, dating violence, or stalking from being denied, evicted or terminated from housing assistance based solely on criminal acts of

domestic violence against them. Criminal acts of domestic violence shall not be considered “serious or repeated lease violations” by the victim or “criminal activity” by the victim that is grounds for termination of the lease or of housing assistance.

- C. VAWA protections are available to both applicants for and recipients of housing assistance through the Public Housing program and Section 8 rent assistance programs, including tenant-based Housing Choice Vouchers (HCV) and Project-Based Vouchers (PBV).
- D. VAWA protects both women and men who are victims of domestic violence.
- E. The protections provided by VAWA and this policy are to be observed and enforced by all PHA staff, individuals and agencies contracting with the PHA, and property owners participating in the Section 8 Housing Choice Voucher or Project-Based Voucher programs.
- F. VAWA does not limit the authority of the PHA or a property owner or manager, when notified, to honor court orders addressing rights of access to or control of the property, including civil protection orders issued to protect the victim and issued to address the distribution or possession of property among the household members in cases where a family breaks up.

III. Certification

- A. PHA May Request Certification. If an applicant, public housing resident or voucher participant claims protection under VAWA against denial of an application, termination of tenancy or assistance, or other adverse action, the PHA may require the person who claims the VAWA protections to deliver a signed certification or other documentation concerning the incident or incidents. If the person does not deliver this certification within the time allowed, he or she will lose the legal protections under VAWA.
- B. Acceptable Forms of Certification. There are three ways to comply with a certification request by the PHA:
 - i. Complete a certification form approved by HUD (Form HUD-50066 or other approved form);
 - ii. Provide a police report or court record;
 - iii. Provide a document signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from whom the victim has sought assistance in addressing the domestic violence, dating violence or stalking.
- C. Self-Certification; Request for Additional Information. The PHA may accept self-certification by the person claiming to be a victim within the protection of VAWA. If the PHA has reason to believe the information provided in the certification is inaccurate

or incomplete in material respects, the PHA may request additional information, also certified or attested.

- D. Perjury. The certification must state that the victim and any other person signing it or providing documentation are doing so under penalty of perjury (28 U.S.C. 1746).
- E. Time limit. The applicant, public housing resident or voucher participant must deliver the certification in one of these three ways within 14 business days after receiving the housing authority's request for certification.

IV. Confidentiality

Information provided by an applicant, resident or participant about an incident or incidents of domestic violence, dating violence or stalking involving that person or a member of the household will be held by the PHA in confidence and not shared without the consent of the person who provided the information, except that this information may be disclosed in an eviction proceeding or otherwise as necessary to meet the requirements of law.

- V. **Notices**. The PHA will provide notices explaining the VAWA protections to applicants for housing assistance (both Section 8 Housing Choice Vouchers and Public Housing), to public housing residents and Section 8 voucher participants, and to property owners participating in the voucher program.
- VI. **Leases; Bifurcation of Leases**: As required by VAWA, the public housing lease and the Section 8 lease addendum shall provide that the PHA or a property owner may bifurcate a lease to remove a household member who engages in criminal acts of physical violence against family members or others.

The PHA will revise the public housing lease to include provisions required by VAWA. For the interim period before the new lease can be signed by all tenants, the PHA will provide a lease addendum applicable to all leases. In the Section 8 HCV and PBV programs the PHA will require a new lease addendum, provided by HUD.

VII. Rights of PHA and Property Owners to Evict or Terminate Assistance

- A. **Eviction for reasons other than domestic violence**. VAWA specifically preserves the rights of the PHA and property owners to deny or terminate housing assistance to a victim of domestic violence for reasons other than the criminal activity related to the domestic violence, provided that no higher standard is applied.
- B. **Failure to Submit Certification After Request by PHA**. If the person claiming to be a victim within the protection of VAWA fails to deliver the certification or other documentation within 14 business days after receiving the PHA's request, that person loses the legal protections under VAWA.

- C. **Imminent and Actual Threat.** VAWA specifically preserves the rights of the PHA and property owners to evict or terminate from assistance any tenant or household member if the PHA or the owner or manager can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to the property if that tenant is not evicted or terminated from assistance.

VIII. POLICY DISTRIBUTION AND TRAINING

This Policy will be included in the Admissions and Occupancy Plan for the Public Housing Program and in the Administrative Plan for the Section 8 Housing Choice Voucher Program. It will also be:

1. Distributed to all PHA supervisors.
2. Available in PHA Management Offices and the Rental Office/Section 8 Office.
3. Posted on PHA's website, www.fargohousing.org
4. Explained in orientation and training sessions for supervisors and other staff who have regular contact with applicants, public housing residents or Section 8 voucher participants.

**FARGO HOUSING & REDEVELOPMENT AUTHORITY
ND014
AFFIRMATIVELY FURTHERING FAIR HOUSING POLICY**

I. STEPS TO OVERCOME IMPEDIMENTS TO FAIR HOUSING CHOICE

The Fargo Housing & Redevelopment Authority (FHRA), is committed to furthering fair housing. The FHRA works closely with its participants, partner agencies and local governments to further the interests of fair housing.

