

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 8/30/2011
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1.0	PHA Information PHA Name: Housing Authority of the City of Camden PHA Code: NJ010 PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 01/2012			
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>1777</u> Number of HCV units: <u>1374</u>			
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only			
4.0	PHA Consortia: (Check box if submitting a joint Plan and complete table below.) <input type="checkbox"/> PHA Consortia			
Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
				PH HCV
PHA 1:				
PHA 2:				
PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.			
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: Promoting adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.			
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. *See Attachment nj010a01			
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: Capital Fund Program. (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. *See Attachments nj010b01, nj010b02, nj010c01, nj010d01, nj010e01, nj010f01, nj010g01, nj010h01 HACC Main Office:2021 Watson St. 2 nd Flr. Camden, NJ 08105;Kennedy Tower, Westfield Tower, Mickle Tower, Baldwin's Run Senior Tower, Chelton Terrace, McGuire Gardens, Branch Village, Ablett Village, Roosevelt Manor and Baldwin's Run.			
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i> *See Attachment nj010i01, nj010j01			
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. *See Attachment nj010k01			
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.			
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.			

8.3	<p>Capital Fund Financing Program (CFFP). Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>
9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. *See Attachment nj010101</p>
9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan. *See Attachment nj010m01</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested. (a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan. *See Attachment nj010n01 (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” “Substantial Deviation/Modification”: A substantial deviation from the plan occurs when the Board of Commissioners decides that it wants to change the mission statement, goals or objective of the plan. “Significant Amendment”: Significant amendments or modifications to the Annual Plan are defined as discretionary changes in the plans or policies of the housing authority that fundamentally change the plans of the agency and which require formal approval of the Board of Commissioners.</p>
11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office. (a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights) (b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only) (c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only) (d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only) (e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only) (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations. (g) Challenged Elements (h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only) (i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

5.2 Goals and Objectives

Housing Authority of the City of Camden Fiscal Year 2012 Annual Plan

Goals and Objectives
Forecast Operating Subsidy.
Evaluate information for cost cutting decisions: <ul style="list-style-type: none"> a.) Prepare a plan that will assist in cost saving measures which should result in a 7-10% savings over expenses for a 3 year period b.) An ongoing goal to try and achieve each AMP to be a HUD High Performer under the FASS indicator
Develop detailed individual site evaluations using the new PHAS III Indicators to determine needs, strengths and weaknesses
Evaluate and improve procurement policies and procedures
QC forms have been developed for tracking site performance- new monthly reports developed based on PHAS/MASS reporting indicators.
Continue to maintain 95% PIC compliance
Continue to comply with HUD mandate of 3% vacancy rate at each development and meet a 2% vacancy rate
Establish a 501(c)(3) corporation for tenant services and two LLC's
Improve quality of life issues; enforcing all Federal Regulations equally
HACC will be creating a Non-Profit Foundation <ul style="list-style-type: none"> a.) Scholarships for HOPE VI Residents b.) Create outsourcing of development services to other PHA's
Continue to promote the Assisted Living Program.
Expand the HACC's Green Initiative.
Upgrade our Information Technology infrastructure with a new Broad Band Initiative
Expand services delivered to the high-risk youth.
HACC will expand Community Services at Baldwin's Run
HACC will work with residents of Branch Village in preparation for submission of a HOPE VI Application to redevelop Branch Village.
Improve public housing management: (PHAS score)
Improve housing choice voucher management: (SEMAP)
Continue to increase customer satisfaction
Concentrate on efforts to improve specific management functions
Renovate or modernize public housing units:
Homeownership opportunities: Apply for additional Section 8 vouchers: we are continuing to look for voucher opportunities.
Implement public housing or other homeownership programs through: NSP Homeownership in Morgan Village FSS continues to promote homeownership opportunities

Attachment nj010a01

Continue to promote Public Housing homeownership opportunities
Implement measures to deconcentrate property by bringing higher income public housing households into lower income developments:
Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments
Implement public housing security improvements
Increase the number and percentage of employed persons in assisted families
Provide or attract supportive services to increase independence for the elderly or families with disabilities
Promote the new Adult Daycare Program in 2012
Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability
Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status or disability.
Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
Create new ways to increase revenue for the HACC
Increase the quality of the current housing stock.

6.0 (4) Operation and Management

Overview

Over the last five years since publication of the revised Operating Fund Formula contained in 24 CFR 990 and other HUD guidance provided to date, the Housing Authority of the City of Camden (HACC) under the direction of the Executive Director and other senior staff have taken steps to put in place a management structure consistent with the broader multi-family management industry.

Routine maintenance has been decentralized and services are handled on-site by maintenance staff assigned respectively and under direction of the Property Manager. Service Contracts (i.e., routine painting, extermination, etc...) are procured centrally by the purchasing agent for the Authority but are overseen by the Property Managers. Technical/Specialized Maintenance Services are procured centrally and work is overseen by the Property Managers. Unit/Annual Inspections are handed by an HACC certified inspector. Vacancy Preparation is handled by on-site staff, with contract support, when necessary. Work Order Requests are handled by Property Managers who assign and monitor work performed by on-site maintenance staff.

Our affordable housing inventory includes a combination of public housing, assisted living, privately managed and Section 8 housing choice voucher units. Recognizing this mix of affordable housing options and attempting to continue to meet the broader Camden community's needs in times of diminishing federal funding, we have made many changes since September 2005. We anticipate more as transition to the asset management model continues through the 2011 year and as HUD guidance is disseminated.

In order to sustain the high level of operational and financial performance achieved over the last few years, HACC routinely and systematically monitors the management, physical, and financial condition of all of its properties and programs. Monthly performance reports (see attached) are required from site staff that provides both qualitative and quantitative information. Data is provided on the following:

- Number of vacant units and the status of each;
- Unit turnaround time;
- Reasons for unit refusals;
- Rent collection rate;
- Completion of emergency work orders;
- Completion of routine work orders;
- UPCS Inspections;
- Re-examinations completed;
- Lease enforcement activities;
- Unit transfers; and
- Quality control inspections.

Budget versus actual variance reports are also required. Additionally, *Performing/Non-Performing Reports* are reviewed by the Property Managers who analyze and consolidate information provided to monitor the performance and/or non-performance of the properties based on the criteria established in

PIH Notice 2006-14. The forms used for each property are included as supplemental information to this attachment.

Of particular focus to the financial condition of each property and to the agency as a whole are utility costs and consumption. These are monitored closely by each Property Manager, the Director of Finance, and the Deputy Executive Director/Asset Manager on a monthly basis. Also we have been working with an ESCO company to assist us in this area. Although none of HACC's properties are currently non-performing in this area, the unpredictable nature of the weather in the northeast merits close monitoring to sustain a positive financial position at each property. Furthermore, bi-weekly meetings are held to discuss agency operational and financial performance between the Executive Director and executive staff, as well as, monthly meetings between the Asset Manager and the Property Managers.

Additionally Property Managers have been working closely with the Resident Initiatives Department Staff to meet the needs of the residents from a Social Services perspective. The aim is to improve the mindset of residents in the care of the units and thereby having generally better maintained units by the residents authority wide.

Major deficiencies identified in the past include:

- **Vacancy Rate:** Which have been as high as 16% in older non-performing AMPs
- **Unit Turnaround Time:** Which have been as high as 1496 days in older non-performing AMPs.
- **UPCS Inspections:** The REAC inspection which have been as low as 38 in older non-performing AMPs.
- **Crime and Drug Incidents** that exceed by 120% statistics in the surrounding communities.
- **Rent collection:** Which have been as low as 91% in some properties

Plan and Resources to Address Deficiencies:

- **Vacancy Rate.** To address this issue, HACC focused additional Capital Fund monies for the rehabilitation of units that required work over and above normal wear and tear and beyond the abilities of site maintenance staff to make-ready and reoccupy many of the vacant units. As a result of this refocused effort vacancy rates have improved dramatically. Capital funds will be allocated each year to supplement site maintenance, vacant unit rehabilitation, and repairs. Site staff in conjunction with in-house counsel and other Executive staff meet monthly to strategize and articulate innovative ways to address the causes of the high voluntary and involuntary (evictions) unit turnovers.

The goal of the Authority is to achieve a vacancy rate of 3% over the next 12 months for the older non-performing AMPs and 2% over the second twelve-month period, then sustain the vacancy rate at 2% or below using the combined resources of site maintenance staff, participants in the Youthbuild Program, and capital funds as well as the steps outlined to address unit turnaround time below authority wide as needed.

In addition to other vacancy improvement strategies outlined, a marketing strategy will be developed and implemented to increase interest in older AMPs such as Branch Village. The

\$144 million Roosevelt Manor HOPE VI, located directly across the street from Branch Village, is nearly completed. With the new construction of rental and homeowner properties, it is anticipated that interest residing in the area and in Branch Village will increase. Redevelopment of the surrounding area that includes a new library, accessibility to shops, schools, health care facilities and transportation will develop a synergy not seen in the neighborhood for decades. The Roosevelt Manor HOPE VI redevelopment plan is to attract low-income as well as medium-income applicants in a mixed-income community.

- **Unit turnaround time:** A variety of factors contributed to the poor performance in various AMPs. The primary one being that many of the vacancies were long-term, severely damaged units requiring extensive repair and rehabilitation work and the process for identifying and budgeting capital funds for vacant units that required repairs beyond the capacity of site maintenance staff did not occur in a very timely basis. This resulted in lengthy delays and vacancy days that could not be excluded for purposes of PHAS reporting. A number of units were also off line due to fire. Delays in contracting out the work after reimbursement from the insurance company and other issues related to a protracted process, contributed to a high average turnaround time in various older non-performing AMPs. Future CFP monies are earmarked for vacancy reduction but significant improvement in unit turnaround time will not be achieved until all of these long-term vacancies have been re-occupied.

HACC's goal is to reduce unit turnaround to less than 15 calendar days or adjusted vacancy rate less than 2% according to PHAS III. Steps taken to minimize the delay in re-occupying vacant units include:

- Monthly meetings to discuss specific vacancies and funding for unit turnaround activities.
- Property-specific vacancy and unit turnaround monthly monitoring logs are maintained to ensure compliance with vacancy and unit turnaround goals.
- Monthly Property Manager's report requires specific vacancy turnaround time information and analysis.
- An adequate pool of eligible potential applicants for selection off of the waiting list is maintained.
- A painting contractor retained by HACC is used to paint vacant units after repairs have been made thus decreasing the amount of time site maintenance personnel spend in each vacant unit. Capital funds are also allocated on an annual basis for rehabilitation of vacant units requiring extensive repairs.

HACC staff has also met with representatives of the private property management firms to address this issue. The companies have made some manpower adjustments and increased resources deployed to turning over and re-occupying vacant units. The goal is to sustain this effort.

- **Physical deficiencies identified by UPCS inspections:**
 - In order to address the deficiencies, the Executive Office targeted additional Capital Fund resources. Annual CFP funds have also been allocated for this purpose. The Modernization Department and site staff used the REAC inspection report, work order reports and the Five-Year Physical Needs

Assessment (PNA) completed to prioritize repairs and capital fund expenditures at the sites.

- In addition, on an ongoing basis, the Executive Office in conjunction with property managers and maintenance staff, have implemented a system that requires that routine site evaluations be performed. These site evaluations would identify and correct UPCS deficiencies prior to the REAC inspection. Site staff prioritizes repairs that need to be made and coordinate with other property management staff and the Director of Modernization to determine which items to complete using CFP funds and those repairs to be completed by site staff. It is anticipated that these site evaluations combined with annual unit and system inspections will ensure that all potential UPCS deficiencies are addressed and that any issues that might cause the properties to receive a low score are resolved.
- For the older AMPs, site evaluations will also be performed at these properties to identify and correct UPCS deficiencies that might cause the properties to receive a low score. In addition, the Property Manager and site maintenance staff will develop and implement a revised, comprehensive preventive maintenance plan to assist with improving the property's physical condition and increasing the REAC physical inspection scores.

The goal for the older properties is to receive a score of at least 5 points or higher than the most recent REAC inspection. REAC site deficiencies from the last REAC Inspections have been abated.

As detailed above, AMPS conduct annual UPCS Inspections to be proactive in identifying deficient physical conditions as well as having the ability in taking preventive maintenance measures. These include but are not limited to ongoing monthly extermination plan for each unit at the AMPs.

- **Crime and Drug Incidents:** Under the direction of the Asset Manager and in collaboration with site staff, HACC's Director of Security, residents and the local police, a major site control and lease enforcement initiative has been launched to address and eliminate the illegal activity in and around the problematic AMPs. The Authority has made it an agency-wide focus to reduce the level of criminal and drug-related incidents on all of its properties, but particularly those identified as problematic. Steps taken and/or planned include:
 - The Authority added to its staff an In-House Counsel position responsible for coordinating agency-wide security reporting and tracking on for-cause lease terminations.
 - Increase in house legal capacity and improved HACC representation in eviction proceedings.
 - Review and revision of lease agreement and "One-Strike" Policy to facilitate HACC's crime reduction efforts.

- City-wide monthly crime and drug incident reports from the Camden Police Department and other lease violation data are reviewed when available by security and site staff to determine lease enforcement options and make decisions on what actions will be taken in each case.
 - Better coordination of police presence and incident reporting to ensure adherence to management goals and objectives and more effective lease enforcement.
 - Commitment by Authority Executive staff and Board members to meet with members of local law enforcement and the judicial system to better educate legal system on public housing and to commit additional police patrols and support HACC in its crime and drug reduction efforts.
 - Continue working with grassroots organizations (i.e. DCCB, Gatekeepers, etc...) and the Camden County Prosecutors Office in deterring crime.
- Rent Collection: In order to increase rent collection at the AMPs, Asset Management staff is working with the site staff to better coordinate rent collection activities including follow-up phone calls and visits to delinquent households and referrals to appropriate financial counseling organizations. The goal is to increase rent collections to 97% overall.
 - **MAINTENANCE CHARGES**
 - The management office is responsible for normal maintenance in your apartment. All requests for service should be brought to the management office between the hours of 8:30 am through 4:30 pm. Normal service is performed Monday through Friday 9 am through 4:00 pm. Emergencies are handled on “an as needed basis.” After hours emergencies should be called in to 856-966-0549. Unfortunately, we cannot make appointments for repair work. If any item is damaged due to negligence on your part, either during occupancy or when you vacant, you will be charged according to the following schedule:

Entry Door (metal)	\$ 360.00
Entry Door (non-metal)	\$ 175.00
Interior Door	\$ 50.00
Entry Lock replacement (kwikset) includes deadbolt and exterior lock	\$ 66.00
Entry Lock replacement (Best) includes deadbolt	\$ 175.00
Interior Door Knob	\$ 8.00
Entry/Interior Door Latch	\$ 5.00
Passage Locks	\$ 10.00
Privacy Lockset	\$ 15.00
Lock Out (after 4:30pm)	\$ 65.00
Duplicate Keys	\$ 10.00
Hi-Rise Access Card Replacement	\$ 35.00
Storm Door (new)	\$ 350.00
Storm Door Screen	\$ 10.00
Storm Door Pump	\$ 15.00
Storm Door Handle	\$ 18.00
Storm Door (door chain)	\$ 5.00
Storm Door Window (36x)	\$ 75.00
Stationary Window (double paned)	\$ 40.00
Storm Window (32x)	\$ 60.00
Window Panes (cost determined by size)	\$ 40.00 -100.00
Screen Replacement (screen only)	\$ 10.00
Screen Replacement (frame included)	\$ 25.00
Refrigerator Replacement	\$ 400.00
Stove Replacement	\$ 280.00

Attachment nj010b01

Crisper Cover	\$ 20.00
Refrigerator/Freezer Door Replacement	\$ 150.00
Encrusted Oven and Burner(s) Cleaning	\$ 35.00
Kitchen Sink Faucet	\$ 75.00
Kitchen Stainless Steel Sink	\$ 40.00
Any Kitchen Cabinet(s)/ Drawers	\$ List Price
Kitchen Countertop(s)	\$ List Price
Bathroom Tub Kit	\$ 350.00
Bathroom Sink and Cabinet	\$ 150.00
Bathroom Tub/Sink Faucets	\$ 80.00
Toilet Replacement	\$ 100.00
Toilet Bowl or Tank Replacement	\$ 50.00 each
Toilet/ Sink Stopped Up by Foreign Object and Requires Snake Out	\$ 60.00
Toilet/ Sink Stopped Up and Toilet Must Be Removed	\$ 80.00
Soap Dish, Toothpaste Holder, Towel Bars	\$ 8.00 each
Toilet Paper Holder	\$ 4.00 each
Medicine Cabinet	\$ 30.00
Ceramic Tiles	\$ 5.00 each
Smoke Detector	\$ 15.00 each
Carbon Monoxide Detector	\$ 25.00
Exterior Wall Mount Fixture	\$ 25.00
Ground Fault Interrupters (GFI)	\$ 15.00
Receptacles (duplex)	\$ 2.50 each
Electrical Switches	\$ 8.00 each
Light Switch Plates/ Outlet Covers	\$ 4.00 each
Light Globe/Covers (large)	\$ 10.00 each
Light Globe/Covers (small)	\$ 5.00 each
Replace Light Bulb	\$ 5.00 each
Window Shades	\$ 10.00 each
Floor Damage Repair	\$ materials + labor
Wall Damage Repair	\$ materials + labor
Painting of Apartment (charged according to size)	\$ materials + labor
Wallpaper Removal	\$ 50.00 per wall
Trash Removal (charged according to amount of debris)	\$ 25.00 minimum
Major sewer back-up caused by objects such as rags, diapers, feminine napkins, etc., put in toilets or other drains	\$ 150.00 minimum

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- **Cleaning Charges:**

Cleaning of entire apartment according to size	
Efficiency	\$ 75.00
1 Bedroom	\$ 100.00
2 Bedroom	\$ 125.00
3 Bedroom	\$ 150.00
4 Bedroom	\$ 200.00
Refrigerator Cleaning	\$ 50.00
Stove Cleaning	\$ 50.00
Stripping / Waxing Floors	\$ 35.00 per room

- Any other item not specifically mentioned above, which is broken or damaged by a tenant's negligence will be charged at material(s) replacement cost and labor.
- Prices are subject to change and can be verified at the time of replacement or repair. Some charges are exclusive of labor costs.
-

- My signature below indicates that I have read, understand and received a copy of the above information.
-
-

-
-

• Tenant's Signature

Date

-
-
-
-

• Tenant's Signature

Date

-
-
-
-

• Manager's Signature

Date

***Housing Authority of the City of Camden
2021 Watson St. Camden, NJ 08105
Phone: (856) 968-2700
Fax: (856) 968-2754***



Reasonable Accommodation Policy

Dr. Maria Marquez
Executive Director

An Equal Opportunity Employer
An Equal Housing Provider

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**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

INTRODUCTION:

Policy Statement:

Housing Authority of the City of Camden (HACC) is committed to ensuring that its policies and procedures do not deny individuals with disabilities the opportunity to participate in, or benefit from, nor otherwise discriminate against individuals with disabilities, on the basis of disability, in connection with the operations of HACC's programs, services and activities. Therefore, if an individual with a disability requires an accommodation such as an accessible feature or modification to a HACC policy, HACC will provide such accommodation unless doing so would result in a fundamental alteration in the nature of the program, or an undue financial and administrative burden or would be neither reasonable nor necessary. In such a case, HACC will make another accommodation that will not result in a financial or administrative burden or be either unreasonable or unnecessary.

A reasonable accommodation is a change, modification, alteration or adaptation in policy, procedure, practice, program, or facility that provides a qualified individual with a disability the opportunity to participate in, or benefit from, a program (housing or non-housing) or activity.

HACC will post a copy of these Reasonable Accommodation Policies and Procedures in the applicant, resident and program participant waiting areas of the HACC Main Office, Section 8 Offices, and all management offices in each public housing development. In addition, individuals may obtain a copy of these Reasonable Accommodation Policies and Procedures, upon request, Public Housing Site Managers, Section 8 Housing Specialist.

For those who do not qualify as a person with a disability as defined by the Fair Housing Amendments Act, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act, but who have a need for an accommodation because of a physical or mental impairment, HACC may still provide an accommodation to meet that need contingent upon reasonableness and availability of resources.

Legal Authority:

HACC is subject to Federal, state and local civil rights laws and regulations. This Reasonable Accommodation Policy is based on the following statutes or regulations:

See Section 504 of the Rehabilitation Act of 1973 (Section 504)¹; Title II of the Americans with Disabilities Act of 1990 (ADA)²; the Fair Housing Act of 1968, as amended (Fair Housing Act)³; the Architectural Barriers Act of 1968, and the respective implementing regulations for each Act, State of Florida Statutes Sections 760.20-760.37, and Chapter 11A, *et. seq.* of the Code of Miami-Dade County.

¹ 29 U.S.C. § 794; 24 C.F.R. Part 8.

² 42 U.S.C. §§ 12101 *et seq.*

³ 42 U.S.C. §§ 3601-20; 24 C.F.R. Part 100.

⁴ 42 U.S.C. §§ 4151-4157.

¹ Common Areas include, but are not limited to: PHA offices, including management and regional offices; private management company offices; community room; senior center; meeting room; mail room; laundry room; trash disposal; and, day care facilities.

² Accessible elevators shall be on an accessible route and shall comply with UFAS § 4.10 and with the American National Standard Safety Code for Elevators, Dumbwaiters, Escalators and Moving Walks, ANSI A17.1-1978 and A17.1a-1979. *See* UFAS § 4.10; Figures 20, 22 and 23. An "accessible route" is a continuous, unobstructed UFAS-compliant path as prescribed in 24 C.F.R. §§ 8.3 and 8.32 and UFAS § 4.3.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

³ At least one (1) accessible route complying with UFAS § 4.3 shall be provided within the boundary of the site from public transportation stops, accessible parking spaces, passenger loading zones, if provided, and public streets or sidewalks to an accessible building entrance. *See* UFAS §§ 4.1.1(1); 4.3. In addition, UFAS requires that at least one (1) accessible route complying with UFAS § 4.3 shall connect accessible building or facility entrances with all accessible spaces and elements within the building or facility. *See* UFAS §§ 4.1.2(1); 4.3.

⁴ If laundry equipment is provided within individual dwelling units, or if separate laundry facilities serve one or more accessible dwelling units, then they shall meet the requirements of UFAS §§ 4.34.71 through 4.34.7.3.

⁵ “Cluster boxes”, common in multi-family housing developments, are routinely placed in sequential order. However, if a customer is unable to access his/her mailbox due to a disability, the customer may submit a request under the U.S. Postal Service’s “Hardship Clause” and request the relocation of the mailbox to a lower, accessible level. According to § 631.42 of the U.S. Postal Service “Postal Operations Manual”, the customer submits the “Hardship Clause” request directly to his/her postal delivery person; the delivery person then submits the request to his/her manager. The manager evaluates the individual request and takes appropriate action. If the postal service is unable to relocate the mailbox, the postal service may provide an alternate accommodation such as door delivery.

⁶ The highest operable part of all controls, dispensers, receptacles, and other operable equipment shall be placed within at least one of the reach ranges specified in §§ 4.2.5 and 4.2.6. Except where the use of special equipment dictates otherwise, electrical and communications system receptacles on walls shall be mounted no less than 15” above the finish floor. *See* UFAS § 4.27.3

⁷ If emergency warning systems are provided, they shall include both audible alarms complying with UFAS § 4.28.2 and visual alarms complying with UFAS § 4.28.3. *See* UFAS § 4.1.2 (13)

⁸ Accessible or adaptable kitchens and their components shall be on an accessible route and shall comply with the requirements of UFAS § 4.34.6. However, the PHA will not be required to make all elements of the kitchen accessible, unless requested by the resident with a disability. Rather, the resident may request specific accessible kitchen elements.

⁹ Accessible or adaptable bathrooms shall be on an accessible route and shall comply with UFAS § 4.34.5. However, the PHA will not be required to make all elements of the bathroom accessible, unless requested by the resident with a disability. Rather, the resident may request specific accessible bathroom elements.

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Monitoring and Enforcement:

Individuals may contact the Asset Manager regarding any complaints regarding their reasonable accommodation request.

In addition, individuals may exercise their right to appeal HACC's decision through the local offices of the following agencies:

United States Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 17th St. NW
Washington, DC 20410

TDD/TTY: (856) 831-4689

General Policy Information:

The requirement to provide reasonable accommodation is intended to provide, for persons with disabilities, equal opportunity to participate in all housing programs administered by HACC through modification of policies, procedures, or structures. This policy is not intended to provide greater program benefits to persons with disabilities than to non-disabled residents, program participants or applicants. It may mean, however, that persons with disabilities will sometimes be treated differently, in order to ensure equal access to programs and services.

Reasonable accommodation methods or actions that may be appropriate for a particular program and individual may be found to be inappropriate for another program or individual. The decision to approve or deny a request for a reasonable accommodation is made on a case-by-case basis and takes into consideration the disability and the needs of the individual as well as the nature of the program or activity in which the individual seeks to participate.

Information and documentation regarding the policy of reasonable accommodations will be given to applicants, residents and program participants during the admission and occupancy cycle, including but not limited to during the recertification process, and upon request (see "Notification to Applicants, Residents, and Program Participants Regarding Reasonable Accommodation Requests", page 10). Forms and other documents used for applicants, residents and program participants will, to the extent feasible, be written in plain, intelligible language. When appropriate, HACC will provide documents in accessible formats, provide auxiliary aids, or, upon request, communicate with a third party designated by the applicant or resident.

Reasonable accommodations are made in response to individual requests from a qualified person with disabilities. The request may be made in any manner that is convenient for the person with disabilities. Accommodations will be unique to the individual with disabilities; individuals with the same disability may not need, or desire, the same level of accommodation. There is no standard approach. What works for one person may not work for another in the same situation.

HACC will not provide supportive services, e.g., counseling, medical, or social services that fall outside the range

of services offered to residents. Further, HACC will make modifications in order to enable a qualified applicant/resident with disabilities to live in the housing, but is not required to offer housing of a fundamentally different nature. The test is whether, with appropriate modifications, the applicant/resident can live in the housing that HACC offers; not whether the applicant/resident could benefit from some other type of housing that HACC does not offer.

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DEFINITIONS:

Applicant: A person who successfully follows all of the required steps identified by HACC as necessary for becoming a participant in one of HACC's housing programs (for example: the Public Housing or Section 8 Housing Choice Voucher Program).

Assistive Animals: Animals that are used to give assistance to persons with disabilities and are necessary as a reasonable accommodation. Assistive animals are also referred to as service animals, support animals or therapeutic animals.

Major Life Activities: These include caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working. This is not an exhaustive list; other life activities can also be major.

Mitigating Circumstances: Situations in which a requested reasonable accommodation enables an applicant, resident, or program participant to become lease compliant.

Resident: A person who successfully follows all of the required steps identified by HACC as necessary for residing in a dwelling administered under HACC's Public Housing Program.

Person with Disabilities: A person who 1) has a physical or mental impairment that substantially limits one or more major life activities, 2) has a record of such impairment, or 3) is regarded as having such impairment.

Physical Or Mental Impairment: A variety of conditions, diseases, illnesses, disfigurements and disorders including hearing/orthopedic/visual/speech impairments, alcoholism, emotional illness, drug addiction (other than addiction caused by current, illegal use of a controlled substance), cerebral palsy, cancer, or HIV infection, if the impairment substantially limits one or more major life activities.

Program Participant: A person who successfully follows all of the required steps identified by HACC as necessary for participating in HACC's Section 8 Housing Choice Voucher Program or Public Housing Programs.

Reasonable Accommodation: a change, adaptation or modification to a policy, program, service, or workplace which will allow a qualified person with a disability to participate fully in a program, take advantage of a service, or perform a job. Reasonable accommodations may include, for example, those which are necessary in order for the person with a disability to use and enjoy his or her dwelling, including public and common use spaces.

Verification source: a qualified professional (not necessarily a physician) having knowledge of a person's disability who can verify the person's disability and need for a reasonable accommodation.

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AUXILIARY AIDS AND EXAMPLES OF REASONABLE ACCOMMODATIONS:

To facilitate communication with persons with disabilities, HACC shall furnish appropriate auxiliary aids. "Auxiliary aids" means services or devices that enable persons with impaired sensory, manual or oral skills to have an equal opportunity to participate in, and to enjoy, the benefits of programs and activities. However, HACC is not required to provide individually prescribed devices, such as readers for personal use or study, personal hearing aids, walkers, canes, wheelchairs, or other devices of a personal nature. In determining what auxiliary aids are necessary, HACC shall give primary consideration to request(s) of the individual with disabilities.

Types of auxiliary aids and reasonable accommodations that HACC, when necessary and appropriate, readily supplies to applicants, residents and program participants include but are not limited to:

1. Allowing transfers to another dwelling upon verification by a qualified verification source of a disability-based need for the transfer.
2. Providing additional explanation of program rules and requirements.
3. Offering documents, in accessible formats (e.g., large type, computer disk or Braille) and in plain language.
4. Permitting rent payments and required communications to be mailed rather than delivered in person.
5. Providing accessible housing to applicants and residents.
6. Providing another housing offer if an applicant, resident or program participant can demonstrate good cause that the rejection of the initial housing offer, for example, was because of the disability of an applicant, resident or program participant's household member.
7. Making a dwelling unit, part of a unit or public and common use elements accessible.
8. Providing auxiliary aids, such as pencil and paper for those with speech difficulties, Telecommunication Device for the Deaf (TDD), Assisted Listening Device (ALD), a qualified sign language interpreter, or a reader, when necessary for effective communication between HACC and an

applicant, resident or program participant.

9. Sending mail or making phone calls to a person designated as a contact person by the person with disabilities.

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10. Allowing the use of assistive animals.

11. Considering the impact of "mitigating circumstances" regarding the rejection of an applicant for housing or when terminating the lease or terminating housing assistance to an applicant, resident, or program participant. If the applicant/resident/program participant requests such consideration or if more information is required, HACC will ask the applicant/resident/program participant to verify:

a. that the applicant/resident/program participant has a disability;

b. that the specific situation(s) that led to application rejection or lease/housing assistance termination is/are caused by or occurred because of the disability or that the disability substantially contributes to the specific situation(s) that led to application rejection or lease/housing assistance termination;

c. that the proposed accommodation can reasonably be expected to prevent the recurrence of the situation(s) that led to application rejection or lease/housing assistance termination.

12. Reinstating applications of persons with disabilities, if the reason they did not submit their applications or respond to housing offers in the required time was reasonably related to their disability. Decisions will be made on a case-by-case basis, considering whether, because of the person's disability, the person was prevented from responding in time and considering reasons for reinstating of applications normally allowed for people without disabilities.

13. Reinstating applications of persons with disabilities, if the reason they did not submit their applications or respond to housing offers in the required time was failure on the part of HACC to provide effective communication.

14. Allowing a live-in aide to reside in an appropriately-sized dwelling unit.

15. Installing strobe type flashing lights and other such equipment for a family member with a hearing impairment.

16. Permitting an outside agency or family member to assist an applicant, resident or program participant in meeting screening criteria or meeting essential lease obligations.

Aids, benefits, and services, to be equally effective, are not required to produce identical results for individuals with disabilities and non-disabled persons, but to afford individuals with disabilities equal opportunity to obtain the same result, to gain the same benefit, or to reach the same level of achievement.

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FUNDAMENTAL ALTERATIONS TO THE PROGRAM OR UNDUE FINANCIAL AND ADMINISTRATIVE BURDEN:

HACC will deny reasonable accommodation requests which would require a fundamental alteration in the nature of its programs, services or activities, or which would create an undue financial and administrative burden or which are neither reasonable nor necessary. Determining a requested accommodation to be a fundamental alteration does not eliminate HACC's compliance responsibilities. If a requested action would result in a fundamental alteration or undue financial and administrative burden, HACC may take another action that would not result in a fundamental alteration but would nevertheless ensure that the person would have an equal opportunity to receive the program benefits and services. HACC's determinations with respect to fundamental alterations will be made on a case- by-case basis.

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ESSENTIAL OBLIGATIONS OF TENANCY:

To help identify fundamental operations in the programs, six essential obligations of tenancy are listed below:

1. To pay rent and other charges under the lease in a timely manner;
2. To care for and avoid damaging the unit and common areas; to use facilities and equipment in a reasonable way; to create no health or safety hazards and to report maintenance needs;
3. Not to interfere with the rights and enjoyment of others and not to damage the property of others;
4. Not to engage in criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents or staff; not to engage in drug-related criminal activity on or off the premises (for Public Housing or Section 8 Housing Choice Voucher Program (Section 8 Voucher), and all applicable related programs);
5. To comply with all applicable US HUD regulations, and HACC rules, and program requirements and documents, (including the HACC Public Housing Conventional Lease and Leasing Policies and Section 8 HAP Contract) and to comply with health and safety codes; and
6. Actions that would change the essential obligations of tenancy.

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TYPES OF ACTIONS CONSIDERED TO BE A FUNDAMENTAL ALTERATION:

Types of activities that would be considered to be a fundamental alteration to the program include but are not limited to:

1. Actions that require substantial modifications to, or elimination of, essential lease provisions, community policy provisions, or program eligibility or screening requirements based on the obligations of tenancy (e.g., admission of an unqualified family or family member);
2. Actions that require HACC to add supportive services; e.g., counseling, medical, or social services, that fall outside the range of existing services offered by HACC;

3. Actions that require HACC to offer housing or benefits of a fundamentally different nature from the type of housing or benefits that HACC offers; or

4. Actions that substantially impair HACC's ability to meet its essential obligations as a landlord, as defined in the HACC Conventional Public Housing Dwelling Lease (HACC Lease). HACC's obligations under the HACC Lease include management, administration, maintenance, or other services required for the operation of the program or upkeep of the property.

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REASONABLE ACCOMMODATION PROCEDURES:

Initial Reasonable Accommodation Procedures:

1. HACC's *Reasonable Accommodation Request* form will be provided to all applicants as an attachment to HACC's application when the waiting list is opened.

2. During any point in the application process, applicants may make written requests using the Reasonable Accommodation form or if they are unable to complete the form, make a verbal request for reasonable accommodations to the following address and/or by calling the phone number indicated below:

Attention: Marilu Mendez, Housing Specialist
Housing Authority of the City of Camden
114 Boyd St.
Camden, NJ 08105
Phone: (856) 968-2727
Fax: (856) 966-2118
_____ TDD

Prior to eligibility interviews, applicants will send completed reasonable accommodation forms, and make all related requests and inquiries to, the Housing Specialist. Also during this period, the Housing Specialist or designee will send all necessary forms, and process all reasonable accommodation forms, requests and inquiries.

Notification to Applicants, Residents, and Program Participants Regarding Reasonable Accommodation Requests:

HACC's Reasonable Accommodation Policies and Procedures, which includes the Reasonable Accommodation

Request and Notice of Nondiscrimination on the Basis of Disability, will be posted in appropriate HACC business offices listed on page 1. The Notice of Nondiscrimination on the Basis of Disability, Notice of Right to a Reasonable Accommodation, Reasonable Accommodation Request, Authorization for Release of Information and Reasonable Accommodation Information forms will also be provided at eligibility determination, move-in and recertification by the Site Manager (Public Housing) or HACC Housing Specialist (Section 8) or their designees. When the designated employee (see “Making a Reasonable Accommodation Request) provides these forms, the recipient must sign the Acknowledgement of Receipt of Reasonable Accommodation Documents form, a copy of which must be placed in the recipient’s file.

Forms and letters have been developed for an applicant, resident or program participant to request a reasonable accommodation. These forms are listed in the Appendix and are explained in later sections of this policy.

Although the process for requesting a reasonable accommodation is standardized, each request will be treated uniquely. The results will be unique to the individual, the property, and/or circumstances involved. Whenever possible, reasonable accommodation decisions will be made in a timely manner, and both denials and agreements to make accommodations will be documented in writing. If applicable, forms and notifications will be provided to the applicants, residents or program participants in an accessible format (such as Braille, large print or audio tape) upon request.

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Any meetings required by this policy will be held at an accessible location. Auxiliary aids will be provided upon request, where necessary to afford an individual with disabilities an equal opportunity to participate in, and enjoy the benefits of HACC’s programs and/or activities. Auxiliary aids are services or devices that enable persons with impaired sensory, manual, or speaking skills to have an equal opportunity to participate in, and enjoy the benefits of, HACC’s programs or activities and include, but not limited to, qualified sign language interpreters, telecommunication devices for deaf persons (TDD’s), Braille materials, audio recordings, materials in large print, note takers, or assistive listening devices. If auxiliary aids are requested by any person, including but not limited to an applicant, resident or program participant, such accommodations shall be made available. This requirement is contingent upon the requestor having given prior notification to HACC, e.g., on the application form in the case of an applicant, before any meetings held by HACC, etc. A person requiring an auxiliary aid shall make their request to HACC by providing a minimum of fifteen (15) calendar days advance notice. In most instances, this will allow sufficient time to provide these accommodations.

Appointments letters, notices of meetings, brochures and other HACC communications inform applicants, residents and program participants of their rights to auxiliary aids and how to contact the HACC staff person to whom these requests should be made. All HACC staff persons receiving requests for auxiliary aids will record these requests on the “Auxiliary Aids Request” form.

If HACC is not able to accommodate a disabled person who has requested an auxiliary aid, HACC will take appropriate action, including, but not limited to, rescheduling any meetings.

