

# 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)

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 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.

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# Streamlined Annual PHA Plan

## for Fiscal Year: 20\_08\_\_

### PHA Name:

City of Marietta, OH PHA

OH077

**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:** City of Marietta, OH

**PHA Number:** OH077

**PHA Fiscal Year Beginning:** (mm/yyyy) 04/01/2008

**PHA Programs Administered:**

**Public Housing and Section 8**

Number of public housing units:  
 Number of S8 units:

**Section 8 Only**

Number of S8 units: 462

**Public Housing Only**

Number of public housing units:

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

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

**PHA Plan Contact Information:**

Name: Carrie McNamee

Phone: 740-373-3745

TDD: 1-800-750-0750 (Ohio Relay Service) Email (if available): cmcnee@wmcap.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.    **\*\*\*\*No Changes**

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) City of Marietta Development Office

**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.

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**A. PHA PLAN COMPONENTS**

- 1. Site-Based Waiting List Policies \*\*\***Not Applicable**  
**903.7(b)(2) Policies on Eligibility, Selection, and Admissions**
- 2. Capital Improvement Needs \*\*\* **Not Applicable**  
**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 \*\*\* **Not Applicable**
- 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. \*\*\* **Not Applicable**
- 6. Supporting Documents Available for Review \*\*\* **Not Applicable**
- 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report \*\*\* **Not Applicable**
- 8. Capital Fund Program 5-Year Action Plan \*\*\* **Not Applicable**

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

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

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

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

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

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

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

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

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

**\*\*\* Not Applicable- Section 8 Only**

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

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

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

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.

### **\*\*\* Not Applicable- Section 8 Only**

#### **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:

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:

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:

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

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

2. Program Description:

a. Size of Program

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

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? **25 or fewer participants**

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: **See Attached**

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

**The PHA will invite and encourage all Family Self Sufficiency clients to participate in the Homebuyer Education Program. The Homebuyer Education program will be held at least once this year.**

**The Family Self Sufficiency Coordinator will work with participants to improve credit scores therefore increasing their ability to secure a loan for the purchase of a home.**

**The PHA will partner with the HOME Funded Community Housing Improvement program to increase the ability of participants to purchase safe and affordable housing.**

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 downpayment 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):

#### **4. Use of the Project-Based Voucher Program \*\*\* Not Applicable**

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

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

1.  Yes  No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option? If yes, check which circumstances apply:

- low utilization rate for vouchers due to lack of suitable rental units
- access to neighborhoods outside of high poverty areas
- other (describe below:)

2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

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

[24 CFR Part 903.15]

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

### **\*\*\* No Changes to PHA plan submitted for FY2007**

1. Consolidated Plan jurisdiction: (provide name here)

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)

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



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

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

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	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 type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	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
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-

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

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

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: **** Not Applicable			Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:		Federal FY of Grant:
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:    )					
<input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)				
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

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

<b>Annual Statement/Performance and Evaluation Report                      Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)                      Part II: Supporting Pages</b>								
PHA Name:		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:				Federal FY of Grant:		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	

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

<b>Annual Statement/Performance and Evaluation Report                      Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)                      Part III: Implementation Schedule</b>							
PHA Name: *** Not Applicable			Grant Type and Number Capital Fund Program No: Replacement Housing Factor No:			Federal FY of Grant:	
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	

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

<b>Capital Fund Program Five-Year Action Plan</b>					
<b>Part I: Summary</b>					
PHA Name ** Not Applicable				<input type="checkbox"/> <b>Original 5-Year Plan</b> <input type="checkbox"/> <b>Revision No:</b>	
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2  FFY Grant: PHA FY:	Work Statement for Year 3  FFY Grant: PHA FY:	Work Statement for Year 4  FFY Grant: PHA FY:	Work Statement for Year 5  FFY Grant: PHA FY:
	Annual Statement				
CFP Funds Listed for 5-year planning					
Replacement Housing Factor Funds					

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

<b>Capital Fund Program Five-Year Action Plan</b>						
<b>Part II: Supporting Pages—Work Activities</b>						
Activities for Year 1	Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>
<b>See</b>						
<b>Annual</b>						
<b>Statement</b>						
<b>Total CFP Estimated Cost</b>			\$			\$

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

<b>Capital Fund Program Five-Year Action Plan</b> <b>Part II: Supporting Pages—Work Activities</b>					
Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
Total CFP Estimated Cost		\$			\$



**Section 8 Tenant-based voucher Homeownership Option**

The City of Marietta, Ohio, Public Housing Agency (PHA) hereby establishes a Section 8 tenant-based voucher homeownership option in Marietta and Washington County, Ohio, pursuant to the US Department of Housing and Urban Development's (HUD) final rule 24 CFR 5, 903 and 982, dated September 12, 2000.