The primary impediments to fair housing choice identified by the City of Fargo,ND, in its most recent Analysis of Impediments to Fair Housing are the following:

- A. Access to Homeownership Opportunity;
- B. Availability of Accessible Housing for Persons with Disabilities;
- C. Discrimination;
- D. Education;
- E. Historic Isolation
- F. Language Barriers.
- G. NIMBY

The Fargo HRA will engage in the following specific steps to overcome these barriers.

A. Access to Homeownership Opportunity.

Fargo Housing & Redevelopment Authority is committed to expanding homeownership opportunities for those who have been traditionally underrepresented in the homeownership market. Although the Analysis to Impediments to Fair Housing (AIFH) found that homeownership rates overall are lower for nearly all households within racial minority categories and households with mobility of self-care limitations than White Non-Hispanic households (66% homeownership rate overall), this disparity was primarily due to differences in those households whose incomes are under 80% of area median income (AMI).

Native Americans households have the lowest homeownership rate overall. The overall homeownership rates for Native American (28%), Hispanic (39%) and Asian (39%) households are all significantly below the rate for White Non-Hispanic households. However, for Hispanic and Asian households over 80% over AMI, the homeownership rates increase to 81% and 89% respectively. The rate for Native American households over 80% over AMI is still significantly lower at 60%. The AIFH determined there are not significant impediments to fair housing choice at moderate income or above, but there is a greater variance when controlled for income.

The Fargo Housing & Redevelopment Authority (FHRA) will take the following steps to address this impediment:

1. Operate a Housing Choice Voucher (HCV) Homeownership Program targeted at individuals under 50% of AMI.
2. Annually distribute information regarding both the HCV Homeownership and Family Self-Sufficiency (FSS) Programs to organizations in the county serving persons of protected classes.
3. Annually conduct at least one homeownership event targeted to persons of protected classes.
4. Conduct strategic outreach activities to Native American, Hispanic and Asian households participating in the HCV program but not enrolled in FSS.
5. Continue to develop projects similar to the FHRA's Bluestem homes where Rent-to-Own is augmented with rent refunds towards equity development, etc.

B. Availability of Accessible Housing for Persons with Disabilities

The FHRA will take the following steps to address this impediment:

1. Actively encourage property owners owning accessible rental units to participate in the HCV program.
2. Provide information and post information on accessible units when they become available to rent.
3. Maintain a TDD Machine or an acceptable alternative for the use of the hearing impaired.
4. Provide appropriate reasonable accommodations to applicants and participants in order for them to take full advantage of the FHRA housing programs and related services.
5. Appropriately maintain the current stock of accessible units owned by the FHRA and actively market these units to those in need of accessible housing.
6. Include new accessible units in any future housing development conducted by the FHRA.
7. Continue to develop projects such as New Horizons a fully accessible building, one of seven in the nation.

C. Discrimination

1. Provide Federal/State/local information to applicants for and participants in the Section 8 Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination.
2. Assist any household that believes they have suffered illegal discrimination by providing copies of the housing discrimination form and the address and telephone number of the HUD Denver Office of Fair Housing and Equal Opportunity.
3. Include in the admissions briefings for all FHRA programs a section on compliance with Civil Rights laws. The briefing shall carefully explain to all participants what should be done if they believe they have been discriminated against.
4. Refer households to the local non-profit legal services organization, Legal Services of North Dakota, for legal advice if they believe that discrimination has occurred.
5. Encourage tenant education about rights and responsibilities by holding Tenant education classes twice monthly.
6. Educate landlords about rights and responsibilities both through classes and relationship with landlord associations.

D. Education

As is often the case with government services and resources, a significant limitation upon their use is the fact that much of the population is unaware of the resources available to them. To amend this situation the FHRA will take the following steps:

1. Maintain and expand current tenant and landlord education programs that expose applicants and residents to further services and how they can access them.
2. Landlord training where Fair Housing guidelines and requirements are a central component.
3. Advertise prolifically so as to reach eligible populations.
4. Expand partnerships with other agencies (current partnerships number 25) who will refer eligible applicants to FHRA services.
5. Continue to provide notifications of FHRA resources in neighborhoods where eligible populations are prevalent.

E. Historic Isolation

It is evident from many older and larger cities that affordable housing tends to find itself isolated from the rest of the community. Often this can result in degraded conditions

and discrimination. To prevent such isolation and ensure a healthy and diverse community the FHRA will take the following steps:

1. Continue placement of affordable housing within high and middle income areas. In the last three years the FHRA has constructed 84 units in mid to high income areas.
2. Continue to provide aesthetically pleasing and integrated units so as to avoid misconception held by many regarding what affordable housing looks like.
3. Plan for FHRA developments in parts of the metro area that are growing rapidly and where housing values would normally preclude affordable housing.

F. Language Barriers

There are numerous individuals with limited English proficiency (LEP) in the Fargo, ND / Moorhead, MN Metropolitan Statistical Area. The primary language spoken in the home other than English is Spanish and the community has numerous refugee/immigrant populations. The FHRA will take the following steps to address this impediment.