HACC will schedule sign language interpreters when a request is received at least fifteen (15) calendar days prior to any scheduled activity.

Making a Reasonable Accommodation Request:

Applicants, residents and program participants may make a reasonable accommodation request at any time. If the applicant/resident/program participant is unable to complete any of the following reasonable accommodation forms (Request Forms): *Reasonable Accommodation Request*, *Live-in Aide Agreement*, or *Release of Disability-*

Related Special Needs in Case of Emergency Evacuation (Public Housing Only) forms, the request will still be considered. If the applicant/resident/program participant is unable to complete any of the Request Forms, the Eligibility Interviewer, Site Manager, Housing Specialist, or other designated employee must offer assistance and, upon consulting with the applicant, resident or program participant, complete the Request Forms to the best of his or her ability for record-keeping purposes. The designated employee must review the completed Request Forms, as appropriate, with the applicant, resident, or program participant. The designated employee must ensure that all reasonable accommodation requests are written on the applicable forms, no matter how the requests are communicated. The designated employee shall not give any assurances to the applicant, resident, or program participant that the request for reasonable accommodation will be granted or denied, but shall convey to the applicant, resident, or program participant that the requests will be reviewed and a final determination will be made at a later date described within this policy. If the accommodation is reasonable, HACC will consider the request.

The general procedures for making a reasonable accommodation request (subsequent to application process) are as follows:

1. At the eligibility determination phase, the Eligibility Interviewer, Housing Specialist or other designated employee shall provide the *Notice of Right to a Reasonable Accommodation, Reasonable Accommodation Request* (which includes an attachment entitled “Examples of Reasonable Accommodations”) and *Reasonable Accommodation Information* forms. The designated employee must

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obtain the signature of the applicant on the *Acknowledgement of Receipt of Reasonable Accommodation Documents* form indicating that he or she has received these forms. That form must be kept in the applicant’s file. The Eligibility Interviewer, Housing Specialist or other designee is the person to whom requests should be submitted at this phase. The designated employee shall also read a script entitled *Reasonable Accommodation Script* (see Appendix section, form number 14) that clearly and simply

indicates what a reasonable accommodation is and the fact that an applicant, resident or program participant has a right to a reasonable accommodation. The designated employee shall ask all applicants if they want to designate a contact person if needed to assist them because of their disability.

2. The Site Manager, Housing Specialist or designated employee will notify all Public Housing residents/Section 8 program participants of their right to request a reasonable accommodation by providing them with the *Notice of Nondiscrimination on the Basis of Disability, Notice of Right to a Reasonable Accommodation, Reasonable Accommodation Request, Authorization for Release of Information and Reasonable Accommodation Information* forms during move-in and recertification. They will also be notified that they may obtain additional *Reasonable Accommodation* forms from the designated employee at any time.

3. Applicants, residents, and program participants will submit all requests for reasonable accommodation to the designated employee as appropriate (see paragraphs 1 and 2 above) on the Request Forms and will obtain the Request Forms from those employees. Applicants, residents, and program participants will also obtain the *Authorization for Release of Information* from the designated employees as appropriate (see paragraphs 1 and 2) and return completed copies of these release forms to those same employees. If applicants, residents or program participants cannot use or complete a form because of their disability, the

designated employee will still respond to their requests for reasonable accommodation and assist the applicant, resident or program participant in completing and using the form.

4. HACC shall assure that all medical records or any other documents related to the medical condition of the applicant, resident or program participant are protected from disclosure pursuant to all applicable federal and state laws, including but not limited to the Health Insurance Portability and Accountability Act of 1996. All documents regarding the medical condition of applicants, residents, and program participants must be stored in secure, locked cabinets in the HACC offices of the Public Housing Asset Manager or Director of Section 8 (as applicable). Medical documents must never be stored with applicant or tenant files. Access to medical documents and information is restricted solely to those employees who must have access to that information in order to provide a reasonable accommodation. This may include the Housing Specialist (for applicants and Section 8 program participants), Asset Manager or Site Managers (for Public Housing residents).

5. Within two (2) business days of receipt of the Request Form, an employee will fax a copy of the Request form and the following Verification Forms (as applicable) to the verification source indicated on the Request Form to verify disability and document the need for the reasonable accommodation: *Reasonable Accommodation Verification*, *Letter to Verification Source for a Reasonable Accommodation Request*, and *Live-in Aide Agreement/Live-in Aide Verification*. The fax notifies the verification source that the completed Verification form must be returned to the designated employee within fifteen (15) business days and that failure to do so may result in the request being denied.

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6. Within two (2) business days of receipt of the Request Form the designated employee will also forward this form to the Asset Manager for monitoring purposes.

7. The designated employee places a follow up call to the verification source within one (1) business day of faxing the documents to confirm receipt of the documents. If the forms have not been returned to the designated employee within five (5) days of being sent, the designated employee faxes a reminder to the verification source that the completed Verification form must be returned to the designated employee within fifteen (15) calendar days and that failure to do so may result in the request being denied. If the Verification form is returned within fifteen (15) business days of being sent, proceed to step 8 (below). If the verification source does not return the Verification form within fifteen (15) calendar days of being sent, the designated employee forwards this information to the Public Housing Site Manager, Director of Section 8 or other designated supervisor who must forward the documents to the Asset Manager with their recommendation for denial.

8. Within two (2) business days of receipt of the completed Verification Form and any supporting documentation, the designated employee will forward the applicant's, resident's, or program participant's Request Form, Verification Form, and any supporting documentation to the designated supervisors in a sealed envelope.

9. The following forms may be used by the designated supervisor (see item 6, above) to communicate with applicants, residents or program participants and verification sources regarding Request and Verification Forms: *Letter to an Applicant, Resident, or Program Participant for a Meeting About*

Reasonable Accommodation (if applicable), *Request for More Information or Verification Regarding a Reasonable Accommodation Request*, or *Letter to Verification Source for a Reasonable Accommodation Request* (as applicable).

10. Should the designated supervisor determine that the Verification Form is incomplete or lacking in adequate detail, the designated supervisor will fax the form to the verification source within two (2) business days of receipt. The fax will indicate the necessary changes, and advise the verification source that the necessary changes must be incorporated and the corrected form must be returned within fifteen (15) calendar days. The fax also informs the verification source that failure to return the corrected form within the allotted time may result in the request being denied. The designated supervisor will place a follow-up phone call within one (1) business day of sending the fax to confirm receipt. The designated supervisor will send a reminder fax within five (5) business days of sending the fax should the documents fail to be returned within that time, again informing the verification source that failure to return the corrected form within the allotted time (five (5) days) may result in the request being denied. If the verification source returns the corrected Verification Form within ten (ten) business days, proceed to the decision processes outlined in items 11 and 12 below. Should the verification source fail to return the corrected Verification Form within the allotted ten (10) business days, the designated supervisor will forward all Request and Verification Forms and any other applicable documents to the Asset Manager with recommendation that the reasonable accommodation request be denied for lack of proper verification, but that the request will be reconsidered should the requestor wish to resubmit it.

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11. All decisions of the designated supervisors to grant reasonable accommodations will be communicated in writing (or in the appropriate, accessible format as previously indicated) to the applicant, resident or program participant and the Asset Manager within fifteen (15) calendar days of their receipt of correctly completed Request and Verification Forms via the *Approval/Denial of Reasonable Accommodation Request* form. The *Approval/Denial of Reasonable Accommodation Request* (Approval/Denial) form also advises the requestor of a projected date (if that can be estimated at the time of approval) by which HACC intends to provide the accommodation and indicates a phone number for the requestor to call in case of questions. If necessary, the Asset Manager is available for consultation on these matters. All requests for reasonable accommodation that are approved by the designated supervisors will be implemented or the process of implementation will begin within fifteen (15) calendar days. If the implementation or the initiation of implementation should be longer, the requestor will be notified in writing within five (5) calendar days with an estimated date of completion.

12. All recommendations by the designated supervisor to deny reasonable accommodation requests must be reviewed by the Asset Manager prior to being released to the requestor. The designated supervisor will transmit his or her recommendations to deny reasonable accommodation requests to the Asset Manager within fifteen (15) calendar days of their receipt of the Request and Verification Forms. All decisions of the Asset Manager to grant or deny reasonable accommodation requests will be communicated in writing via the *Approval/Denial of Reasonable Accommodation Request* form (or in the appropriate, accessible format) to the applicant, resident, or program participant within fifteen (15) calendar days receipt of the designated supervisor's recommendation, the Request and Verification Forms, and all other supporting documentation. Should the requestor wish to contest any adverse action

pursuant to the Reasonable Accommodation Grievances and Appeals section (see page 17), he or she may do so by requesting a Reasonable Accommodation Grievance or Appeal Hearing (Hearing). The *Approval/Denial of Reasonable Accommodation Request* form provides information regarding HACC's grievance/appeals procedure. If the person who wishes to contest an adverse action is unable to do so by written means because of his or her disability, HACC will consider alternate means by which the person may communicate the appeal.

13. See the "Reasonable Accommodation Grievances and Appeals" section on page 17 for additional information.

All forms must be date- and time-stamped by the HACC employees who receive them.

Determining Whether to Provide the Accommodation:

1. The first step in determining whether to provide the accommodation is to verify whether the party requiring the accommodation meets the definition of an Individual with Disabilities. The designated supervisors will determine this by using the applicable Verification Form(s) received from verification source.

a. If NO, HACC is not obligated to make a reasonable accommodation, and may deny the request. All final decisions to deny are made by the Asset Manager.

b. If YES, go to step 2.

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c. If more information is needed, the designated supervisor will notify the verification source and/or applicant/resident/program participant (as applicable) about this request, using the standard *Request for More Information or Verification Regarding a Reasonable Accommodation Request* form, or a meeting or discussion will be requested to obtain additional information using the *Letter to an Applicant, Resident, or Program Participant for a Meeting About Reasonable Accommodation*.

2. The second step is to verify that the requested accommodation is related to the disability (for example, if a person (who was the only household member) had a disability but no mobility impairment, and requested a wheelchair-accessible dwelling, the requested accommodation would not be related to the disability). The designated supervisor will determine this by using the applicable Verification Form(s) received from verification source.

a. If NO, HACC is not obligated to make the accommodation, and may deny the request. All final decisions to deny are made by the Asset Manger.

b. If YES, go to step 3.

c. If more information is needed, the designated supervisor will notify the verification source and/or applicant/resident/program participant (as applicable) using the *Request for More Information or Verification Regarding a Reasonable Accommodation Request* form, or request a meeting or discussion using the *Letter to an Applicant, Resident, or Program Participant for a Meeting About Reasonable Accommodation*.

3. Is the requested accommodation reasonable? The Guidelines For Determining Reasonableness listed below will be followed by the designated supervisor in determining the reasonableness of the request.

a. If YES, HACC will approve the request for reasonable accommodation. A written description of the accommodation will be included in the approval letter.

b. If NO, HACC may deny the request or may suggest/offer another alternative accommodation if appropriate. The denial or suggestion/offer will be made in writing (in an accessible format, if requested). All denials must be submitted to the Asset Manager for review prior to release to the requestor.

c. If more information is needed, the designated supervisor must either write for more information and notify the verification source and/or applicant/resident/program participant (as applicable) using the standard *Request for More Information or Verification Regarding a Reasonable Accommodation Request* forms, or request a meeting or discussion using the *Letter to an Applicant, Resident, or Program Participant for a Meeting About Reasonable Accommodation*.

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Guidelines for Determining Reasonableness:

1. The purpose of the Verification Forms is to verify:

a. That the requestor is a person with disability;

b. That the requested accommodation is related to the applicant's, resident's, or program participant's disability; and

c. That the requested accommodation would (or will) provide the applicant/resident/program participant with an equal opportunity to use and enjoy HACC housing programs.

2. HACC retains the right to investigate alternatives to the requested accommodation, and/or alternative methods of providing the requested accommodation.

3. If an alternate accommodation satisfies the needs of the person with disabilities and is equally effective, HACC may select the accommodation that is most convenient and cost-effective. HACC will take the preferences of the applicant/resident/program participant into consideration in making such a determination. An alternative accommodation may include a change in procedure or policy, rather than a structural change, when the policy or procedure change would be equally effective. Under any circumstance, the requestor would still have a right to request an additional accommodation should the alternate accommodation proves unsatisfactory. The requestor retains the right to request an additional accommodation as needed.

4. If the requested accommodation constitutes a fundamental alteration to any HACC program, and there are no other appropriate solutions, the request will be denied, and the designated supervisor recommending denial of the request must provide documentation to the Asset Manger explaining why the request would constitute a fundamental alteration. The Asset Manager shall conduct an independent review to determine if approval or denial of the request is appropriate.

5. If the requested accommodation creates an undue financial and/or administrative burden, and there are no other appropriate solutions, the designated supervisor recommending denial of the request must provide documentation to the Asset Manager explaining why the request would constitute an undue financial and/or administrative burden. The Asset Manager shall conduct an independent review to determine if approval or denial of the request is appropriate.

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Reasonable Accommodation Grievances and Appeals:

If an applicant, resident or program participant disagrees with a reasonable accommodation decision, he or she may request a Reasonable Accommodation Grievance and Appeal Hearing by submitting a request which may be written, oral or by any other means of communication accessible by the requestor. The title, address and phone number of the contact person for scheduling a Reasonable Accommodation Grievance and Appeal Hearing is:

Victor Figueroa, Asset Manager
2021 Watson St. 2nd Floor
Camden, NJ 08105
Phone: (856) 968-2700
Fax: (856) 968- 2754
Relay Service: (856) 831-4689 (TDD/TTY)

HACC's Reasonable Accommodation Grievance and Appeal Hearing Officer shall convene the grievance or appeal hearing within fifteen (15) calendar days of the receipt date of the request. The Reasonable

Accommodation Grievance and Appeal Hearing Officer is appointed by the HACC Executive Director. No HACC employee who was involved in the initial decision(s) regarding a reasonable accommodation request that is the subject of a hearing shall be appointed the HACC's Reasonable Accommodation Grievance and Appeal Hearing Officer during the hearing related to that request.

The applicant, resident or program participant may bring documents, witnesses and/or representatives to the Reasonable Accommodation Grievance and Appeal Hearing in order to contest the manner in which a reasonable accommodation is proposed to be (or was) implemented, the denial of a reasonable accommodation request, or any other applicable disability-related decision made by the Asset Manager.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

Discontinuation of Reasonable Accommodation:

HACC will not change or discontinue a reasonable accommodation, or a particular method of providing such accommodation, without giving notice. Notice of the change or discontinuation of a reasonable accommodation will be given to the applicant, resident or program participant with disabilities and it will include a request for the resident to indicate if the change would not meet his or her needs, and notification that the resident has the right to appeal the decision to change or discontinue the accommodation.

Application and Waiting List:

The application and/or application instruction forms for all Public Housing, Section 8 Housing Choice Voucher programs shall include the following:

1. Notice that if the applicant is unable to complete the application due to disability, or needs the form in an alternate format, he or she may request such assistance.

2. Notice of the manner in which the applicant should request the required assistance as described in the item above.
3. A question prompting the applicant to indicate whether he or she or a member of the household has a disability.
4. A question prompting the applicant to indicate any special features a household member requires in a rental unit because of disabilities.

In the Public Housing programs, priority for a vacant unit with accessibility features will be given first to current residents who require those features, and then to applicants requiring the same. If there is no other resident or applicant on the waiting list needing units with accessibility features, HACC may house the next eligible, non-disabled applicant in the unit. HACC will also inform the applicant that pursuant to HACC's policy and HACC's Public Housing Lease, if another resident or eligible applicant requires the accessible features of the accessible unit, and another unit is available, then the non-disabled family/individual residing in the unit with accessible features must transfer to another unit within fifteen (15) calendar days receipt of notice to move.

Notwithstanding HACC's policies, residents who require a transfer as a reasonable accommodation are not prohibited from transferring within the first year of residency.

In addition, HACC may grant an exception to its Occupancy Policies (set forth in the Section 8 Administrative Plan (Admin Plan) and the Public Housing Admissions and Continued Occupancy Plan (ACOP)) by providing a larger unit as a reasonable accommodation to a family member with disabilities.

HACC may allow an applicant or program participant family to have an extra bedroom to accommodate a family member who requires certain medical equipment or for other verifiable reasons. The need for such equipment must be verified by a qualified health care professional as a necessary reasonable accommodation.

HACC may grant reasonable accommodations by reinstating applicants with disabilities, who fail to respond within the required time frame to inquiries regarding updating the waiting list, if the reason they did not respond is reasonably related to their disability. HACC may grant reasonable accommodations by reinstating applicants with disabilities for other reasons on a case-by-case basis.

REASONABLE ACCOMMODATION POLICIES AND PROCEDURES HOUSING AUTHORITY OF THE CITY OF CAMDEN

Mitigating Circumstances:

General failure to comply with lease terms or other program policies may lead to termination or denial of assistance.

The ACOP and Admin Plan indicate that HACC Public Housing residents or family members and Section 8 program participants shall comply with all lease terms including but not limited to:

- Any violent criminal activity,
- Any drug-related criminal activity, or
- Other activities in violation of the lease.

HACC staff may become aware that an applicant's ineligibility determination or a resident's or program participant's termination of assistance determination, occurred because of his or her disability. This knowledge may be acquired during an informal review for applicants or during an informal hearing for residents or program participants. This section addresses this issue.

If an applicant, resident or program participant has a history of behavior or displays behavior that may result in a violation of the HACC Lease or in violation of program regulations or policies, the HACC Director of Occupancy, Site Manager or other designated employee may make an initial determination that the applicant is ineligible or that the resident or program participant should be terminated.

The notices of ineligibility (for applicants) or termination of assistance (for residents and program participants) inform applicants of their right to request an informal review or residents and program participants of their right to an informal hearing.

During the informal review or hearing, if the applicant, resident or program participant informs the Hearing Officer that a requested reasonable accommodation may enable the applicant to become lease compliant, the Hearing Officer will forward the reasonable accommodation request to the Asset Manager and continue the informal review until the Asset Manager renders his or her determination.

Applicants may appeal the Asset Manager's determination according to the processes described in the Reasonable Accommodation Grievance and Appeals section of this document.

Disability-Related Activities and Reasonable Accommodations Unique to the Section 8 Program:

HACC will do or allow the following:

1. HACC will encourage participation in the Section 8 Voucher program by owners, including encouragement of participation by owners having accessible units.
2. The HACC Section 8 Contract and Leasing Specialist (Specialist) or designee will furnish a current listing of available accessible units known to HACC to all families that include a person with a disability and, if necessary, otherwise assist the family in locating an available accessible dwelling unit in an accessible environment, to the extent feasible.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

3. The Specialist or designee will take into account the special problem of ability to locate an accessible unit in an accessible environment when considering requests by eligible individuals with disabilities for extensions of Section 8 Vouchers.
4. The Specialist or designee will allow Section 8 Voucher holders to request a reasonable accommodation, in the form of an extension of the issued Voucher beyond 120 days, by following the standard reasonable accommodation request procedure. Approvals of voucher term extensions beyond 120 must be consistent with the Admin Plan.

5. HACC may, if necessary as a reasonable accommodation for an individual with a disability, approve a family's request for an exception payment standard amount under the Housing Choice Voucher Program so that the program is readily accessible to and usable by individuals with disabilities. *See* 24 C.F.R. §§ 8.28 and 982.504(b)(2).
6. Upon request by an applicant, participant, or their representative, HACC will ask the HUD Field Office for an exception payment standard up to 120% of the Fair Market Rent (FMR). However, the applicant, participant or the representative, must provide documentation of the need for the exception payment standard to HACC.
7. In exceptional cases, HACC may ask the Assistant Secretary for Public and Indian Housing of HUD for an exception payment standard amount over 100% of the FMR, provided the applicant, participant or the representative provides the appropriate supporting documentation.
8. Upon request, the Supervisor or designee may allow a higher utility allowance as reasonable accommodation for a person with disabilities, if appropriate.
9. The Supervisor or designee shall deny participation of units when the owner is the parent, child, grandparent, grandchild, sister or brother of any member of the participant family, unless the Supervisor or designee determines that approving the unit would provide reasonable accommodation for a family member who is a person with disabilities. The process by which a participant family may request such accommodation is described on pages 11 through 15. All initial recommendations to deny reasonable accommodation requests must be reviewed by the Asset Manager for final determination.
10. Annual recertification's shall be conducted at the offices of the HACC. If a housing program participant is unable to come to the office for the recertification due to disability, the Supervisor or designee may allow, on a case-by-case basis, and at the request of the program participant, the program participant to be reexamined either by mail or by an at-home visit.
11. The Supervisor or designee will take into consideration the interests of persons who are disabled in making decisions as to which family member shall assume the application if the family divides.
12. Permitting requests for extensions of Section 8 Vouchers may be allowed if there is a difficulty in locating a unit with suitable accessible features or otherwise appropriate for the family.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
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HACC PUBLIC HOUSING ASSISTIVE ANIMAL POLICY:

Assistive animals are also referred to as service animals, support animals or therapeutic animals. They give assistance to persons with disabilities and are necessary as a reasonable accommodation.

Animals **do not** have to be trained to be assistive animals. An animal not trained to be an assistive animal, yet prescribed to provide emotional support to improve a person's symptoms caused by chronic mental illness, is also an example of an assistive animal. In addition, a seeing-eye dog or a dog trained to assist a hearing impaired person would also be examples of assistive animals.

HACC will not charge a pet deposit for an assistive animal kept in accordance with all HACC policies and housed in a development or building owned by HACC. All residents are, however, responsible for reimbursing the appropriate parties should their assistive animal cause damage to the unit, the common areas and elements or to any other the property of the residents in a development or building owned by HACC, including but not limited to the property occupied by other residents of the public housing development or other property owned by HACC.

HACC will also not apply its animal weight policy or any other policy which will unreasonably deny a disabled applicant, resident or program participant, who requires an assistive animal, the full use and enjoyment of his or her dwelling or the common areas.

The HACC Site Manager or designee will use the following steps when considering a request for an assistive animal as a reasonable accommodation:

1. Public housing applicants who have received public housing offers, and public housing residents may use the *Reasonable Accommodation* form to request an assistive animal as a reasonable accommodation.
2. Public housing applicants who have received public housing offers, and public housing residents use the *Reasonable Accommodation Verification* to obtain verification that the person for whom the assistive animal is requested is a person with a disability as defined in Section 504, the ADA and the Fair Housing Act regulations and that the requested animal is needed to assist with the disability.
3. Refer to the information in the section entitled “Making a Reasonable Accommodation Request” in these policies and procedures for the steps in processing these and other reasonable accommodation requests.
4. Compliance with the assistive animal’s policies will be required to the extent feasible without violating the individual’s rights to have an assistive animal.
5. The assistive animal owner shall be responsible for the animal's care and the animal must be kept according to HACC’s Lease and ACOP.
6. If the animal or its care subsequently poses a public health problem or results in a lease violation, the problem will be addressed, under the terms of the HACC Lease and ACOP. In such a case, the HACC Site Manager or designee may send the resident a Notice of Lease Violation.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
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SECTION 8 ASSISTIVE ANIMAL POLICY:

Section 8 owners are required to comply with all applicable federal, state and local laws that protect the rights of the disabled. Accordingly, where Section 8 tenants require assistive animals as a reasonable accommodation, Section 8 owners may not require the owners of assistive animals to pay pet deposits, neuter their animals, or adhere to limits on the weight, size, and number of assistive animals.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
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LIVE-IN AIDES:

A live-in aide is a person eighteen (18) years of age or older who resides with one or more elderly (at least sixty-two (62) years of age), near-elderly (at least fifty (50) years of age but below sixty-two (62) years of age), or disabled (see the definition of a person with disabilities on page 4) person(s) and who is determined to be

essential to the care and well-being of the person; is not obligated for the support of the person; and would not be living in the unit except to provide the necessary supportive services. A relative may be considered a live-in aide, but must meet all the criteria listed herein. Persons with children or spouses may, on a case-by-case basis, be allowed to serve as Live-in Aides.

Requests for live-in aides are subject to the foregoing policies. The two forms discussed below replace the Reasonable Accommodation Request and Reasonable Accommodation Verification forms (respectively) for purposes of requesting a live-in aide as a reasonable accommodation.

1. The *Live-in Aide Agreement* is the form on which:

- a. The head of household shall request the live-in aide. The requestor may make this request for him or herself, or for a household member.
- b. The requestor provides the designated employee with information related to the request and the live-in aide.
- c. The requestor shall provide the designated employee with the name and contact information of the verification source from whom the requestor is obtaining verifications and other information essential for obtaining a live-in aide.

2. The *Live-in Aide Verification* is the form on which:

- a. The verification source verifies that the person for whom the Live-in Aide is being requested qualifies for, and requires, the live-in aide. The verification source must also verify that the live-in aide is qualified to provide the appropriate services to the household member.

The designated employee faxes the *Live-in Aide Verification* form to the verification source to help ensure the form is filled out by the designated verification source.

The designated employee may approve a written request for a live-in aide upon receipt of verification documentation including, but not limited to, completed *Live-in Aide Agreement* and *Live-in Aide Verification* forms. If the designated employee approves, or the Asset Manager denies, the request for a live-in aide, he or she will inform the requestor by means of the Approval/Denial of Reasonable Accommodation Request form.

The live-in aide may live in the unit solely to care for the family member and qualifies for occupancy only for as long as the individual requires the supportive services and is living in the unit. HACC shall deny occupancy of the unit to the live-in aide after the tenant, resident or program participant, for whatever reason, is no longer living in the unit.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

A relative may be considered as a live-in aide but must meet all the criteria outlined in this section and must be qualified to provide care for the family member. The tenant and the live-in aide shall acknowledge that the live-in aide does not have any right to the unit and does not qualify for continued occupancy as a remaining family

member by signing the *Live-in Aide Agreement* (which shall become an addendum to the tenant's/resident's lease).

The Asset Manager may deny the live-in aide request of a person who does not meet the admission criteria described in the Admin Plan and the ACOP. The process by which applicants, residents and Section 8 program participants may appeal a denial of a live-in aide request, or any other adverse decisions related to disabilities, is described in the Reasonable Accommodation Grievances and Appeals section (see page 17).

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

TRANSFERS:

The reasonable accommodation policies mentioned throughout this document apply to transfers based on a request for reasonable accommodation. Transfers based on a request for reasonable accommodation in the Section 8 Housing Choice Voucher Program and Public Housing programs shall be documented in the same manner (as indicated throughout this policy) as other reasonable accommodation requests are documented (e.g. a *Reasonable Accommodation Request* form must be filled out). The only additional requirement is that, in addition to the aforementioned, the Public Housing requestor must complete and submit a Request for Transfer form.

In Public Housing, HACC shall not require, or recommend as an alternative, that a resident with a disability must accept a transfer instead of providing some other reasonable accommodation. However, if a public housing resident with a disability requests dwelling unit modifications that involve structural changes, including, but not limited to widening entrances, rooms, or hallways, and there is a vacant, comparable, appropriately-sized UFAS-compliant unit in that resident's development, an adjacent development, or a development to which the resident has expressed a willingness to move, HACC may offer to transfer the resident to the vacant unit in her/her development or adjacent development instead of providing structural modifications. However, if that resident rejects the offered transfer, HACC shall make modifications to the resident's unit unless doing so would be structurally impracticable or would result in an undue financial and administrative burden or would result in a fundamental alteration to a HACC program, service or activity. HACC shall inform applicants, residents and Section 8 program participants whether their transfers, structural modifications, and all other reasonable accommodations are granted by means of the Approval/Denial of Reasonable Accommodation Request form.

If the resident accepts the transfer, HACC will work with the resident to obtain moving expenses from social service agencies or other similar sources. If that effort to obtain moving expenses is unsuccessful within thirty (30) days of the assignment of the dwelling unit, PHA shall pay the reasonable moving expenses, including utilities fees and deposits. HACC will select the moving service vendors and disburse payments to them. Nothing contained in this paragraph is intended to modify the terms of HACC's Tenant and Assignment Plan and any resident's rights hereunder.

FORMER USERS OF ILLEGAL DRUGS:

Under the Fair Housing Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, a former user of illegal drugs (recovered or now in recovery) is considered to be a person with disabilities and is protected against discriminatory treatment, but persons engaged in current illegal use of controlled substances are not protected.

The term "person with a disability" includes an individual who:

1. Has successfully completed a supervised drug rehabilitation program and is no longer engaging in the illegal use of drugs, or has otherwise been rehabilitated successfully and is no longer engaging in such use;
2. Is participating in a supervised rehabilitation program and is no longer engaging in such use; or
3. Is erroneously regarded as engaging in such use, but is not engaging in such use.

Anti-discrimination laws protect individuals who have a history of illegal use of a controlled substance or addiction and do not engage in the current illegal use of a controlled substance if they can otherwise meet the definition of a person with a disability.

When an individual claims recovery, the designated employee will require the person to present evidence of recovery from a qualified, neutral third party for a period of recovery no less than one (1) year. The designated employee may require a family member who has engaged in the illegal use of drugs to present evidence of successful completion of a treatment program as a condition to being allowed to reside in a unit owned and managed by HACC or as a condition to being allowed to participate in other HACC housing programs. If it is determined that the individual "has recovered or is in recovery" and is thus a "person with a disability," the designated employee will consider requests for reasonable accommodations.

The designated employee will require the individual to provide documentation that would convince a reasonable person that the applicant/resident is not a current user of illegal drugs.

Documentation that an applicant/resident/program participant is not a current user of illegal drugs could include:

1. Verification from a reliable drug treatment counselor or program administrator, or other party acceptable to the designated employee, indicating:
 - a. that the applicant/resident/program participant is/has been in treatment;
 - b. that there is a reasonable probability of success in refraining from the use of illegal drugs;
 - c. that the applicant/resident/program participant is complying/has complied with the requirements of the treatment program; that the applicant/resident/program participant is not currently a user of illegal drugs; and
 - d. the period of time the applicant/resident/program participant has not been using drugs (this verification may include documentation of the results of urinalyses over a period of time); and/or

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

2. Verification from a probation or parole officer:

- a. that the applicant/resident/program participant has met or is meeting the terms of probation or parole;
- b. is not currently a user of illegal drugs;
- c. and for what period of time the applicant/resident/program participant has not been using illegal drugs (this verification may include documentation of the results of urinalyses over a period of time); and/or

3. Verification from a third party/parties, indicating:

- a. that the applicant/resident/program participant is not currently using illegal drugs and
- b. for what period of time the applicant/resident/program participant has not been using illegal drugs;

4. Description of the relationship between the third party/parties and the applicant/resident/program participant (verifications will not be accepted from the applicant's/resident's relatives); and

5. Description of how the third party/parties know(s) the status of whether the applicant/resident/program participant is currently using illegal drugs.

When an applicant/resident/program participant has a history of drug rehabilitation/treatment followed by recidivism, or is currently in treatment (as opposed to having completed treatment), more documentation may be necessary to convince a reasonable person that the applicant/resident/program participant is not a current user of illegal drugs.

The applicant/resident/program participant may be required to show in what ways:

- 1. His or her current situation, and
- 2. His or her claim to be a former illegal user of a controlled substance, and
- 3. His or her claim to be able to comply with the essential terms of the HACC Lease or other housing program requirements is different from previously unsuccessful efforts to stop illegally using a controlled substance.

In all situations in which an applicant/resident claims to be a person with a disability due to former illegal drug use, the designated employee will determine the reliability and validity of information/verifications provided with the request for reasonable accommodation. The designated HACC employee will make a determination approving or denying the reasonable accommodation request and a determination of eligibility for housing assistance accordingly.

**REASONABLE ACCOMMODATION POLICIES AND PROCEDURES
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

EMERGENCY EVACUATION:

This section only applies to the HACC Public Housing program.

Public Housing program applicants (who have received public housing offers) and residents with disabilities must ultimately be responsible for their own safety. Thus, they may choose not to live above the ground floor because of possible inability to escape a fire. They must, however, be allowed to decide whether the living in an upper-floor dwelling unit outweighs whatever safety concerns may exist.

At move-in orientation and during recertification, the Site Manager or designee informs Public Housing program residents that with their consent, the Site Manager will provide information to the fire and police departments that identifies residents who will have special needs in case of an emergency evacuation. The Site Manager will only share this information with these parties if consent is given.

In emergency situations, and only insofar as is reasonably feasible, Site Managers or designees must contact fire and/or police departments and request emergency evacuations.

The site manager or designee will provide each resident with a copy of the *Release of Disability-Related Special Needs in Case of Emergency Evacuation* (Release) form at move-in and recertification. The Site Manager will maintain these forms confidentially in the Site Office files.

The site manager will provide the Release to the appropriate fire and police departments within 24 hours of receiving the form. In this way, the police and fire departments will be notified of the identities of the persons who release their information so that rescue workers know whom they must evacuate, where residents live, and any unique information the requestor has indicated as necessary to evacuate the resident in an emergency.

Buildings with more than four units or with units above the first floor shall have evacuation plans identifying escape routes and procedures to be followed in case of emergency, including procedures for notifying persons who are deaf or blind and for evacuating persons who cannot climb stairs or may be disoriented. It is recommended that the evacuation plan be worked out with the local fire department.

APPENDIX

Documents included in the Appendix are:

1. Notice of Nondiscrimination on the Basis of Disability
2. Notice of Right to a Reasonable Accommodation
3. Reasonable Accommodation Request
4. Reasonable Accommodation Verification
5. Live-in Aide Agreement
6. Live-in Aide Verification
7. Auxiliary Aids Request
8. Authorization for Release of Information
9. Letter to an Applicant, Resident or Program Participant for a Meeting About Reasonable Accommodation
10. Request for More Information or Verification Regarding a Reasonable Accommodation Request
11. Letter to Verification Source for a Reasonable Accommodation Request
12. Approval/Denial of Reasonable Accommodation Request
13. Release of Disability-Related Special Needs in Case of Emergency Evacuation
14. Reasonable Accommodation Script
15. Acknowledgement of Receipt of Reasonable Accommodation Documents
16. Reasonable Accommodation Information

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REASONABLE ACCOMODATION VERIFICATION**

Head of Household: _____ Client No: _____
(PRINT NAME)

Re: Reasonable Accommodation Request

For: _____ Telephone: (____) _____
(PRINT NAME OF HOUSEHOLD MEMBER FOR WHOM THE REQUEST IS BEING MADE)

Name of Verification Source: _____
(PRINT NAME)

Address of Verification Source: _____

PLEASE RETURN TO: _____
(Name of HACC Employee)

(Address of HACC Employee)

THE FOLLOWING SECTION IS TO BE FILLED OUT BY THE DESIGNATED VERIFICATION SOURCE:

1. The individual seeking an accommodation is a person with a disability according to the following definition:

A physical or mental impairment that substantially limits one or more major life activities; a record of having such an impairment, or being regarded as having such an impairment.

YES NO

2. The person for whom the reasonable accommodation is requested requires some change(s) or special feature(s) in a Housing Authority of the City of Camden (HACC) dwelling, building or property

YES NO

3. The person for whom the reasonable accommodation is requested requires assistance with, or change in, a HACC practice, rule, policy, procedure, program or service.

YES NO

Describe the problem (if applicable) that the person for whom the reasonable accommodation is requested is having with a HACC dwelling, building, property, practice, rule, policy, procedure, program or service:

If applicable, please indicate what features or conditions in the present dwelling worsen the requestor's present condition:

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REASONABLE ACCOMODATION VERIFICATION**

If applicable, please indicate what features or conditions must be present in any dwelling in which the requestor might live:

Describe the type of change(s), feature(s) or assistance required:

Please describe the relationship between the functional limitation(s) of the person for whom the accommodation is requested and the requested accommodation. Do not provide unnecessary details about the medical history or disabled status of the person seeking an accommodation.

Please indicate, if known and applicable, where any requested, specialized equipment may be obtained.

YES NO

Name of Verification Source: _____
(PRINT NAME)

Signature: _____ Date: ____/____/____

Title of Verification Source: _____

Address: _____

Phone: _____ Fax: _____

If you have any questions about filling out this form, please call: (____)_____

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LIVE-IN AIDE AGREEMENT**

Client Number: _____

I, _____, residing at _____
(Print Head of Household's (HOH) Name) *(Print Address)*

Request Housing Authority of the City of Camden (HACC) approval for live-in-aide services provided by
_____, Social Security Number _____,
(Print Live-in Aide's Name)

Date of birth: ___/___/___

The household member requiring Live-In Aide assistance is _____.
(Print Household Member's Name)

The live-in-aide is a person who resides with one or more elderly persons (at least 62 years of age), or near elderly persons (at least 50 years of age but below the age of 62) or persons with disabilities (see definition in Live-In Aide Verification form), and who is: (a) 18 years of age or older, (b) is determined to be essential to the care and well-being of the person; (c) is not obligated for the support of the person; and (d) would not be living in the unit except to provide the necessary supportive services.