**Eligibility Criteria**

Each calendar year the PHA will determine how many Section 8 Housing Choice Vouchers will be issued and may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

1. A family must meet the general requirements for continued participation in the PHA's Section 8 tenant-based programs.
  2. Current Section 8 program participants must be in full compliance with their lease and program requirements and must terminate their current lease arrangement in compliance with the lease.
  3. The family satisfies any first time homebuyer requirements, where a family member must not have owned title to a principal residence in the last three years (also includes a single parent who become displaced homemaker, who, while married, owned a home with spouse or resided in home owned by spouse). Residents of limited equity cooperatives are eligible for homeownership option.
  4. If a family member previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home they shall be barred from participation.
  5. Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for purchase of a home.
  6. Participates in the Section 8 homeownership option enrolls in the a pre- and post-purchase homeownership counseling program and be deemed to be mortgage ready before a homeownership voucher will be issued. At a minimum, the counseling program will cover the following:
    - Home maintenance
    - Budgeting and money management
    - Credit Counseling;
    - How to negotiate the purchase price;
    - How to obtain homeownership financing;
    - How to find a home: and
    - Advantages of purchasing and how to locate a home in an area that does not have a high concentration of low-income families.
1. Initially, the program will give priority to current and previous Family Self-Sufficiency participants who successfully complete the FSS program and continue to be eligible for Section 8 assistance. Families participating in FSS shall be offered the housing choice voucher, if there are any remaining vouchers they shall be offered to families that are participating in the Family Self-Sufficiency program.

2. A family of which a family member is a person with disabilities, and use of the homeownership option is needed to provide housing as a reasonable accommodation.
3. The family satisfies the employment requirements.
4. The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option.
5. Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale.

### **Homeownership Downpayment**

The PHA has established a minimum homeowner downpayment of at least 3 percent of the purchase price. If community resources are involved in the downpayment the family must provide at least one percent of the purchase price from the family's personal resources. The PHA, at its discretion, may waive the one-percent from the family's personal resources, if it has coordinated downpayment assistance with other available community resources.

### **Statement of Family Obligations**

Before commencement of homeownership assistance, the family must execute a statement of family obligations in the form described by HUD. In the statement, the family agrees to comply with all family obligations under the homeownership option.

#### **Family Obligations:**

The family must comply with the following obligations.

1. To the extent required by PHA, the family must attend and complete ongoing homeownership and housing counseling.
2. The family must comply with the terms of any mortgage securing debt incurred to purchase the home or any other financing.
3. So long as the family is receiving homeownership assistance, the family may not sell, convey or transfer any interest in the home to any entity or person other than a member of the assisted family residing in the home.
4. The family may grant a mortgage on the home for debt incurred to finance purchase of the home or any refinancing of such debt that is approved in advance by the PHA and meets HUD underwriting regulations.
5. Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members.
6. So long as the family is receiving homeownership assistance, the family must supply required information regarding income and family composition in order to calculate total correctly total tenant payment.
7. The family must supply any information on any mortgage or other debt incurred to purchase the home, any refinancing of such debt, any sale or other transfer of any interest in the home or the family's homeownership expenses.
8. The family must notify PHA in writing within five business days, if the family fails to make required mortgage payments or is notified of a default on a mortgage securing any debt incurred to purchase the home.
9. The family must notify PHA in writing within thirty days before the family moves out of the home.
10. During the time the family receives homeownership assistance no family member may have any ownership interest in any other residential property.

11. At the time of annual re-certification, the family must document that he or she is current on mortgage, insurance and utility payments.
12. The family may not take out a home equity loan without prior written consent from PHA.
13. The family must comply with family obligations under Section 8 program.
14. The family may not sublet or lease.
15. My/Our family (including each family member) must not commit fraud, bribery or any other corrupt or criminal act in connection with the program.
16. My/Our family (including each family member) must not participate in illegal drug or violent criminal a activity.