1. Actively recruit bilingual staff.
2. Provide interpreters to all LEP households requesting them.
3. Translate required forms, documents and publications into languages other than English, as needed when there is a significant population in need of materials in a particular language.
4. Encourage local homebuyer and tenants' rights programs to continue to offer their programs in languages other than English.
5. Market homebuyer and tenants' rights classes that are scheduled to be offered in languages other than English.
6. Make available a professional telephone interpreter service that can operate in every language the FHRA is likely to encounter.

G. NIMBY

As with many other communities the Fargo area often experiences resistance from neighbors and activists when planning a new affordable housing or supportive housing development. To overcome this resistance so as to provide much-needed housing assistance the FHRA will take the following steps:

1. Active and open participation in City Council meetings where grievances and concerns are discussed and can be addressed.
2. Full disclosure of plans and developments with neighbors with the intent of dispelling myths and unfounded fears.
3. Construction of facilities that blend with neighborhood's character.

4. Meet often with landlord and homeowner organizations to discuss issues and attempt to reach an amicable solution.

II. STEPS TO REMEDY DISCRIMINATION IN HOUSING

It is the policy of the Fargo Housing & Redevelopment Authority to fully comply with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and any legislation protecting the individual rights of residents, applicants or staff which may be subsequently enacted.

The Fargo Housing & Redevelopment Authority shall not discriminate because of race, color, sex, religion, familial status (in non-elderly designated housing), disability, handicap or national origin in the leasing, rental, or other disposition of housing or related facilities, including land, included in any development or developments under its jurisdiction.

The Fargo Housing & Redevelopment Authority shall not take any of the following actions on account of race, color, sex, religion, familial status, disability, handicap, or national origin:

- A. Deny to any family the opportunity to apply for housing, nor deny to any eligible applicant the opportunity to lease housing suitable to its needs.
- B. Provide housing which is different from that provided others.
- C. Subject a person to segregation or disparate treatment.
- D. Restrict a person's access to any benefit enjoyed by others in connection with any program operated by the Housing Authority.
- E. Treat a person differently in determining eligibility or other requirements for admission.
- F. Deny a person access to the same level of services.
- G. Deny a person the opportunity to participate in a planning or advisory group that is an integral part of the public housing or tenant-based housing programs.

III. STEPS TO PROMOTE FAIR HOUSING RIGHTS & CHOICES

To further its commitment to further fair housing, the Fargo Housing & Redevelopment Authority will engage in the following activities to promote fair housing rights and choices:

- A. Prominently display a Fair Housing Poster in every development office owned by the FHRA and in the FHRA's main office.
- B. Use the Equal Housing Opportunity logo and/or statement in all advertising and in all marketing publications of the Fargo Housing & Redevelopment Authority
- C. Publicize the availability and nature of the HCV Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.
- D. Be conscious of the use of human models used in its publications to avoid signaling any sense of discrimination.
- E. Conduct special outreaches to minorities, persons with disabilities and very low-income families.
- F. Post notices in places of employment, unemployment offices, welfare offices, post offices, grocery stores, churches, community halls, buses and other public transportation centers.
- G. Conduct outreach to organizations that assist people with disabilities, the elderly, students, immigrants, homeless people and victims of domestic violence.
- H. Work with the Legal Services of North Dakota to further fair housing in the community.
- I. Hold briefings, which include information on fair housing, for owners who participate in or who request information about the HCV Program.
- J. Actively encourage owners of suitable units located outside of low-income or minority concentration to participate in the HCV Program.
- K. Provide family choice through portability and allowing families to find suitable and eligible housing in the private market not only in CassCounty but also through our cooperative agreements with Fargo, ND and Clay County, MN.
- L. Assist applicants and participants with housing and neighborhood choices by maintaining a list of available rental properties and by informing applicants about other housing programs we offer for which they qualify.

FARGO HOUSING AND REDEVELOPMENT AUTHORITY

**325 Broadway, Fargo, ND 58102
PHONE: 701-293-6262, FAX: 701-293-6269**

SECTION 8 HOMEOWNERSHIP PROGRAM



**EQUAL HOUSING
OPPORTUNITY**

FARGO HOUSING AND REDEVELOPMENT AUTHORITY
AN EQUAL HOUSING OPPORTUNITY PROVIDER

SECTION 8 HOMEOWNERSHIP
ADMINISTRATIVE PLAN

The Fargo Housing and Redevelopment Authority will administer the Section 8 Home Ownership Program in compliance with the regulations established by the Department of Housing and Urban Development in 24 CFR Parts 5, 903 and 982. This program is in keeping with the mission of The Fargo Housing and Redevelopment Authority to assist low-income families to obtain safe decent and affordable housing, and to assist families in their efforts to become self-sufficient. This Program is designed to promote and support homeownership by first-time homeowners.

POLICY OF NONDISCRIMINATION

The Fargo Housing and Redevelopment Authority will administer the Section 8 Homeownership Program in a manner that will ensure consistent and fair treatment to all persons interested in participation.