As a condition to obtaining HACC's approval, the live-in-aide and the Head of Household hereby acknowledge and agree to the following:

1. Move in of a live-in-aide must not result in overcrowding of the existing unit according to the maximum number of persons per unit standard; although a reasonable accommodation for a resident with a disability may be to move the family to a larger unit. If change in unit size is necessitated by this request, please indicate change in number of bedrooms: from ___bedrooms, to ___bedrooms;
2. Live-in aides must meet HACC's screening requirements. The live-in-aide agrees to provide any information that HACC deems necessary to conduct a criminal background screening. Permission to reside in the unit as a live-in-aide may be denied based on the results of this screening;
3. Before a live-in-aide may be moved into a unit, a third party verification must be supplied that establishes the need for such care and the fact that the live-in-aide is qualified to provide such care (Live-in Aide Verification form);
4. A live-in-aide is a single person. This agreement does not confer the right for any additional person, other than an approved live-in-aide, to reside in the household. As a reasonable accommodation for a resident with a disability, HACC may review this provision on case-by-case basis, should this provision conflict with a resident's bona fide right to a live-in-aide;
5. If the household member requiring assistance no longer resides in the unit, the live-in-aide shall not

remain on the premises. If the verification source determines that the live-in-aide is no longer essential to the care and well-being of the household member, this agreement will be terminated, and the live-in-aide shall vacate the unit within 14 days after HACC has given reasonable notice to the household member requiring assistance that the verification source has made such determination;

6. If the household member requiring assistance passes away, the live-in aide shall vacate the unit within 14 days of said household member's death. If the household member requiring assistance moves out, the live-in-aide shall vacate the unit no later than said household member's departure date. Upon the termination of the live-in-aide's services for any other reason, the live-in-aide shall vacate the unit within 24 hours;

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LIVE-IN AIDE AGREEMENT**

7. The Live-In Aide must be listed as a household member (not part of the family composition, regardless of the relationship) on the resident's lease and shall not violate any provisions of the lease, the Community Policies, or applicable laws. Should such violation occur, HACC may require the resident to terminate the services of the live-in-aide or face possible termination of the lease;

8. HACC will consider allowing relative live-in-aides under unusual circumstances and upon approval of the Director or his/her designee. Relatives who satisfy the definitions and stipulations above may qualify as live-in-aides, but by signing this agreement, they acknowledge their understanding that they are relinquishing all rights to the unit as the remaining member of a resident family, or under any other circumstance. If a relative wants to have remaining family status, his or her income will be considered as part of the family's annual income. In such a case, the relative will be considered an addition to the family composition who is allowed to be added as a reasonable accommodation, (not a live-in aide) as the income of a live-in aide must be excluded.

Head of Household's signature: _____ Date: ___/___/___.

Live-in Aide's signature: _____ Date: ___/___/___.

Name, address and telephone number of company or organization providing the live-in-aide service (if applicable): _____

Name, address, telephone and fax number of verification source who will complete the Live-in Aide Verification form: _____

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LIVE-IN AIDE VERIFICATION**

DATE: ____/____/____.

TO: _____
Print Name of Verification Source Address of Verification Source

Phone: (____) _____ Fax:(____) _____
Phone and Fax of Verification Source

FROM: _____
Print HACC Employee's Name HACC Employee's Office Address

Phone: (____) _____ Fax:(____) _____
Phone and Fax of HACC Employee

SUBJECT: LIVE-IN AIDE SERVICES

NAME: _____
(Head of household (HOH))

SS #: _____ Client #: _____

ADDRESS: _____

NAME: _____
(Print name of household member for whom the Live-in Aide is requested)

REQUESTED LIVE-IN AIDE INFORMATION:

NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

The HOH named above has applied for, or is a participant in, a housing program provided by Housing Authority of the City of Camden (HACC). The HOH has requested a Live-in Aide. The HOH must obtain verification that

the household member for whom the request was made (Household Member) qualifies for, and requires, a Live-in Aide, and that the Live-in Aide is qualified to provide the appropriate services to the Household Member. We would appreciate your cooperation in answering the questions on this form and returning it to the HACC employee listed above in the self-addressed and stamped envelope provided. A consent for the release of the requested information will be required.

DEFINITION OF PERSON WITH DISABILITIES

Under federal law, an individual is disabled if he/she has a physical, mental or developmental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment. This definition includes individuals who are impaired by drug addiction (other than addiction caused by current, illegal use of a controlled substance) and alcoholics, but not people who pose a direct threat to the health, safety and right to peaceful enjoyment of the premises by other residents.

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LIVE-IN AIDE VERIFICATION
INFORMATION REQUESTED**

1. Is the Household Member disabled as defined above? YES NO

2. Is a live-in aide essential to the care and well-being of the Household Member?
 YES NO If yes, for how long? _____

3. If the response to question # 2 is “Yes”, then please explain how a live-in aide would be Essential.

4. Please describe the specific activities of daily living with which the live-in aide would provide assistance and how the aide would provide the assistance.

5. Does the Household Member require a live-in aide on a temporary basis?
 YES NO

6. If the response to question # 4 is “Yes”, please provide an estimate of the duration of time (in months and/or years) during which the live-in aide must provide services that are essential to the care and well-being of the Household Member.

7. Is the requested live-in aide service provider qualified to provide services that are essential to the care and well-being of the Household Member? YES NO

STATEMENT OF VERIFICATION SOURCE

The person signing below certifies that the information provided in the section above (“Information Requested”) is true and accurate. The person signing below must enclose a written statement on his/her professional stationary indicating his/her title and area of specialization.

I, _____ do hereby certify that the information provided
(Print Name)
above is correct and accurate to the best of my professional knowledge.

_____ Date ____/____/____
(Signature)

(Title)

Name of organization or company: _____

This form is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
AUXILIARY AIDS REQUEST**

Head of Household (if applicable): _____
(PRINT NAME)

Address: _____ Client #: _____

Phone: (____) _____

Requestor: _____
(PERSON REQUESTING AUXILIARY AID IF OTHER THAN HEAD OF HOUSEHOLD, PRINT NAME)

Housing Authority of the City of Camden (HACC) takes appropriate steps to ensure effective communication with applicants, beneficiaries, and members of the public.

Auxiliary aids include, but are not limited, to providing the following items or services when necessary for effective communication between HACC and persons including, but not limited to, HACC applicants, residents or program participants:

1. A qualified sign language interpreter,
2. Telecommunication Device for the Deaf (TDD),
3. Assisted Listening Device (ALD),
4. A reader,
5. Printed materials in Braille,
6. Printed materials in large print,
7. Audiotape versions of print materials.

HACC furnishes appropriate auxiliary aids where necessary to afford an individual with disabilities an equal opportunity to participate in, and enjoy the benefits of, its programs or activities. In determining what auxiliary aids are necessary, HACC shall give primary consideration to the requests of the individual with disabilities.

HACC is not required to provide individually prescribed devices, readers for personal use or study, or other devices of a personal nature (including, but not limited to, personal hearing aids, walkers, canes, or wheelchairs).

THE FOLLOWING IS TO BE COMPLETED BY THE HACC STAFF PERSON

1. Type of auxiliary aid requested: _____

2. If a sign language interpreter is requested, obtain the following information:

a. Address where the interpreter needs to be:

b. Date and time the interpreter is needed: _____

c. How long (in hours) the interpreter is needed: _____

d. What kind of interpreter is needed (e.g. American Sign Language (ASL), Signed English or oral interpretation):

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
AUXILIARY AIDS REQUEST**

3. If an assistive listening device is requested, ask what type is required:

4. If materials in large print format are requested, ask what font size (if known) and font style (if known) the person requests:

5. If printed materials in audio tape format are requested, ask what language the person requests:

6. Following is additional information that is necessary for providing the requested for auxiliary aid:

The HACC staff person obtaining information regarding auxiliary aids may direct questions to the Asset Manager listed below.

Individuals may obtain a copy of the HACC Reasonable Accommodation Policies and Procedures, upon request, from , Housing Specialist, Public Housing Site Managers, Section 8 Housing Specialists, and the Asset Manager. You may also get additional copies of this request form from the Asset Manager:

Asset Manager
2021 Watson St. 2nd Floor
Camden, NJ 08105
(856) 968-2700 phone
(856)968-2754 fax
Relay Service: (856) 831-4689 (TDD/TTY)

Name of HACC employee taking the request: _____
(PRINT NAME)

Phone: (____) _____

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
AUTHORIZATION FOR REALEASE OF INFORMATION**

RE: Household member with disability: _____

I hereby authorize the release of information to Housing Authority of the City of Camden regarding the request for reasonable accommodation described on this form. This release shall constitute a limited authorization for the release of information, as described below.

I hereby authorize _____ to consult with representatives of the Housing Authority of the City of Camden, in writing, in person, or by telephone concerning the physical or mental impairment(s) that I assert to qualify as a individual with a disability for the sole purpose of this reasonable accommodation request.

For purposes of this Release, a “Qualified Individual With a Disability” is defined as a person who has a physical or mental impairment that:

1. Substantially limits one or more major life activities
2. Has a record of such an impairment
3. Is regarded as having an impairment

“A Physical or Mental Impairment” is defined as:

1. Any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the body systems including, but not limited to: neurological, musculoskeletal, special sense organs, respiratory, and speech organs; **or**
2. Any mental or psychological disorder, such as mental retardation, organic brain syndrome, emotional or mental illness and specific learning disabilities.

The term “Physical or Mental Impairment” includes, but is not limited to, such diseases and conditions as visual, speech and hearing impairments, epilepsy, multiple sclerosis, cancer, etc.

“Major Life Activities” include functions such as caring for one’s self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working.

“Has a Record of Such an Impairment (mental or physical)” means has a history of, or has been misclassified as having, a mental or physical impairment that substantially limits one or more major life activities.

“Is Regarded As Having an Impairment” means:

1. Has a physical or mental impairment that does not substantially limit one or more major life activities, **but** is treated by a recipient as constituting such a limitation.

2. Has a physical or mental impairment that substantially limits one or more major life activities **only as a result of** the attitudes of others toward the impairment.

3. Has none of the impairments defined by Section 504’s definition of “physical or mental impairment”, **but** is treated by a recipient as having such impairment.

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
AUTHORIZATION FOR REALEASE OF INFORMATION**

In addition, I authorize _____ to provide only documentation that is necessary to verify that I meet the definition of a “Qualified Individual with a Disability”, as defined above.

This Authorization solely authorizes the release of information necessary to verify the following:

1. Documentation necessary to verify that the person meets the definitions noted above;
2. A description of the needed accommodation; and,
3. A description of the identifiable relationship between my disability and the requested accommodation(s).

This Authorization for Release of Information should only seek information that is necessary to determine if the requested reasonable accommodation is needed because of a disability.

This Authorization does **not** authorize the Housing Authority of the City of Camden to examine my medical records, including diagnosis or test result(s); nor does this authorize the release of detailed information about the nature or severity of my disability.

The information/documentation released as a result of this Authorization shall be kept confidential and not shared with anyone unless required to make or assess a decision to grant or deny a reasonable accommodation request.

Name of Family Member/Parent/Legal Guardian [Print]

Signature

Date

Relationship to Resident

PLEASE PROVIDE THE FOLLOWING INFORMATION:

(1) Name of Health Care Provider/Documenting Authority:

(2) Address of Health Care Provider/Documenting Authority:

(3) Telephone Number of Health Care Provider/Documenting Authority:

(4) Facsimile Number of Health Care Provider/Documenting Authority:

This material is available in an accessible format upon request. Relay Service (_____) _____ (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LETTER TO AN APPLICANT, RESIDENT OR PROGRAM PARTICIPANT
FOR A MEETING ABOUT REASONABLE ACCOMODATION**

Date: ___/___/___

Applicant/Resident/Program Participant: _____
(PRINT NAME)

Head of Household: _____
(PRINT NAME)

Client No: _____

Re: Reasonable Accommodation Request

For: _____
(PRINT NAME OF THE PERSON FOR WHOM THE REQUEST IS BEING MADE)

Housing Authority of the City of Camden (HACC) has received your request for a reasonable accommodation. It would help us make our decision if we could meet with you. You may bring someone to the meeting to help you.

We would like to meet on ___/___/___.

If you cannot come at that time, please call us at ___ a.m./p.m. ___/___/___ on to arrange another time.

Attachment nj010b01

At this meeting, we will talk about the following matter related to the reasonable accommodation request:

Please come ready to talk about the above matter. Please bring copies of any information you think might help us understand what you need.

We look forward to meeting with you. Thank you.

HACC Employee (Print Name)

Title (Print)

HACC Employee's Signature

(_____)_____
Phone number

HACC Return Address

If you require a sign language interpreter, materials in an accessible format, a meeting place that is wheelchair accessible or other special features, please call the HACC at least five days in advance.

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REQUEST FOR MORE INFORMATION OR
VERIFICATION REGARDING A REASONABLE ACCOMODATION**

Date: ___/___/___

To (Head of Household/Verification Source): _____

Head of Household's Client No: _____

Re: Reasonable Accommodation Request

For: _____
(PRINT NAME)

We have received a request for a reasonable accommodation. We need to know more about the following matter related to the reasonable accommodation request before we can make a final determination:

We need to know more because:

Here are some ways you could give us more information:

If these ways are a problem for you, there may be some other ways to provide the information we need. We will be happy to talk to you about other ideas you may have.

If you think that you have already given us this information or if you think we should not ask for this kind of information, please call us at _____. Also, please call if you have any other questions.

Thank you.

HACC Employee (Print Name) Title (Print)

HACC Employee's Signature

HACC Return Address

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
LETTER TO VERIFICATION SOURCE FOR
A REASONABLE ACCOMODATION REQUEST**

Date: ___/___/___

Head of Household: _____ Client No: _____
(PRINT NAME)

Re: Reasonable Accommodation Request

For: _____
(PRINT NAME OF THE PERSON FOR WHOM THE REQUEST IS BEING MADE)

Name of Verification Source: _____
(PRINT NAME)

Address of Verification Source: _____

To Whom It May Concern:

Enclosed with this correspondence is an Authorization for Release of Information signed by the above-listed disabled head of household, disabled member of household or an authorized representative of the disabled head of household or disabled member of household and either a Reasonable Accommodation Request or Live-in Aide Agreement form.

The head of household or other party as indicated above asked that you verify that he or she, for whom the reasonable accommodation is requested, is disabled. The head of household or other party as indicated above also indicated that the he or she requires a reasonable accommodation related to his or her housing, a Housing Authority of the City of Camden (HACC) building or property, or a HACC program or service.

State, federal and local laws require housing providers to make reasonable accommodations or changes to either the dwelling, common areas, or to rules, policies and procedures (not essential terms of the lease) if such changes are necessary to enable a person with a disability to have equal access to, and enjoyment of, the dwelling and other facilities or programs at the site. Please note that such changes must be necessary as a result of the person's disability.

The head of household, or other party as indicated above, has requested the accommodation described on either the enclosed Reasonable Accommodation Request or Live-in Aide Agreement form. Please indicate on either the enclosed Reasonable Accommodation Verification form or Live-in Aide Verification form (as applicable) whether you believe the individual requesting the accommodation has a disability within the definition provided, and whether the accommodation is necessary and will achieve its stated purpose. You may also add any other information that would be helpful in making the right accommodation for this person. If part of the reasonable accommodation plan includes services to be provided by your organization, please indicate whether your organization will provide those services.

This form should not be used to divulge the person's diagnosis or any other information that is not directly relevant to the request for an accommodation.

You can call the employee indicated below at (856) _____ if you have any questions.

HACC Employee Name and Title (Print) Employee Signature

Please return the completed forms to the above HACC address

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
APPROVAL/DENIAL OF REASONABLE ACCOMODATION**

Date: ___/___/___

Head of Household: _____ Client No: _____
(PRINT NAME)

Re: Reasonable Accommodation Request

For: _____
(PRINT NAME OF THE HOUSEHOLD MEMBER FOR WHOM THE REQUEST IS BEING MADE)

Housing Authority of the City of Camden (HACC) has reviewed your request for a reasonable accommodation, the verification from your verification source and all other documents related to your request. Based on all the information you have provided, HACC has made the following determination in response to your request:

Your request has been approved.

The projected date for providing your requested accommodation is ___/___/___

If no projected date was indicated above, HACC will inform you of the date as soon as we have that information.

Your request has been denied, but HACC will provide the following, alternate accommodation for the following reason(s):

Your request has been denied.

Your request has been denied for the following reason(s):

If you have questions about this decision, you may call (____) _____ (phone) - Relay Service (____) _____ (TDD/TTY), and ask to speak to the Asset Manager.

If you disagree with the above decision, you may request a Reasonable Accommodation Grievance and Appeal Hearing by submitting a request which may be written, oral or by any other means of communication accessible to you. The title, address and phone number of the contact person for scheduling a Reasonable Accommodation Grievance and Appeal Hearing is:

Asset Manager
2021 Watson St. 2nd Floor
Camden, NJ 08105
(856) 968-2700 (office)
Relay Service: (856) 831-4689 (TDD/TTY)

HACC's Reasonable Accommodation Grievance and Appeal Hearing Committee shall convene the settlement conference within fifteen (15) calendar days of the receipt date of the request. The Reasonable Accommodation Grievance and Appeal Hearing Officer is appointed by the HACC Executive Director. The Asset Manager's role is only to provide information regarding the contested decision. During these hearings, the Asset Manager cannot cast a vote regarding the contested decision.

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
APPROVAL/DENIAL OF REASONABLE ACCOMODATION**

You may bring documents, witnesses and/or representatives to the Reasonable Accommodation Grievance and Appeal Hearing in order to contest the manner in which a reasonable accommodation is proposed to be (or was) implemented, the denial of a reasonable accommodation request, or any other appropriate disability-related decision made by the Asset Manager.

The determination of the Reasonable Accommodation Grievance and Appeal Hearing Officer is final.

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
RELEASE OF DISABILITY-RELATED SPECIAL NEEDS
IN CASE OF EMERGENCY EVACUATION**

Head of Household: _____ Phone: (____) _____
(PRINT NAME)

Address: _____ Client #: _____

1. The following is the name of the household member with a disability who will need assistance in the event of an emergency:

Name: _____

2. The person listed above requires the following assistance (due to disability) in case of an emergency (please be sure to include any assistance you may need because of special equipment you use due to your disability):

3. The person listed above has asked that assistance or medical care be provided in the event of an emergency.

4. The person indicated below authorizes HACC to provide the information above to the appropriate police and/or fire department(s) that identifies the special needs that the disabled household member requires (due to disability) in case of an emergency. The person indicated below also indicates that they have authority to release this information.

Name: _____
(PRINT NAME)

Relationship to the person listed in item 1: _____

Signed: _____ Date: _____

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REASONABLE ACCOMODATION SCRIPT**

This is to advise you, in simple terms, what a disability is, what a reasonable accommodation is, and the fact that people with disabilities have a right to ask for reasonable accommodations.

A disability is a physical or mental impairment that makes it difficult or impossible for you to do things like taking care of yourself, using your hands, walking, seeing, hearing, speaking, breathing or learning.

A reasonable accommodation is something Housing Authority of the City of Camden (HACC) is required to give you or let you do to make it easier for you to get to and live in our housing, and participate in our programs.

Some things that must happen for you to get a reasonable accommodation, are for you to give HACC enough information, if we need it, about whether you are a person with a disability and to give HACC proof, if we need it, that you really need the reasonable accommodation you ask for.

Even if you don't have proof yet that you are a person with a disability, you have a right to ask for a reasonable accommodation.

Some things that might be a reasonable accommodation include:

- Being allowed to mail your rent to HACC instead of going to the site or management office.
- Having someone from HACC go to your house, instead of you having to go to an HACC office, to get a service.
- Getting a ramp installed leading to your front or back door, having grab bars put in your bathroom, or having some other repair or change done to your home.
- Having a repair or change done to a laundry room, community center, management office or other building owned by HACC so that you can go there and use the programs and services there.
- Having a sign language interpreter available upon request.
- Getting important HACC papers in Braille or large print or on tape.

To get a reasonable accommodation, you must ask for it. If you can't write your request on the papers we have or need help filling them out, you can ask a HACC employee for help.

HACC will give you an answer as soon as possible.

HACC will let you know if we need more information, or if there are other ways to meet your needs.

If HACC turns down your request, HACC will explain why, and you can provide more information if you think that will help. HACC will also advise you of your appeal rights if your request is denied.

It is the policy of HACC to protect all of your health information. This means that we cannot release your information without your written consent nor will we share this information with anyone who does not need to know your health information.

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
ACKNOWLEDGEMENT OF RECEIPT OF REASONABLE ACCOMODATION DOCUMENTS**

By signing my name below and writing my initials in front of the names of the forms and documents I have received, I indicate that I have received the following documents:

Name (print): _____ Date: ____/____/____

Signature: _____

____ Notice of Nondiscrimination on the Basis of Disability

____ Reasonable Accommodation Information

____ Notice of Right to a Reasonable Accommodation

____ Reasonable Accommodation Request and Examples of Reasonable Accommodation

____ Authorization for Release of Information

This material is available in an accessible format upon request. Please call the Asset Manager at (856) 968-2700 (phone) –Relay Service (856) 831-4689 (TDD/TTY).

**REASONABLE ACCOMODATION INFORMATION
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

Housing Authority of the City of Camden (HACC) is committed to making sure that its applicants, residents and programs participants have information for making reasonable accommodation requests. HACC has posted a copy of its Reasonable Accommodation Policy and Procedures in conspicuous locations at the applicant, resident and program participant waiting areas of the HACC. In addition, individuals may obtain a copy of this Reasonable Accommodation Policy and Procedures, upon request, from the Asset Manager.

A reasonable accommodation is a change, modification, alteration or adaptation in policy, procedure, practice, program, or facility that provides a qualified individual with a disability the opportunity to participate in, or benefit from, a program (housing or non-housing) or activity.

Some examples of reasonable accommodations include (but are not limited to): grab bars installed in bathrooms, ramps installed at entrance doors of dwellings, using an assistive animal (also called a service, therapeutic, or support animal) such as a seeing-eye dog, visual and audible alarms for individuals who are deaf or hard of hearing, widening doorways, lever-type door hardware, live-in aids, transfers to another dwelling (with proof that this is needed because of disability), and being given HACC documents in an accessible format like Braille or large print.

Use the following forms to request a reasonable accommodation and make sure you complete the forms to the best of your ability. By completing these forms you will help us understand how we can best assist you. If you are unable to do so, then please ask HACC for assistance to complete the forms. Please be advised that in order for HACC to assist you, we also need you to complete the *Authorization for Release of Information* form:

1. *Reasonable Accommodation Request*. This is used to make any request other than a request for a live-in aide.

2. *Live-in Aide Agreement*. This is used if you need a live-in aide. A live-in aide is someone who only lives in the unit to assist the resident or program participant who is elderly or is a person with a disability.

If you are a Public Housing or Section 8 Housing Choice Voucher program participant, and have not yet been determined eligible, you may request a *Reasonable Accommodation Request* form by writing to the Applicant and Leasing Center Chief or calling the Applicant and Leasing Center:

Attention: Asset Manager
Housing Authority of the City of Camden ALC
2021 Watson St. 2nd Floor
Camden, NJ 08105
(856) 968-2700
Relay Service: (856) 831-4689 (TDD/TTY)

If you are a Public Housing resident, you may request a *Reasonable Accommodation Request*, *Live-in Aide Agreement*, or *Release of Disability-Related Special Needs in Case of Emergency Evacuation* form from your Site Manager.

Attachment nj010b01

If you are a Section 8 Housing Choice Voucher Program participant, but you have not yet been determined eligible you may request a *Reasonable Accommodation Request*, or *Live-in Aide Agreement* form by contacting your Housing Specialist in the Section 8 Office.

**REASONABLE ACCOMODATION INFORMATION
HOUSING AUTHORITY OF THE CITY OF CAMDEN**

If you are a participant in any other HACC program and want to request a reasonable accommodation, you may ask for a *Reasonable Accommodation Request* form from the HACC employee who assists you.

Return all completed forms to the same person who gave them to you.

Individuals may obtain a copy of the HACC Reasonable Accommodation Policies and Procedures, upon request, from the Housing Specialist, Public Housing Site Managers, Section 8 Housing Choice Voucher Program Office, and the Asset Manager.

Asset Manager
2021 Watson St. 2nd Floor
Camden, NJ 08105
(856) 968-2700 phone
(856) 968-2754 fax
Relay Service: (856) 831-4689 (TDD/TTY)

This material is available in an accessible format upon request. Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REASONABLE ACCOMODATION REQUEST**

Head of Household: _____ Phone: (____) _____
(PRINT NAME)

Requestor: _____
(PERSON REQUESTING REASONABLE ACCOMMODATION IF OTHER THAN HEAD OF HOUSEHOLD, PRINT NAME)

Address: _____ Client #: _____

Signature: _____
(Head of Household, Other Requestor, or Authorized Representative of Requestor)

A disability is defined, in part, as a physical or mental impairment that substantially limits one or more major life activities; a record of having such an impairment; or being regarded as having such an impairment.

A Public Housing resident may request a change in his or her current unit or a transfer to a unit that has already been changed (in the resident's development or another development). An applicant, resident, or program participant may request assistance with, or change in, a HACC practice, rule, policy, procedure, program or service.

HACC will work with the applicant, resident or program participant to determine how to provide the reasonable accommodation request. HACC may require documentation to support the reasonable accommodation request(s).

1. The following is the name of the household member with a disability who needs a reasonable accommodation:

Name: _____

2. Because of the above household member's disability, the following change(s) or assistance (reasonable accommodation) is necessary so that the individual can participate in a Miami-Dade Housing Agency (HACC) housing assistance program as easily or successfully as other program participants. Check the kind of change(s) you need.

A change or special feature in a HACC dwelling, building or property. Note: If you are a Section 8 program participant, you must make these kinds of requests to your landlord.

Assistance with, or change in, a HACC practice, rule, policy, procedure, program or service.

3. Describe the problem that the household member named in item 1 is having, or might have, with a HACC dwelling, building, property, practice, rule, policy, procedure, program or service:

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
REASONABLE ACCOMODATION REQUEST**

4. Describe the type of change or assistance (reasonable accommodation) required:

5. Describe how this change or assistance will help with the problem:

6. Indicate the verification source HACC may contact to verify that the household member named in item 1 has a disability and needs a reasonable accommodation.

Name: _____

Address: _____

Telephone Number: (____) _____

Note: Individuals may obtain a copy of the HACC Reasonable Accommodation Policies and Procedures, upon request, from a Housing Specialist, Public Housing Site Managers, Section 8 Housing Specialists, and the Asset Manager. You may also get additional copies of this request form from the HACC Main Office:

Housing Authority of the City of Camden
2021 Watson St.
Camden, NJ 08104
(856) 968-2700 phone
(856) 968-2754 fax
Relay Service: (856)831-4689 (TDD/TTY)

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
NOTICE OF NONDISCRIMINATION ON THE BASIS OF DISABILITY**

Housing Authority of the City of Camden (HACC) does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs or activities.

The Asset Manager has been designated to coordinate compliance with the non-discrimination requirements of Section 504 of the Rehabilitation Act of 1973,(Section 504), the Americans with Disabilities Act (ADA), the Federal, State and local Fair Housing Acts, the United States Department of Housing and Urban Development Section 504 and Fair Housing Act Regulations, and the ADA regulations implemented by the United States Equal Employment Opportunity Commission and the United States Department of Justice.

The Victor Figueroa, Asset Manager contact information is as follows:

Office address: 2021 Watson St. 2nd Floor, Camden, NJ 08105

Phone: (856) 968-2700

Fax: (856) 968-2754

Relay Service: (856) 831-4689 (TDD/TTY)

E-mail: vfigueroa@camdenhousing.org

This material is available in an accessible format upon request. Please call the Asset Manager at (856) 968-2700 (phone) –Relay Service (856) 831-4689 (TDD/TTY).

**HOUSING AUTHORITY OF THE CITY OF CAMDEN
NOTICE OF RIGHT TO A REASONABLE ACCOMMODATION**

If you have a disability and as a result of your disability you need . . .

- a change in the rules or policies or how Housing Authority of the City of Camden (HACC) does things that would give you an equal chance to live here and use the facilities or take part in programs or services on site,

- a change, repair, or special feature in a dwelling that would give you an equal chance to live in the dwelling and use the facilities at the dwelling site or take part in programs on site,

- a change, repair or special feature at some other area of a HACC building or property that would give you an equal chance to live here and use the facilities or take part in HACC programs,

- a change in the way HACC communicates with you or gives you information.

You may ask for this kind of change, which is called a REASONABLE ACCOMMODATION.

HACC will give you an answer within sixty (60) business days of the Applicant and Leasing Center Tenant Selection Supervisor, Public Housing Regional Manager, or Section 8 Tenant Selection Supervisor's receipt of the acceptably completed Request and Verification Forms via the *Approval/Denial of Reasonable Accommodation Request* form.

HACC will let you know if additional information or verification is needed, or if there are other ways to meet your needs.

If HACC turns down your request, HACC will explain the reasons, and you can provide more information if you think that will help.

If you need help filling out a *Reasonable Accommodation Request Form*, HACC will help you.

NOTE: To the greatest extent allowable by law, all information you provide will be kept confidential and be used only to help you have an equal opportunity to enjoy your housing and the common areas.

This material is available in an accessible format upon request. Please call the Asset Manager at (856) 968-2700 (phone) –Relay Service (856) 831-4689 (TDD/TTY).



HOUSING AUTHORITY OF THE CITY OF CAMDEN

Admissions and Continued Occupancy Policy (ACOP)

Last Approved Version:	June 23, 2003
Revised:	November 30, 2009
Board Approved:	December 30, 2009
Submitted to HUD:	January 20, 2010

HACC ACOP January 20, 2010

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Chapter 1

OVERVIEW OF THE PROGRAM AND PLAN

INTRODUCTION

The PHA receives its operating subsidy for the public housing program from the Department of Housing and Urban Development. The PHA is not a federal department or agency. A public housing agency (PHA) is a governmental or public body, created and authorized by state law to develop and operate housing and housing programs for low-income families. The PHA enters into an Annual Contributions Contract with HUD to administer the public housing program. The PHA must ensure compliance with federal laws, regulations and notices and must establish policy and procedures to clarify federal requirements and to ensure consistency in program operation.

This chapter contains information about the PHA and its programs with emphasis on the public housing program. It also contains information about the purpose, intent and use of the plan and guide.

There are three parts to this chapter:

Part I: The Public Housing Agency (PHA). This part includes a description of the PHA, its jurisdiction, its programs, and its mission and intent.

Part II: The Public Housing Program. This part contains information about public housing operation, roles and responsibilities, and partnerships.

Part III: The Admissions and Continued Occupancy (ACOP). This part discusses the purpose and organization of the plan and its revision requirements.

PART I: THE PHA

1-I.A. OVERVIEW

This part describes the PHA's creation and authorization, the general structure of the organization and the relationship between the PHA Board and staff.

1-I.B. ORGANIZATION AND STRUCTURE OF THE PHA

Public housing is funded by the federal government and administered by the **Housing Authority of the City of Camden** for the jurisdiction of the **City of Camden, New Jersey**.

The PHA is governed by a board of officials that are called "Commissioners." This document will hitherto refer to the "Board of Commissioners" or the "Board" when discussing the board of governing officials of the Housing Authority of the City of Camden, New Jersey.

Commissioners are appointed in accordance with state housing law and serve in the same capacity as the directors of a corporation. The board of commissioners establishes policies under which the PHA conducts business, and ensures that those policies are followed by PHA staff.

The board is responsible for preserving and expanding the agency's resources and assuring the agency's continued viability and success.

Formal actions of the PHA are taken through written resolutions, adopted by the board and entered into the official records of the PHA.

The principal staff member of the PHA is the executive director (ED), who is selected and hired by the board. The ED oversees the day to day operations of the PHA and is directly responsible for carrying out the policies established by the commissioners. The ED's duties include hiring, firing, training, and supervising the PHA's staff, as well as budgeting and financial planning for the agency. Additionally, the ED is charged with ensuring compliance with federal and state laws, and program mandates.

1-I.C. PHA MISSION

The purpose of a mission statement is to communicate the purpose of the agency to people inside and outside of the agency. It provides the basis for strategy development, identification of critical success factors, resource allocation decisions, as well as ensuring client and stakeholder satisfaction.

HACC Policy

The mission of the Housing Authority of the City of Camden is promoting adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

1-I.D. THE PHA'S COMMITMENT TO ETHICS AND SERVICE

As a public service agency, the PHA is committed to providing excellent service to all public housing applicants, residents, and the public. In order to provide superior service, the PHA resolves to:

- Administer applicable federal and state laws and regulations to achieve high ratings in compliance measurement indicators while maintaining efficiency in program operation to ensure fair and consistent treatment of clients served.
- Provide decent, safe, and sanitary housing in good repair – in compliance with program uniform physical condition standards – for very low- and low-income families.
- Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward deconcentration of poverty goals.
- Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational and other human services needs.
- Promote fair housing and the opportunity for very low- and low-income families of all races, ethnicities, national origins, religions, ethnic backgrounds, and with all types of disabilities, to participate in the public housing program and its services.

- Create positive public awareness and expand the level of family and community support in accomplishing the Housing Authority of the City of Camden's mission.
- Attain and maintain a high level of standards and professionalism in day-to-day management of all program components.
- Administer an efficient, high-performing agency through continuous improvement of the agency support systems and commitment to our employees and their development.

The PHA will make every effort to keep residents informed of program rules and regulations, and to advise participants of how the program rules affect them.

PART II: THE PUBLIC HOUSING PROGRAM

1-II.A. OVERVIEW AND HISTORY OF THE PROGRAM

The intent of this section is to provide the public and staff an overview of the history and operation of public housing.

The United States Housing Act of 1937 (the “Act”) is responsible for the birth of federal housing program initiatives, known as public housing. The Act was intended to provide financial assistance to states and cities for public works projects, slum clearance and the development of affordable housing for low and moderate-income residents. There have been many changes to the program since its inception in 1937.

The Housing Act of 1965 established the availability of federal assistance, administered through local public agencies, to provide rehabilitation grants for home repairs and rehabilitation. This act also created the federal Department of Housing and Urban Development (HUD).

The Housing Act of 1969 created an operating subsidy for the public housing program for the first time. Until that time, public housing was a self-sustaining program.

In 1998, the Quality Housing and Work Responsibility Act (QHWRA) – also known as the Public Housing Reform Act or Housing Act of 1998 – was signed into law. Its purpose was to provide more private sector management guidelines to the public housing program and provide residents with greater choices. It also allowed Public Housing Agencies more remedies to replace or revitalize severely distressed public housing developments. Highlights of the Reform Act include: the establishment of flat rents; the requirement for PHAs to develop five-year and annual plans; income targeting, a requirement that 40% of all new admissions in public housing during any given fiscal year be reserved for extremely low-income families; deconcentration or income mixing and reducing the stigma of poverty in the agency properties. In addition, the Act focused on resident self-sufficiency incentives.

1-II.B. PUBLIC HOUSING PROGRAM BASICS

HUD writes and publishes regulations in order to implement public housing laws enacted by Congress. HUD contracts with the HACC to administer programs in accordance with HUD regulations and provides an operating subsidy to HACC. HACC must create written policies that are consistent with HUD regulations. Among these policies is this Admissions and Continued Occupancy Policy (ACOP). The ACOP must be approved by the board of commissioners.

The job of the HACC pursuant to HUD regulations is to provide decent, safe, and sanitary housing, in good repair, to low-income families at an affordable rent. HACC screens applicants for public housing and, if they are found eligible and accepted, the HACC offers the applicant a unit. If the applicant accepts the offer, the HACC will enter into a contract with the applicant known as the lease. At this point, the applicant becomes a tenant/resident of the public housing program.

In the context of the public housing program, a tenant is defined as the adult person(s) (other than a live-in aide who (1) executed the lease with HACC as lessee of the dwelling unit, or, if no such person now resides in the unit, (2) who resides in the unit, and who is the remaining head of

household of the tenant family residing in the dwelling unit. [24 CFR 966.53]. The Public Housing Occupancy Guidebook refers to tenants as “residents.” The terms “tenant” and “resident” are used interchangeably in this policy. Additionally, this policy uses the term “family” or “families” for residents or applicants, depending on context.

Since HACC owns the public housing development, the HACC is the landlord. The HACC must comply with all of the legal and management responsibilities of a landlord in addition to administering the program in accordance with HUD regulations and HACC policy.

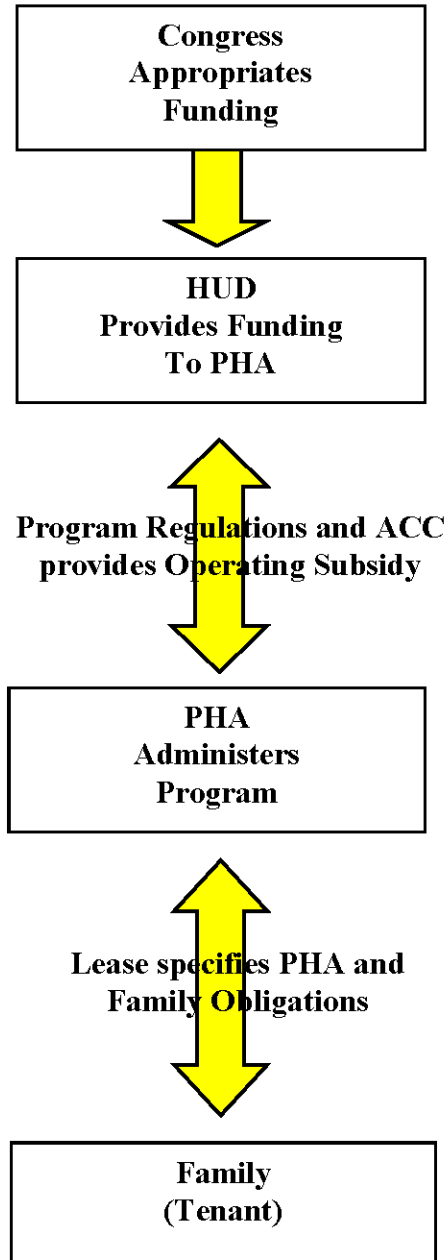
1-II.C. PUBLIC HOUSING PARTNERSHIPS

Relationships between the important parties are defined by federal regulations and by contract. To administer the public housing program, HACC has entered into a contractual relationship with HUD through the Annual Contributions Contract (ACC). HACC also enters into a contractual relationship with the tenant through the public housing lease. These contracts outline the roles and responsibilities of each party.