### **Continued Assistance Requirements**

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

### **Time Frame of Utilization**

A participating family must locate a home and sign a satisfactory a Contract of Sale and arrange Financing within 180 days of a letter of eligibility.

If a participating family is unable to enter into a >Contract of Sale= or arrange financing (other than for unsatisfactory credit) before the end of the 180 day deadline and the family has demonstrated progress by identifying houses to purchase and that it has sought financing that is pending, than an additional 90 days will be granted.

Any extension beyond the 270 days will be subject to the availability of units in the fiscal year and is at the sole discretion of the Section 8 Program Director.

### **Portability**

Families that are determined eligible for homeownership assistance may exercise the homeownership option outside the PHA's jurisdiction, only if the receiving public PHA is administering a Section 8 homeownership program and is accepting new families into its Section 8 homeownership program.

### **Income Eligibility**

1. The family must demonstrate that the annual income (gross income) of the adult family members who will own the home at commencement of homeownership assistance is not less than the Federal minimum hourly wage multiplied by 2,000 hours. (Families in which the head of household or spouse is disabled or elderly are exempt from this requirement. Families with a disabled household member may request an exemption as a reasonable accommodation.)
2. Except in the case of an elderly family or disabled family the PHA shall not count any welfare assistance received by the family in determining annual income.
3. The disregard welfare assistance income only effects the determination of minimum annual income used to determine if a family initially qualifies for commencement of homeownership assistance, but does not effect the determination of income eligibility for admission to the voucher program,

calculation of the amount of homeownership assistant payments on behalf of the family.

### **Employment Requirements**

The family must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance:

1. Is currently employed on full time basis. The term full time employment means not less than an average of 30 hours per week) and has been continuously employed so during the year before commencement of homeownership assistant for the family.
2. The employment requirement may not apply to elderly family or a disabled family (which is a family that includes a person with disabilities) The PHA shall grant an exemption from the employment requirement if the PHA determines that an exemption is needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

### **Unit Eligibility**

1. PHA must determine that the unit is eligible.
2. The unit was either under construction or already existing at the time the PHA determined that the family is eligible for homeownership assistance to purchase the unit.
3. The unit is a one-unit property.
4. The unit has been inspected by the PHA's inspector and by an independent inspector designated by the family.
5. The unit satisfies HQS.
6. The participant must determine and document whether or not the unit is in an airport runway clear zone or an airfield clear zone.
7. The participant must determine and document whether or not the unit is in a flood hazard area. Units in flood hazard areas must be insured for flood damage.
8. The PHA may not approve a unit if the PHA has been informed (by HUD or otherwise) that the seller is debarred, suspended, or subject to limited denial of participation.

### **Special Housing Type**

Families are not permitted (including families that move into the PHA program under portability procedures) to use the following special housing type:

1. Congregate Housing
2. Group home
3. Shared housing
4. Cooperative housing\_(excluding families that are not cooperative members)
5. Manufactured homes
6. Single room occupancy (SRO)

### **Independent Inspections**

1. An independent professional inspector selected by and paid for by the family must inspect the unit. The independent inspector may not be a PHA employee or contractor or

other person under the control of the PHA. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.

2. The independent inspector must provide a copy of the inspection report to both the family and the PHA. The PHA may not commence homeownership assistance for the family until the PHA has reviewed the inspection report of the independent inspector.
3. The PHA shall have the discretion to disapprove the unit for assistance under the homeownership option because of information in the inspection report.

### **Contract of Sale**

1. Before commencement of homeownership assistance, a member or members of the family must enter in a Contract of Sale with the seller of the unit to be acquired by the family. The family must give the PHA a copy of the sale of contract. Except for cooperative members who have acquired cooperative shares prior to commencement of homeownership assistance.
2. The contract of sale must:
  - a. Specify the price and other terms of sale by the seller to the purchaser.
  - b. Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser.
  - c. Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser.
  - d. Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation.

### **Lease Purchase Agreement**

This program is designed for a HUD approved mortgage. Tenants with Lease Purchase Agreements (sometimes called a Land contracts) are eligible only as a tenant participant and will not be considered under this homeownership program.