The Fargo Housing and Redevelopment Authority will not discriminate at any stage of the application/participation process based on race, color, religion, sex, handicap, familial status, national origin, or political affiliation. The requirements of Federal, State and local law will be met. The Fargo Housing and Redevelopment Authority will abide by the nondiscrimination requirements of:

1. Title VI of the Civil Rights Act of 1964, which prohibits discrimination based on race, color or national origin in programs receiving Federal financial assistance;
2. Fair Housing Amendments Act of 1988, which prohibits discrimination based on race, color, religion, nation origin, sex, handicap or familial status in the sale, rental, or advertising of housing;
3. Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination based on handicap in programs receiving Federal financial assistance;
4. The Age Discrimination Act of 1975, which prohibits discrimination based on age in programs receiving Federal financial assistance; and
5. Executive Order 11063, which required HUD to take whatever action is necessary to prohibit discrimination based on race, color, national origin, religion (creed) or sex in housing receiving Federal assistance.

No preference will be shown any applicant because of political affiliation or acquaintance with any public official at the Federal, State or local level. In addition, there shall be no discrimination against any applicant receiving part or all of his income from public assistance, or based upon the location of the applicant's residence or the location of the home selected by the applicant.

ELIGIBILITY REQUIREMENTS

A family must complete a Section 8 Homeownership eligibility interview. The family will be informed of the requirements for participation and given written information to review. The family will be advised of their eligibility status. The family must meet the requirements as established by HUD in 24 CFR Parts 5, 903 and 982, and those established in this Plan.

In order for a family to be eligible to participate in the Section 8 Homeownership Program the family must meet each of the following criteria, 1. The family must be eligible to participate in the Housing Choice Voucher Program, and have completed an initial 12-month Lease term. 2. The family must qualify as a first time homebuyer. 3. The family must meet the minimum income requirements. 4. One or more adults of the family must meet the minimum employment requirement. 5. The family may not have previously defaulted on a mortgage obtained through the Section 8 Homeownership Program or been terminated from the Housing Choice Voucher Program.

1. Eligible Participant of Housing Choice Voucher Program:

The family must meet the requirements for admission to the Section 8 Housing Choice Voucher Program as set forth in The Fargo Housing and Redevelopment Authority Administrative Plan. The family shall be ineligible to participate in the Section 8 Homeownership Program until completion of an initial Section 8 12-month Lease term, and completion of the Participant's first annual recertification. The applicant shall be ineligible if the family has any debt to The Fargo Housing and Redevelopment Authority or any other Housing Authority. An applicant may be ineligible if any person of the household was terminated from a federally assisted Housing Program for non-compliance with participant's obligations. The Participant must be in compliance with the tenants' obligations to the Voucher Program, and must meet the other eligibility criteria set forth in this Plan.

2. First Time Home Buyer:

The family must qualify as a first-time home buyer, or a family that owns or is acquiring shares in a cooperative. To qualify as a "first-time homeowner" the family may not have owned title to a principal residence in the last three years. The right to purchase title under a lease-purchase agreement does not constitute a prohibited "present ownership interest." The family may include any person who owned an interest in a residence of any family member during the three years before the commencement of homeownership assistance. However, 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/her spouse) is considered a "first-time homeowner."

3. Minimum Income Requirements:

- A) At the time the family initiated homeownership assistance, in the case of non-disabled families, the adult family members who will own the home must have a gross annual income of at least equal to the Federal minimum hourly wage multiplied by 2000 hours. In the case of disabled families, the qualified

monthly income of the adult family members who will own the home must not be less than the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12.

- B) Exclusion of Welfare Assistance income: With the exception of elderly and disabled families, welfare assistance income will be disregarded when determining if a family meets the minimum income requirement. Welfare assistance includes assistance from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Food Stamps, General Assistance or other welfare assistance specified by HUD. The disregard of welfare assistance income affects the determination of minimum monthly income used to determine initial qualification for the Program. Welfare assistance income is included in determining income-eligibility for admission to the Housing Choice Voucher Program, calculation of the family's total tenant payment, and calculation of the amount of homeownership assistance payments.
- C) Inclusion of Welfare Assistance Income: In determining whether elderly and disabled families meet the minimum income requirement, welfare assistance shall be included only for those adult elderly or disabled family members who will own the home.

4. Employment History:

Each family must demonstrate that one or more adult members of the household who will own the home at commencement of home ownership assistance is employed full-time (an average of 30 hours per week) and has been so continuously employed for at least the 12-month period prior to execution of the sales agreement. Elderly and disabled households are exempt from this requirement.

To reasonably accommodate a family's participation in the Program, the Deputy Director of The Fargo Housing and Redevelopment Authority may consider whether and to what extent a brief employment interruption is considered permissible in satisfying the employment requirement. The Director may also consider successive employment during the 12-month period and self-employment in a business.

If a family, other than an elderly family or a disabled family, includes a person with disabilities, The Fargo Housing and Redevelopment Authority will grant an exemption from the employment requirements if it is determined that an exemption is needed as a reasonable accommodation so that the Program is accessible to and usable by persons with disabilities.