Federal regulations further identify the important roles of the parties involved. For the program to work and be successful, all parties involved – HUD, HACC, and the tenant – must play their important parts.

The chart on the following page illustrates key aspects of these relationships.

The Public Housing Relationships



What does HUD do?

Federal law is the source of HUD responsibilities. HUD has the following major responsibilities:

- Develop regulations, requirements, handbooks, notices and other guidance to implement housing legislation passed by Congress
- Allocate operating subsidies to PHAs
- Allocate capital funding to PHAs
- Provide technical assistance to PHAs on interpreting and applying program requirements
- Monitor PHA compliance with program requirements and PHA performance in program administration.

What does the HACC do?

The HACC's responsibilities originate in federal regulations and the ACC. HACC owns and manages public housing developments, administers the program under contract with HUD and has the following major responsibilities:

- Establish local policies
- Review applications from interested applicant families to determine whether applicants are eligible for the program
- Maintain waiting list and select families for admission
- Maintain housing units by making any necessary repairs in a timely manner
- Screen families who apply for tenancy, to determine if they will be good renters
- Offer units to families (minimize vacancies without overcrowding)
- Maintain properties to the standard of decent, safe, sanitary, and in good repair (including assuring compliance with uniform physical conditions standards)
- Make sure the PHA has adequate financial resources to maintain its housing stock
- Ensure that families continue to qualify under the program
- Collect rent due from the assisted family and comply with and enforce provisions of the lease
- Ensure that families comply with program rules
- Provide families with prompt and professional service
- Comply with all fair housing and equal opportunity requirements, HUD regulations and requirements, the Annual Contributions Contract, HUD-approved applications for funding, the HACC's ACOP, and other applicable federal, state and local laws.

What does the Tenant do?

The tenant's responsibilities are articulated in the public housing lease. The tenant has the following broad responsibilities:

- Comply with the terms of the lease
- Provide HACC with complete and accurate information, determined by the HACC to be necessary for administration of the program
- Cooperate in attending all appointments scheduled by the HACC
- Allow the HACC to inspect the unit at reasonable times and after reasonable notice
- Take responsibility for care of the housing unit, including any violations of Uniform Physical Condition Standards (UPCS) caused by the family
- Not engage in drug-related, violent criminal, or other criminal activity
- Notify the HACC before moving or termination of the lease
- Use the assisted unit only for residence and as the sole residence of the family. Not sublet the unit or assign the lease
- Promptly notify the HACC of any changes in family composition, and income under HACC policies
- Not commit fraud, bribery, or any other corrupt or criminal act in connection with any housing programs.

If all parties fulfill their obligations in a professional and timely manner, the program responsibilities will be fulfilled in an effective manner.

1-II.D. APPLICABLE REGULATIONS

Applicable regulations include:

- 24 CFR Part 5: General Program Requirements
- 24 CFR Part 8: Nondiscrimination
- 24 CFR Part 902: Public Housing Assessment System
- 24 CFR Part 903: Public Housing Agency Plans
- 24 CFR Part 945: Designated Housing
- 24 CFR Part 960: Admission and Occupancy Policies
- 24 CFR Part 965: PHA-Owned or Leased Projects – General Provisions
- 24 CFR Part 966: Lease and Grievance Procedures

PART III: THE ADMISSIONS AND CONTINUED OCCUPANCY POLICIES

1-III.A. OVERVIEW AND PURPOSE OF THE POLICY

The ACOP is HACC's written statement of policies used to carry out the housing program in accordance with federal law and regulations, and HUD requirements. The ACOP is required by HUD and it must be available for public review [CFR 24 Part 903]. The ACOP also contains policies that support the objectives contained in HACC's Agency Plan.

All issues related to public housing not addressed in this ACOP are governed by federal law and regulations, HUD handbooks and guidebooks, notices and applicable state and local laws. The policies in this ACOP have been designed to ensure compliance with the consolidated ACC and all HUD-approved applications for program funding. The HACC is responsible for complying with all changes in HUD regulations pertaining to public housing. If such changes conflict with this policy, Federal Law and HUD regulations will have precedence.

HACC will review and update the ACOP, to comply with changes in regulations, HACC operations, or when needed to ensure staff consistency in operation. On an ongoing basis, HACC may make minor, non-substantive modifications to the ACOP in order to clarify existing policies and procedures and/or to correct editing errors. The original policy and any changes will be approved by HACC's Board of Commissioners. Pertinent sections of the ACOP will be included in the Agency Plan, and a copy provided to HUD.

1-III.B. CONTENTS OF THE POLICY

HUD regulations for public housing do not contain a list of what must be included in the ACOP. However, individual regulations contain requirements of inclusion in the agency's written policy. The ACOP plan will cover HACC policies on these subjects:

- The organization of the waiting list and how families are selected and offered available units, including any HACC admission preferences, procedures for removing applicant names from the waiting list, and procedures for closing and reopening the waiting list (Chapters 4 and 5)
- Transfer policies and the circumstances under which a transfer would take precedence over an admission (Chapter 12)
- Standards for determining eligibility, suitability for tenancy, and the size and type of the unit needed (Chapters 3 and 5)
- Procedures for verifying the information the family has provided (Chapter 7)
- The method for achieving deconcentration of poverty and income-mixing of public housing developments (Chapter 4)
- Grievance procedures (Chapter 14)
- Policies concerning payment by a family to the PHA of amounts the family owes the PHA (Chapter 15 and 16)
- Interim redeterminations of family income and composition (Chapter 9)
- Policies regarding community service requirements; (Chapter 11)

- Polices and rules about safety and ownership of pets in public housing (Chapter 10).

New Approach to Policy Development

HUD uses an approach to monitoring policy that emphasizes the importance of consistency. The ACOP supports that goal by clearly defining HACC policy for management and staff, residents, applicants and the public.

A primary focus of programs like HUD's Rental Integrity Monitoring (RIM) program has been consistency in how agencies conduct their business and in how HUD monitors agency activities. HUD has made it clear that consistency in the conduct of administration is important. Referring to and following the ACOP is essential to maintaining consistency in applying HACC policy.

HUD makes a distinction between:

- Mandatory policies: those driven by legislation, regulations, current handbooks, notices, and legal opinions, and
- Optional, non-binding guidance, including guidebooks, notices that have expired and recommendations from individual HUD staff.

HUD expects agencies to develop policies and procedures that are consistent with mandatory policies and to make clear the optional policies the agency Board has adopted. The Admissions and Continued Occupancy Policy is the document that contains and clarifies HACC policy. HUD's new direction adds additional emphasis to the need for a clearly written and comprehensive ACOP to guide staff in the clear and consistent application of policy.

HUD has already determined that the recommendations and suggestions it makes are consistent with mandatory policies. Therefore, following HUD guidance in the preparation of HACC policy, even though it is not mandatory, provides a HACC with a "safe harbor." Where there is discretion and HACC adopts its own optional policy, it must make its own determination that such policy is consistent with legislation, regulations, and other mandatory requirements. There may be very good reasons for adopting a policy or procedure that is different than that suggested by HUD. HACC has thought carefully through those decisions and has defined how HACC policy is consistent with federal laws, regulations and mandatory policy.

1-III.C. UPDATING AND REVISING THE POLICY

The HACC will revise this ACOP as needed to comply with changes in HUD regulations. The original policy and any changes must be approved by the board of commissioners of HACC, the pertinent sections included in the Agency Plan, and a copy provided to HUD.

HACC Policy

HACC will review and update the ACOP at least once a year, and more often if needed, to reflect changes in regulations, HACC operations, or when needed to ensure staff consistency in operation.

Chapter 2

FAIR HOUSING AND EQUAL OPPORTUNITY

INTRODUCTION

This chapter explains the laws and HUD regulations requiring PHAs to affirmatively further civil rights and fair housing in all federally-assisted housing programs. The letter and spirit of these laws are implemented through consistent policy and processes. The responsibility to further nondiscrimination pertains to all areas of the PHA's public housing operations.

This chapter describes HUD regulations and PHA policies related to these topics in four parts:

Part I: Nondiscrimination. This part presents the body of laws and regulations governing the responsibilities of the PHA regarding nondiscrimination.

Part II: Policies Related to Persons with Disabilities. This part discusses the rules and policies of the public housing program related to reasonable accommodation for persons with disabilities. These rules and policies are based on the Fair Housing Act (42.U.S.C.) and Section 504 of the Rehabilitation Act of 1973, and incorporate guidance from the Joint Statement of The Department of Housing and Urban Development and the Department of Justice (DOJ), issued May 17, 2004.

Part III: Prohibition of Discrimination Against Limited English Proficiency Persons. This part details the obligations of the PHA to ensure meaningful access to the public housing program and its activities by persons with limited English proficiency (LEP). This part incorporates HUD's Notice of Guidance to Federal Assistance Recipients Regarding Title VI Prohibition Affecting Limited English Proficient Persons, published December 19, 2003 in the *Federal Register* ("Notice of Guidance").

Part IV: Violence Against Women's Act. This part details the obligations of the PHA to assure that neither applicants nor residents who are victims of domestic violence, are denied or evicted as a result of that violence.

PART I: NONDISCRIMINATION

2-I.A. OVERVIEW

Federal laws require a PHA to treat all applicants and tenant families equally, providing the same quality of service, regardless of family characteristics and background. Federal law prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, age, familial status, and disability. The PHA will comply fully with all federal, state, and local nondiscrimination laws, and with rules and regulations governing fair housing and equal opportunity in housing and employment, including:

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)
- Executive Order 11063
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act (to the extent that it applies, otherwise Section 504 and the Fair Housing Amendments govern)
- Violence Against Women Reauthorization Act of 2005 (VAWA)
- Any applicable state laws or local ordinances and any legislation protecting individual rights of tenants, applicants, or staff that may subsequently be enacted

When more than one civil rights law applies to a situation, the laws will be read and applied together.

HACC Policy

No state or local nondiscrimination laws or ordinances apply. HACC will comply with all laws regarding treating applicants and tenant families equally and will carry out the HACC mission by abiding by all such laws.

2-I.B. NONDISCRIMINATION

Federal regulations prohibit discrimination against certain protected classes.

HACC shall not discriminate because of race, color, sex, religion, familial status, age, disability or national origin (called “protected classes”).

Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18.

HACC Policy

HACC will not discriminate on the basis of marital status or sexual orientation.

The HACC will not use any of these factors to:

- Deny to any family the opportunity to apply for housing, nor deny to any qualified applicant the opportunity to participate in the public housing program
- Provide housing that is different from that provided to others
- Subject anyone to segregation or disparate treatment
- Restrict anyone's access to any benefit enjoyed by others in connection with the housing program
- Treat a person differently in determining eligibility or other requirements for admission
- Steer an applicant or tenant toward or away from a particular area based on any of these factors
- Deny anyone access to the same level of services
- Deny anyone the opportunity to participate in a planning or advisory group that is an integral part of the housing program
- Discriminate in the provision of residential real estate transactions
- Discriminate against someone because they are related to or associated with a member of a protected class
- Publish or cause to be published an advertisement or notice indicating the availability of housing that prefers or excludes persons who are members of a protected class

Providing Information to Families

HACC will take steps to ensure that families are fully aware of all applicable civil rights laws. As part of the public housing orientation process, the HACC will provide information to public housing applicant families about civil rights requirements.

Discrimination Complaints

If an applicant or tenant family believes that any family member has been discriminated against by the HACC, the family should advise the HACC. HUD requires the HACC to make every reasonable attempt to determine whether the applicant's or tenant family's assertions have merit and take any warranted corrective action.

HACC Policy

Applicants or tenant families who believe that they have been subject to unlawful discrimination may notify the HACC in writing within 15 calendar days.

HACC will attempt to remedy discrimination complaints made against the Agency.

HACC will provide a copy of a discrimination complaint form to the complainant and provide them with information on how to complete and submit the form to HUD's Office of Fair Housing and Equal Opportunity (FHEO).

PART II: POLICIES RELATED TO PERSONS WITH DISABILITIES

2-II.A. OVERVIEW

One type of disability discrimination prohibited by the Fair Housing Act is the refusal to make reasonable accommodation in rules, policies, practices, or services when such accommodation may be necessary to afford a person with a disability the equal opportunity to use and enjoy a program or dwelling under the program.

HACC will ensure that persons with disabilities have full access to HACC's programs and services. This responsibility begins with the first inquiry of an interested family and continues through every programmatic area of the public housing program [24 CFR 8].

HACC will provide a notice to each tenant that the tenant may, at any time during the tenancy, request reasonable accommodation of a handicap of a household member, including reasonable accommodation so that the tenant can meet lease requirements or other requirements of tenancy [24 CFR 966.7(b)].

HACC Policy

The HACC will ask all applicants and resident families if they require any type of accommodations, in writing, on the intake application, reexamination documents, and notices of adverse action by the HACC, by including the following language:

“If you or anyone in your family is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs and services, please contact the housing authority.”

A specific name and phone number will be indicated as the contact for requests for accommodation for persons with disabilities.

All decisions granting or denying requests for reasonable accommodation will be in writing to the applicant or tenant within 15 calendar days of receiving required verifications.

2-II.B. DEFINITION OF REASONABLE ACCOMMODATION

A “reasonable accommodation” is a change, exception, or adjustment to a policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces. Since policies and services may have a different effect on persons with disabilities than on other persons, treating persons with disabilities exactly the same as others will sometimes deny them an equal opportunity to use and enjoy a dwelling. [Joint Statement of the Departments of HUD and Justice: Reasonable Accommodations under the Fair Housing Act]

Federal regulations stipulate that requests for accommodations will be considered reasonable if they do not create an "undue financial and administrative burden" for the PHA, or result in a "fundamental alteration" in the nature of the program or service offered. A fundamental alteration is a modification that alters the essential nature of a provider's operations. In granting reasonable accommodation, HACC will determine through appropriate verification that there is a "nexus" or "connection" between the disability and the accommodation requested.

Types of Reasonable Accommodations

When it is reasonable (see definition above and Section 2-II.E), HACC shall accommodate the needs of a person with disabilities. Examples include but are not limited to:

- Permitting applications and reexaminations to be completed by mail
- Conducting home visits
- Permitting a higher utility allowance for the unit if a person with disabilities requires the use of specialized equipment related to the disability
- Modifying or altering a unit or physical system if such a modification or alteration is necessary to provide equal access to a person with a disability
- Installing a ramp into a dwelling or building
- Installing grab bars in a bathroom
- Installing visual fire alarms for hearing impaired persons
- Allowing a HACC-approved live-in aide to reside in the unit if that person is determined to be essential to the care of a person with disabilities, is not obligated for the support of the person with disabilities, and would not be otherwise living in the unit.
- Providing a designated handicapped-accessible parking space
- Allowing an assistance or service animal
- Permitting an authorized designee or advocate to participate in the application or certification process and any other meetings with HACC staff
- Displaying posters and other housing information in locations throughout the HACC's office in such a manner as to be easily readable from a wheelchair

2-II.C. REQUEST FOR AN ACCOMMODATION

If an applicant or participant indicates that an exception, change, or adjustment to a rule, policy, practice, or service is needed because of a disability, HUD requires that the HACC treat the information as a request for a reasonable accommodation, even if no formal request is made [Joint Statement of the Departments of HUD and Justice: Reasonable Accommodations under the Fair Housing Act].

The family must explain what type of accommodation is needed to provide the person with the disability full access to the PHA's programs and services.

If the need for the accommodation is not readily apparent or known to HACC, the family must explain the relationship between the requested accommodation and the disability.

HACC Policy

HACC will require the family to make its request in writing using a reasonable accommodation request form. If the family needs accommodation to complete the written request, HACC will assist.

2-II.D. VERIFICATION OF DISABILITY

The regulatory civil rights definition for persons with disabilities is provided in Exhibit 2-1 at the end of this chapter. The definition of a person with a disability for the purpose of obtaining a reasonable accommodation is much broader than the HUD definition of disability which is used for waiting list preferences and income allowances.

Before providing an accommodation, HACC must determine that the person meets the definition of a person with a disability, and that the accommodation will enhance the family's access to HACC's programs and services.

If a person's disability is obvious or otherwise known to HACC, and if the need for the requested accommodation is also readily apparent or known, no further verification will be required [Joint Statement of the Departments of HUD and Justice: Reasonable Accommodations under the Fair Housing Act].

If a family indicates that an accommodation is required for a disability that is not obvious or otherwise known to HACC, the HACC must verify that the person meets the definition of a person with a disability, and that the limitations imposed by the disability require the requested accommodation.

When verifying a disability, the HACC will follow the verification policies provided in Chapter 7. All information related to a person's disability will be treated in accordance with the confidentiality policies provided in Chapter 16 (Program Administration). In addition to the general requirements that govern all verification efforts, the following requirements apply when verifying a disability:

- Third-party verification must be obtained from an individual identified by the family who is competent to make the determination. A doctor or other medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual's disability may provide verification of a disability [Joint Statement of the Departments of HUD and Justice: Reasonable Accommodations under the Fair Housing Act]
- The HACC must request only information that is necessary to evaluate the disability-related need for the accommodation. A nexus or connection between the reasonable accommodation request and the disability must exist.
- Medical records will not be accepted or retained in the participant file.

2-II.E. APPROVAL/DENIAL OF A REQUESTED ACCOMMODATION [Joint Statement of the Departments of HUD and Justice: Reasonable Accommodations under the Fair Housing Act]

HACC must approve a request for an accommodation if the following three conditions are met.

- The request was made by or on behalf of a person with a disability.
- There is a disability-related need for the accommodation.
- The requested accommodation is reasonable, meaning it would not impose an undue financial and administrative burden on the HACC, or fundamentally alter the nature of the HACC's operations.

Requests for accommodations must be assessed on a case-by-case basis. The determination of undue financial and administrative burden must be made on a case-by-case basis involving various factors, such as the cost of the requested accommodation, the financial resources of HACC at the time of the request, the benefits that the accommodation would provide to the family, and the availability of alternative accommodations that would effectively meet the family's disability-related needs.

Before making a determination whether to approve the request, HACC may enter into discussion and negotiation with the family, request more information from the family, or may require the family to sign a consent form so that the HACC may verify the need for the requested accommodation.

HACC Policy

After a written request for an accommodation is presented, and all necessary documentation received, the HACC will respond, in writing, within 15 calendar days.

If the HACC denies a request for an accommodation because there is no relationship, or nexus, found between the disability and the requested accommodation, the notice will inform the family of the right to appeal the HACC decision through an informal hearing for an applicant or the grievance process (see Chapter 14).

If HACC denies a request for an accommodation because it is not reasonable (it would impose an undue financial and administrative burden or fundamentally alter the nature of the HACC operations), HACC will discuss with the family whether an alternative accommodation could effectively address the family's disability-related needs without a fundamental alteration to the public housing program and without imposing an undue financial and administrative burden.

If HACC believes that the family has failed to identify a reasonable alternative accommodation after interactive discussion and negotiation, the HACC will notify the family, in writing, of its determination within 15 calendar days from the date of the most recent discussion or communication with the family. The notice will inform the family of the right to appeal the HACC decision through an informal hearing in the case of an applicant or the grievance process (see Chapter 14) in the case of a resident.

2-II.F. PROGRAM ACCESSIBILITY FOR PERSONS WITH HEARING OR VISION IMPAIRMENTS

HUD regulations require the PHA to take reasonable steps to ensure that persons with disabilities related to hearing and vision have reasonable access to the PHA's programs and services [24 CFR 8.6].

At the initial point of contact with each applicant, HACC shall inform all applicants of alternative forms of communication that can be used other than plain language paperwork.

HACC Policy

To meet the needs of persons with hearing impairments, TTD/TTY (text telephone display / teletype) communication will be available.

To meet the needs of persons with vision impairments, a written request for special assistance needs to be made 48 hours prior to meeting or event, for example, large-print and audio versions of key program documents or other appropriate methods. When visual aids are used in public meetings or presentations, or in meetings with HACC staff, one-on-one assistance will be provided upon request when a written request is made 48 hours prior to the meeting.

Additional examples of alternative forms of communication are sign language interpretation; having material explained orally by staff; or having a third party representative (a friend, relative or advocate, named by the applicant) to receive, interpret and explain housing materials and be present at all meetings.

2-II.G. PHYSICAL ACCESSIBILITY

The PHA must comply with a variety of regulations pertaining to physical accessibility, including the following.

- PIH 2002-01 (HA), Accessibility Notice
- Section 504 of the Rehabilitation Act of 1973
- The Americans with Disabilities Act of 1990
- The Architectural Barriers Act of 1968
- The Fair Housing Act of 1988

HACC policies concerning physical accessibility must be readily available to applicants and resident families. They can be found in three key documents.

- This policy, the Admissions and Continued Occupancy Policy, describes the key policies that govern HACC responsibilities with regard to physical accessibility.
- Notice PIH 2002-01(HA) Accessibility Notice (which must be posted in the public housing offices in a conspicuous place) summarizes information about pertinent laws and

implementing regulations related to non-discrimination and accessibility in federally-funded housing programs.

- HACC Plan provides information about self-evaluation, needs assessment, and transition plans.

The design, construction, or alteration of HACC facilities must conform to the Uniform Federal Accessibility Standards (UFAS). Newly-constructed facilities must be designed to be readily accessible to and usable by persons with disabilities. Alterations to existing facilities must be accessible to the maximum extent feasible, defined as not imposing an undue financial and administrative burden on the operations of the public housing program.

2-II.H. DENIAL OR TERMINATION OF ASSISTANCE

HACC's decision to deny or terminate the assistance of a family that includes a person with disabilities is subject to consideration of reasonable accommodation [24 CFR 966.7].

When applicants with disabilities are denied assistance, the notice of denial must inform them of their right to request an informal hearing [24 CFR 960.208(a)].

When a family's lease is terminated, the notice of termination must inform the family of their right to request a hearing in accordance with the HACC's grievance process [24 CFR 966.4(l)(3)(ii)].

When reviewing reasonable accommodation requests, HACC will consider whether reasonable accommodation will allow the family to overcome the problem that led to HACC's decision to deny or terminate assistance. If a reasonable accommodation will allow the family to meet the requirements, the HACC will consider the accommodation [24 CFR 966.7] on a case-by-case basis, in terms of "nexus," "financial burden" and "implications of changing the nature of HACC's mission and program."

In addition, the HACC must provide reasonable accommodation for persons with disabilities to participate in the hearing process [24 CFR 966.56(h)].

PART III: IMPROVING ACCESS TO SERVICES FOR PERSONS WITH LIMITED ENGLISH PROFICIENCY (LEP)

2-III.A. OVERVIEW

Language for Limited English Proficiency Persons (LEP) can be a barrier to accessing important benefits or services, understanding and exercising important rights, complying with applicable responsibilities, or understanding other information provided by the public housing program. In certain circumstances, failure to ensure that LEP persons can effectively participate in or benefit from federally-assisted programs and activities may violate the prohibition under Title VI against discrimination on the basis of national origin. This part incorporates the Notice of Guidance to Federal Assistance Recipients Regarding Title VI Prohibition Affecting Limited English Proficient Persons, published December 19, 2003 in the *Federal Register*.

HACC will take affirmative steps to communicate with people who need services or information in a language other than English. These persons will be referred to as Persons with Limited English Proficiency (LEP).

LEP persons are defined as persons who do not speak English as their primary language and who have a limited ability to read, write, speak or understand English. For the purposes of this Admissions and Continued Occupancy Policy, LEP persons are public housing applicants and resident families, and parents and family members of applicants and resident families.

In order to determine the level of access needed by LEP persons, HACC will balance the following four factors: (1) the number or proportion of LEP persons eligible to be served or likely to be encountered by the public housing program; (2) the frequency with which LEP persons come into contact with the program; (3) the nature and importance of the program, activity, or service provided by the program to people's lives; and (4) the resources available to HACC and costs. Balancing these four factors will ensure meaningful access by LEP persons to critical services while not imposing undue burdens on the HACC.

2-III.B. ORAL INTERPRETATION

In a courtroom, a hearing, or situations in which health, safety, or access to important benefits and services are at stake, the HACC will generally offer, or ensure that the family is offered through other sources, competent interpretation services free of charge to the LEP person.

HACC Policy

The HACC will analyze the various kinds of contacts it has with the public, to assess language needs and decide what reasonable steps should be taken. "Reasonable steps" may not be reasonable where the costs imposed substantially exceed the benefits.

Where feasible and possible, the HACC will encourage the use of qualified community translator volunteers.

Where LEP persons desire, they will be permitted to use, at their own expense, an interpreter of their own choosing, in place of or as a supplement to the free language

services offered by HACC. The interpreter may be a family member or friend. However, HACC reserves the right to determine if this interpreter is competent to translate relevant documents.

2-III.C. WRITTEN TRANSLATION

Translation is the replacement of a written text from one language into an equivalent written text in another language.

HACC Policy

In order to comply with written-translation obligations, HACC will take the following steps:

The HACC will provide written translations of vital documents for each eligible LEP language group that constitutes 5 percent or 1,000 persons, whichever is less, of the population of persons eligible to be served or likely to be affected or encountered. Translation of other documents, if needed, can be provided orally; or

If there are fewer than 50 persons in a language group that reaches the 5 percent trigger, HACC may not translate vital written materials, but will provide written notice in the primary language of the LEP language group of the right to receive competent oral interpretation of those written materials, free of cost.

2-III.D. IMPLEMENTATION PLAN

After completing the four-factor analysis and deciding what language assistance services are appropriate, HACC shall determine whether it is necessary to develop a written implementation plan to address the identified needs of the LEP populations it serves.

If HACC determines that it is not necessary to develop a written implementation plan, the absence of a written plan does not obviate the underlying obligation to ensure meaningful access by LEP persons to HACC public housing program and services.

HACC Policy

If it is determined that HACC serves very few LEP persons, and HACC has very limited resources, HACC will not develop a written LEP plan, but will consider alternative ways to articulate in a reasonable manner a plan for providing meaningful access. Entities having significant contact with LEP persons, such as schools, grassroots and faith-based organizations, community groups, and groups working with new immigrants will be contacted for input into the process.

If HACC determines it is appropriate to develop a written LEP plan, the following five steps will be taken: (1) Identifying LEP individuals who need language assistance; (2) identifying language assistance measures; (3) training staff; (4) providing notice to LEP persons; and (5) monitoring and updating the LEP plan.

HACC has identified Spanish language LEP persons. HACC has some bilingual staff who serve this LEP population. No other major LEP language has been identified in the area of the HACC jurisdiction.

PART IV: VIOLENCE AGAINST WOMEN ACT (VAWA) POLICY

2-IV-A. Purpose and Applicability

The purposed of this policy (herein called “Policy”) is to implement the applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 and more generally to set forth the Housing Authority of the City of Camden’s (HACC) policy and procedures regarding domestic violence, dating violence, and stalking, as hereinafter defined.

This Policy shall be applicable to the administration by the HACC of all federally subsidized public housing and Housing Choice Voucher programs under the United States Housing Act of 1937. Notwithstanding its title, this policy is gender-neutral, and its protections are available to males who are victims of domestic violence, dating violence, or stalking as well as female victims of such violence.

2-IV.B. Goals and Objectives

This Policy has the following principal goals and objectives:

Maintaining compliance with all applicable legal requirements imposed by VAWA;

Ensuring the physical safety of victims of actual or threatened domestic violence, dating violence, or stalking who are assisted by the HACC; providing and maintaining housing opportunities for victims of domestic violence, dating violence, or stalking;

Creating and maintaining collaborative arrangements between the HACC, law enforcement authorities, victim service providers, and others to promote the safety and well-being of victims of actual and threatened domestic violence, dating violence and stalking, who are assisted by the HACC; and

Taking appropriate action in response to an incident or incidents of domestic violence, dating violence, or stalking, affecting individuals assisted by the HACC.

2-IV.C. Other HACC Policies and Procedures

This Policy shall be referenced in and attached to the HACC’s Five-Year Agency Plan and shall be incorporated in and made a part of the HACC’s Admissions and Continued Occupancy Policy (ACOP) and Administrative Plan. The HACC’s annual Agency Plan shall also contain information concerning the HACC’s activities, services or programs relating to domestic violence, dating violence, and stalking.

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

2-IV.D. Definitions

As used in this Policy:

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

Dating Violence – means violence committed by a person – who is or has been in a social relationship of a romantic or intimate nature with the victim; and where the existence of such a relationship shall be determined based on a consideration of the following factors:

- The length of the relationship
- The type of relationship
- The frequency of interaction between the persons involved in the relationship
-

Stalking – means –

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

(ii) to place under surveillance with the intent to kill, injure, harass or intimidate another person; and in the course of, or as a result of, such following, pursuit, surveillance or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to – that person; a member of the immediate family of that person; or the spouse or intimate partner of that person.

Immediate Family Member – means, with respect to a person –

A spouse, parent, brother, sister, or child of that person, any other person living in the household of that person and related to that person by blood or marriage.

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

2-IV.E. Admissions and Screening

Non-Denial of Assistance – The HACC will not deny admission to public housing to any person because that person is or has been a victim of domestic violence, dating violence, or stalking, provided that such person is otherwise qualified for such admission as long as all policy requirements are met by the family/household.

2-IV.F. Termination of Tenancy or Assistance

VAWA Protections – Under VAWA, public housing residents have the following specific protections, which will be observed by the HACC:

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

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

Nothing contained in this paragraph shall limit any other wise available authority of the HACC manager to terminate tenancy, or evict as the case may be, for any violation of a lease or program requirement not premised on the act or acts of domestic violence, dating violence, or stalking in question against the tenant or a member of the tenant’s household. However, in taking any such actions neither the HACC nor manager may apply a more demanding standard to the victim of domestic violence, dating violence or stalking than that applied to other tenants.

Nothing contained in this paragraph shall be construed to limit the authority of the HACC or manager to evict or terminate from assistance any tenant or lawful applicant if the manager, or the HACC, as the case may be, can demonstrate an actual and imminent threat to other tenants or to those employed at or providing service to the property, if the tenant is not evicted or terminated from assistance.

Removal of Perpetrator – Further, notwithstanding anything in previous paragraphs or federal, State or local law to the contrary, the HACC or manager, as the case may be, may bifurcate a lease, or remove a household member from a lease, without regard to whether a household member is a signatory to a lease, in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in acts of physical violence may be taken without evicting or otherwise penalizing the victim of such violence who is also the tenant or a lawful occupant. Such eviction, removal, termination of occupancy rights, shall be effected in accordance with the procedures

prescribed by law applicable to terminations of tenancy and evictions by the HACC. Leases used for all public housing operated by the HACC and administered by the HACC, shall contain provisions setting forth the substance of this paragraph.

2-IV.F. Verification of Domestic Violence, Dating Violence or Stalking

Requirement for Verification - The law allows, but does not require, the HACC, owner, or manager to verify that an incident or incidents of actual or threatened domestic violence, dating violence, or stalking claimed by a tenant or other lawful occupants is bona fide and meets the requirements of the applicable definitions set forth in this policy. Subject only to waiver as provided in paragraph VII.C, the HACC shall require verification in all cases where an individual claims protection against an action involving such individual proposed to be taken by the HACC.

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

HUD-approved form – by providing to the HACC on a form approved by the U.S. Department of Housing and Urban Development (HUD), that the individual is a victim of domestic violence, dating violence, or stalking that the incident or incidents in question are bona fide incidents or actual or threatened abuse meeting the requirements of the applicable definition(s) set forth in this policy. The incident or incidents in question must be described in reasonable detail as required in the HUD-approved form, and the completed certification must include the name of the perpetrator.

Other documentation – by providing to the HACC or manager documentation signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from whom the victim has sought assistance in addressing the domestic violence, dating violence or stalking, or the effects of the abuse, described in such documentation. The professional providing the documentation must sign and attest under penalty of perjury (28 U.S.C. 1746) to the professional's belief that the incident or incidents in question are bona fide incidents of abuse meeting the requirements of the applicable definition(s) set forth in this policy. The victim of the incident or incidents of domestic violence, dating violence or stalking described in the documentation must also sign and attest to the documentation under penalty of perjury.

Police or court record – by providing to the HACC or manager a Federal, State, tribal, territorial, or local police or court record describing the incident or incidents in question.

Time allowed to provide verification/failure to provide – An individual who claims protection against adverse action based on an incident or incidents of actual or threatened domestic violence, dating violence or stalking, and who is requested by the HACC, or manager to provide verification, must provide such verification within 14 days (i.e. 14 calendar day) after receipt of the request for verification. Failure to provide verification, in proper form within such time will result in loss of protection under VAWA and this policy against a proposed adverse action.

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

2-IV.G. Confidentiality

Right of confidentiality – All information (including the fact that an individual is a victim of domestic violence, dating violence or stalking) provided to the HACC or manager in connection with a verification required under section VII of this policy or provided in lieu of such verification where a waiver of verification is granted, shall be retained by the receiving party in confidence and shall neither be entered in any shared database nor provided to any related entity, except where disclosure is (1) requested or consented to by the individual in writing, or (2) required for use in a public housing eviction proceeding or in connection with termination of assistance from the Housing Choice Voucher program, as permitted in VAWA, or (3) otherwise required by applicable law.

Notification of rights – All tenants of public housing administered by the HACC shall be notified in writing concerning their right to confidentiality and the limits on such rights to confidentiality.

2-IV.H. Transfer to New Residence

Application for transfer – In situations that involve significant risk of violent harm to an individual as a result of previous incidents or threats of domestic violence, dating violence, or stalking, the HACC will, if an approved unit size is available at a location that may reduce the risk of harm, approve transfer by a public housing to a different unit in order to reduce the

level of risk to the individual. A tenant who requests transfer must attest in such application that the requested transfer is necessary to protect the health or safety of the tenant or another member of the household who is or was the victim of domestic violence, dating violence or stalking and who reasonably believes that the tenant or other household member will be imminently threatened by harm from further violence if the individual remains in the present dwelling unit.

Action on applications – The HACC will act upon such an application promptly within 7 business days.

No right to transfer – The HACC will make every effort to accommodate requests for transfer when suitable alternative vacant units are available and the circumstances warrant such action. In IX.E. below the decision to grant or refuse to grant a transfer shall lie within the sole discretion of the HACC, and this policy does not create any right on the part of any applicant to be granted a transfer.

Family rent obligations – If a family occupying HACC public housing moves before the expiration of the lease term in order to protect the health or safety of a household member, the family will remain liable for the rent during the remainder of the lease term unless released by the HACC. In cases where the HACC determines that the family's decision to move was reasonable under the circumstances, the HACC may wholly or partially waive rent payments and rent owed shall be reduced by the amounts of rent collected for the remaining lease term from a tenant subsequently occupying the unit.

NOTE: Took out references to Housing Choice Voucher.

2-IV.I. Court Orders/Family Break-up

Court orders – It is the HACC's policy to honor orders entered by courts of competent jurisdiction affecting individuals assisted by the HACC and their property. This includes cooperating with law enforcement authorities to enforce civil protection orders issued for the protection of victims and addressing the distribution of personal property among household members in cases where a family breaks up.

Family break-up – Other HACC policies regarding family break-up are contained in this document (ACOP)

2-IV.J. Relationship with Service Providers

It is the policy of the HACC to cooperate with organizations and entities, both private and governmental that provides shelter and/or services to victims of domestic violence. If the HACC staff becomes aware that an individual assisted by the HACC is a victim of domestic violence, dating violence or stalking, the HACC will refer the victim to such providers of shelter or services as appropriate. Notwithstanding the foregoing, this Policy does not create any legal obligation requiring the HACC either to maintain a relationship with any particular provider of shelter or services to victims of domestic violence or to make a referral in any particular case. The HACC's annual public housing agency plan shall describe providers of shelter or services to victims of domestic violence with which the HACC has referral or other cooperative relationships.

2-IV.K. Notifications

The HACC shall provide written notification to applicants, and tenants concerning the rights and obligations created under VAWA relating to confidentiality, denial of assistance and, termination of tenancy or assistance.

2-IV.L. Relationship with Other Applicable Laws

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

EXHIBIT 2-1: DEFINITION OF A PERSON WITH A DISABILITY UNDER FEDERAL CIVIL RIGHTS LAWS [24 CFR Parts 8.3 and 100.201]

A person with a disability, as defined under federal civil rights laws, is any person who:

- Has a physical or mental impairment that substantially limits one or more of the major life activities of an individual, or
- Has a record of such impairment, or
- Is regarded as having such impairment

The phrase “physical or mental impairment” includes:

- Any physiological disorder or condition, cosmetic or disfigurement, or anatomical loss affecting one or more of the following body systems: neurological; musculoskeletal; special sense organs; respiratory, including speech organs; cardiovascular; reproductive; digestive; genito-urinary; hemic and lymphatic; skin; and endocrine; or
- Any mental or psychological disorder, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities. The term “physical or mental impairment” includes, but is not limited to: such diseases and conditions as orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, mental retardation, emotional illness.