### **Permitted Ownership Arrangements**

The homeownership option may be utilized in two types of housing:

1. A unit owned by the family, where one or more family members hold title to the home.
2. A cooperative unit, where one or more family members hold membership shares in the cooperative.

### **Financing**

The household is responsible for obtaining financing. Financing must comply with secondary mortgage market underwriting requirements.

If financed with FHA mortgage insurance such financing is subject to FHA mortgage insurance requirements. If purchase of home is financed without FHA mortgage insurance requirements, FHA mortgage insurance requirements are not applicable.

Seller financing, co signing of promissory notes and balloon payments are prohibited forms of financing in this program.

Voucher funds may not be used to assist with financing cost (downpayment, closing cost, etc).

### **Assistance Payment**

The Payment standard will determine the maximum subsidy in the homeownership option program. The PHA will use the same voucher program payment standard amounts for homeownership option, as the Section 8 Tenant based assistance program.

Payment standards amounts are the greater of (1) payment standard at commencement of homeownership assistance or (2) payment standard at most recent eligibility reexamination since the commencement of homeownership assistance.

The family's Section 8 homeownership assistance payment (HAP) will be the lower of (1) Section 8 payment standard minus the total homeowner payment or (2) the monthly homeownership expenses minus the total homeowner payment.

PHA will annually reexamine family income and composition and make appropriate adjustments to the amount of the monthly housing assistance payment.

Forty percent of adjusted monthly income limitation does not apply to homeownership families. If the homeownership expenses exceed the payment standard, the family will pay the difference in addition to the total homeowner payment.

If the family's income increases to a point that they do not receive assistance payment, eligibility for such payments will continue for 180 calendar days. At the end of a continuous period of 180 days without any assistance payments, eligibility for Section 8 assistance will automatically terminate.

### **Homeownership Expenses**

Housing assistance payments will be made directly to the lender. If the housing assistance payment is greater than the mortgage payment, maintenance allowance and tax/insurance escrow payments, the difference will be paid to the family.

Homeownership expenses include:

- 1) interest and principal for original mortgage debt
- 2) real estate taxes
- 3) mortgage insurance
- 4) homeowner insurance
- 5) utility allowance from rental voucher program
- 6) PHA allowance for routine maintenance cost.

### **Maximum Term of Homeownership Assistance**

Section 8 assistance will only be provided for the months the family is in residence in the home. The maximum length of time a family may receive homeownership assistance is 15 years, if the original mortgage, incurred to finance the purchase of the home, has a term of 20 years or longer.

In all other cases the maximum term of assistance is 10 years. Elderly and disabled families are exempt from this time limit.

Maximum term of homeownership assistance applies to the total time a family receives homeownership assistance, regardless of whether the family purchases another home.

The maximum term applies to any member of the family who:

1. Has an ownership interest in the unit during the time that homeownership payments are made; or
2. Is the spouse of any member of the household, who has an ownership interest in the unit during the time homeownership payments are made.
3. 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 that homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance in accordance with this part).

### **Move To A New Unit**

Families are prohibited from moving to a new unit if they own title or interest in the prior home, have not resided in the original home for one year, and/or if the family has failed to comply with all initial requirements.

A homeownership family may purchase another home with Section 8 assistance provided there is no mortgage loan default and the family is in compliance with the statement of homeowner obligations.

### **Limitations**

The number of families that will be assisted with homeownership assistance will be determined by the PHA at the beginning of each calendar year.

### **Defaults**

If a participant in the Homeownership Option defaults on his or her home mortgage loan, the participant will not be able to use his or her homeownership voucher for continued rental housing, but may reapply for the Section 8 waiting list according to the policies and procedures for denial of services for serious violations.

### **Denial or Termination of Assistance**

PHA shall deny or terminate homeownership assistance for the following reasons:

1. Failure to comply under basic voucher program rules
2. Failure to comply with family obligations
3. Mortgage default

### **Recapture of Homeownership Assistance**

Upon the purchase of a home, a family receiving homeownership assistance shall execute a binding agreement, as required by HUD and consistent with State and Local law, that secures the

PHA=s right to recapture the homeownership assistance, when the there is a denial or termination of assistance, involuntary resale or voluntary resale. A recorded lien, secured by a mortgage agreement that specifies the terms of the recapture of homeownership subsidy, shall be subordinate only to the original first mortgage.