5. Prior Mortgage Defaults and/or Termination of Participation in the Housing Choice Voucher Program:

If any adult member of the household who will execute the contract of sale, mortgage and loan documents has previously defaulted on a mortgage obtained through the Section 8 Homeownership Program, the family will be ineligible to participate in the

Homeownership Program. The family may be ineligible if any adult member of the household who will execute the contract of sale, mortgage and loan documents has previously been terminated from a federally assisted Housing Program.

6. Additional Eligibility Factors:

- A) Applicants for the Section 8 Homeownership Program are not required to participate in the FSS Program in order to participate; however, in the event that applicants for the Program exceed the number 40, The Fargo Housing and Redevelopment Authority will give preference for participation to Participants in the Family Self-Sufficiency Program.
- B) The Fargo Housing and Redevelopment Authority will give preference to applicants for the Homeownership Program who are current residents of Cass County.

HOMEOWNERSHIP OPTIONS

The Fargo Housing and Redevelopment Authority offers an eligible family a choice between one of two forms of homeownership assistance. The family must identify which option they select prior to approval of the financing. The two options are:

1. A monthly homeownership assistance payment, or
2. A single downpayment assistance grant.

The two options must not be combined. The family has the option of one or the other type of homeownership assistance and can not combine forms of assistance. A family that includes a person who was an adult member of a family that previously received either of the two forms of homeownership assistance may not receive the other form of homeownership assistance from any Housing Authority.

1. Monthly Homeownership Payment Option.

The family may select the monthly homeownership payment option and receive monthly assistance payments for the term allowable by HUD regulations. The family must meet the eligibility and participation requirements as defined in the Homeownership Plan and HUD regulations. The process to initiate monthly homeownership assistance and the family's obligations are described in the Homeownership Plan.

2. Single Downpayment Assistance Grant.

The family may choose the option of a single downpayment assistance grant which must be applied toward the downpayment required in connection with the purchase of the home and/or reasonable and customary closing costs in connection with purchase of the home.

The family must meet the eligibility and participation requirements as defined in the Homeownership Plan and HUD regulations. A family may be denied Downpayment Assistance Grant, if the family does not meet the eligibility requirements and/or the family's obligations. The family will not be required to meet the conditions regarding continued assistance and will not be required to sign the Statement of Homeownership Obligations.

If the family chooses the one lump sum Downpayment Assistance Grant option, participation in the Housing Choice Voucher Program and Homeownership Program will terminate at the closing of the family's purchase of the home. Upon payment of the downpayment grant, the family will not have the option to move with continued assistance. After receipt of the downpayment grant, the family will not have the option to revert to the monthly assistance payment option.

The Fargo Housing and Redevelopment Authority will administer the Downpayment Assistance Grant in compliance with CFR 982.643. After completing the Homeownership Counseling Program, obtaining pre-approval from a financial institution, and locating a home, the family will submit the sales agreement to The Fargo Housing and Redevelopment Authority for approval. The home must meet the inspection

requirements and The Fargo Housing and Redevelopment Authority must approve the financing as described in this Plan.

A family that has received a Downpayment Assistance Grant may apply for and receive tenant based rental assistance, in accordance with program requirements and The Fargo Housing and Redevelopment Authority policy. However, rental assistance will not be approved so long as any member of the family owns any title or other interest in the home purchased with homeownership assistance. Further, a minimum of eighteen months must have passed since the family's receipt of the Downpayment Assistance Grant.

FAMILY PARTICIPATION REQUIREMENTS

Once a family is determined eligible to participate in the Program, the family will be issued a Certification of Eligibility in the Section 8 Homeownership Program, and must comply with the following requirements or forfeit their participation in the Program:

1. All adult members of the household must successfully complete a Homeownership Counseling Program approved by The Fargo Housing and Redevelopment Authority prior to commencement of homeownership assistance.
2. The family will seek pre-approval from a financial institution.
3. The family will have 180 days from the date the Certification of Eligibility is issued to locate a home and submit a proposed sales agreement to The Fargo Housing and Redevelopment Authority for approval. The sales agreement must comply with the requirements established by HUD and The Fargo Housing and Redevelopment Authority.
4. The Fargo Housing and Redevelopment Authority must be allowed to conduct a Housing Quality Standards Inspection, and the family must provide for an independent inspection of the proposed unit before approval of the Contract for Sale.
5. The family must obtain financing which meets the requirements of the Section 8 Homeownership Program, and those established by The Fargo Housing and Redevelopment Authority.
6. A family, which has selected the monthly assistance option, must enter a written agreement with The Fargo Housing and Redevelopment Authority to comply with all of the obligations under the Section 8 Homeownership Program. This document is the Statement of Homeownership Obligations.

1. Homeownership Counseling Program:

A family's participation in the Homeownership Program is conditional upon the successful completion of a HUD approved Homeownership Counseling Program. Counseling Programs provided by Village Family Services and SENDCAA are approved HUD and accepted by The Fargo Housing and Redevelopment Authority. All adult members of the household who will have interest in the contract for sale, mortgage or loan must attend and successfully complete the Counseling sessions.