“Major life activities” includes, but is not limited to, caring for oneself, performing manual tasks, walking, seeing, hearing, breathing, learning, and/or working.

“Has a record of such impairment” means has a history of, or has been misclassified as having, a mental or physical impairment that substantially limits one or more major live activities.

“Is regarded as having an impairment” is defined as having a physical or mental impairment that does not substantially limit one or more major life activities but is treated by a public entity (such as the PHA) as constituting such a limitation; has none of the impairments defined in this section but is treated by a public entity as having such an impairment; or has a physical or mental impairment that substantially limits one or more major life activities, only as a result of the attitudes of others toward that impairment.

The definition of a person with disabilities does not include:

- Current illegal drug users
- People whose alcohol use interferes with their ability to abide by the terms of the lease and adversely affects the rights of others to peaceful enjoyment
- Persons who objectively pose a direct threat or substantial risk of harm to others that cannot be controlled with a reasonable accommodation under the public housing program

The above definition of disability determines whether an applicant or participant is entitled to any of the protections of federal disability civil rights laws. Thus, a person who does not meet this definition of disability is not entitled to a reasonable accommodation under federal civil rights and fair housing laws and regulations.

The HUD definition of a person with a disability is much narrower than the civil rights definition of disability. The HUD definition of a person with a disability is used for purposes of receiving the disabled family preference, the \$400 elderly/disabled household deduction, the allowance for medical expenses, or the allowance for disability assistance expenses.

The definition of a person with a disability for purposes of granting a reasonable accommodation request is much broader than the HUD definition of disability. Many people will not qualify as a disabled person under the public housing program, yet an accommodation is needed to provide equal opportunity.

Chapter 3

ELIGIBILITY

INTRODUCTION

HACC is responsible for ensuring that every individual and family admitted to the public housing program meets all program eligibility requirements. This includes any individual approved to join the family after the family has been admitted to the program. The family must provide any information needed by HACC to confirm eligibility and determine the level of the family's assistance.

To be eligible for the public housing program:

- The applicant family must:
 - Qualify as a family as defined by HUD and HACC.
 - Have income at or below HUD-specified income limits.
 - Qualify on the basis of citizenship or the eligible immigrant status of family members.
 - Provide social security number information for family members as required.
 - Consent to the PHA's collection and use of family information as provided for in PHA-provided consent forms
 - HACC must have a unit size appropriate to the family size need in inventory
 - Criminal Activity Checks and Suitability as a Tenant, for example, previous landlord checks, credit report, and meeting financial obligation, etc. must be established based on HACC Lease Requirements.
- HACC must determine that the current or past behavior of household members does not include activities that are prohibited by HUD or HACC.

This chapter contains four parts:

Part I: Definitions of Family and Household Members. This part contains HUD and HACC definitions of family and household members and explains initial and ongoing eligibility issues related to these members.

Part II: Basic Eligibility Criteria. This part discusses income eligibility, and rules regarding citizenship, social security numbers, and family consent.

Part III: Denial of Admission. This part covers factors related to an applicant's past or current conduct (e.g. criminal activity) that can cause the PHA to deny admission.

Part IV: Mixed Finance and Tax Credit Eligibility. This part covers factors related to the Mixed-Finance and Tax Credit Eligibility requirements in accordance with the HUD regulations for Mixed-Finance developments and the NJHMFA requirements for tax credit eligibility, as may be amended from time to time.

PART I: DEFINITIONS OF FAMILY AND HOUSEHOLD MEMBERS

3-I.A. OVERVIEW

Some eligibility criteria and program rules vary depending upon the composition of the family requesting assistance. In addition, some requirements apply to the family as a whole and others apply to individual persons who will live in the public housing unit. This part provides information that is needed to correctly identify family and household members, and to apply HUD's eligibility rules.

3-I.B. FAMILY AND HOUSEHOLD [24 CFR 5.403 and HUD-50058 IB, p. 13]

The terms *family* and *household* have different meanings in the public housing program.

Family

To be eligible for admission, an applicant must qualify as a family. A family may be a single person or a group of persons. *Family* as defined by HUD includes a family with a child or children, two or more elderly or disabled persons living together, one or more elderly or disabled persons living with one or more live-in aides, or a single person. The HACC has the discretion to determine if any other group of persons qualifies as a family.

HACC Policy

A family also includes two or more individuals who are not related by blood, marriage, adoption, or other operation of law, but who either can demonstrate that they have lived together previously or certify that each individual's income and other resources will be available to meet the needs of the family.

Each family must identify the individuals to be included in the family at the time of application, and must update this information if the family's composition changes.

Household

Household is a broader term that includes additional people who, with HACC's permission, live in a public housing unit, such as live-in aides, foster children, and foster adults.

3-I.C. FAMILY BREAK-UP AND REMAINING MEMBER OF TENANT FAMILY

Family Break-up

HACC Policy

When a family on the waiting list breaks up into two otherwise eligible families, only one of the new families may retain the original application date. Other former family members may make a new application with a new application date if the waiting list is open.

If a family breaks up into two otherwise eligible families while living in public housing, only one of the new families will continue to be assisted.

If a court determines the disposition of property between members of the applicant or resident family in a divorce or separation decree, HACC will abide by the court's determination.

In the absence of a judicial decision or an agreement among the original family members, HACC will determine which family retains their placement on the waiting list, or will continue in occupancy taking into consideration the following factors: (1) the interest of any minor children, including custody arrangements, (2) the interest of any ill, elderly, or disabled family members, (3) any possible risks to family members as a result of domestic violence or criminal activity, and (4) the recommendations of social service professionals.

Remaining Member of a Tenant Family [24 CFR 5.403]

The HUD definition of family includes the *remaining member of a tenant family*, which is a member of a resident family who remains in the unit when other members of the family have left the unit [PH Occ GB, p. 26]. Household members such as live-in aides, foster children, and foster adults do not qualify as remaining members of a family.

HACC will consider a person as a remaining member of a tenant family if they were on the HUD 50058 and Lease previously, of age to enter into a legal lease contract with the agency, and meet HACC requirements in regard to screening for tenant behavior and willingness and ability to abide by the lease.

3-I.D. HEAD OF HOUSEHOLD [24 CFR 5.504(b)]

Head of household means the adult member of the family who is considered the head for purposes of determining eligibility and responsibility under the lease. The head of household is responsible for ensuring that the family fulfills all of its responsibilities under the program, alone or in conjunction with a cohead or spouse.

HACC Policy

The family may designate any qualified family member as the head of household.

The head of household must have the legal capacity to enter into a lease under state and local law. A minor who is emancipated under state law may be designated as a spouse of the head of household.

3-I.E. SPOUSE, COHEAD, AND OTHER ADULT

A family may have a spouse or co-head, but not both [HUD-50058 IB, p. 13].

Spouse means the marriage partner of the head of household.

HACC Policy

The term "spouse" does not apply to friends, roommates, or significant others who are not marriage partners. A minor who is emancipated under state law may be designated as a spouse, where the head of household is of age to legally enter the lease contract.

A *co-head* is an individual in the household who is equally responsible with the head of household for ensuring that the family fulfills all of its responsibilities under the program, but who is not a spouse. A family can have only one co-head.

Other adult means a family member, other than the head, spouse, or co-head, who is 18 years of age or older. Foster adults and live-in aides are not considered other adults [HUD-50058 IB, p. 14].

3-I.F. DEPENDENT [24 CFR 5.603]

A *dependent* is a family member who is under 18 years of age or a person of any age who is a person with a disability or a full-time student, except that the following persons can never be dependents: the head of household, spouse, co-head, foster children/adults and live-in aides. Identifying each dependent in the family is important because each dependent qualifies the family for a deduction from annual income as described in Chapter 6.

Joint Custody of Dependents

HACC Policy

Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or resident family 50 percent or more of the time.

When more than one applicant or assisted family (regardless of program) are claiming the same dependents as family members, the family with primary custody at the time of the initial application or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, HACC will make the determination based on available documents such as court orders, or an IRS return showing which family has claimed the child for income tax purposes.

3-I.G. FULL-TIME STUDENT [24 CFR 5.603]

A *full-time student* (FTS) is a person who is attending school or vocational training on a full-time basis. The time commitment or subject load that is needed to be full-time is defined by the educational institution.

Identifying each FTS is important because (1) each family member that is an FTS, other than the head, spouse, or co-head, qualifies the family for a dependent deduction and (2) the income of such an FTS is treated differently from the income of other family members.

3-I.H. ELDERLY AND NEAR-ELDERLY PERSONS, AND ELDERLY FAMILY

Elderly Persons

An *elderly person* is a person who is at least 62 years of age [24 CFR 5.100].

Near-Elderly Persons

A *near-elderly person* is a person who is 50-61 years of age [24 CFR 945.105].

Elderly Family

An *elderly family* is one in which the head, spouse, co-head, or sole member is an elderly person [24 CFR 5.403]. Identifying elderly families is important because these families qualify for special deductions from income as described in Chapter 6 and may qualify for a particular type of development as noted in Chapter 4.

3-I.I. PERSONS WITH DISABILITIES AND DISABLED FAMILY [24 CFR 5.403]

Persons with Disabilities

Under the public housing program, special rules apply to persons with disabilities and to any family whose head, spouse, or co-head is a person with disabilities. The technical definitions of individual with handicaps and persons with disabilities are provided in Exhibit 3-1 at the end of this chapter. These definitions are used for a number of purposes including ensuring that persons with disabilities are not discriminated against based upon disability.

As discussed in Chapter 2, HACC must make all aspects of the public housing program accessible to persons with disabilities and consider reasonable accommodations requested based upon a person's disability.

Disabled Family

A *disabled family* is one in which the head, spouse, or co-head is a person with disabilities. Identifying disabled families is important because these families qualify for special deductions from income as described in Chapter 6 and may qualify for a particular type of development as noted in Chapter 4.

Even though persons with drug or alcohol dependencies are considered persons with disabilities for the purpose of non-discrimination, this does not prevent HACC from denying admission for reasons related to alcohol and drug abuse following policies found in Part III of this chapter, or from enforcing the lease following the policies in Chapter 13.

3-I.J. GUESTS [24 CFR 5.100]

A *guest* is defined as a person temporarily staying in the unit with the consent of a tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant.

A *visitor* is a person at the unit with the consent of a tenant or other members of the household who has express or implied authority to so consent on behalf of the tenant.

The lease must provide that the tenant has the right to exclusive use and occupancy of the leased unit by the members of the household authorized to reside in the unit in accordance with the lease, including reasonable accommodation of their guests [24 CFR 966.4(d)]. The head of household is responsible for the conduct of visitors and guests, inside the unit as well as anywhere on or near PHA premises [24 CFR 966.4(f)].

HACC Policy

A resident family must notify HACC when overnight guests will be staying in the unit for more than 3 days. A guest can remain in the unit no longer than 7 consecutive days or a total of 15 cumulative calendar days during any 12 month period, unless approved by HACC on a case by case documented basis.

A family may request an exception to this policy for valid reasons (e.g., care of a relative recovering from a medical procedure expected to last 20 consecutive days). An exception will not be made unless the family can identify and provide documentation of the residence to which the guest will return.

Children who are subject to a joint custody arrangement or for whom a family has visitation privileges, that are not included as a family member because they live outside of the public housing unit more than 50 percent of the time, are not subject to the time limitations of guests as described above.

Former residents who have been evicted are not permitted as overnight guests.

Guests who represent the unit address as their residence address for receipt of benefits or other purposes will be considered unauthorized occupants. In addition, guests who remain in the unit beyond the allowable time limit will be considered unauthorized occupants, and their presence constitutes violation of the lease and eviction proceedings will commence.

A resident family may have visitor(s). A visitor is a person who visits the family unit for a very limited period of time. HACC policy considers a visitor a person who is at the unit for a limited period of time, and is not staying overnight.

3-I.K. FOSTER CHILDREN AND FOSTER ADULTS

Foster adults are usually persons with disabilities, unrelated to the tenant family, who are unable to live alone [24 CFR 5.609(c)(2)].

The term *foster child* is not specifically defined by the regulations.

HACC Policy

Foster children and foster adults that are living with an applicant or resident family are considered household members but not family members. The income of foster children/adults is not counted in family annual income and foster children/adults do not qualify for a dependent deduction [24 CFR 5.603 and HUD-50058 IB, pp. 13-14].

HACC Policy

A foster child/adult is a child/adult that is in the legal guardianship or custody of a state, county, or private adoption or foster care agency, yet is cared for by foster parents in their own homes, under some kind of short-term or long-term foster care arrangement with the custodial agency.

In the case where the foster child is related to the family, HACC will require verification of kinship relations and verification from a court order or Division of Youth and Family Services.

Children that are temporarily absent from the home as a result of placement in foster care are discussed in Section 3-I.L.

3-I.L. ABSENT FAMILY MEMBERS

Individuals may be absent from the family, either temporarily or permanently, for a variety of reasons including educational activities, placement in foster care, employment, and illness.

Definitions of Temporarily and Permanently Absent

HACC Policy

Generally an individual who is or is expected to be absent from the public housing unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally an individual who is or is expected to be absent from the public housing unit for more than 180 consecutive days is considered permanently absent and no longer a family member. Exceptions to this general policy are discussed below. There may be exceptions approved by HACC.

Absent Students

HACC Policy

When someone who has been considered a family member attends school away from home, the person will continue to be considered a family member unless information becomes available to HACC indicating that the student has established a separate

household or the family provides information that can be verified under agency requirements that the student has established a separate household.

Absences Due to Placement in Foster Care [24 CFR 5.403]

Children temporarily absent from the home as a result of placement in foster care are **not** considered members of the family.

HACC Policy

If a child has been placed in foster care, HACC will verify with the appropriate agency whether and when the child is expected to be returned to the home.

The child in foster care would NOT be counted for either number of family/household members for income eligibility or for Occupancy Standards unless there is verification that the child placed in foster care is being returned to the family or would be returned to the family if the family has appropriate housing (would apply to an applicant).

Absent Head, Spouse, or Co-head

HACC Policy

An employed head, spouse, or co-head absent from the unit more than 180 consecutive days due to employment or military service will continue to be considered a family member.

Individuals Confined for Medical Reasons

HACC Policy

An individual confined to a nursing home or hospital on a permanent basis is not considered a family member.

If there is a question about the status of a family member, HACC will request verification from a responsible medical professional and will use this determination. If the responsible medical professional cannot provide a determination, the person generally will be considered temporarily absent. The family may present credible evidence that the family member is confined on a permanent basis and request that the person not be considered a family member.

Return of Permanently Absent Family Members

HACC Policy

The family must request HACC approval for the return of any adult family members that the HACC has determined to be permanently absent. The individual is subject to the eligibility and screening requirements discussed elsewhere in this chapter. This applies to any adult that is a new addition to the family.

HACC reserves the right to consider Occupancy Standards with regards to number of bedrooms in the unit, as part of this decision making process. The decision is at the discretion of the HACC.

3-I.M. LIVE-IN AIDE

Live-in aide means a person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who: (1) is determined to be essential to the care and well-being of the persons, (2) is not obligated for the support of the persons, and (3) would not be living in the unit except to provide the necessary supportive services [24 CFR 5.403].

The PHA must approve a live-in aide if needed as a reasonable accommodation in accordance with 24 CFR 8, to make the program accessible to and usable by a family member with disabilities.

A live-in aide is a member of the household, not the family, and the income of the aide is not considered in income calculations [24 CFR 5.609(c)(5)]. Relatives may be approved as live-in aides if they meet all of the criteria defining a live-in aide. However, a relative who serves as a live-in aide is not considered a family member and would not be considered a remaining member of a tenant family.

HACC Policy

A family's request for a live-in aide must be made in writing. Written verification will be required from a reliable, knowledgeable professional with knowledge of the needs for the request of a live-in-aide, such as a doctor, or other medical/health professional. A social worker or case worker, may be considered at HACC discretion, that the live-in aide is essential for the care and well-being of the elderly, near-elderly, or disabled family member. For continued approval, the family must submit a new, written request—subject to HACC verification forms each annual reexamination.

In addition, the family and live-in aide will be required to submit a certification stating that the live-in aide is (1) not obligated for the support of the person(s) needing the care, and (2) would not be living in the unit except to provide the necessary supportive services.

A husband or wife would not qualify as a live-in aide, as they have obligations to support and would be living in the unit together. Legal divorce or separation will not change this status.

The HACC has the discretion not to approve a particular person as a live-in aide, and may withdraw such approval, if [24 CFR 966.4(d)(3)(i)]:

The person commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program;

The person has a history of drug-related criminal activity or violent criminal activity; or

The person currently owes rent or other amounts to HACC or to another PHA in connection with Section 8 or public housing assistance under the 1937 Act.

The person has previously been evicted from HACC housing or other federally assisted housing.

For applicants, the live-in aide must be approved by HACC prior to assigning a unit with a separate bedroom for the live-in-aide.

For current residents, the live-in-aide must be approved by HACC prior to move-in and HACC will review Occupancy Standards appropriate to the situation.

A live-in-aide is considered a person necessary to assist the qualified family member. The live-in-aide will not be permitted to bring others related to the live-in-aide or not to reside in the unit.

Within 15 calendar days of receiving a request for a live-in aide, including all required documentation related to the request, the HACC will notify the family of its decision in writing, or notify the family of additional information required to make a decision and the time frame for response.

Live-in Aide may hold a Certified Nursing Assistant certification or higher, and/or be CPR certified. The verification process can assist in this “live-in-aide” requirement.

PART II: BASIC ELIGIBILITY CRITERIA

3-II.A. INCOME ELIGIBILITY AND TARGETING

Income Limits

HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs, including the public housing program. The income limits are published annually and are based on HUD estimates of median family income in a particular area or county, with adjustments for family size.

Types of Low-Income Families [24 CFR 5.603(b)]

Low-income family. A family whose annual income does not exceed 80 percent of the median income for the area, adjusted for family size.

Very low-income family. A family whose annual income does not exceed 50 percent of the median income for the area, adjusted for family size.

Extremely low-income family. A family whose annual income does not exceed 30 percent of the median income for the area, adjusted for family size.

HUD may establish income ceilings higher or lower than 30, 50, or 80 percent of the median income for an area if HUD finds that such variations are necessary because of unusually high or low family incomes.

Using Income Limits for Eligibility [24 CFR 960.201]

Income limits are used for eligibility only at admission. Eligibility is established by comparing a family's annual income with HUD's published income limits. To be income-eligible, a family must be a *low-income* family. HUD sets these Income Limits and adjusts for family size from time to time.

Using Income Limits for Targeting [24 CFR 960.202(b)]

At least 40 percent of the families admitted to the PHA's public housing program during a PHA fiscal year from the PHA waiting list must be *extremely low-income* families. This is called the “basic targeting requirement”.

If admissions of extremely low-income families to the PHA’s housing choice voucher program during a PHA fiscal year exceed the 75 percent minimum targeting requirement for that program, such excess shall be credited against the PHA’s public housing basic targeting requirement for the same fiscal year.

The fiscal year credit for housing choice voucher program admissions that exceed the minimum voucher program targeting requirement must not exceed the lower of:

- Ten percent of public housing waiting list admissions during the PHA fiscal year
- Ten percent of waiting list admission to the PHA housing choice voucher program during the PHA fiscal year
- The number of qualifying low-income families who commence occupancy during the fiscal year of public housing units located in census tracts with a poverty rate of 30 percent or more. For this purpose, qualifying low-income family means a low-income family other than an extremely low-income family.

For discussion of how income targeting is used in tenant selection, see Chapter 4.

The Quality Housing and Work Responsibility Act of 1998 (Public Housing Reform Act) also requires affirmative out reach to all income eligible potential applicants (0 to 80% of Median Income). In addition, it provides for not only “targeting” but “deconcentration” of poverty within the property. Outreach is an element of Fair Housing and Equal Opportunity for all potential eligible applicants in the Low income range of 0 to 80% of median income for the jurisdiction.

3-II.B. CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS [24 CFR 5, Subpart E]

Housing assistance is available only to individuals who are U.S. citizens, U.S. nationals (herein referred to as citizens and nationals), or noncitizens that have eligible immigration status. At least one family member must be a citizen, national, or noncitizen with eligible immigration status in order for the family to qualify for any level of assistance.

All applicant families must be notified of the requirement to submit evidence of their citizenship status when they apply. Where feasible, and in accordance with the PHA's Limited English Proficiency Plan, the notice must be in a language that is understood by the individual if the individual is not proficient in English.

Declaration [24 CFR 5.508]

HUD requires each family member to declare whether the individual is a citizen, a national, or an eligible noncitizen, except those members who elect not to contend that they have eligible immigration status. Those who elect not to contend their status are considered to be ineligible noncitizens. For citizens, nationals and eligible noncitizens the declaration must be signed personally by the head, spouse, co-head, and any other family member 18 or older, and by a parent or guardian for minors. The family must identify in writing any family members who elect not to contend their immigration status (see Ineligible Noncitizens below). No declaration is required for live-in aides, foster children, or foster adults.

U.S. Citizens and Nationals

In general, citizens and nationals are required to submit only a signed declaration that claims their status. However, HUD regulations permit the PHA to request additional documentation of their status, such as a passport.

HACC Policy

Family members who declare citizenship or national status will be required to provide additional documentation. This documentation is defined in the Verification chapter and will include birth certificates, passports, or naturalization papers.

Eligible Noncitizens

In addition to providing a signed declaration, those declaring eligible noncitizen status must sign a verification consent form and cooperate with HACC efforts to verify their immigration status as described in Chapter 7. The documentation required for establishing eligible noncitizen status varies depending upon factors such as the date the person entered the U.S., the conditions under which eligible immigration status has been granted, the person's age, and the date on which the family began receiving HUD-funded assistance.

Lawful residents of the Marshall Islands, the Federated States of Micronesia, and Palau, together known as the Freely Associated States, or FAS, are eligible for housing assistance under section 141 of the Compacts of Free Association between the U.S. Government and the Governments of the FAS [Public Law 106-504].

Ineligible Noncitizens

Those noncitizens who do not wish to contend their immigration status are required to have their names listed on a non-contending family members listing, signed by the head, spouse, or co-head (regardless of citizenship status), indicating their ineligible immigration status. The HACC is not required to verify a family member's ineligible status and is not required to report an individual's unlawful presence in the U.S. to the United States Citizenship and Immigration Services (USCIS).

Providing housing assistance to noncitizen students is prohibited [24 CFR 5.522]. This prohibition extends to the noncitizen spouse of a noncitizen student as well as to minor children who accompany or follow to join the noncitizen student. Such prohibition does not extend to the citizen spouse of a noncitizen student or to the children of the citizen spouse and noncitizen student. Such a family is eligible for prorated assistance as a mixed family.

Mixed Families

A family is eligible for admission as long as at least one member is a citizen, national, or eligible noncitizen. Families that include eligible and ineligible individuals are considered *mixed families*. Such families will be given notice that their assistance will be prorated, and that they may request a hearing if they contest this determination. See Chapter 6 for a discussion of how rents are prorated, and Chapter 14 for a discussion of informal hearing procedures.

Ineligible Families [24 CFR 5.514(d), (e), and (f)]

A PHA may elect to provide assistance to a family before the verification of the eligibility of the individual or one family member [24 CFR 5.512(b)]. Otherwise, no individual or family may be assisted prior to the affirmative establishment by the PHA that the individual or at least one family member is eligible [24 CFR 5.512(a)].

HACC Policy

The HACC will not provide assistance to a family before the verification of at least one family member as a citizen, national, or eligible noncitizen.

When HACC determines that an applicant family does not include any citizens, nationals, or eligible noncitizens, following the verification process, the family will be sent a written notice within 15 calendar days of the determination.

The notice will explain the reasons for the denial of assistance and will advise the family of its right to request an appeal to the United States Citizenship and Immigration Services (USCIS), or to request an informal hearing with HACC. The informal hearing with HACC may be requested in lieu of the USCIS appeal, or at the conclusion of the USCIS appeal process. The notice must also inform the applicant family that assistance may not be delayed until the conclusion of the USCIS appeal process, but that it may be delayed pending the completion of the informal hearing process.

Informal hearing procedures are contained in Chapter 14.

Timeframe for Determination of Citizenship Status [24 CFR 5.508(g)]

HACC Policy

For new occupants joining the resident family the HACC must verify status. Addition of Adults must first be approved by HACC prior to moving into the unit. If the household fails to make this request it is a lease violation. If HACC obtains or discovers this information during an interim or regular reexamination, all eligibility requirements including citizenship status and screening for behavior as a tenant and criminal checks will be conducted. Should HACC determine that the Adult is not eligible, the lease will be enforced. For persons under 18, citizenship status and social security numbers and birth or custody award documentation must be presented by the household to HACC.

If an individual qualifies for a time extension for the submission of required documents, the HACC must grant such an extension for no more than 30 days [24 CFR 5.508(h)].

Each family member is required to submit evidence of eligible status only one time during continuous occupancy.

HACC Policy

The HACC will verify the status of applicants at the time other eligibility factors are determined.

3-II.C. SOCIAL SECURITY NUMBERS [24 CFR 5.216 and 5.218 24 Parts 5, 92, and 908 – Federal Register 1/27/09 Implementation January 31, 2010

The applicant and all members of the applicant's family/ household must provide documentation of a valid Social Security Number (SSN). Assistance cannot be provided to a family until all SSN documentation requirements are met. A detailed discussion of acceptable documentation is provided in Chapter 7.

In the case of a "Mixed Family" those members who do not claim citizenship, naturalization, or eligible non-citizen status, would not have a legal and accurate Social Security Number.

If a new minor (under the age of 18) member who is added to the household through birth, adoption, or court ordered custody, the new member's SSN documentation must be submitted at the family's next interim or regular reexamination, whichever comes first. If any member of the household obtains a previously undisclosed SSN, or has been assigned a new SSN, the documentation must be submitted at the family's next regularly scheduled reexamination.

HACC must deny admission to an applicant family if they do not meet the SSN disclosure, documentation and verification, and certification requirements contained in 24 CFR 5.216 and HACC policies for required documentation and verification.

3-II.D. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 5.230]

HUD requires each adult family member, and the head of household, spouse, or co-head, regardless of age, to sign form HUD-9886, Authorization for the Release of Information/Privacy Act Notice, and other consent forms as needed to collect information relevant to the family's eligibility and level of assistance. Chapter 7 provides detailed information concerning the consent forms and verification requirements.

HACC POLICY

HACC must deny admission to the program if any member of the applicant family fails to sign and submit consent forms which allow the HACC to obtain information that the HACC has determined is necessary in administration of the public housing program [24 CFR 960.259(a) and (b)]. This includes all HACC verification forms that include a release of information signature from the family/household member.

PART III: DENIAL OF ADMISSION

3-III.A. OVERVIEW

A family that does not meet the eligibility criteria discussed in Parts I and II, must be denied admission.

HUD requires the PHA to deny admission based on certain types of current or past behaviors of family members as discussed in this part. The PHA authority in this area is limited by the Violence against Women Reauthorization Act of 2005 (VAWA), which expressly prohibits the denial of admission to an otherwise qualified applicant on the basis that the applicant is or has been the victim of domestic violence, dating violence, or stalking.

This part covers the following topics:

- Required denial of admission
- Other permitted reasons for denial of admission
- Screening
- Criteria for deciding to deny admission
- Prohibition against denial of admission to victims of domestic violence, dating violence, or stalking
- Notice of eligibility or denial

3-III.B. REQUIRED DENIAL OF ADMISSION [24 CFR 960.204]

PHAs are required to establish standards that prohibit admission of an applicant to the public housing program if they have engaged in certain criminal activity or if the PHA has reasonable cause to believe that a household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

Where the statute requires that the PHA prohibit admission for a prescribed period of time after some disqualifying behavior or event, the PHA may choose to continue that prohibition for a longer period of time [24 CFR 960.203(c)(3)(ii)].

HUD requires the PHA to deny assistance in the following cases:

- Any member of the household has been evicted from federally-assisted housing in the last 5 years for drug-related criminal activity. HUD permits but does not require the PHA to admit an otherwise-eligible family if the household member has completed a PHA-approved drug rehabilitation program or the circumstances which led to eviction no longer exist (e.g. the person involved in the criminal activity no longer lives in the household).

HACC Policy

HACC will not admit an otherwise-eligible family who was evicted from federally-assisted housing within the past 5 years for drug-related criminal activity. Once the five

year period has expired, and HACC is able to verify that the household member who engaged in the criminal activity has completed a supervised drug rehabilitation program approved by the HACC and has demonstrated verifiable documentation and evidence that they have not engaged in drug use or drug criminal activity for a period of two years, or the person who committed the crime is no longer living in the household and HACC can verify the location residence of the household member no longer living in the household, HACC can consider admission.

- The PHA determines that any household member is currently engaged in the use of illegal drugs. *Drug* means a controlled substance as defined in section 102 of the Controlled Substances Act [21 U.S.C. 802]. *Currently engaged in the illegal use of a drug* means a person has engaged in the behavior recently enough to justify a reasonable belief that there is continuing illegal drug use by a household member [24 CFR 960.205(b)(1)].

HACC Policy

Currently engaged in is defined as any use of illegal drugs during the previous two years.

- The PHA has reasonable cause to believe that any household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol, may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

HACC Policy

In determining reasonable cause, HACC will consider all credible evidence, including but not limited to, any record of convictions, arrests, or evictions of household members related to the use of illegal drugs or the abuse of alcohol. HACC will also consider evidence from all credible resources, whether requested by HACC or brought to HACC attention, that includes, but is not limited to newspaper articles, police officers, fire departments, witnesses or persons in the community with knowledge of such activity. In addition, treatment providers or community-based organizations providing services to household members.

- Any household member has ever been convicted of drug-related criminal activity for the production or manufacture of methamphetamine on the premises of federally assisted housing will be denied admission.
- Any household member is subject to a lifetime registration requirement under a state sex offender registration program will be denied admission.

3-III.C. OTHER PERMITTED REASONS FOR DENIAL OF ADMISSION

HUD permits the PHA to deny admission for the reasons discussed in this section to fulfill the requirements of providing decent, safe, and sanitary housing in good repair.

Criminal Activity [24 CFR 960.203 (b) and (c)]

Under the Public Housing Assessment System (PHAS), Public Housing Authorities, which have adopted policies, implemented procedures, and can document that they successfully screen out and deny admission to certain applicants with unfavorable criminal histories, receive points.

The PHA is responsible for screening family behavior and suitability for tenancy. In doing so, the PHA may consider an applicant's history of criminal activity involving crimes of physical violence to persons or property and other criminal acts which would adversely affect the health, safety or welfare of other tenants.

HACC Policy

If any household member is currently engaged in, or has engaged in any of the following criminal activities, including but not limited to, within the past ten years, the family will be denied admission.

Drug-related criminal activity, defined by HUD as the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug [24 CFR 5.100].

Violent criminal activity, defined by HUD as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage [24 CFR 5.100].

Criminal activity that may threaten the health, safety, or welfare of other tenants [24 CFR 960.203(c)(3)].

Criminal activity that may threaten the health or safety of HACC staff, contractors, subcontractors, or agents.

Criminal sexual conduct, including but not limited to sexual assault, incest, open and gross lewdness, or child abuse.

Evidence of such criminal activity includes, but is not limited to any record of convictions, arrests, or evictions for suspected drug-related or violent criminal activity of household members and any credible information solicited or unsolicited by HACC within the past ten years. A conviction for such activity will be given more weight than an arrest or an eviction.

In making its decision to deny assistance, the PHA will consider the factors discussed in Sections 3-III.E and 3-III.F. Upon consideration of such factors, the HACC may, on a case-by-case basis, decide not to deny assistance as long as time periods are not in play.

Previous Behavior [960.203(c) and (d) and PH Occ GB, p. 48]

HUD authorizes the PHA to deny admission based on relevant information pertaining to the family's previous behavior and suitability for tenancy.

In the event of the receipt of unfavorable information with respect to an applicant, the PHA must consider the time, nature, and extent of the applicant's conduct (including the seriousness of the offense). As discussed in Section 3-III.F, the PHA may also need to consider whether the cause of the unfavorable information may be that the applicant is the victim of domestic violence, dating violence, or stalking.

HACC Policy

HACC will deny admission to an applicant family if HACC determines that the family:

Has a pattern of unsuitable past performance in meeting financial obligations, especially rent and other shelter related obligations, such as utilities within the past ten years

Has a pattern of disturbance of neighbors, destruction of property, or living or housekeeping habits at prior residences within the past ten years which may adversely affect the health, safety, or welfare of other tenants

Has a pattern of eviction from housing or termination from residential programs within the past ten years (considering relevant mitigating circumstances)

Owes rent or other amounts to HACC or any other PHA or owner in connection with any assisted housing program

Misrepresented or does not provide complete information related to eligibility, including income, award of preferences for admission, expenses, family composition, rent, including providing accurate and complete information required by HACC initial or certification application.

Has committed fraud, bribery, or any other corrupt or criminal act in connection with any federal housing program

Has engaged in or threatened violent or abusive behavior toward HACC personnel

Abusive or violent behavior towards HACC personnel includes verbal as well as physical abuse or violence. Use of racial epithets, or other language, written or oral, that is customarily used to intimidate may be considered abusive or violent behavior.

Threatening refers to oral or written threats or physical gestures that communicate intent to abuse or commit violence.

In making its decision to deny admission, HACC will consider the factors discussed in Sections 3-III.E and 3-III.F. Upon consideration of such factors, and HACC screening for tenant behavior the HACC will, on a case-by-case basis, decide to deny or not to deny admission.

The HACC will consider the existence of mitigating factors, such as loss of employment or other financial difficulties, and patterns of previous behavior and meeting shelter obligations before denying admission to an applicant based on the failure to meet prior financial obligations.

3-III.D. SCREENING

Screening for Eligibility

PHAs are authorized to obtain criminal history and conviction records from law enforcement agencies to screen applicants for admission to the public housing program. This authority assists the PHA in complying with HUD requirements and PHA policies to deny assistance to

applicants who are engaging in or have engaged in certain criminal activities. In order to obtain access to the records the PHA must require every applicant family to submit a consent form signed by each adult household member [24 CFR 5.903].

The PHA may not pass along to the applicant the costs of a criminal records check [24 CFR 960.204(d)].

HACC Policy

HACC will perform criminal background checks through all Federal, state and local law enforcement for all adult household members.

If HACC has information from any source that there may have been past criminal activity, but the results are inconclusive, the HACC will request a fingerprint card and will request information from the National Crime Information Center (NCIC).

HACC is required to perform criminal background checks necessary to determine whether any household member is subject to a lifetime registration requirement under a state sex offender program in the state where the housing is located, as well as in any other state where a household member is known to have resided [24 CFR 960.204(a)(4)].

If HACC proposes to deny admission based on a criminal record or on lifetime sex offender registration information, HACC will notify the household of the proposed action and must provide the subject of the record and the applicant a copy of the record and an opportunity to dispute the accuracy and relevance of the information prior to a denial of admission [24 CFR 5.903(f) and 5.905(d)]. HACC will contact the family/household and provide information of the opportunity for an informal hearing within 15 calendar days of providing a copy of the record. If the family/household does not respond or accept the opportunity to dispute the information within 14 days, HACC will issue the denial of admission notification.

Obtaining Information from Drug Treatment Facilities [24 CFR 960.205]

HUD authorizes PHA to request and obtain information from drug abuse treatment facilities concerning applicants. Specifically, the PHA may require each applicant to submit for all household members who are at least 18 years of age, and for each family head, spouse, or co-head regardless of age, one or more consent forms signed by such household members that requests any drug abuse treatment facility to inform the PHA whether the drug abuse treatment facility has reasonable cause to believe that the household member is currently engaging in illegal drug use.

Drug Abuse Treatment Facility means an entity that holds itself out as providing, and provides, diagnosis, treatment, or referral for treatment with respect to the illegal drug use, and is either an identified unit within a general care facility, or an entity other than a general medical care facility.

Currently engaging in illegal use of a drug means illegal use of a drug that occurred recently enough to justify a reasonable belief that there is continuing illegal drug use by a household member.

Any consent form used for the purpose of obtaining information from a drug abuse treatment facility to determine whether a household member is currently engaging in illegal drug use must

expire automatically after the PHA has made a final decision to either approve or deny the admission of such person.

Any charges incurred by the PHA for information provided from a drug abuse treatment facility may not be passed on to the applicant or tenant.

HACC Policy

HACC will solicit information from drug abuse treatment facilities when appropriate.

HACC will submit a request for information only for certain household members, whose criminal record indicates prior arrests or conviction for any criminal activity that may be a basis for denial of admission or whose prior tenancy records indicate that the proposed household member engaged in destruction of property or violent activity against another person, or they interfered with the right of peaceful enjoyment of the premises of other residents.

HACC will abide by the HUD requirements for records management and confidentiality as described in 24 CFR 960.205(f).

HACC Policy

HACC will obtain information from drug abuse treatment facilities to determine whether any applicant family's household members are currently engaging in illegal drug activity only when the PHA has determined that the family will be denied admission based on a family member's drug-related criminal activity, and the family claims that the culpable family member has successfully completed a supervised drug or alcohol rehabilitation program. HACC will make the determination on a case by case basis.