In the case of the voluntary sale of the home, the recapture amount shall be:

1. The amount of homeownership assistance provided to the family adjusted to reflect the automatic reduction or
2. If the sale of the house does not result in equity that is sufficient to pay for the recapture amount as outlined above, including the automatic reduction recaptured amount shall be determined using the actual sales price of the home minus the balance of first mortgage.

### **Purchase of a subsequent home**

Homeowner assistance provided will be exempted from repayment, when equity earned as a result to the sale of an assisted home is subsequently used to purchase a another home, while the family is still eligible under this Section 8 homeownership option. The length of assistance will be based on the original purchase and the automatic reduction will take place on the original timeline. If the sale is an identity-of-interest transactions, in which case, the PHA shall establish a sales price and a recapture amount, based on the fair market value, as determined by a fee appraiser to be compensated by the participant.

### **Automatic Reduction**

The amount of homeownership assistance subject to recapture will automatically be reduced over a ten-year period, beginning one year from the purchase date.

- 10% after 1 year
- 20% after 2 years
- 30% after 3 years
- 40% after 4 years
- 50% after 5 years
- 60% after 6 years
- 70% after 7 years
- 80% after 8 years
- 90% after 9 years
- 100% after 10 years

At the end of the 10 year period, the amount of homeownership assistance subject to recapture will be zero.

### **Provisions that do not apply**

The following types of provisions do not apply to assistance under the homeownership options:

1. Any provision concerning the Section 8 owner or HAP contract between the Housing Authority and owner.
2. Any provisions concerning the assisted tenancy or the lease between the family and owner.
3. Any provisions concerning the PHA approval of tenancy.
4. Any provisions concerning rent to owner or rent reasonableness.
5. Any provisions concerning issuance or term of voucher.



## **WM Section 8 Homeownership Checklist**

**Application**

**Sales Contract w/additions**

**Family Obligations Checklist**

**Unit Eligibility Checklist**

**Mortgage & Promissory Note**

**\*\*Payment Assistance - Astrid**

**\*\*Default Notice?**

**\*\*Termination Notice - Astrid**

**Recapture Notice**

**Recapture Spreadsheet**

## Reduction Notice

## Reduction Spreadsheet

### STATEMENT OF FAMILY OBLIGATIONS

Before commencement of homeownership assistance, the family **must** execute a statement of family obligations in the form described by HUD. In the statement, the family agrees to comply with all family obligations ;under the Homeownership option.

The family must comply with the following obligations:

- 1.1 Attend and complete ongoing homeownership and housing counseling.
- 1.2 Comply with the terms of any mortgage securing debt incurred to purchase the home or any other financing.
- 1.3 So long as the family is receiving homeownership assistance, the family may not sell, convey or transfer any interest in the home to any entity or person other than a member of the assisted family residing in the home.
- 1.4 The family may grant a mortgage on the home for debt incurred to finance purchase of the home or any refinancing of such debt that is approved by the PHA in advance and meets HUD underwriting regulations.
- 1.5 Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent=s executor or legal representative, so long as the home is solely occupied by remaining family members.
- 1.6 So long as the family is receiving homeownership assistance, the family must supply required information regarding income and family composition in order to calculate total correctly total tenant payment.

- 1.7 Supply any information on any mortgage or other debt incurred to purchase the home, any refinancing of such debt, any sale or other transfer of any interest in the home or the family=s homeownership expenses.
- 1.8 Notify PHA in writing within five business days, if the family fails to make required mortgage payments or is notified of a default on a mortgage securing any debt incurred to purchase the home.
- 1.9 Notify PHA in writing within thirty days before the family moves out of the home.
- 1.10 During the time the family receives homeownership assistance no family member may have any ownership interest in any other residential property.
- 1.11 At the time of annual re-certification, the family must document that he or she is current on mortgage, insurance and utility payments.
- 1.12 May not take out a home equity loan without prior written consent from PHA.
- 1.13 Comply with family obligations under Section 8 program.
- 1.14 The family may not sublet or lease.
- 1.15 My/Our family (including each family member) must not commit fraud, bribery or any other corrupt or criminal act in connection with the program.
- 1.16 My/Our family (including each family member) must not participate in illegal drug or violent criminal a activity.

\_\_\_\_\_ Date \_\_\_\_\_

Purchaser