The counseling session will include at a minimum:

- a) Credit counseling: If the family has poor credit that would prevent approval of financing, the family will be referred to an agency for assistance in re-establishing a good credit record. The family will be ineligible to participate in the Section 8 Homeownership Program until a good credit rating has been re-established.
- b) Budgeting and money management: The session will include discussion of the expenses of owning a home, and the need for savings to cover repairs and replacement expenses.
- c) How to obtain financing and loan pre-approval: The session will explain various types of financing and the pros and cons of each. The Fargo Housing

and Redevelopment Authority will provide the family with information on types of financing that will not be approved.

- d) How to find a home to purchase: The session will identify items to be considered in the selection of a home to purchase including location, condition and size. How real estate companies operate will be explained.
- e) How to negotiate a purchase price: Methods of making an offer to buy a home and what to consider when agreeing on a price.
- f) Home Maintenance: Basic maintenance functions required in the upkeep of the house and grounds.
- g) Information and fair housing laws: The session will provide information on fair housing lending and the names of local fair housing enforcement agencies.
- h) Real Estate Settlement Procedures Act: Explanation of the RESPA, State and Federal Truth in Lending Laws, and how to avoid loans with oppressive terms and conditions.

The family will be encouraged to participate in post-purchase counseling sessions offered by a HUD approved agency. This counseling should include moving expenses, utility hook-up, change of address and good-neighbor advice. Post Purchase Early Delinquency Counseling as described in Fannie Mae's Selling and Service Guide is required of all borrowers whose loan will be purchased by Fannie Mae.

2. Pre-Approval from Financial Institution:

The family will seek pre-approval from the financial institution of their choice. The pre-approval will assist the family in their search for a home priced within their means. The Fargo Housing and Redevelopment Authority will provide the family with an estimate of the Homeownership assistance monthly payment based on the family's income at the time.

3. Locating a home:

Upon approval for the Section 8 Homeownership Program, the family will be issued a Certification of Section 8 Homeownership Eligibility, and the family shall have one hundred eighty (180) days from that date to locate a home to purchase, and to submit a sales agreement to The Fargo Housing and Redevelopment Authority for approval. The family must remain in compliance with the family's obligations to the Housing Choice Voucher Program. Failure to comply with the obligations to the Voucher Program will result in forfeiture of the Homeownership Certification of Eligibility.

A home shall be considered located when the family submits the proposed sales agreement with the requisite components to The Fargo Housing and Redevelopment Authority. If a family is unable to locate a home within 180 days, the family may request an extension in writing. An extension may be granted if there is good cause for failure to find a home within the allotted time, and a realistic cause to believe that the family may find a home with additional time. The maximum total extension that may be approved is 180 days.

A Voucher Participant may continue to receive housing assistance while searching for a home. If the Participant is unable to locate a home within the allotted time, housing assistance payments through the Housing Choice Voucher Program shall continue.

The family may search for a unit within Cass or Clay County, which is eligible according to HUD requirements, and those established by The Fargo Housing and Redevelopment Authority. The home must be either existing or under construction at the time the family enters into the Contract for Sale. The home must be either a single-family unit, or a single dwelling unit in a cooperative or condominium. A home located on real property, to which the family will not own fee title, may be approved if the family has the right to occupy the site for at least forty years, and the home must have a permanent foundation.

The Fargo Housing and Redevelopment Authority will not commence homeownership assistance for occupancy of a home if the seller of the home is debarred, suspended, been denied as a rental landlord under the Voucher Program by The Fargo Housing and Redevelopment Authority, or is subject to a limited denial of participation of Part 24 of the Code of Federal Regulations.

4. The Sales Agreement:

The sales agreement must be submitted to The Fargo Housing and Redevelopment Authority for approval prior to execution. The Agreement must provide for the initial Housing Quality Standards inspection, the independent inspection, and must state that the buyer is not obligated to purchase the home unless such inspections are satisfactory to The Fargo Housing and Redevelopment Authority. The Agreement must state that the buyer is not obligated to pay for any required repairs without the approval of The Fargo Housing and Redevelopment Authority. The Sales Agreements must provide that the buyer is not obligated to purchase if the mortgage financing terms are not approved by The Fargo Housing and Redevelopment Authority. The Agreement must also contain a seller certification that the seller is not debarred, suspended, denied as an owner by The Fargo Housing and Redevelopment Authority, or subject to a limited denial of participation under 24 CFR Part 24.

The family must pay a minimum of 3% of the purchase price as the downpayment, and at least 1% of that downpayment must come from the family's personal resources.

Once The Fargo Housing and Redevelopment Authority has approved the sales agreement, the family will have 90 days from the date of approval to complete the purchase of the home. If there are exceptional circumstances, the family may request an extension in writing prior to the expiration date. The Director will determine whether to approve the extension. The maximum extension shall be 60 days. If the family is unable to complete the purchase within the time allowed, The Fargo Housing and Redevelopment Authority shall continue the family's participation in the Section 8 Voucher Program. The family may not reapply for the Section 8 Homeownership Program until they have completed an additional 12 months of participation in the Section 8 Voucher Program following the expiration of the sales agreement.