Screening for Suitability as a Tenant [24 CFR 960.203(c)]

HACC is responsible for the screening and selection of families to occupy public housing units. HACC may consider all relevant information, solicited or unsolicited from all credible sources. Screening is important to public housing communities and program integrity, and to ensure that assisted housing is provided to those families that will adhere to lease obligations.

HACC Policy

The HACC will consider the family's history with respect to the following factors:

Payment of rent and utilities

Caring for a unit and premises

Respecting the rights of other residents to the peaceful enjoyment of their housing

Criminal activity that is a threat to the health, safety, or property of others

Behavior of all household members as related to the grounds for denial as detailed in Sections 3-III. B and C

Compliance with any other essential conditions of tenancy

Resources Used to Check Applicant Suitability [PH Occ GB, pp. 47-56]

PHAs have a variety of resources available to them for determination of the suitability of applicants. Generally, PHAs should reject applicants who have recent behavior that would warrant lease termination for a public housing resident.

HACC Policy

In order to determine the suitability of applicants HACC will examine applicant history for the past ten years. Such background checks will include:

Past Performance in Meeting Financial Obligations, Especially Rent

HACC, other PHAs and landlord references for the past ten years, gathering information about past performance meeting rental obligations such as rent payment record, late payment record, whether the PHA/landlord ever began or completed lease termination for non-payment, and whether utilities were ever disconnected in the unit. PHAs and landlords will be asked if they would rent to the applicant family again.

Utility company references covering the monthly amount of utilities, late payment, disconnection, return of a utility deposit and whether the applicant can get utilities turned on in his/her name.

HACC will check court records of eviction actions and other financial judgments, and credit reports. A lack of credit history will not disqualify someone from becoming a public housing resident, but a poor credit rating may.

Applicants with no rental payment history will have a credit check and will also be asked to provide HACC with personal references. The references will be requested to complete a verification of the applicant's ability to pay rent if no other documentation of ability to meet financial obligations is available. The applicant will also be required to complete a checklist documenting their ability to meet financial obligations. HACC may use a formula or budget format to make this determination.

If previous landlords or the utility company do not respond to requests from the HACC, the applicant may provide other documentation that demonstrates their ability to meet financial obligations (e.g. rent receipts, cancelled checks, etc.) HACC will make every effort to establish positive relationships with local stakeholders to provide such records and verification.

Disturbances of Neighbors, Destruction of Property or Living or Housekeeping Habits at Prior Residences that May Adversely Affect Health, Safety, or Welfare of Other Tenants, or Cause Damage to the Unit or the Development

HACC Policy

HACC, other PHAs and landlord references for the past ten years, gathering information on whether the applicant kept a unit clean, safe and sanitary; whether they violated health or safety codes; whether any damage was done by the applicant to a current or previous unit or the development, and, if so, how much the repair of the damage cost; whether the applicant's housekeeping caused insect or rodent infestation; and whether the neighbors complained about the applicant or whether the police were ever called because of disturbances.

Police and court records within the past ten years will be used to check for any evidence of disturbance of neighbors or destruction of property that might have resulted in arrest or conviction.

References will be requested to complete a verification of the applicant's ability to care for the unit and avoid disturbing neighbors if no other documentation is available. In these cases, the applicant will also be required to complete a checklist documenting their ability to care for the unit and to avoid disturbing neighbors.

Home visits may be used to determine the applicant's ability to care for the unit.

3-III.E. CRITERIA FOR DECIDING TO DENY ADMISSION

Evidence

HACC Policy

HACC will use the concept of the preponderance of the evidence as the standard for making all admission decisions.

Preponderance of the evidence is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not.

Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Consideration of Circumstances [24 CFR 960.203(c)(3) and (d)]

HUD authorizes the PHA to consider all relevant circumstances when deciding whether to deny admission based on a family's past history except in the situations for which denial of admission is mandated (see Section 3-III.B).

HACC Policy

In the event HACC receives unfavorable information with respect to an applicant, consideration must be given to the time, nature, and extent of the applicant's conduct (including the seriousness of the offense). In a manner consistent with its policies, HACC may give consideration to factors which might indicate a reasonable probability of favorable future conduct.

Consideration of Circumstances will include adherence to stated agency policy in terms of time frames, verification, or other identified criteria.

HACC Policy

HACC will consider the following factors prior to making its decision:

The seriousness of the case, especially with respect to how it would affect other residents

The extent of participation or culpability of individual family members, including whether the culpable family member is a minor or a person with disabilities, or (as discussed further in section 3-III.F) a victim of domestic violence, dating violence, or stalking.

The length of time since the violation occurred, the family's recent history and the likelihood of favorable conduct in the future.

Evidence of the applicant family's participation in social service or other appropriate counseling service programs prior to admission.

In the case of drug or alcohol abuse, whether the culpable household member has successfully completed a supervised drug or alcohol rehabilitation program or has

otherwise been rehabilitated successfully through documented verification over a two year period prior to admission.

HACC will require the applicant to submit evidence of the household member's successful completion of a supervised drug or alcohol rehabilitation program, or evidence of otherwise having been rehabilitated successfully for a two year period prior to admission.

Removal of a Family Member's Name from the Application [24 CFR 960.203(c)(3)(i)]

HUD permits PHAs to impose as a condition of admission, a requirement that family members who participated in or were culpable for an action or failure to act which warrants denial of admission, to not reside in the unit.

HACC Policy

HACC will make its determination on Eligibility or admission of an additional adult household member based on Federal Regulatory requirements for Eligibility and Agency Policy. This decision will be made based on how the applicant initially presents the application as to Family Composition.

Reasonable Accommodation [PH Occ GB, pp. 58-60]

If the family includes a person with disabilities, HACC's decision concerning denial of admission is subject to consideration of reasonable accommodation in accordance with 24 CFR Part 8.

HACC Policy

If the family indicates that the behavior of a family member with a disability is the reason for the proposed denial of admission, the HACC will determine through appropriate verification whether the behavior is related to the disability. If so, upon the family's request, the HACC will determine whether alternative measures are appropriate as a reasonable accommodation. HACC will only consider accommodations that can reasonably be expected to address the behavior that is the basis of the proposed denial of admission. See Chapter 2 for a discussion of reasonable accommodation.

3-III.F. PROHIBITION AGAINST DENIAL OF ASSISTANCE TO VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, AND STALKING [Pub.L. 109-162]

The Violence against Women Reauthorization Act of 2005 (VAWA) prohibits denial of admission to an otherwise qualified applicant on the basis that the applicant is or has been a victim of domestic violence, dating violence, or stalking. Specifically, Section 607(2) of VAWA adds the following provision to Section 6 of the U.S. Housing Act of 1937, which lists contract provisions and requirements for the public housing program:

Every contract for contributions shall provide that . . . the public housing agency shall not deny admission to the project to any applicant on the basis that the applicant is or has been a victim of domestic violence, dating violence, or stalking if the applicant otherwise qualifies for assistance or admission, and that nothing in this section shall be construed to

supersede any provision of any Federal, State, or local law that provides greater protection than this section for victims of domestic violence, dating violence, or stalking.

Definitions

As used in VAWA:

- The term *domestic violence* includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.
- The term *dating violence* means violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim; and where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - The length of the relationship
 - The type of relationship
 - The frequency of interaction between the persons involved in the relationship
- The term *stalking* means:
 - To follow, pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate; or
 - To place under surveillance with the intent to kill, injure, harass, or intimidate another person; and
 - In the course of, or as a result of, such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to (1) that person, (2) a member of the immediate family of that person, or (3) the spouse or intimate partner of that person.
- The term *immediate family member* means, with respect to a person –
 - A spouse, parent, brother or sister, or child of that person, or an individual to whom that person stands in the position or place of a parent; or
 - Any other person living in the household of that person and related to that person by blood and marriage.

Notification

HACC Policy

HACC acknowledges that a victim of domestic violence, dating violence, or stalking may have an unfavorable history (e.g., a poor credit history, a record of previous damage to an apartment, a prior arrest record) that would warrant denial under HACC's policies.

Therefore, if HACC makes a determination to deny admission to an applicant family, HACC will include in its notice of denial:

A statement of the protection against denial provided by VAWA

A description of HACC confidentiality requirements

A request that an applicant wishing to claim this protection submit to the HACC documentation meeting the specifications below with her or his request for an informal hearing (see section 14-I.B)

Documentation

Victim Documentation

HACC Policy

An applicant claiming that the cause of an unfavorable history is that a member of the applicant family is or has been a victim of domestic violence, dating violence, or stalking must provide documentation (1) demonstrating the connection between the abuse and the unfavorable history and (2) naming the perpetrator of the abuse. The documentation may consist of any of the following:

A statement signed by the victim certifying that the information provided is true and correct and that it describes bona fide incident(s) of actual or threatened domestic violence, dating violence, or stalking

A police or court record documenting the domestic violence, dating violence, or stalking

Documentation signed by a person who has assisted the victim in addressing domestic violence, dating violence, or stalking, or the effects of such abuse. This person may be an employee, agent, or volunteer of a victim service provider; an attorney; or a medical or other knowledgeable professional. The person signing the documentation must attest under penalty of perjury to the person's belief that the incidents in question are bona fide incidents of abuse. The victim must also sign the documentation.

Perpetrator Documentation

HACC Policy

If the perpetrator of the abuse is a member of the applicant family, the applicant must provide additional documentation consisting of one of the following:

A signed statement (1) requesting that the perpetrator be removed from the application and (2) certifying that the perpetrator will not be permitted to visit or to stay as a guest in the public housing unit

Documentation that the perpetrator has successfully completed, or is successfully undergoing rehabilitation or treatment. The documentation must be signed by an employee or agent of a domestic violence service provider or by a medical or other knowledgeable professional from whom the perpetrator has sought or is receiving assistance in addressing the abuse. The signer must attest under penalty of perjury to his or her belief that the rehabilitation was successfully completed or

is progressing successfully. The victim and perpetrator must also sign or attest to the documentation.

Time Frame for Submitting Documentation

HACC Policy

The applicant must submit the required documentation with her or his request for an informal hearing (see section 14-I.B) or must request an extension in writing at that time. If the applicant so requests, HACC will grant an extension of 10 business days and will postpone scheduling the applicant's informal hearing until after it has received the documentation or the extension period has elapsed. If, after reviewing the documentation provided by the applicant, HACC determines that the family is eligible for assistance, no informal hearing will be scheduled, and HACC will proceed with admission of the applicant family.

HACC Confidentiality Requirements

All information provided to the PHA regarding domestic violence, dating violence, or stalking, including the fact that an individual is a victim of such violence or stalking, must be retained in confidence and may neither be entered into any shared database nor provided to any related entity, except to the extent that the disclosure (a) is requested or consented to by the individual in writing, (b) is required for use in an eviction proceeding, or (c) is otherwise required by applicable law.

HACC Policy

If disclosure is required for use in an eviction proceeding or is otherwise required by applicable law, HACC will inform the victim before disclosure occurs so that safety risks can be identified and addressed.

3-III.G. NOTICE OF ELIGIBILITY OR DENIAL

The PHA will notify an applicant family of its final determination of eligibility in accordance with the policies in Section 4-III.E.

When HACC uses a criminal record or sex offender registration information obtained under 24 CFR 5, Subpart J, as the basis of a denial, a copy of the record must precede the notice to deny, with an opportunity for the applicant to dispute the accuracy and relevance of the information before the PHA can move to deny the application. In addition, a copy of the record must be provided to the subject of the record [24 CFR 5.903(f) and 5.905(d)].

HACC Policy

If, based on a criminal record or sex offender registration information an applicant family appears to be ineligible, HACC will notify the family in writing of the proposed denial and provide a copy of the record to the applicant and to the subject of the record. The family will be given 10 business days to dispute the accuracy and relevance of the information. If the family does not contact HACC to dispute the information within that 10 day period, HACC will proceed with issuing the notice of denial of admission. A family that does not exercise their right to dispute the accuracy of the information prior to

issuance of the official denial letter will still be given the opportunity to do so as part of the informal hearing process.

Notice requirements related to denying admission to noncitizens are contained in Section 3-II.B.

Notice policies related to denying admission to applicants who may be victims of domestic violence, dating violence, or stalking are contained in Section 3-III.F.

Part IV: Mixed Finance and Tax Credit Eligibility

3-IV.A

In accordance with the HUD regulations, public housing developed pursuant to the Mixed-Finance regulations and tax credit requirements may vary from the approved public housing requirements, as may be amended from time to time, in order to decrease poverty density and achieve sustainable neighborhoods.

EXHIBIT 3-1: DETAILED DEFINITIONS RELATED TO DISABILITIES

Person with Disabilities [24 CFR 5.403]

The term *person with disabilities* means a person who has any of the following types of conditions.

- Has a disability, as defined in 42 U.S.C. Section 423(d)(1)(A), which reads:

Inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months

In the case of an individual who has attained the age of 55 and is blind (within the meaning of “blindness” as defined in section 416(i)(1) of this title), inability by reason of such blindness to engage in substantial gainful activity, requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time.
- Has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act of 2000 [42 U.S.C.15002(8)], which defines developmental disability in functional terms as follows:

(A) IN GENERAL – The term *developmental disability* means a severe, chronic disability of an individual that-

 - (i) is attributable to a mental or physical impairment or combination of mental and physical impairments;
 - (ii) is manifested before the individual attains age 22;
 - (iii) is likely to continue indefinitely;
 - (iv) results in substantial functional limitations in 3 or more of the following areas of major life activity: (I) self-care, (II) receptive and expressive language, (III) learning, (IV) mobility, (V) self-direction, (VI) capacity for independent living, (VII) economic self-sufficiency; and
 - (v) reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

(B) INFANTS AND YOUNG CHILDREN – An individual from birth to age 9, inclusive, who has a substantial developmental delay or specific congenital or acquired condition, may be considered to have a developmental disability without meeting 3 or more of the criteria described in clauses (i) through (v) of subparagraph (A) if the individual, without services and supports, has a high probability of meeting those criteria later in life.
- Has a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration; substantially impedes his or her ability to live independently, and is of such a nature that the ability to live independently could be improved by more suitable housing conditions.

People with the acquired immunodeficiency syndrome (AIDS) or any conditions arising from the etiologic agent for AIDS are not excluded from this definition.

A person whose disability is based solely on any drug or alcohol dependence does not qualify as a person with disabilities for the purposes of this program.

For purposes of reasonable accommodation and program accessibility for persons with disabilities, the term person with disabilities refers to an individual with handicaps.

Individual with Handicaps [24 CFR 8.3]

Individual with handicaps means any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment. The term does not include any individual who is an alcoholic or drug abuser whose current use of alcohol or drugs prevents the individual from participating in the program or activity in question, or whose participation, by reason of such current alcohol or drug abuse, would constitute a direct threat to property or the safety of others. As used in this definition, the phrase:

(1) Physical or mental impairment includes:

- (a) Any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body systems: neurological; musculoskeletal; special sense organs; respiratory, including speech organs; cardiovascular; reproductive; digestive; genito-urinary; hemic and lymphatic; skin; and endocrine
- (b) Any mental or psychological disorder, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities. The term physical or mental impairment includes, but is not limited to, such diseases and conditions as orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, mental retardation, emotional illness, drug addiction and alcoholism.

(2) Major life activities means functions such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

(3) Has a record of such an impairment means has a history of, or has been misclassified as having, a mental or physical impairment that substantially limits one or more major life activities.

(4) Is regarded as having an impairment means:

- (a) Has a physical or mental impairment that does not substantially limit one or more major life activities but that is treated by a recipient as constituting such a limitation
- (b) Has a physical or mental impairment that substantially limits one or more major life activities only as a result of the attitudes of others toward such impairment
- (c) Has none of the impairments defined in paragraph (a) of this section but is treated by a recipient as having such an impairment

Part IV: Mixed Finance and Tax Credit Eligibility

3-IV.A

In accordance with the HUD regulations, public housing developed pursuant to the Mixed-Finance regulations and tax credit requirements may vary from the approved public housing requirements, as may be amended from time to time, in order to decrease poverty density and achieve sustainable neighborhoods.

Chapter 4

APPLICATIONS, WAITING LIST AND TENANT SELECTION

INTRODUCTION

When a family wishes to reside in public housing, the family must submit an application that provides the PHA with the information needed to determine the family's eligibility. HUD requires the PHA to place all eligible families that apply for public housing on a waiting list. When a unit becomes available, the PHA must select families from the waiting list in accordance with HUD requirements and PHA policies as stated in its Admissions and Continued Occupancy Policy (ACOP) and its annual plan.

The PHA is required to adopt a clear approach to accepting applications, placing families on the waiting list, and selecting families from the waiting list, and must follow this approach consistently. The actual order in which families are selected from the waiting list can be affected if a family has certain characteristics designated by HUD or the PHA to receive preferential treatment.

HUD regulations require that the PHA comply with all equal opportunity requirements and it must affirmatively further fair housing goals in the administration of the program [24 CFR 960.103, PH Occ GB p. 13]. Adherence to the selection policies described in this chapter ensures that the PHA will be in compliance with all relevant fair housing requirements, as described in Chapter 2.

This chapter describes HUD and PHA policies for taking applications, managing the waiting list and selecting families from the waiting list. The Policies for assigning unit size and making unit offers are contained in Chapter 5. Together, Chapters 4 and 5 of the ACOP comprise the PHA's Tenant Selection and Assignment Plan (TSAP).

The policies outlined in this chapter are organized into three sections, as follows:

Part I: The Application Process. This part provides an overview of the application process, and discusses how applicants can obtain and submit applications. It also specifies how the PHA will handle the applications it receives.

Part II: Managing the Waiting List. This part presents the policies that govern how the PHA's waiting list is structured, when it is opened and closed, and how the public is notified of the opportunity to apply for public housing. It also discusses the process the PHA will use to keep the waiting list current.

Part III: Tenant Selection. This part describes the policies that guide the PHA in selecting families from the waiting list as units become available. It also specifies how in-person interviews will be used to ensure that the PHA has the information needed to make a final eligibility determination.

PART I: THE APPLICATION PROCESS

4-I.A. OVERVIEW

This part describes the policies that guide HACC efforts to distribute and accept applications, and to make preliminary determinations of applicant family eligibility that affect placement of the family on the waiting list. This part also describes HACC obligation to ensure the accessibility of the application process.

4-I.B. APPLYING FOR ASSISTANCE

Any family that wishes to reside in public housing must apply for admission to the program [24 CFR 1.4(b)(2)(ii), 24 CFR 960.202(a)(2)(iv), and PH Occ GB, p. 68]. HACC is required to determine the format and content of its applications, as well how such applications will be made available to interested families and how applications will be accepted by HACC.

HACC Policy

Depending upon the length of time that applicants may need to wait to be housed, HACC may use a pre-application or certified application process.

A Pre-application process will be used when HACC determines that the wait list has insufficient applications to fill projected vacancies over a one year period. The HACC pre-application process will advertise in local news media that the HACC Wait List will be open on a certain date and that applications will be printed in the newspaper on that date and continued to be published for a specific period of time. Completed applications must be mailed to HACC. The application the family/household submits must provide all of the information necessary to establish family pre-eligibility, number of people in the family, and claim any preferences they believe they may qualify for.

Depending on the demand, and number of applications received, HACC may contact applicants from time to time to determine if they are still interested, if there are any changes in eligibility requirements, or preferences. HACC will use this information to update the initial information collected.

A certified application process will be processed from the pre-application list when the family/household may be offered housing within 120 days.

Completed applications must be returned to the HACC by mail or Federal Express and postmarked by the submission date advertised in the Newspaper. Applications must provide all the information required by the pre-application.

4-I.C. ACCESSIBILITY OF THE APPLICATION PROCESS

HACC will take a variety of steps to ensure that the application process is accessible to those people who might have difficulty complying with the normal, standard HACC application process.

Disabled Populations [24 CFR 8; PH Occ GB, p. 68]

HACC will provide reasonable accommodation to the needs of individuals with disabilities. The application-taking facility and the application process will be fully accessible, or HACC will make their best effort to provide an alternate approach that provides equal access to the application process. Chapter 2 provides a full discussion of HACC policies related to providing reasonable accommodations for people with disabilities.

Limited English Proficiency

HACC will take reasonable steps to ensure meaningful access to our programs and activities by persons with limited English proficiency [24 CFR 1]. Chapter 2 provides a full discussion on HACC policies related to ensuring access to people with limited English proficiency (LEP).

4-I.D. PLACEMENT ON THE WAITING LIST

HACC will review each completed Pre-application received and make a pre-assessment of the family's eligibility and appropriate placement on the pre-application Site Based Waiting List and Bedroom size Sub-list. During the pre-application process, the HACC will perform a criminal background check, retrieve credit history, and tenancy history, in order to make a preliminary determination as to eligibility. Each applicant will receive an acknowledgement of receipt of its pre-application, within a reasonable time, but not to exceed nine months, of receipt of his/her pre-application. Placement on the pre-application waiting list does not indicate that the family is, in fact, eligible for admission.

If HACC determines the family to be ineligible HACC will notify the family in writing in accordance with 24 CFR 960.208(a), as may be amended from time to time, and PH Occ. GB, p. 41.

Where the family is not determined to be ineligible, the family will be placed on a certified waiting list of applicants. No applicant has a right or entitlement to be listed on the waiting list, or to any particular position on the waiting list.

Applicants placed on the waiting lists will be updated annually as to their status and approximate date of occupancy, as far as a date can be reasonably determined.

Ineligible for Placement on the Waiting List

HACC Policy

If HACC can determine from the information provided that a family is ineligible, the family will not be placed on the certified list. Where a family is determined to be ineligible, HACC will send written notification of the ineligibility determination when it is made within 15 calendar days. The notice will specify the reasons for ineligibility, and will inform the family of its right to request an informal hearing and explain the process for doing so (see Chapter 14).

Eligible for Placement on the Waiting List

HACC Policy

Placement on the pre-application waiting list does not indicate that the family is, in fact, eligible for admission. A final determination of eligibility and qualification for preferences will be made when the family is selected from the pre-application waiting list.

Applicants will be placed on the waiting list according to HACC preferences and the date and time their completed application is received by HACC.

HACC will assign families on the waiting list according to the bedroom size (Waiting List Sub-Lists) for which a family qualifies as established in its occupancy standards (see Chapter 5). Based on HACC Occupancy Standards for each of its Section 9 properties, families may qualify for two different bedroom size sub-wait lists. The family may request to be placed on either the smaller or larger bedroom size sub-wait list. However, if the family requests to be placed on the smaller bedroom size wait list in these cases, the

family must be informed that their request for transfer to the larger unit size will not be approved, unless they have a change in family size due to birth, adoption, court order or HACC approved adult addition to family composition.

PART II: MANAGING THE WAITING LIST

4-II.A. OVERVIEW

The PHA must have policies regarding the type of waiting list it will utilize as well as the various aspects of organizing and managing the waiting list of applicant families. This includes opening the list to new applicants, closing the list to new applicants, notifying the public of waiting list openings and closings, updating waiting list information, purging the list of families that are no longer interested in or eligible for public housing, and conducting outreach to ensure a sufficient number of applicants.

In addition, HUD imposes requirements on how the PHA may structure its waiting list and how families must be treated if they apply for public housing at a PHA that administers more than one assisted housing program.

4-II.B. ORGANIZATION OF THE Pre-Application WAITING LIST

The PHA public housing waiting list must be organized in such a manner to allow the PHA to accurately identify and select families in the proper order, according to the admissions policies described in this ACOP.

HACC Policy

Applications placed on HACC pre-application waiting lists may contain the following information for each applicant listed:

Name and social security number of head of household and all members of the family/household (except where mixed families have non-eligible members, those members will be listed without a Social Security Number)

Number of family/household members, age and relationship

Amount and source of income from all sources for all members

Accessibility requirement, if any

Date and time of application or application number

Household type (family, elderly, disabled)

Admission preference, if any

Race and ethnicity of the head of household

The specific site(s) selected based on HACC selection of property-site based waiting lists.

The PHA may adopt one community-wide waiting list or site-based waiting lists. The PHA must obtain approval from HUD through submission of its Annual Plan before it may offer site-based waiting lists. Site-based waiting lists allow families to select the development where they wish to reside and must be consistent with all applicable civil rights and fair housing laws and regulations [24 CFR 903.7(b)(2)].

HACC Policy

HACC will organize property site based lists by bedroom size sub-lists, qualified preferences and income targeting and deconcentration policies.

HUD directs that a family that applies to reside in public housing must be offered the opportunity to be placed on the waiting list for any tenant-based or project-based voucher or moderate rehabilitation program that the PHA operates if 1) the other programs' waiting lists are open, and 2) the family is qualified for the other programs [24 CFR 982.205(a)(2)(i)].

HUD permits, but does not require, that PHAs maintain a single merged waiting list for their public housing, Section 8, and other subsidized housing programs [24 CFR 982.205(a)(1)].

HACC Policy

The HACC will not merge the public housing waiting list with the waiting list for any other program the HACC operates.

4-II.C. OPENING AND CLOSING THE WAITING LIST

Closing the Waiting List

The PHA is permitted to close the waiting list, in whole or in part, if it has an adequate pool of families to fill its developments. The PHA may close the waiting list completely, or restrict intake by preference, type of project, or by size and type of dwelling unit. [PH Occ GB, p. 31].

HACC Policy

HACC will close a property's site based waiting list when the estimated waiting period for housing applicants on the list reaches twenty-four months for the most current applicants. Where HACC has particular preferences or other criteria that require a specific category of family, the HACC may elect to continue to accept applications from these applicants while closing the waiting list to others.

Reopening the Waiting List

If the waiting list has been closed, it may be reopened at any time. HACC should publish a notice in local newspapers of general circulation, minority media, and other suitable media outlets that HACC is reopening the waiting list. Such notice must comply with HUD fair housing requirements. The PHA should specify who may apply, and where and when applications will be received.

HACC Policy

HACC will announce the reopening of any of its site based waiting lists at least 15 calendar days prior to the date applications will first be accepted. If the list is only being reopened for certain categories of families, this information will be contained in the notice. The notice will specify where, when, and how applications are to be received.

HACC will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:

Courier Post Newspaper – English and Spanish versions
HACC Official Website – www.camdenhousing.org

4-II.D. FAMILY OUTREACH [24 CFR 903.2(d); 24 CFR 903.7(a) and (b)]

The PHA should conduct outreach as necessary to ensure that the PHA has a sufficient number of applicants on the waiting list to fill anticipated vacancies and to assure that the PHA is affirmatively furthering fair housing and complying with the Fair Housing Act.

Because HUD requires the PHA to serve a specified percentage of extremely low income families, the PHA may need to conduct special outreach to ensure that an adequate number of such families apply for public housing.

PHA outreach efforts must comply with fair housing requirements. This includes:

- Analyzing the housing market area and the populations currently being served to identify underserved populations
- Ensuring that outreach efforts are targeted to media outlets that reach eligible populations that are underrepresented in the program
- Avoiding outreach efforts that prefer or exclude people who are members of a protected class

PHA outreach efforts must be designed to inform qualified families about the availability of units under the program. These efforts may include, as needed, any of the following activities:

- Submitting press releases to local newspapers, including minority newspapers
- Developing informational materials and flyers to distribute to other agencies
- Providing application forms to other public and private agencies that serve the low income population
- Developing partnerships with other organizations that serve similar populations, including agencies that provide services for persons with disabilities

HACC Policy

The HACC will monitor the characteristics of the population being served and the characteristics of the population as a whole in HACC jurisdiction. Targeted outreach efforts will be undertaken if a comparison suggests that certain potential eligible populations are being underserved.

4-II.E. REPORTING CHANGES IN FAMILY CIRCUMSTANCES

HACC Policy

While the family is on the pre-application waiting list, the family must inform HACC, within 15 calendar days, of each or any of the following changes in family size or composition, preference status, or contact information, including current residence, mailing address, and phone number. The changes must be submitted in writing.

Changes in an applicant's circumstances while on the pre-application waiting list may affect the family's qualification for a particular bedroom size or entitlement to a preference. When an applicant reports a change that affects their placement on the waiting list, the waiting list will be updated accordingly.

Applicants should report these changes to the following address:

Central Occupancy Department
114 Boyd St. Camden, NJ 08105

or the specific property they indicated interest in residing.

4-II.F. UPDATING THE WAITING LIST

HUD requires the PHA to establish policies to use when removing applicant names from the waiting list [24 CFR 960.202(a)(2)(iv)].

Purging the Waiting List

The decision to withdraw an applicant family that includes a person with disabilities from the waiting list is subject to reasonable accommodation. If the applicant did not respond to the PHA's request for information or updates because of the family member's disability, the PHA must, upon the family's request, reinstate the applicant family to their former position on the waiting list as a reasonable accommodation [24 CFR 8.4(a), 24 CFR 100.204(a), and PH Occ GB, p. 39 and 40]. See Chapter 2 for further information regarding reasonable accommodations.

HACC Policy

HACC waiting lists will be updated as needed to ensure that all applicants and applicant information is current and timely.

To update the waiting list, HACC will send an update request via first class mail to each family on the waiting list to determine whether the family continues to be interested in, and to qualify for, the program. This update request will be sent to the last address that HACC has on record for the family. The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list.

The family's response must be in writing and may be by mail, or hand delivery. Responses should be postmarked or received by HACC not later than 15 business days from the date of the HACC letter.

If the family fails to respond within 15 business days, the family will be removed from the waiting list without further notice.

If the notice is returned by the post office with no forwarding address, the applicant will be removed from the waiting list without further notice.

If the notice is returned by the post office with a forwarding address, the notice will be re-sent to the address indicated. The family will have 15 business days to respond from the date the letter was re-sent. If the family fails to respond within this time frame, the family will be removed from the waiting list without further notice.

When a family is removed from the waiting list during the update process for failure to respond, no informal hearing will be offered. Such failures to act on the part of the applicant prevent HACC from making an eligibility determination; therefore no informal hearing is required.

If a family is removed from the waiting list for failure to respond, the Executive Director or their designee may reinstate the family if s/he determines the lack of response was due to HACC error, or to circumstances beyond the family's control.

Removal from the Waiting List

HACC Policy

HACC will remove applicants from the waiting list if they have requested that their name be removed. In such cases no informal hearing is required. A written request or HACC form will be completed stating the request that their name be removed.

If HACC determines that the family is not eligible for admission (see Chapter 3) at any time while the family is on the waiting list the family will be removed from the waiting list.

If a family is removed from the waiting list because HACC has determined the family is not eligible for admission, a notice will be sent to the family's address of record as well as to any alternate address provided on the initial application. The notice will state the reasons the family was removed from the waiting list and will inform the family how to request an informal hearing regarding HACC decision (see Chapter 14) [24 CFR 960.208(a)].

PART III: TENANT SELECTION

4-III.A. OVERVIEW

The PHA must establish tenant selection policies for families being admitted to public housing [24 CFR 960.201(a)]. The PHA must not require any specific income or racial quotas for any developments [24 CFR 903.2(d)]. The PHA must not assign persons to a particular section of a community or to a development or building based on race, color, religion, sex, disability, familial status or national origin for purposes of segregating populations [24 CFR 1.4(b)(1)(iii) and 24 CFR 903.2(d)(1)].

The order in which families will be selected from the waiting list depends on the selection method chosen by the PHA and is impacted in part by any selection preferences that the family qualifies for. The availability of units also may affect the order in which families are selected from the waiting list.

The PHA must maintain a clear record of all information required to verify that the family is selected from the waiting list according to the PHA selection policies [24 CFR 960.206(e)(2)]. The PHA policies must be posted any place where the PHA receives applications. The PHA must provide a copy of its tenant selection policies upon request to any applicant or tenant. The PHA may charge the family for providing a copy of its tenant selection policies [24 CFR 960.202(c)(2)].

HACC Policy

When an applicant or resident family requests a copy of HACC tenant selection policies, HACC will provide copies to them for a charge of \$.50 per page.

4-III.B. SELECTION METHOD

PHA must describe the method for selecting applicant families from the waiting list, including the system of admission preferences that the PHA will use.

Local Preferences [24 CFR 960.206]

PHAs are permitted to establish local preferences and to give priority to serving families that meet those criteria. HUD specifically authorizes and places restrictions on certain types of local preferences. HUD also permits the PHA to establish other local preferences, at its discretion. Any local preferences established must be consistent with the PHA plan and the consolidated plan, and must be based on local housing needs and priorities that can be documented by generally accepted data sources [24 CFR 960.206(a)].

HACC Policy

HACC will use the following local preference:

In order to serve all levels of potential eligible applicants and maintain the financial viability of HACC properties, HACC will establish a preference for “working” families, where the head, spouse, co-head, or sole member is employed at least 20 hours per week and have established a pattern of continuous employment over a two year period. Continuous employment over a two year period means working at least 20 months out of 24. As required by HUD, families where the head and spouse, or sole member is a

person age 62 or older, or is a person with disabilities, will also be given the benefit of the working preference [24 CFR 960.206(b)(2)].

Income Targeting Requirement [24 CFR 960.202(b)]

HUD requires that extremely low-income (ELI) families make up at least 40% of the families admitted to public housing during the PHA fiscal year. ELI families are those with annual incomes at or below 30% of the area median income. To ensure this requirement is met, the PHA may skip non-ELI families on the waiting list in order to select an ELI family.

If a PHA also operates a housing choice voucher (HCV) program, admissions of extremely low-income families to the PHA HCV program during a PHA fiscal year that exceed the 75% minimum target requirement for the voucher program, shall be credited against the PHA basic targeting requirement in the public housing program for the same fiscal year. However, under these circumstances the fiscal year credit to the public housing program must not exceed the lower of: (1) ten percent of public housing waiting list admissions during the PHA fiscal year; (2) ten percent of waiting list admissions to the PHA housing choice voucher program during the PHA fiscal year; or (3) the number of qualifying low-income families who commence occupancy during the fiscal year of PHA public housing units located in census tracts with a poverty rate of 30 percent or more. For this purpose, qualifying low-income family means a low-income family other than an extremely low-income family.

HACC Policy

HACC will monitor progress in meeting the ELI requirement throughout the fiscal year. HACC will project by property site average turnover and use that projection to identify ELI families targeting for each site. ELI families will be selected ahead of other eligible families on an as-needed basis to ensure that the income targeting requirement is met.

Mixed Population Developments [24 CFR 960.407]

A mixed population development is a public housing development or portion of a development that was reserved for elderly families and disabled families at its inception (and has retained that character) or the PHA at some point after its inception obtained HUD approval to give preference in tenant selection for all units in the development (or portion of a development) to elderly and disabled families [24 CFR 960.102]. Elderly family means a family whose head, spouse, co-head, or sole member is a person who is at least 62 years of age. Disabled family means a family whose head, spouse, co-head, or sole member is a person with disabilities [24 CFR 5.403]. The PHA must give elderly and disabled families equal preference in selecting these families for admission to mixed population developments. The PHA may not establish a limit on the number of elderly or disabled families that may occupy a mixed population development. In selecting elderly and disabled families to fill these units, the PHA must first offer the units that have accessibility features for families that include a person with a disability and require the accessibility features of such units. The PHA may not discriminate against elderly or disabled families that include children (Fair Housing Amendments Act of 1988).

HACC Policy

In mixed population property developments, Elderly and Disabled families will have an equal preference to working families and priority over other families.

Units Designated for Elderly or Disabled Families [24 CFR 945]

The PHA may designate projects or portions of a public housing project specifically for elderly or disabled families. The PHA must have a HUD-approved allocation plan before the designation may take place.

Among the designated developments, the PHA must also apply any preferences that it has established. If there are not enough elderly families to occupy the units in a designated elderly development, the PHA may allow near-elderly families to occupy the units [24 CFR 945.303(c)(1)]. Near-elderly family means a family whose head, spouse, or co-head is at least 50 years old, but is less than 62 [24 CFR 5.403].

If there are an insufficient number of elderly families and near-elderly families for the units in a development designated for elderly families, the PHA must make available to all other families any unit that is ready for re-rental and has been vacant for more than 60 consecutive days [24 CFR 945.303(c)(2)].

The decision of any disabled family or elderly family not to occupy or accept occupancy in designated housing shall not have an adverse affect on their admission or continued occupancy in public housing or their position on or placement on the waiting list. However, this protection does not apply to any family who refuses to occupy or accept occupancy in designated housing because of the race, color, religion, sex, disability, familial status, or national origin of the occupants of the designated housing or the surrounding area [24 CFR 945.303(d)(1) and (2)].

This protection does apply to an elderly family or disabled family that declines to accept occupancy, respectively, in a designated project for elderly families or for disabled families, and requests occupancy in a general occupancy project or in a mixed population project [24 CFR 945.303(d)(3)].

HACC Policy

HACC does have designated elderly housing

Deconcentration of Poverty and Income-Mixing [24 CFR 903.1 and 903.2]

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher eligible income tenants (31% to 80% of Area Median Income for the jurisdiction) into lower income projects and lower income tenants into higher income projects. A statement of the PHA's deconcentration policies must be included in its annual plan [24 CFR 903.7(b)].

The PHA deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as covered developments' and include general occupancy (family) public housing developments. The

following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

HACC Policy

HACC will monitor the average median income in each of its Section 9 properties. HACC will assure that the Targeting Requirement is met each year based on average projected unit turnover in each of its properties.

In Addition, HACC is obligated to assure that all eligible applicants have access to their programs. With HUD's requirement for Asset Management, Property Based Budgeting, Accounting, Management and the current structure of the subsidy allocations provided by HUD under the Operating Fund system, HACC will assure that tenant selection also fulfills the income needs of the properties through Deconcentration efforts.