5. Lease-Purchase Agreement:

Families may enter a lease-purchase agreement while receiving Section 8 rental assistance with prior approval from The Fargo Housing and Redevelopment Authority. This option does not constitute a prohibited “present ownership interest.” An eligible family that holds an option to purchase may exercise that option and receive Section 8 Homeownership assistance. The family will be subject to the homeownership regulatory requirements at the time the family is ready to exercise the homeownership option. The family with a lease-purchase option must be determined eligible according to the criteria established in this plan. When determined eligible, the family must attend Homeownership Counseling Program, seek pre-approval of financing, arrange for initial Housing Quality Standards inspection and private inspection. Homeownership assistance will begin after all requirements of the Homeownership Program are met and when the family purchases the home.

INSPECTION REQUIREMENTS

Before financing is approved, The Fargo Housing and Redevelopment Authority must conduct a Housing Quality Standards Inspection of the proposed home. The home must meet Housing Quality Standards. The home must also comply with lead-based paint restrictions and requirements as identified by the Housing Quality Standards and the loan/mortgage regulations. In addition, the family must provide for an inspection of the unit to be completed by an independent home building inspector approved by The Fargo Housing and Redevelopment Authority. A copy of the independent inspector's report must be provided to The Fargo Housing and Redevelopment Authority before approval of financing. The Fargo Housing and Redevelopment Authority will discuss the inspection report with the family, and determine whether any work or repairs are necessary before the purchase is approved to assure that the home is in a safe, decent and sanitary condition. The purchase may be disapproved if the unit has any major physical problems and/or the cost of corrections is prohibitive.

A family, which has selected the monthly assistance option, will agree to permit The Fargo Housing and Redevelopment Authority Inspector to conduct an inspection after reasonable notice for the purpose of confirming that the home is being maintained in accordance with Housing Quality Standards. The inspections may be conducted annually or as needed, and may be discontinued if the family remains in compliance with the Standards. The family must complete any repairs required to meet Housing Quality Standards, and may be referred for post purchase counseling if issues of non-compliance with these standards continue.

FINANCING REQUIREMENTS

Once a sales agreement is approved by The Fargo Housing and Redevelopment Authority, and the inspections have been completed, the family shall have ninety (90) days to secure financing which meets the requirements of the Section 8 Homeownership Program, and The Fargo Housing and Redevelopment Authority. The financing package may be disapproved if it is determined that the debt is unaffordable for the family, or does not meet the requirements established by The Fargo Housing and Redevelopment Authority.

The Director of The Fargo Housing and Redevelopment Authority or his/her designee must review and approve the financial package before it is executed. The Director will execute a written approval or disapproval of the financial package.

The family must secure its own financing. All regular lender underwriting and property inspection requirements apply. Mortgages with balloon payments are prohibited. Seller financing is prohibited unless the seller is an approved nonprofit agency.

Financing packages must meet the following criteria:

1. The family must provide a minimum downpayment of no less than 3% of the selling price. No less than 1% of the selling price going towards the downpayment minimum must come from the family's personal assets; the other 2% may come from other sources.
2. The financing must comply with secondary mortgage market underwriting requirements, or comply with generally accepted private sector underwriting standards. Loan terms must comply with the secondary market's community or affordable lending guidelines.

Term Limits:

Term limits apply to families who have selected the monthly assistance payment option.

The maximum term of homeownership assistance will be in accordance with HUD regulations, and begins with the initial mortgage. Fifteen years is the maximum term if the initial mortgage term is twenty years or longer. Ten years will be the maximum term in all other cases. The maximum term applies to any member of the household who has an ownership interest in the unit during any time that homeownership payments are made, or is the spouse of any member of the household who has an ownership interest in the unit at the time homeownership payments are made.

Term limits do not apply if the family qualifies as elderly at the start of homeownership assistance, or if the family qualifies as disabled at any time during homeownership assistance. In the case of a disabled family, this exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. Such a family shall be provided at least 6 months of

homeownership assistance after the maximum term becomes applicable, provided the family otherwise eligible.

The Fargo Housing and Redevelopment Authority shall determine the affordability of the family's proposed financing. In making such a determination, The Fargo Housing and Redevelopment Authority may take into account such family expenses including but not limited to child care, unreimbursed medical expenses, and education costs. Other factors that will be considered include credit and loan debts, and the family's discretionary expenses. The Fargo Housing and Redevelopment Authority may disapprove financing if it is determined it is not affordable for the family.

AMOUNT AND DISTRIBUTION OF MONTHLY HOMEOWNERSHIP PAYMENTS

This section applies only to families, which select the monthly assistance payments option.

While the family is residing in the home, The Fargo Housing and Redevelopment Authority will make the homeownership assistance payment to the financial institution. If the assistance payment exceeds the amount due to the lender, the excess will be placed in dedicated account to be used for needed repairs and/or upkeep expenses.