When the annual Targeting Requirement is met at each property site, HACC will apply Deconcentration Requirements in selecting applicants from the wait list, based on the next level of income tiers.

Steps for Implementation [24 CFR 903.2(c)(1)]

To implement the statutory requirement to deconcentrate poverty and provide for income mixing in covered developments, the PHA must comply with the following steps:

Step 1. The PHA must determine the average income of all families residing in all the PHA covered developments. The PHA may use the median income, instead of average income, provided that the PHA includes a written explanation in its annual plan justifying the use of median income.

HACC Policy

The HACC will determine the average income of all families in all covered developments on an annual basis.

Step 2. The PHA must will determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the PHA has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

HACC Policy

The HACC will determine the average income of all families residing in each property site development (not adjusting for unit size) on an annual basis.

Step 3. The PHA must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average

family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low income family (30% of median income).

HACC Policy

HACC will make the determination of current income above, within or below the established income range determined in Step 1.

Step 4. The PHA with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.

HACC Policy

HACC will make the determination concerning income ranges as they relate to HACC goals and annual plan.

Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the PHA must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

HACC Policy

HACC will comply with HUD requirements in Step 5 and has included in HACC admission policy

Depending on local circumstances, the PHA deconcentration policy may include, but is not limited to the following:

- Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- Targeting investment and capital improvements toward developments with an average income below the ELI to encourage families with incomes above the ELI to accept units in those developments
- Establishing a preference for admission of working families in developments below the ELI
- Skipping a family on the waiting list to reach another family in an effort to further the goals of deconcentration
- Providing other strategies permitted by statute and determined by the PHA in consultation with the residents and the community through the annual plan process to be responsive to local needs and PHA strategic objectives

If, at annual review, the average incomes at all general occupancy developments are within the EIR, the PHA will be considered to be in compliance with the deconcentration requirement and no further action is required.

HACC Policy

HACC will institute both requirements for Targeting and Deconcentration. Once the Targeting requirement is met for a specific property, HACC may skip the waiting list to identify applicants in the Very Low Income range (31 to 50% AMI) and/or Lower Income range (51 to 80% AMI). Preferences will be maintained within the selection.

If and when HACC has developments outside the ELI, HACC will take steps to assure that deconcentration of poverty and income mixing meets HUD requirements.

Order of Selection [24 CFR 960.206(e)]

The PHA system of preferences may select families either according to the date and time of application or by a random selection process.

HACC Policy

Families will be selected from the waiting list based on preference. Among applicants with the same preference, families will be selected on a first-come, first-served basis according to the date and time their complete application is received by HACC.

When selecting applicants from the waiting list, HACC will match the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. HACC will offer the unit to the highest ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application or higher preference status.

Factors such as deconcentration or income mixing and income targeting will also be considered in accordance with HUD requirements and HACC policy.

HACC Policy for Preferences

All preferences will have a weight of one point.

1. Working Families as previously defined with Elderly/Disabled not working being considered within this definition.
2. In mixed populations properties, Elderly/Disabled have preference over non-elderly and non-disabled.
3. Income Targeting and Deconcentration will be considered in selecting from the Wait List for each property development.
4. Veteran Status
5. Resident of the Jurisdiction
6. Displaced by Government action – Federal, State, Local, and Natural Disaster

7. Homeless
8. Victims of Domestic Violence

Kennedy and Westfield Towers:

9. Applicants who qualify for Assisted Living will have preference at these two properties.

4-III.C. NOTIFICATION OF SELECTION

When the family has been selected from the waiting list, HACC must notify the family.

HACC Policy

HACC will notify the family by first class mail when it is selected from the waiting list.

The notice will inform the family of the following:

Date, time, and location of the scheduled application interview, including any procedures for rescheduling the interview

All household members over the age of 18 are required to attend the interview.

Documents that must be provided at the interview to document the legal identity of household members, including information about what constitutes acceptable documentation

Documents that must be provided at the interview to document eligibility for a preference, if applicable

Other documents and information that should be brought to the interview

If a notification letter is returned to HACC with no forwarding address, the family will be removed from the waiting list without further notice. Such failure to act on the part of the applicant prevents HACC from making an eligibility determination; therefore no informal hearing will be offered.

4-III.D. THE APPLICATION INTERVIEW

HUD recommends that the PHA obtain the information and documentation needed to make an eligibility determination through a private interview. Being invited to attend an interview does not constitute admission to the program.

Reasonable accommodation must be made for persons with disabilities who are unable to attend an interview due to their disability [24 CFR 8.4(a) and 24 CFR 100.204(a)].

HACC Policy

Families selected from the waiting list are required to participate in a certification application eligibility interview.

The head of household and the spouse/co-head and all adults in the household over 18 are required to attend the interview together. Verification of information pertaining to adult members of the household are required and must have signed release of information statements. The head of household must notify the HACC if the required household members are unable to attend a scheduled interview 24 hours prior to the appointment and reschedule.

The interview will be conducted only if the head of household or spouse/co-head and other household members provide appropriate documentation of legal identity (Chapter 7 provides a discussion of proper documentation of legal identity). If the family representative does not provide the required documentation, the appointment may be rescheduled when the proper documents have been obtained.

If the family is claiming a waiting list preference, the family must provide documentation to verify their eligibility for a preference (see Chapter 7). If the family is verified as eligible for the preference, HACC will proceed with the interview. If HACC determines the family is not eligible for the preference, the interview will not proceed and the family will be placed back on the waiting list according to the date and time of their application.

The family must provide the information necessary to establish the family's eligibility, including suitability, and to determine the appropriate amount of rent the family will pay. The family must also complete required forms, provide required signatures, and submit required documentation. If any materials are missing, HACC will provide the family with a written list of items that must be submitted.

Any required documents or information that the family is unable to provide at the interview must be provided within 15 calendar days of the interview (Chapter 7 provides details about longer submission deadlines for particular items, including documentation of Social Security numbers and eligible noncitizen status). If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. If the required documents and information are not provided within the required time frame (plus any extensions), the family will be sent a notice of denial (see Chapter 3).

An advocate, interpreter, or other assistant may assist the family with the application and the interview process.

Interviews will be conducted in English. For limited English proficient (LEP) applicants, HACC will provide translation services in accordance with HACC's LEP plan.

If the family is unable to attend a scheduled interview, the family must contact HACC 24 hours in advance of the interview to schedule a new appointment. In the case of an emergency, HACC will consider the nature of the emergency and make a decision on a case by case basis. The family will be informed in the appointment notice that if they cannot make the scheduled time to contact appropriate staff at HACC. In the case of an emergency, they need to call and inform HACC of the situation and reschedule the appointment. In all circumstances, if a family does not attend a scheduled interview, HACC will send another notification letter with a new interview appointment time. Applicants who fail to attend two scheduled interviews without HACC approval will have their applications removed from the waiting list. HACC will notify the applicant that their application has been removed based on the family's failure to supply information needed to determine eligibility. The first appointment letter will state that failure to appear for the appointment without a request to reschedule will be interpreted to mean that the family is no longer interested and their application will be removed from the waiting list. Such failure to act on the part of the applicant prevents HACC from making an eligibility determination; therefore the HACC will not offer an informal hearing.

4-III.E. FINAL ELIGIBILITY DETERMINATION [24 CFR 960.208]

The PHA must verify all information provided by the family (see Chapter 7). Based on verified information related to the eligibility requirements, including PHA suitability standards, the PHA must make a final determination of eligibility (see Chapter 3).

When a determination is made that a family is eligible and satisfies all requirements for admission, including tenant selection criteria, the applicant must be notified of the approximate date of occupancy insofar as that date can be reasonably determined [24 CFR 960.208(b)].

HACC Policy

HACC will notify a family in writing of their eligibility within 15 calendar days of the determination and will provide the approximate date of occupancy insofar as that date can be reasonably determined.

The PHA must promptly notify any family determined to be ineligible for admission of the basis for such determination, and must provide the applicant upon request, within a reasonable time after the determination is made, with an opportunity for an informal hearing on such determination [24 CFR 960.208(a)].

HACC Policy

If HACC determines that the family is ineligible, HACC will send written notification of the ineligibility determination within 15 calendar days of the determination. The notice

will specify the reasons for ineligibility, and will inform the family of its right to request an informal hearing (see Chapter 14).

When HACC uses a criminal record or sex offender registration information obtained under 24 CFR 5, Subpart J, as the basis of a denial, a copy of the record must precede the notice to deny, with an opportunity for the applicant to dispute the accuracy and relevance of the information before HACC can move to deny the application. See Section 3-III.G for HACC policy regarding such circumstances.

Chapter 5

OCCUPANCY STANDARDS AND UNIT OFFERS

INTRODUCTION

The PHA must establish policies governing occupancy of dwelling units and offering dwelling units to qualified families.

This chapter contains policies for assigning unit size and making unit offers. The PHA's waiting list and selection policies are contained in Chapter 4. Together, Chapters 4 and 5 of the ACOP comprise the PHA's Tenant Selection and Assignment Plan (TSAP).

Policies in this chapter are organized in two parts.

Part I: Occupancy Standards. This part contains the PHA's standards for determining the appropriate unit size for families of different sizes and types.

Part II: Unit Offers. This part contains the PHA's policies for making unit offers, and describes actions to be taken when unit offers are refused.

PART I: OCCUPANCY STANDARDS

5-I.A. OVERVIEW

Occupancy standards are established by the PHA to ensure that units are occupied by families of the appropriate size. This policy maintains the maximum usefulness of the units, while preserving them from excessive wear and tear or underutilization. Part I of this chapter explains the occupancy standards. These standards describe the methodology and factors the PHA will use to determine the size unit for which a family qualifies, and includes the identification of the minimum and maximum number of household members for each unit size. This part also identifies circumstances under which an exception to the occupancy standards may be approved.

5-I.B. DETERMINING UNIT SIZE

In selecting a family to occupy a particular unit, the PHA may match characteristics of the family with the type of unit available, for example, number of bedrooms [24 CFR 960.206(c)].

HUD does not specify the number of persons who may live in public housing units of various sizes. PHAs are permitted to develop appropriate occupancy standards as long as the standards do not have the effect of discriminating against families with children [PH Occ. GB, p. 62].

Although the PHA does determine the size of unit the family qualifies for under the occupancy standards. The PHA does have specific occupancy policies, as to sex, age, and relationship of household members in determining number of bedrooms the household will qualify. PHA's occupancy standards for determining unit size must be applied in a manner consistent with fair housing requirements.

HACC Policy

The HACC will develop Occupancy Standards for each of its properties as appropriate to infrastructure capacity, square foot area, marketing considerations, etc.

HACC occupancy standards are as follows:

HACC will assign one bedroom for each two persons within the household, except in the following circumstances:

Persons of the opposite sex (other than spouses, and children under age 5) will not be required to share a bedroom.

Persons of different generations will not be required to share a bedroom.

Live-in aides will be allocated a separate bedroom and someone identified as a "live-in-aide" will not be permitted to share that bedroom with anyone else. Since they are not considered a member of the family/household, the allocation of the bedroom is for their use only. No additional bedrooms will be provided for a "live-in-aide's" family

Single person families will be allocated a zero or one bedroom.

Foster children will be included in determining unit size.

Foster children over the age of five of opposite sex will not share a bedroom

Foster children over the age of five will not share a bedroom with family minors of opposite sex

Generation differences of five years or more will not share a bedroom

Step children of opposite sex over the age of 5 will not share a bedroom

And/or HACC may have a separate Occupancy Unit Size Chart by Property.

The following represents HUD Guidance standards in determining the appropriate unit bedroom size for a family:

BEDROOM SIZE	MINIMUM NUMBER OF PERSONS	MAXIMUM NUMBER OF PERSONS
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8
5	6	10
6	8	12

5-I.C. EXCEPTIONS TO OCCUPANCY STANDARDS

Types of Exceptions

HACC Policy

HACC will consider granting exceptions to the occupancy standards at the family's request if HACC determines the exception is justified by the relationship, age, sex, health or disability of family members, or other personal circumstances.

For example, an exception may be granted if a larger bedroom size is needed for medical equipment due to its size and/or function, or as a reasonable accommodation for a person with disabilities. When evaluating exception requests HACC will consider the size and configuration of the unit. In no case will HACC grant an exception that is in violation of local housing or occupancy codes, regulations or laws.

To prevent vacancies, HACC may provide an applicant family with a larger unit than the occupancy standards permit.

Processing of Exceptions

HACC Policy

All requests for exceptions to the occupancy standards must be submitted in writing.

In the case of a request for exception as a reasonable accommodation, HACC will require the resident to make the request in writing using a reasonable accommodation request form.

Requests for a larger size unit must explain the need or justification for the larger size unit, and must include appropriate documentation and verification required by HACC. Requests based on health-related reasons must be verified by a knowledgeable professional source, unless the disability and the disability-related request for accommodation is readily apparent or otherwise known.

HACC will notify the family of its decision within 15 calendar days of receiving the family's request.

PART II: UNIT OFFERS

24 CFR 1.4(b)(2)(ii); 24 CFR 960.208

5-II.A. OVERVIEW

The PHA must assign eligible applicants to dwelling units in accordance with a plan that is consistent with civil rights and nondiscrimination.

In filling an actual or expected vacancy, the PHA must offer the dwelling unit to an applicant in the appropriate sequence. The PHA will offer the unit until it is accepted. This section describes the PHA policies with regard to the number of unit offers that will be made to applicants selected from the waiting list. This section also describes the PHA policies for offering units with accessibility features.

HACC Policy

The HACC will maintain a record of units offered, including location, date and circumstances of each offer, each acceptance or rejection, including the reason for the rejection.

5-II.B. NUMBER OF OFFERS

HACC Policy

The HACC has adopted a Property Based Wait List System. This provides choice to applicants. Therefore, only one offer of an appropriate unit will be made to qualified applicants on the property based wait list.

5-II.C. TIME LIMIT FOR UNIT OFFER ACCEPTANCE OR REFUSAL

HACC Policy

Applicants must accept or refuse a unit offer within two (2) business days of the date of the unit offer.

The applicant may accept the unit offer verbally in person or via telephone. If the applicant refuses the unit offer they must do so in writing via letter.

5-II.D. REFUSALS OF UNIT OFFERS

Good Cause for Unit Refusal

An elderly or disabled family may decline an offer for designated housing. Such a refusal must not adversely affect the family's position on or placement on the public housing waiting list [24 CFR 945.303(d)].

HACC Policy

Applicants may refuse to accept a unit offer for Hardship. Hardship includes situations in which an applicant is willing to move but is unable to do so at the time of the unit offer for emergency reasons, such as, hospitalization, scheduled medical services, death in the family or other reasons, at the discretion of the HACC that are outside the control of the applicant. Examples of hardship for refusal of a unit offer include, but are not limited to, the following:

A health professional verifies temporary hospitalization or recovery from illness of the principal household member, other household members (as listed on final application) or live-in aide necessary to the care of the principal household member

Other hardship reasons, at the discretion of HACC

The unit is inappropriate for the applicant's disabilities, or the family does not need the accessible features in the unit offered and does not want to be subject to a 30-day notice to move. The unit has lead-based paint and the family includes children under the age of six

In the case of a unit refusal for hardship the applicant will not be removed from the waiting list as described later in this section. The applicant will remain at the top of the waiting list until the family notifies HACC that the Hardship situation no longer exists or has been resolved.

HACC will require documentation of hardship for unit refusals.

Unit Refusal Without Hardship

HACC Policy

When an applicant rejects a unit offer without hardship, the HACC will remove the applicant's name from the waiting list and send notice to the family of such removal. The notice will inform the family of their right to request an informal hearing and the process for doing so (see Chapter 14).

The applicant may reapply for assistance if the waiting list is open. If the waiting list is not open, the applicant must wait to reapply until HACC opens the waiting list.

5-II.E. ACCESSIBLE UNITS [24 CFR 8.27]

PHA must adopt suitable means to assure that information regarding the availability of accessible units reaches eligible individuals with disabilities, and take reasonable nondiscriminatory steps to maximize the utilization of such units by eligible individuals whose disability requires the accessibility features of a particular unit.

HACC Policy

When an accessible unit becomes vacant, before offering such units to a non-disabled applicant HACC must offer such units:

- First, to a current resident of another unit of the same development, or other public housing development under HACC control, who has a disability that requires the special features of the vacant unit and is occupying a unit not having such features, or if no such occupant exists, then
- Second, to an eligible qualified applicant on the waiting list having a disability that requires the special features of the vacant unit.

When offering an accessible unit to an applicant not having a disability requiring the accessibility features of the unit, HACC may require the applicant to agree (and may incorporate this agreement in the lease) to move to a non-accessible unit when available.

HACC Policy

Families requiring an accessible unit may be over-housed in such a unit if there are no resident or applicant families of the appropriate size who also require the accessible features of the unit.

When there are no resident or applicant families requiring the accessible features of the unit, including families who would be over-housed, HACC will offer the unit to a non-disabled applicant.

When offering an accessible unit to a non-disabled applicant, the PHA will require the applicant to agree to move to an available non-accessible unit within 30 days when either a current resident or an applicant needs the features of the unit and there is another unit available for the non-disabled family. This requirement will be a provision of the lease agreement.

5-II.F. DESIGNATED HOUSING

When applicable, the PHA policies for offering units designated for elderly families only or for disabled families only are described in the PHA Designated Housing Plan.

Chapter 6

INCOME AND RENT DETERMINATIONS

[24 CFR Part 5, Subparts E and F; 24 CFR 960, Subpart C]

INTRODUCTION

A family's income determines eligibility for assistance and is also used to calculate the family's rent payment. The PHA will use the policies and methods described in this chapter to ensure that only eligible families receive assistance and that no family pays more or less than its obligation under the regulations. This chapter describes HUD regulations and PHA policies related to these topics in three parts as follows:

Part I: Annual Income. HUD regulations specify the sources of income to include and exclude to arrive at a family's annual income. These requirements and PHA policies for calculating annual income are found in Part I.

Part II: Adjusted Income. Once annual income has been established HUD regulations require the PHA to subtract from annual income any of five mandatory deductions for which a family qualifies. These requirements and PHA policies for calculating adjusted income are found in Part II.

Part III: Calculating Rent. This part describes the statutory formula for calculating total tenant payment (TTP), the use of utility allowances, and the methodology for determining family rent payments. Also included here are flat rents and the family's choice in rents.

PART I: ANNUAL INCOME

6-I.A. OVERVIEW

The general regulatory definition of *annual income* shown below is from 24 CFR 5.609.

5.609 Annual income.

(a) Annual income means all amounts, monetary or not, which:

(1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or

(2) Are anticipated or historically determined as the pattern of income, or are to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

(3) Which are not specifically excluded in paragraph [5.609(c)].

(4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

In addition to this general definition, HUD regulations establish policies for treating specific types of income and assets. The full texts of those portions of the regulations are provided in exhibits at the end of this chapter as follows:

- Annual Income Inclusions (Exhibit 6-1)
- Annual Income Exclusions (Exhibit 6-2)
- Treatment of Family Assets (Exhibit 6-3)
- Earned Income Disallowance (Exhibit 6-4)
- The Effect of Welfare Benefit Reduction (Exhibit 6-5)

Sections 6-I.B and 6-I.C discuss general requirements and methods for calculating annual income. The rest of this section describes how each source of income is treated for the purposes of determining annual income. HUD regulations present income inclusions and exclusions separately [24 CFR 5.609(b) and 24 CFR 5.609(c)]. In this ACOP, however, the discussions of income inclusions and exclusions are integrated by topic (e.g., all policies affecting earned income are discussed together in section 6-I.D). Verification requirements for annual income are discussed in Chapter 7.

6-I.B. HOUSEHOLD COMPOSITION AND INCOME

Income received by all family members must be counted unless specifically excluded by the regulations. It is the responsibility of the head of household to report changes in family composition. The rules on which sources of income are counted vary somewhat by family member. The chart below summarizes how family composition affects income determinations.

Summary of Income Included and Excluded by Person	
Live-in aides	Income from all sources is excluded [24 CFR 5.609(c)(5)].
Foster child or foster adult	Income from all sources is excluded [24 CFR 5.609(a)(1)].
Head, spouse, or co-head Other adult family members	All sources of income not specifically excluded by the regulations are included.
Children under 18 years of age	Employment income is excluded [24 CFR 5.609(c)(1)]. All other sources of income, except those specifically excluded by the regulations, are included.
Full-time students 18 years of age or older (not head, spouse, or co-head)	Employment income above \$480/year is excluded [24 CFR 5.609(c)(11)]. All other sources of income, except those specifically excluded by the regulations, are included.

Temporarily Absent Family Members

The income of family members approved to live in the unit will be counted, even if the family member is temporarily absent from the unit [HCV GB, p. 5-18].

HACC Policy

Generally an individual who is or is expected to be absent from the assisted unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally an individual who is or is expected to be absent from the assisted unit for more than 180 consecutive days need to document to HACC the reasons for the absence and at HACC discretion, either remain or be removed from the lease.

Exceptions to this general policy are discussed below.

Absent Students

HACC Policy

When someone who has been considered a family member attends school away from home, the person will continue to be considered a family member unless verified information becomes available to HACC indicating that the student has established a separate household or the family declares that the student has established a separate household.

Absences Due to Placement in Foster Care

Children temporarily absent from the home as a result of placement in foster care are not considered members of the family [24 CFR 5.403].

HACC Policy

If a child has been placed in foster care, HACC will verify with the appropriate agency and not consider the child “temporarily absent.” HACC will consider with verification from the appropriate agency the status of the child and if the appropriate agency verifies that the child placed in foster care will be returned to the family once the family obtains appropriate housing the child will be returned to the family, HACC at their discretion will consider the information in terms of determining appropriate unit size.

Absent Head, Spouse, or Co-head

HACC Policy

An employed head, spouse, or co-head absent from the unit more than 180 consecutive days due to employment will continue to be considered a family member.

Individuals Confined for Medical Reasons

HACC Policy

An individual confined to a nursing home or hospital on a permanent basis is not considered a family member.

If there is a question about the status of a family member, HACC will request verification from a responsible medical professional and will use this determination. If the responsible medical professional cannot provide a determination, the person generally will be considered temporarily absent. The family may present evidence that the family member is confined on a permanent basis and request that the person not be considered a family member.

Joint Custody of Children

HACC Policy

Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or resident family 50 percent or more of the time.

When more than one applicant or assisted family (regardless of program) are claiming the same dependents as family members, the family with primary custody at the time of the initial examination or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, HACC will make the determination based on available documents such as court orders, or an IRS return showing which family has claimed the child for income tax purposes.

Caretakers for a Child

HACC Policy

If a minor child (under the age of 18) remains in an assisted unit and neither a parent nor a designated legal guardian is in the household, on the lease and on the HUD 50058 HACC will contact the appropriate child protective service on behalf of the minor.

If a caretaker has assumed responsibility for a child without the involvement of a responsible agency or formal assignment of custody or legal guardianship, the caretaker will be treated as a visitor and subject to HACC policy concerning visitors.

HACC will not permit an addition to the lease of a family or household member in anticipation of the Head, Spouse, Co-Tenant or sole member leaving the unit permanently for any reason, this includes “caretakers” or “Live-in-aides”.

6-I.C. ANTICIPATING ANNUAL INCOME

The PHA is required to count all income 24 CFR 5.609 (1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; and (2) are based on, at the time of admission, interim, reexamination or recertification; (i) Actual income being received (projected forward for a 12 month period: or (ii) Past actual income received or earned within the last 12 months of the determination date, as HUD may prescribe in applicable administrative instructions when: (A) the family reports little or no income; and (B) The processing entity is unable to determine annual income due to fluctuations in income (e.g., seasonal or cyclical income): (3 Which are not specifically excluded in paragraph (e) of this section. (4) Annual income also means amounts derived (during the 12 month period) from assets to which any member of the family has access. (b) Historical amounts. If the processing entity is unable to determine annual income using current information because the family reports little to no income or because income fluctuates, the processing entity may average past actual income received or earned within the last 12months before the determination date to calculate annual income. The processing entity may also request the family to provide documentation of current income. If the family can provide acceptable documentation dated either within the 60 day period preceding the determination date or the 60-day period following the request date, the processing entity may use this documentation to determine annual income. Policies related to anticipating annual income are provided below.

Federal Register Final Rule dated Tuesday, January 27, 2009 with Implementation date January 31, 2010.

Basis of Annual Income Projection

The PHA generally will use current circumstances to determine anticipated income for the coming 12-month period. HUD authorizes the PHA to use other than current circumstances to anticipate income including using historical patterns of income and when:

- An imminent change in circumstances is expected [HCV GB, p. 5-17]
- It is not feasible to anticipate a level of income over a 12-month period (e.g., seasonal or cyclic income) [24 CFR 5.609(d)]
- The PHA believes that past income is the best available indicator of expected future income [24 CFR 5.609(d)]

HACC Policy

When HACC cannot readily anticipate income based upon current circumstances (e.g., in the case of seasonal employment, unstable working hours, or suspected fraud), HACC will review and analyze historical data for patterns of employment, paid benefits, and receipt of other income and use the results of this analysis to establish annual income. Anytime current circumstances are not used to project annual income, a clear rationale for the decision will be documented in the file. In all such cases the family may present information and documentation to HACC to show why the historic pattern does not represent the family's anticipated or historical pattern of income in the last 12 months.

Known Changes in Income

If HACC verifies an upcoming increase or decrease in income, annual income will be calculated by applying each income amount to the appropriate part of the 12-month period.

Example: An employer reports that a full-time employee who has been receiving \$6/hour will begin to receive \$6.25/hour in the eighth week after the effective date of the reexamination. In such a case the PHA would calculate annual income as follows:
 $(\$6/\text{hour} \times 40 \text{ hours} \times 7 \text{ weeks}) + (\$6.25 \times 40 \text{ hours} \times 45 \text{ weeks}).$

The family may present information that demonstrates that implementing a change before its effective date would create a verifiable hardship for the family. In such cases the PHA will calculate annual income using current circumstances and then require an interim reexamination when the change actually occurs. This requirement will be imposed even if the PHA policy on reexaminations does not require interim reexaminations for other types of changes.

Up-Front Income Verification (UIV) and Income Projection [HUD 2008 & 2009EIV Webcasts and Federal Register Tuesday, January 27, 2009 Final Rule 5.233 Mandated use of HUD's Enterprise Income Verification (EIV) System]

As of September, 2009 HUD requires the use of HUD's Enterprise Income Verification (EIV) System and highly recommends that a PHA up-front income verification (UIV) techniques. UIV is "the verification of income, of applicant certification and before or during a family reexamination, through an independent source that systematically and uniformly maintains income information in computerized form for a large number of individuals" [VG, p. 7]. One such source is HUD's Enterprise Income Verification (EIV) system, which maintains data on three types of income: wages, unemployment benefits, and social security (SS) and supplemental security income (SSI) benefits.

HUD allows the PHA to use UIV data as third-party verification of an income source when a resident does not dispute the source. UIV data, however, is generally several months old. Therefore, except in the case of SS and SSI benefits, which are not subject to frequent or dramatic changes, HUD expects the PHA to base its income projection on documentation of current circumstances provided by the resident (such as consecutive pay stubs dated within the last 60 days) or by the income source (if the PHA determines that additional verification is necessary).

6-I.D. EARNED INCOME

Types of Earned Income Included in Annual Income

Wages and Related Compensation [24 CFR 5.609(b)(1)]

The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services is included in annual income.

HACC Policy

For persons who regularly receive bonuses or commissions, HACC will verify and then average amounts received for the two years preceding admission or reexamination. If only a one-year history is available, HACC will use the prior year amounts. In either case the family may provide, and the HACC will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, HACC will count only the amount estimated by the employer. The file will be documented appropriately.

Some Types of Military Pay

All regular pay, special pay and allowances of a member of the Armed Forces are counted [24 CFR 5.609(b)(8)] except for the special pay to a family member serving in the Armed Forces who is exposed to hostile fire [24 CFR 5.609(c)(7)].

Types of Earned Income Not Counted in Annual Income

Temporary, Nonrecurring, or Sporadic Income [24 CFR 5.609(c)(9)]

This type of income (including gifts) is not included in annual income.

HACC Policy

Sporadic income is income that is not received periodically and cannot be reliably predicted. For example, birthday, holidays, graduation, anniversary monetary or non-monetary gifts. The income of an individual who works occasionally as a handyman would not be considered sporadic even if future work could not be anticipated. Historical patterns can be used.

Children's Earnings [24 CFR 5.609(c)(1)]

Employment income earned by children (including foster children) under the age of 18 years is not included in annual income. (See Eligibility chapter for a definition of *foster children*.)

Certain Earned Income of Full-Time Students

Earnings in excess of \$480 for each full-time student 18 years old or older (except for the head, spouse, or co-head) are not counted [24 CFR 5.609(c)(11)]. To be considered "full-time," a student must be considered "full-time" by an educational institution with a degree or certificate program [HCV GB, p. 5-29].

Income of a Live-in Aide

Income earned by a live-in aide, as defined in [24 CFR 5.403], is not included in annual income [24 CFR 5.609(c)(5)]. (See Eligibility chapter for a full discussion of live-in aides.)

Income Earned under Certain Federal Programs [24 CFR 5.609(c)(17)]

Income from some federal programs is specifically excluded from consideration as income, including:

- Payments to volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(g), 5058)
- Payments received under programs funded in whole or in part under the Job Training Partnership Act (29 U.S.C. 1552(b))
- Awards under the federal work-study program (20 U.S.C. 1087 uu)
- Payments received from programs funded under Title V of the Older Americans Act of 1985 (42 U.S.C. 3056(f))
- Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d))
- Allowances, earnings, and payments to participants in programs funded under the Workforce Investment Act of 1998 (29 U.S.C. 2931)

Resident Service Stipend [24 CFR 5.600(c)(8)(iv)]

Amounts received under a resident service stipend are not included in annual income. A resident service stipend is a modest amount (not to exceed \$200 per individual per month) received by a resident for performing a service for the PHA, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.

State and Local Employment Training Program

Incremental earnings and benefits to any family member resulting from participation in qualifying state or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff are excluded from annual income. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the training program [24 CFR 5.609(c)(8)(v)].

HACC Policy

HACC defines *training program* as “a learning process with goals and objectives, generally having a variety of components, and taking place in a series of sessions over a period of time. It is designed to lead to a higher level of proficiency, and it enhances the individual’s ability to obtain employment. It may have performance standards to measure proficiency. Training may include, but is not limited to: (1) classroom training in a specific occupational skill, (2) on-the-job training with wages subsidized by the program, or (3) basic education” [expired Notice PIH 98-2, p. 3].

HACC defines *incremental earnings and benefits* as the difference between (1) the total amount of welfare assistance and earnings of a family member prior to enrollment in a training program and (2) the total amount of welfare assistance and earnings of the family member after enrollment in the program [expired Notice PIH 98-2, pp. 3–4].

In calculating the incremental difference, HACC will use as the pre-enrollment income the total annualized amount of the family member’s welfare assistance and earnings reported on the family’s most recently completed HUD-50058.

End of participation in a training program must be reported in accordance with HACC interim reporting requirements (see chapter on reexaminations).

HUD-Funded Training Programs

Amounts received under training programs funded in whole or in part by HUD [24 CFR 5.609(c)(8)(i)] are excluded from annual income. Eligible sources of funding for the training include operating subsidy, Section 8 administrative fees, and modernization, Community Development Block Grant (CDBG), HOME program, and other grant funds received from HUD.

HACC Policy

To qualify as a training program, the program must meet the definition of *training program* provided above for state and local employment training programs.

Earned Income Tax Credit. Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(j)), are excluded from annual income [24 CFR 5.609(c)(17)]. Although many families receive the EITC annually when they file taxes, an EITC can also be received throughout the year. The prorated share of the annual EITC is included in the employee's payroll check.

Earned Income Disallowance. The earned income disallowance is discussed in section 6-I.E below.

6-I.E. EARNED INCOME DISALLOWANCE [24 CFR 960.255]

The earned income disallowance (EID) encourages people to enter the work force by not including the full value of increases in earned income for a period of time. The full text of 24 CFR 960.255 is included as Exhibit 6-4 at the end of this chapter. Eligibility criteria and limitations on the disallowance are summarized below.

Eligibility

This disallowance applies only to individuals in families already participating in the public housing program (not at initial examination). To qualify, the family must experience an increase in annual income that is the result of one of the following events:

- Employment of a family member who was previously unemployed for one or more years prior to employment. *Previously unemployed* includes a person who annually has earned not more than the minimum wage applicable to the community multiplied by 500 hours. The applicable minimum wage is the federal minimum wage unless there is a higher state or local minimum wage.
- Increased earnings by a family member whose earnings increase during participation in an economic self-sufficiency or job-training program. A self-sufficiency program includes a program designed to encourage, assist, train, or facilitate the economic independence of HUD-assisted families or to provide work to such families [24 CFR 5.603(b)].
- New employment or increased earnings by a family member who has received benefits or services under Temporary Assistance for Needy Families (TANF) or any other state program funded under Part A of Title IV of the Social Security Act within the past six months. If the benefits are received in the form of monthly maintenance, there is no minimum amount. If the benefits or services are received in a form other than monthly maintenance, such as one-time payments, wage subsidies, or transportation assistance, the total amount received over the six-month period must be at least \$500.

Calculation of the Earned Income Disallowance (EID)

Calculation of the EID for an eligible member of a qualified family begins with a comparison of the member's current income with his or her "prior income."

HACC Policy

HACC defines *prior income*, or *prequalifying income*, as the family member's last certified income prior to qualifying for the EID.

The family member's prior, or prequalifying, income remains constant throughout the period that he or she is receiving the EID. It is referred to as the Base Line Income

Initial 12-Month Exclusion

During the initial 12-month exclusion period, the full amount (100 percent) of any increase in income attributable to new employment or increased earnings is excluded. The 12 months are cumulative and need not be consecutive.

HACC Policy

The initial EID exclusion period will begin on the first of the month following the date an eligible member of a qualified family is first employed or first experiences an increase in earnings.

Second 12-Month Exclusion and Phase-In

During the second 12-month exclusion period, the exclusion is reduced to half (50 percent) of any increase in income attributable to employment or increased earnings. The 12 months are cumulative and need not be consecutive.

Lifetime Limitation

The EID has a four-year (48-month) lifetime maximum. The four-year eligibility period begins at the same time that the initial exclusion period begins and ends 48 months later. The one-time eligibility for the EID applies even if the eligible individual begins to receive assistance from another housing agency, if the individual moves between public housing and Section 8 assistance, or if there are breaks in assistance.

HACC Policy

During the 48-month eligibility period, HACC will conduct an interim reexamination each time there is a change in the family member's annual income that affects or is affected by the EID (e.g., when the family member's income falls to a level at or below his/her prequalifying income, when one of the exclusion periods ends, and at the end of the lifetime maximum eligibility period).

Individual Savings Accounts [24 CFR 960.255(d)]

HACC Policy

HACC chooses not to establish a system of individual savings accounts (ISA) for families who qualify for the EID.

6-I.F. BUSINESS INCOME [24 CFR 5.609(b)(2)]

Annual income includes “the net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family” [24 CFR 5.609(b)(2)].

Business Expenses

Net income is “gross income less business expense” [HCV GB, p. 5-19].

HACC Policy

To determine business expenses that may be deducted from gross income, HACC will use current applicable Internal Revenue Service (IRS) rules for determining allowable business expenses [see IRS Publication 535], unless a topic is addressed by HUD regulations or guidance as described below.

Business Expansion

HUD regulations do not permit the PHA to deduct from gross income expenses for business expansion.

HACC Policy

Business expansion is defined as any capital expenditures made to add new business activities, to expand current facilities, or to operate the business in additional locations. For example, purchase of a street sweeper by a construction business for the purpose of adding street cleaning to the services offered by the business would be considered a business expansion. Similarly, the purchase of a property by a hair care business to open at a second location would be considered a business expansion.

Capital Indebtedness

HUD regulations do not permit the PHA to deduct from gross income the amortization of capital indebtedness.

HACC Policy

Capital indebtedness is defined as the principal portion of the payment on a capital asset such as land, buildings, and machinery. This means HACC will allow as a business expense interest, but not principal, paid on capital indebtedness.

Negative Business Income

If the net income from a business is negative, no business income will be included in annual income; a negative amount will not be used to offset other family income.

Withdrawal of Cash or Assets from a Business

HUD regulations require the PHA to include in annual income the withdrawal of cash or assets from the operation of a business or profession unless the withdrawal reimburses a family member for cash or assets invested in the business by the family.

HACC Policy

Acceptable investments in a business include cash loans and contributions of assets or equipment. For example, if a member of a tenant family provided an up-front loan of \$2,000 to help a business get started, HACC will not count as income any withdrawals from the business up to the amount of this loan until the loan has been repaid. Investments do not include the value of labor contributed to the business without compensation.

Co-owned Businesses

HACC Policy

If a business is co-owned with someone outside the family, the family must document the share of the business it owns. If the family's share of the income is lower than its share of ownership, the family must document the reasons for the difference.