The Homeownership Program will terminate automatically 180 calendar days after the last housing assistance payment on behalf of the family is made. If this would cause extreme hardship for the family, the family may request a waiver in writing. The request must be received prior to the 180th day, and the Housing Authority Director or his designee will determine whether the request will be approved.

The Fargo Housing and Redevelopment Authority will calculate the monthly homeownership payment in accordance with the regulations CFR 24 982.635.

Monthly assistance payments on behalf of the family will equal the lesser of:

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

The payment standard for the family is the smaller of:

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

The Fargo Housing and Redevelopment Authority will use the same payments standard schedule, subsidy standards and utility allowances as it applies to the Section 8 Voucher program. The payment standard will be adjusted annually as the regulations specify.

The Fargo Housing and Redevelopment Authority will include the following when determining homeownership expenses (other than for a cooperative member):

1. Principal and interest on the initial mortgage debt, and refinancing of such debt, and any mortgage insurance premium incurred to finance the purchase of the home.
2. Real estate taxes and public assessments on the home.
3. Home insurance.
4. Utility allowance based upon The Fargo Housing and Redevelopment Authority utility allowance schedule used for the Section 8 Voucher Program.
5. Allowance for annual maintenance, repair, and replacement expenses will be based on .5% of the purchase price of the home.
6. Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements of the home, or to make it accessible if a family member is disabled.

7. The land lease payment if the family will not own fee title to the real property on which the home is located

Homeownership expenses for a cooperative member may only include the following:

1. The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home.
2. Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt.
3. Home insurance.
4. Allowance for maintenance expenses.
5. Allowance for costs of major repairs and replacements.
6. Allowance for utility expenses.
7. Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements of the home, or to make it accessible if a family member is disabled.

If the home is a cooperative or a condominium, the operating charges or maintenance fees assessed by the association will also be considered as a homeownership expense.

AMOUNT AND DISTRIBUTION OF THE DOWNPAYMENT ASSISTANCE GRANT

The maximum downpayment grant may not exceed twelve times the difference between the Payment Standard and the Total Tenant Payment. The maximum grant will be the lesser of twelve times the difference between the Payment Standard and the Total Tenant Payment or the total of the downpayment and/or the acceptable closing costs defined in this plan. The Fargo Housing and Redevelopment Authority shall pay the grant directly to the financial institution at the closing of the purchase of the home. At that time, the family's participation in the rental voucher and the homeownership voucher programs will terminate.

The Fargo Housing and Redevelopment Authority will permit the downpayment grant to be applied to either the downpayment and/or the closing costs. The family must pay a minimum of 3% of the purchase price as the downpayment, and at least 1% of that downpayment must come from the family's personal resources.

Closing Costs:

The Fargo Housing and Redevelopment Authority will include items listed on Settlement Statement Form HUD-1 (Handbook 4305.2) when determining what are reasonable and customary closing costs. Other items may also be considered if it is determined that they are reasonable and customary charges. The Fargo Housing and Redevelopment Authority may disapprove the distribution of a Downpayment Assistance Grant if the closing costs are determined to be unreasonable and/or unusual.

The following items may be considered as reasonable and customary closing cost charges:

1. Items payable in connection with loan.
2. Items required by lender to be paid in advance.
3. Reserves deposited with lender.
4. Title charges.
5. Government recording and transfer charges.

If the purchase of the home is financed with FHA Mortgage insurance, and FHA requirements concerning closing costs will apply.

FAMILY'S HOMEOWNERSHIP OBLIGATIONS

This section applies only to families who select the monthly homeownership payment option.

When The Fargo Housing and Redevelopment Authority has approved the financing, and before commencement of homeownership assistance payments, the family must meet with the Section 8 Administrator to execute a Statement of Homeownership Obligations. The Statement will specify the family's continuing obligations to the Homeownership Program.

All adult members of the household, who will execute the contract of sale, mortgage and loan documents must sign the Statement of Homeownership Obligations. This is an agreement between those members and The Fargo Housing and Redevelopment Authority. By signing the document, the signatories certify that they have successfully met the eligibility requirements, and have completed the steps required to participate in the Homeownership Program. The signatories must also agree to meet the requirements of continuing participation in the Homeownership Program.

The signatories must understand that, failure to have successfully completed the eligibility requirements and/or failure to meet the continuing obligations of the Homeownership program is cause for termination of Homeownership Assistance Payments. A family terminated from the Homeownership Program for non-compliance with these obligations will not be eligible for the Section 8 Rental Assistance Program or the Homeownership Program.

The Fargo Housing and Redevelopment Authority will make regular monthly assistance payments to the approved lending institution for no more than the maximum term allowed by the Homeownership regulations. The continuation of assistance payments is dependent upon the family's successful completion of all eligibility requirements, and conditions of participation in the Section 8 Homeownership Program.

The amount of assistance payments may be adjusted, and will be calculated in accordance with the regulations established by the Department of Housing and Urban Development and the policies of The Fargo Housing and Redevelopment Authority.