6-I.G. ASSETS [24 CFR 5.609(b)(3) and 24 CFR 5.603(b)]

Overview

There is no asset limitation for participation in the public housing program. However, HUD requires that the PHA include in annual income the “interest, dividends, and other net income of any kind from real or personal property” [24 CFR 5.609(b)(3)]. This section discusses how the income from various types of assets is determined. For most types of assets, the PHA must determine the value of the asset in order to compute income from the asset. Therefore, for each asset type, this section discusses:

- How the value of the asset will be determined
- How income from the asset will be calculated

Exhibit 6-1 provides the regulatory requirements for calculating income from assets [24 CFR 5.609(b)(3)], and Exhibit 6-3 provides the regulatory definition of *net family assets*. This section begins with a discussion of general policies related to assets and then provides HUD rules and PHA policies related to each type of asset.

General Policies

Income from Assets

The PHA generally will use current circumstances to determine both the value of an asset and the anticipated income from the asset. As is true for all sources of income, HUD authorizes the PHA to use other than current circumstances to anticipate income when (1) an imminent change in circumstances is expected (2) it is not feasible to anticipate a level of income over 12 months or (3) the PHA believes that past income is the best indicator of anticipated income. For example, if a family member owns real property that typically receives rental income but the property is currently vacant, the PHA can take into consideration past rental income along with the prospects of obtaining a new tenant.

HACC Policy

Any time current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases the family may present information and documentation to HACC to show why the asset income determination does not represent the family’s anticipated asset income.

Valuing Assets

The calculation of asset income sometimes requires the PHA to make a distinction between an asset's market value and its cash value.

- The market value of an asset is its worth (e.g., the amount a buyer would pay for real estate or the balance in an investment account).
- The cash value of an asset is its market value less all reasonable amounts that would be incurred when converting the asset to cash.

HACC Policy

Reasonable costs that would be incurred when disposing of an asset include, but are not limited to, penalties for premature withdrawal, broker and legal fees, and settlement costs incurred in real estate transactions [PH Occ GB, p. 121].

Lump-Sum Receipts

Payments that are received in a single lump sum, such as inheritances, capital gains, lottery winnings, insurance settlements, and proceeds from the sale of property, are generally considered assets, not income. However, such lump-sum receipts are counted as assets only if they are retained by a family in a form recognizable as an asset (e.g., deposited in a savings or checking account) [RHIIP FAQs]. (For a discussion of lump-sum payments that represent the delayed start of a periodic payment, most of which are counted as income, see sections 6-I.H and 6-I.I.)

Imputing Income from Assets [24 CFR 5.609(b)(3)]

When net family assets are \$5,000 or less, the PHA will include in annual income the actual income anticipated to be derived from the assets. When the family has net family assets in excess of \$5,000, the PHA will include in annual income the greater of (1) the actual income derived from the assets or (2) the imputed income. Imputed income from assets is calculated by multiplying the total cash value of all family assets by the current HUD-established passbook savings rate.

Determining Actual Anticipated Income from Assets

It may or may not be necessary for the PHA to use the value of an asset to compute the actual anticipated income from the asset. When the value is required to compute the anticipated income from an asset, the market value of the asset is used. For example, if the asset is a property for which a family receives rental income, the anticipated income is determined by annualizing the actual monthly rental amount received for the property; it is not based on the property's market value. However, if the asset is a savings account, the anticipated income is determined by multiplying the market value of the account by the interest rate on the account.

Withdrawal of Cash or Liquidation of Investments

Any withdrawal of cash or assets from an investment will be included in income except to the extent that the withdrawal reimburses amounts invested by the family. For example, when a family member retires, the amount received by the family from a retirement plan is not counted as income until the family has received payments equal to the amount the family member deposited into the retirement fund.

Jointly Owned Assets

The regulation at 24 CFR 5.609(a)(4) specifies that annual income includes “amounts derived (during the 12-month period) from assets to which any member of the family has access.”

HACC Policy

If an asset is owned by more than one person and any family member has unrestricted access to the asset, HACC will count the full value of the asset. A family member has unrestricted access to an asset when he or she can legally dispose of the asset without the consent of any of the other owners.

If an asset is owned by more than one person, including a family member, but the family member does not have unrestricted access to the asset, HACC will prorate the asset according to the percentage of ownership. If no percentage is specified or provided for by state or local law, HACC will prorate the asset evenly among all owners.

Assets Disposed Of for Less than Fair Market Value [24 CFR 5.603(b)]

HUD regulations require the PHA to count as a current asset any business or family asset that was disposed of for less than fair market value during the two years prior to the effective date of the examination/reexamination, except as noted below.

Minimum Threshold

The PHA may set a threshold below which assets disposed of for less than fair market value will not be counted [HCV GB, p. 5-27].

HACC Policy

HACC will not include the value of assets disposed of for less than fair market value unless the cumulative fair market value of all assets disposed of during the past two years exceeds the gross amount received for the assets by more than \$1,000.

When the two-year period expires, the income assigned to the disposed asset(s) also expires. If the two-year period ends between annual recertifications, the family may request an interim recertification to eliminate consideration of the asset(s).

Assets placed by the family in non-revocable trusts are considered assets disposed of for less than fair market value except when the assets placed in trust were received through settlements or judgments.

Separation or Divorce

The regulation also specifies that assets are not considered disposed of for less than fair market value if they are disposed of as part of a separation or divorce settlement and the applicant or tenant receives important consideration not measurable in dollar terms.

HACC Policy

All assets disposed of as part of a separation or divorce settlement will be considered assets for which important consideration not measurable in monetary terms has been received. In order to qualify for this exemption, a family member must be subject to a formal separation or divorce settlement agreement established through arbitration, mediation, or court order.

Foreclosure or Bankruptcy

Assets are not considered disposed of for less than fair market value when the disposition is the result of a foreclosure or bankruptcy sale.

Family Declaration

HACC Policy

Families must sign a declaration form at initial certification and each annual recertification identifying all assets that have been disposed of for less than fair market value or declaring that no assets have been disposed of for less than fair market value. HACC may verify the value of the assets disposed of if other information available to HACC does not appear to agree with the information reported by the family.

Types of Assets

Checking and Savings Accounts

For regular checking accounts and savings accounts, *cash value* has the same meaning as *market value*. If a checking account does not bear interest, the anticipated income from the account is zero.

HACC Policy

In determining the value of a checking account, HACC will use the average monthly balance for the last six months. OR, in considering money held in a non-interest bearing checking account, HACC will permit the average monthly balance to be equal the family/household monthly income without considering the cash as an asset. OR, in considering money held in a non-interest bearing checking account, HACC will permit the average balance of \$1,000 without considering this cash an asset. If the checking account average monthly balance is above \$1,000, that cash will be considered a cash asset.

In determining the value of a savings account, HACC will use the current balance.

In determining the anticipated income from an interest-bearing checking or savings account, HACC will multiply the value of the account by the current rate of interest paid on the account.

Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds

Interest or dividends earned by investment accounts are counted as actual income from assets even when the earnings are reinvested. The cash value of such an asset is determined by deducting from the market value any broker fees, penalties for early withdrawal, or other costs of converting the asset to cash.

HACC Policy

In determining the market value of an investment account, HACC will use the value of the account on the most recent investment report.

How anticipated income from an investment account will be calculated depends on whether the rate of return is known. For assets that are held in an investment account with a known rate of return (e.g., savings certificates), asset income will be calculated based on that known rate (market value multiplied by rate of earnings). When the anticipated rate of return is not known (e.g., stocks), HACC will calculate asset income based on the earnings for the most recent reporting period.

Equity in Real Property or Other Capital Investments

Equity (cash value) in a property or other capital asset is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and reasonable costs (such as broker fees) that would be incurred in selling the asset [PH, p. 121].

Equity in real property and other capital investments is considered in the calculation of asset income except for the following types of assets:

- Equity accounts in HUD homeownership programs [24 CFR 5.603(b)]
- Equity in real property when a family member's main occupation is real estate [HCV GB, p. 5-25]. This real estate is considered a business asset, and income related to this asset will be calculated as described in section 6-I.F.
- Interests in Indian Trust lands [24 CFR 5.603(b)]
- Real property and capital assets that are part of an active business or farming operation [HCV GB, p. 5-25]

A family may have real property as an asset in two ways: (1) owning the property itself and (2) holding a mortgage or deed of trust on the property. In the case of a property owned by a family member, the anticipated asset income generally will be in the form of rent or other payment for the use of the property. If the property generates no income, actual anticipated income from the asset will be zero.

In the case of a mortgage or deed of trust held by a family member, the outstanding balance (unpaid principal) is the cash value of the asset. The interest portion only of payments made to the family in accordance with the terms of the mortgage or deed of trust is counted as anticipated asset income.

HACC Policy

In the case of capital investments owned jointly with others not living in a family's unit, a prorated share of the property's cash value will be counted as an asset unless HACC determines that the family receives no income from the property and is unable to sell or otherwise convert the asset to cash.

Trusts

A *trust* is a legal arrangement generally regulated by state law in which one party (the creator or grantor) transfers property to a second party (the trustee) who holds the property for the benefit of one or more third parties (the beneficiaries).

Revocable Trusts

If any member of a family has the right to withdraw the funds in a trust, the value of the trust is considered an asset [HCV GB, p. 5-25]. Any income earned as a result of investment of trust funds is counted as actual asset income, whether the income is paid to the family or deposited in the trust.

Non-revocable Trusts

In cases where a trust is not revocable by, or under the control of, any member of a family, the value of the trust fund is not considered an asset. However, any income distributed to the family from such a trust is counted as a periodic payment or a lump-sum receipt, as appropriate [24 CFR 5.603(b)]. (Periodic payments are covered in section 6-I.H. Lump-sum receipts are discussed earlier in this section.)

Retirement Accounts

Company Retirement/Pension Accounts

In order to correctly include or exclude as an asset any amount held in a company retirement or pension account by an employed person, HACC must know whether the money is accessible before retirement [HCV GB, p. 5-26].

While a family member is employed, only the amount the family member can withdraw without retiring or terminating employment is counted as an asset [HCV GB, p. 5-26].

After a family member retires or terminates employment, any amount distributed to the family member is counted as a periodic payment or a lump-sum receipt, as appropriate [HCV GB, p. 5-26], except to the extent that it represents funds invested in the account by the family member. (For more on periodic payments, see section 6-I.H.) The balance in the account is counted as an asset only if it remains accessible to the family member.

IRA, Keogh, and Similar Retirement Savings Accounts

IRA, Keogh, and similar retirement savings accounts are counted as assets even though early withdrawal would result in a penalty [HCV GB, p. 5-25].

Personal Property

Personal property held as an investment, such as gems, jewelry, coin collections, antique cars, etc., is considered an asset [HCV GB, p. 5-25].

HACC Policy

In determining the value of personal property held as an investment, HACC will use the family's estimate of the value. HACC may obtain an appraisal if there is reason to believe that the family's estimated value is off by \$200 or more. The family must cooperate with the appraiser but cannot be charged any costs related to the appraisal.

Generally, personal property held as an investment generates no income until it is disposed of. If regular income is generated (e.g., income from renting the personal property), the amount that is expected to be earned in the coming year is counted as actual income from the asset.

Necessary items of personal property are not considered assets [24 CFR 5.603(b)].

HACC Policy

Necessary personal property consists of only those items not held as an investment. It may include clothing, furniture, household furnishings, jewelry, and vehicles, including those specially equipped for persons with disabilities.

Life Insurance

The cash value of a life insurance policy available to a family member before death, such as a whole life or universal life policy, is included in the calculation of the value of the family's assets [HCV GB 5-25]. The cash value is the surrender value. If such a policy earns dividends or interest that the family could elect to receive, the anticipated amount of dividends or interest is counted as income from the asset whether or not the family actually receives it.

6-I.H. PERIODIC PAYMENTS

Periodic payments are forms of income received on a regular basis. HUD regulations specify periodic payments that are and are not included in annual income.

Periodic Payments Included in Annual Income

- Periodic payments from sources such as social security, unemployment and welfare assistance, annuities, insurance policies, retirement funds, and pensions. However, periodic payments from retirement accounts, annuities, and similar forms of investments are counted only after they exceed the amount contributed by the family [24 CFR 5.609(b)(4) and (b)(3)].
- Disability or death benefits and lottery receipts paid periodically, rather than in a single lump sum [24 CFR 5.609(b)(4) and HCV, p. 5-14]

Lump-Sum Payments for the Delayed Start of a Periodic Payment

Most lump sums received as a result of delays in processing periodic payments, such as unemployment or welfare assistance, are counted as income. However, lump-sum receipts for the delayed start of periodic social security or supplemental security income (SSI) payments are not counted as income [CFR 5.609(b)(4)].

HACC Policy

When a delayed-start payment is received and reported during the period in which HACC is processing an annual reexamination, HACC will adjust the tenant rent retroactively for the period the payment was intended to cover. The family may pay in full any amount due or request to enter into a repayment agreement with HACC.

See the chapter on reexaminations for information about a family's obligation to report lump-sum receipts between annual reexaminations.

Periodic Payments Excluded from Annual Income

- Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone) [24 CFR 5.609(c)(2)]

HACC Policy

HACC will exclude payments for the care of foster children and foster adults only if the care is provided through an official arrangement with a local welfare agency [HCV GB, p. 5-18].

- Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home [24 CFR 5.609(c)(16)]
- Amounts received under the Low-Income Home Energy Assistance Program (42 U.S.C. 1626(c)) [24 CFR 5.609(c)(17)]
- Amounts received under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q) [24 CFR 5.609(c)(17)]
- Earned Income Tax Credit (EITC) refund payments (26 U.S.C. 32(j)) [24 CFR 5.609(c)(17)].
Note: EITC may be paid periodically if the family elects to receive the amount due as part of payroll payments from an employer.
- Lump sums received as a result of delays in processing Social Security and SSI payments (see section 6-I.J.) [24 CFR 5.609(b)(4)].

6-I.I. PAYMENTS IN LIEU OF EARNINGS

Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay, are counted as income [24 CFR 5.609(b)(5)] if they are received either in the form of periodic payments or in the form of a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment. If they are received in a one-time lump sum (as a settlement, for instance), they are treated as lump-sum receipts [24 CFR 5.609(c)(3)]. (See also the discussion of periodic payments in section 6-I.H and the discussion of lump-sum receipts in section 6-I.G.)

6-I.J. WELFARE ASSISTANCE

Overview

Welfare assistance is counted in annual income. Welfare assistance includes Temporary Assistance for Needy Families (TANF) and any payments to individuals or families based on need that are made under programs funded separately or jointly by federal, state, or local governments [24 CFR 5.603(b)].

HACC Policy

Sanctions Resulting in the Reduction of Welfare Benefits [24 CFR 5.615]

HACC must make a special calculation of annual income when the welfare agency imposes certain sanctions on certain families. The full text of the regulation at 24 CFR 5.615 is provided as Exhibit 6-5. The requirements are summarized below. This rule applies only if a family was a public housing resident at the time the sanction was imposed.

Covered Families

The families covered by 24 CFR 5.615 are those “who receive welfare assistance or other public assistance benefits (‘welfare benefits’) from a State or other public agency (‘welfare agency’) under a program for which Federal, State or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for such assistance” [24 CFR 5.615(b)]

Imputed Income

When a welfare agency imposes a sanction that reduces a family’s welfare income because the family commits fraud or fails to comply with the agency’s economic self-sufficiency program or work activities requirement, HACC must include in annual income “imputed” welfare income. HACC must request that the welfare agency inform HACC when the benefits of a public housing resident are reduced. The imputed income is the amount the family would have received if the family had not been sanctioned.

This requirement does not apply to reductions in welfare benefits: (1) at the expiration of the lifetime or other time limit on the payment of welfare benefits, (2) if a family member is unable to find employment even though the family member has complied with the welfare agency economic self-sufficiency or work activities requirements, or (3) because a family member has not complied with other welfare agency requirements [24 CFR 5.615(b)(2)].

For special procedures related to grievance hearings based upon HACC denial of a family’s request to lower rent when the family experiences a welfare benefit reduction, see Chapter 14, Grievances and Appeals.

Offsets

The amount of the imputed income is offset by the amount of additional income the family begins to receive after the sanction is imposed. When the additional income equals or exceeds the imputed welfare income, the imputed income is reduced to zero [24 CFR 5.615(c)(4)].

6-I.K. PERIODIC AND DETERMINABLE ALLOWANCES [24 CFR 5.609(b)(7)]

Annual income includes periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing with a tenant family.

Alimony and Child Support

The PHA must count alimony or child support amounts awarded as part of a divorce or separation agreement.

HACC Policy

HACC will count court-awarded amounts for alimony and child support consideration will be given, by HACC, if we can verify that (1) the payments are not being made for six (6) months and (2) the family has made reasonable efforts to collect amounts due, including filing with courts or agencies responsible for enforcing payments [HCV GB, pp. 5-23 and 5-47].

Families who do not have court-awarded alimony and child support awards are not required to seek a court award and are not required to take independent legal action to obtain collection.

Regular Contributions or Gifts

The PHA must count as income regular monetary and nonmonetary contributions or gifts from persons not residing with a tenant family [24 CFR 5.609(b)(7)]. Sporadic income as previously defined is not counted [24 CFR 5.609(c)(9)].

HACC Policy

Examples of regular contributions included but not limited to: (1) regular payment of a family's bills (e.g., utilities, telephone, rent, credit cards, car payments, cell phones, and cable), (2) cash or other liquid assets provided to any family member on a regular basis, and (3) "in-kind" contributions such as groceries and clothing provided to a family on a regular basis.

Nonmonetary contributions will be valued at the cost of purchasing the items, as determined by HACC. For contributions that may vary from month to month (e.g., utility payments), HACC will include an average amount based upon past history.

6-I.L. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME

Other exclusions contained in 24 CFR 5.609(c) that have not been discussed earlier in this chapter include the following:

- Reimbursement of medical expenses [24 CFR 5.609(c)(4)]
- The full amount of student financial assistance paid directly to the student or to the educational institution [24 CFR 5.609(c)(6)].

HACC Policy

Regular financial support from parents or guardians to students for food, clothing personal items, and entertainment **is not** considered student financial assistance and **is** included in annual income.

- Amounts received by participants in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred and which are made solely to allow participation in a specific program [24 CFR 5.609(c)(8)(iii)]
- Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS) [(24 CFR 5.609(c)(8)(ii)]
- Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era [24 CFR 5.609(c)(10)]
- Adoption assistance payments in excess of \$480 per adopted child [24 CFR 5.609(c)(12)]
- Refunds or rebates on property taxes paid on the dwelling unit [24 CFR 5.609(c)(15)]
- Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home [24 CFR 5.609(c)(16)]
- Amounts specifically excluded by any other federal statute [24 CFR 5.609(c)(17)]. HUD publishes an updated list of these exclusions periodically. It includes:
 - (a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017 (b))
 - (b) Payments to Volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(g), 5058)
 - (c) Payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(c))
 - (d) Income derived from certain sub-marginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e)
 - (e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f))

- (f) Payments received under programs funded in whole or in part under the Job Training Partnership Act (29 U.S.C. 1552(b)) (Effective July 1, 2000, references to Job Training Partnership Act shall be deemed to refer to the corresponding provision of the Workforce Investment Act of 1998 (29 U.S.C. 2931).)
- (g) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat. 2503-04)
- (h) The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U. S. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands (25 U.S.C. 1407-1408)
- (i) Amounts of scholarships funded under title IV of the Higher Education Act of 1965, including awards under the federal work-study program or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu)
- (j) Payments received from programs funded under Title V of the Older Americans Act of 1985 (42 U.S.C. 3056(f))
- (k) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in In Re Agent-product liability litigation, M.D.L. No. 381 (E.D.N.Y.)
- (l) Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721)
- (m) The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q)
- (n) Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(j))
- (o) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95-433)
- (p) Allowances, earnings and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d))
- (q) Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran (38 U.S.C. 1805)
- (r) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602)
- (s) Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931)

PART II: ADJUSTED INCOME

6-II.A. INTRODUCTION

Overview

HUD regulations require PHAs to deduct from annual income any of five mandatory deductions for which a family qualifies. The resulting amount is the family's adjusted income. Mandatory deductions are found in 24 CFR 5.611.

5.611(a) Mandatory deductions. In determining adjusted income, the responsible entity (PHA) must deduct the following amounts from annual income:

- (1) \$480 for each dependent;
- (2) \$400 for any elderly family or disabled family;
- (3) The sum of the following, to the extent the sum exceeds three percent of annual income:
 - (i) Unreimbursed medical expenses of any elderly family or disabled family;
 - (ii) Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including the member who is a person with disabilities) to be employed. This deduction may not exceed the earned income received by family members who are 18 years of age or older and who are able to work because of such attendant care or auxiliary apparatus; and
- (4) Any reasonable child care expenses necessary to enable a member of the family to be employed or to further his or her education.

This part covers policies related to these mandatory deductions. Verification requirements related to these deductions are found in Chapter 7, Verifications.

Anticipating Expenses

HACC Policy

Generally, HACC will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., child care during school and nonschool periods and cyclical medical expenses), HACC will estimate costs based on historic data and known future costs.

If a family has an accumulated debt for medical or disability assistance expenses, HACC will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. HACC may require the family to provide documentation of payments made in the preceding year.

6-II.B. DEPENDENT DEDUCTION

A deduction of \$480 is taken for each dependent [24 CFR 5.611(a)(1)]. *Dependent* is defined as any family member other than the head, spouse, or co-head who is under the age of 18 or who is 18 or older and is a person with disabilities or a full-time student. Foster children, foster adults, and live-in aides are never considered dependents [24 CFR 5.603(b)].

6-II.C. ELDERLY OR DISABLED FAMILY DEDUCTION

A single deduction of \$400 is taken for any elderly or disabled family [24 CFR 5.611(a)(2)]. An *elderly family* is a family whose head, spouse, co-head, or sole member is 62 years of age or older, and a *disabled family* is a family whose head, spouse, co-head, or sole member is a person with disabilities [24 CFR 5.403].

6-II.D. MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)]

Unreimbursed medical expenses may be deducted to the extent that, in combination with any disability assistance expenses, they exceed three percent of annual income.

The medical expense deduction is permitted only for families in which the head, spouse, or co-head is at least 62 or is a person with disabilities. If a family is eligible for a medical expense deduction, the medical expenses of all family members are counted [VG, p. 28].

Definition of *Medical Expenses*

HUD regulations define *medical expenses* at 24 CFR 5.603(b) to mean “medical expenses, including medical insurance premiums, that are anticipated during the period for which annual income is computed, and that are not covered by insurance.”

HACC Policy

HACC has consulted IRS Publication 502, *Medical and Dental Expenses*, and has identified the following to be used to determine the costs that qualify as medical expenses.

Summary of Allowable Medical Expenses	
<p>Services of medical professionals</p> <p>Surgery and medical procedures that are necessary, legal, non-cosmetic</p> <p>Services of medical facilities</p> <p>Hospitalization, long-term care, and in-home nursing services</p> <p>Prescription medicines and insulin, but <u>not</u> nonprescription medicines even if recommended by a doctor</p>	<p>Substance abuse treatment programs</p> <p>Psychiatric treatment</p> <p>Ambulance services and some costs of transportation related to medical expenses</p> <p>The cost and care of necessary equipment related to a medical condition (e.g., eyeglasses/lenses, hearing aids, crutches, and artificial teeth)</p> <p>Medical cost for care of necessary service animals</p> <p>Medical insurance premiums or the cost of a health maintenance organization (HMO)</p>
<p>Note: This chart provides a summary of eligible medical expenses only. Medical expenses are considered only to the extent they are not reimbursed by insurance or some other source.</p>	

Families That Qualify for Both Medical and Disability Assistance Expenses

HACC Policy

This policy applies only to families in which the head, spouse, or co-head is 62 or older or is a person with disabilities. When both the medical and disability assistance expenses can be in play, the HACC will first calculate the disability expense, less the 3% deductible of Household Annual Income, to determine if there is a Disability Expense allowable. Then the medical expenses will apply. When both are in play only one 3% deductible is applied.

Non-Elderly and Non-Disabled Households may qualify for the Disability Expense. Someone in the family must be working and someone must be disabled.

For Disability Expense, a family member must be working and a family member must be disabled. The disabled family member does not need to be head, spouse, or co-head.

6-II.E. DISABILITY ASSISTANCE EXPENSES DEDUCTION [24 CFR 5.603(b) and 24 CFR 5.611(a)(3)(ii)]

Reasonable expenses for attendant care and auxiliary apparatus for a disabled family member may be deducted if they: (1) are necessary to enable a family member 18 years or older to work, (2) are not paid to a family member or reimbursed by an outside source, (3) in combination with any medical expenses, exceed three percent of annual income, and (4) do not exceed the earned income received by the family member who is enabled to work.

Earned Income Limit on the Disability Assistance Expense Deduction

A family can qualify for the disability assistance expense deduction only if at least one family member (who may be the person with disabilities) is enabled to work [24 CFR 5.603(b)].

The disability expense deduction is capped by the amount of “earned income received by family members who are 18 years of age or older and who are able to work” because of the expense [24 CFR 5.611(a)(3)(ii)]. The earned income used for this purpose is the amount verified before any earned income disallowances or income exclusions are applied.

HACC Policy

The family must identify the family members enabled to work as a result of the disability assistance expenses. In evaluating the family’s request, HACC will consider factors such as how the work schedule of the relevant family members relates to the hours of care provided, the time required for transportation, the relationship of the family members to the person with disabilities, and any special needs of the person with disabilities that might determine which family members are enabled to work.

When HACC determines that the disability assistance expenses enable more than one family member to work, the disability assistance expenses will be capped by the sum of the family members’ incomes [PH Occ GB, p. 124].

Eligible Disability Expenses

Examples of auxiliary apparatus are provided in the *PH Occupancy Guidebook* as follows: “Auxiliary apparatus: Including wheelchairs, walkers, scooters, reading devices for persons with visual disabilities, equipment added to cars and vans to permit their use by the family member with a disability, or service animals” [PH Occ GB, p. 124], but only if these items are directly related to permitting the disabled person or other family member to work

HUD advises PHA to further define and describe auxiliary apparatus [VG, p. 30].

Eligible Auxiliary Apparatus

HACC Policy

Expenses incurred for maintaining or repairing an auxiliary apparatus are eligible. In the case of an apparatus that is specially adapted to accommodate a person with disabilities (e.g., a vehicle or computer), the cost to maintain the special adaptations (but not maintenance of the apparatus itself) is an eligible expense. The cost of service animals trained to give assistance to persons with disabilities, including the cost of acquiring the animal, veterinary care, will be included.

Eligible Attendant Care

The family determines the type of attendant care that is appropriate for the person with disabilities.

HACC Policy

Attendant care includes, but is not limited to, reasonable costs for home medical care, nursing services, in-home or center-based care services, interpreters for persons with hearing impairments, and readers for persons with visual disabilities.

Attendant care expenses will be included for the period that the person enabled to work is employed plus reasonable transportation time. The cost of general housekeeping and personal services is not an eligible attendant care expense. However, if the person enabled to work is the person with disabilities, personal services necessary to enable the person with disabilities to work are eligible.

If the care attendant also provides other services to the family, HACC will prorate the cost and allow only that portion of the expenses attributable to attendant care that enables a family member to work. For example, if the care provider also cares for a child who is not the person with disabilities, the cost of care must be prorated. Unless otherwise specified by the care provider, the calculation will be based upon the number of hours spent in each activity and/or the number of persons under care.

Payments to Family Members

No disability expenses may be deducted for payments to a member of a tenant family [23 CFR 5.603(b)]. However, expenses paid to a relative who is not a member of the tenant family may be deducted if they are NOT reimbursed by an outside source.

Necessary and Reasonable Expenses

The family determines the type of care or auxiliary apparatus to be provided and must describe how the expenses enable a family member to work. The family must certify that the disability assistance expenses are necessary and are not paid or reimbursed by any other source.

HACC Policy

HACC determines the reasonableness of the expenses based on typical costs of care or apparatus in the locality. To establish typical costs, HACC will collect information from organizations that provide services and support to persons with disabilities. A family may present, and HACC will consider, the family's justification for costs that exceed typical costs in the area.

6-II.F. CHILD CARE EXPENSE DEDUCTION

HUD defines *child care expenses* at 24 CFR 5.603(b) as “amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care. In the case of child care necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income.”

Child care expenses do not include child support payments made to another on behalf of a minor who is not living in an assisted family's household [VG, p. 26]. However, child care expenses for foster children that are living in the assisted family's household, are included when determining the family's child care expenses.

Qualifying for the Deduction

Determining Who Is Enabled to Pursue an Eligible Activity

HACC Policy

The family must identify the family member(s) enabled to pursue an eligible activity. The term *eligible activity* in this section means any of the activities that may make the family eligible for a child care deduction (seeking work, pursuing an education, or being gainfully employed).

In evaluating the family's request, HACC will consider factors such as how the schedule for the claimed activity relates to the hours of care provided, the time required for transportation, the relationship of the family member(s) to the child, and any special needs of the child that might help determine which family member is enabled to pursue an eligible activity.

Seeking Work/Employment

HACC Policy

If the child care expense being claimed is to enable a family member to seek employment, the family must provide evidence of the family member's efforts to obtain employment. The deduction may be reduced or denied if the family member's job search efforts and out of pocket child care costs are not verifiable to HACC satisfaction. HACC has discretion and final decision whether to grant the family this expense deduction.

Furthering Education

HACC Policy

If the child care expense being claimed is to enable a family member to further his or her education, the member must be enrolled in school (academic or vocational) or participating in a formal training program. The family member is not required to be a full-time student, but the time spent in educational activities must be commensurate with the child care claimed.

Being Gainfully Employed

HACC Policy

If the child care expense being claimed is to enable a family member to be gainfully employed, the family must provide evidence of the family members' employment during the time that child care is being provided. Gainful employment is any work activity full or part time for which a family member is compensated

Eligible Child Care Expenses

The type of care to be provided is determined by the tenant family. The PHA may not refuse to give a family the child care expense deduction because there is an adult family member in the household that may be available to provide child care [VG, p. 26].

Allowable Child Care Activities

HACC Policy

For school-age children, costs attributable to public or private school activities during standard school hours are not considered. Expenses incurred for supervised activities after school or during school holidays (e.g., summer day camp, after-school sports league) are allowable forms of child care.

The costs of general housekeeping and personal services are not eligible. Likewise, child care expenses paid to a family member who lives in the family's unit are not eligible; however, payments for child care to relatives who do not live in the unit are eligible.

If a child care provider also renders other services to a family or child care is used to enable a family member to conduct activities that are not eligible for consideration, HACC will prorate the costs and allow only that portion of the expenses that is attributable to child care for eligible activities. For example, if the care provider also cares for a child who is 14 or older, the cost of care will be prorated. Unless otherwise

specified by the child care provider, the calculation will be based upon the number of hours spent in each activity and/or the number of persons under care.

Necessary and Reasonable Costs

Child care expenses will be considered necessary if: (1) a family adequately explains how the care enables a family member to work, actively seek employment, or further his or her education, and (2) the family certifies, and the child care provider verifies, that the expenses are not paid or reimbursed by any other source.

HACC Policy

Child care expenses will be considered for the time required for the eligible activity plus reasonable transportation time. For child care that enables a family member to go to school, the time allowed may include not more than one study hour for each hour spent in class.

To establish the reasonableness of child care costs, HACC will use the schedule of child care costs from the local welfare agency and/or conduct an informal survey of child care providers from time to time. HACC will differentiate hourly or daily rates from certified, insured child care providers and typical “baby-sitting” rates, HACC will apply the rate appropriate to the tenant’s situation and verification.

Schedule for Child Care Expenses

Non-working family – Participating in a self-sufficiency program, job search, job training w/ proper documentation

Weekly cap per child \$50.00

Working family – Where family and/or friend babysits child

Weekly cap per child \$50.00

Working family – Subsidized facility (Where daycare fee is based on income)

Weekly cap per child \$75.00

Working family – Unsubsidized facility

Weekly cap per child – HACC will use actual amount family is being charged from facility w/ proper documentation and/or invoices

6-II.G. PERMISSIVE DEDUCTIONS [24 CFR 5.611(b)(1)]

Permissive deductions are additional, optional deductions that may be applied to annual income. As with mandatory deductions, permissive deductions must be based on need or family circumstance and deductions must be designed to encourage self-sufficiency or other economic purpose. If the PHA offers permissive deductions, they must be granted to all families that qualify for them and should complement existing income exclusions and deductions [PH Occ GB, p. 128].

The *Form HUD-50058 Instruction Booklet* states that the maximum allowable amount for total permissive deductions is less than \$90,000 per year.

HACC Policy

HACC has opted not to use permissive deductions.

PART III: CALCULATING RENT

6-III.A. OVERVIEW OF INCOME-BASED RENT CALCULATIONS

The first step in calculating income-based rent is to determine each family's total tenant payment (TTP). Then, if the family is occupying a unit that has tenant-paid utilities, the utility allowance is subtracted from the TTP. The result of this calculation, if a positive number, is the tenant rent. If the TTP is less than the utility allowance, the result of this calculation is a negative number, and is called the utility reimbursement, which may be paid to the family or directly to the utility company by the PHA.

TTP Formula [24 CFR 5.628]

HUD regulations specify the formula for calculating the total tenant payment (TTP) for a tenant family. TTP is the highest of the following amounts, rounded to the nearest dollar:

- 30 percent of the family's monthly adjusted income (adjusted income is defined in Part II)
- 10 percent of the family's monthly gross income (annual income, as defined in Part I, divided by 12)
- The welfare rent (in as-paid states only)
- A minimum rent between \$0 and \$50 that is established by the PHA

The PHA has authority to suspend and exempt families from minimum rent when a financial hardship exists, as defined in section 6-III.B.

Welfare Rent [24 CFR 5.628]

HACC Policy

Welfare rent does not apply in this locality.

Minimum Rent [24 CFR 5.630]

HACC Policy

The minimum rent for this locality is \$50.

Optional Changes to Income-Based Rents [24 CFR 960.253(c)(2) and PH Occ GB, pp. 131-134]

PHA have been given very broad flexibility to establish their own, unique rent calculation systems as long as the rent produced is not higher than that calculated using the TTP and mandatory deductions. At the discretion of the PHA, rent policies may structure a system that uses combinations of permissive deductions, escrow accounts, income-based rents, and the required flat and minimum rents.

The PHA minimum rent and rent choice policies still apply to affected families. Utility allowances are applied to PHA designed income-based rents in the same manner as they are applied to the regulatory income-based rents.

The choices are limited only by the requirement that the method used not produce a TTP or tenant rent greater than the TTP or tenant rent produced under the regulatory formula.

HACC Policy

HACC chooses not to adopt optional changes to income-based rents.

Ceiling Rents [24 CFR 960.253 (c)(2) and (d)]

Ceiling rents are used to cap income-based rents. They are part of the income-based formula. If the calculated TTP exceeds the ceiling rent for the unit, the ceiling rent is used to calculate tenant rent (ceiling rent/TTP minus utility allowance). Increases in income do not affect the family since the rent is capped. The use of ceiling rents fosters upward mobility and income mixing.

Because of the mandatory use of flat rents, the primary function of ceiling rents now is to assist families who cannot switch back to flat rent between annual reexaminations and would otherwise be paying an income-based tenant rent that is higher than the flat rent.

Ceiling rents must be set to the level required for flat rents (which will require the addition of the utility allowance to the flat rent for properties with tenant-paid utilities) [PH Occ GB, p. 135].

HACC Policy

The HACC chooses not to use ceiling rents.

Utility Reimbursement [24 CFR 960.253(c)(3)]

Utility reimbursement occurs when any applicable utility allowance for tenant-paid utilities exceeds the TTP. HUD permits the PHA to pay the reimbursement to the family or directly to the utility provider.

HACC Policy

HACC will calculate when a family/household's Total Tenant Payment (TPP) is less than the Utility Allowance for the Unit. HACC will make utility reimbursements to the Utility Company. This applies to HACC properties that have Resident controlled utilities and residents are responsible for paying for their utilities.

6-III.B. FINANCIAL HARDSHIPS AFFECTING MINIMUM RENT [24 CFR 5.630]

HACC Policy

The financial hardship rules described below apply in this jurisdiction because HACC has established a minimum rent greater than \$0.

Overview

If the PHA establishes a minimum rent greater than zero, the PHA must grant an exemption from the minimum rent if a family is unable to pay the minimum rent because of financial hardship.

The financial hardship exemption applies only to families required to pay the minimum rent. If a family's TTP is higher than the minimum rent, the family is not eligible for a hardship exemption. If the PHA determines that a hardship exists, the TTP is the highest of the remaining components of the family's calculated TTP.

HUD-Defined Financial Hardship

Financial hardship includes the following situations:

- (1) The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program. This includes a family member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996.

HACC Policy

A hardship will be considered to exist only if the loss of eligibility has an impact on the family's ability to pay the minimum rent.

For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following (1) implementation of assistance, if approved, or (2) the decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.

- (2) The family would be evicted because it is unable to pay the minimum rent.

HACC Policy

For a family to qualify under this provision, the cause of the potential eviction must be the family's failure to pay rent or tenant-paid utilities.

- (3) Family income has decreased because of changed family circumstances, including the loss of employment.

(4) A death has occurred in the family.

HACC Policy

In order to qualify under this provision, a family must describe how the death has created a financial hardship (e.g., because of funeral-related expenses or the loss of the family member's income). Death in the family means a member of the tenant household living in the unit. Rent for the month following the month the hardship is reported is due and payable to HACC

(5) The family has experienced other circumstances determined by the PHA.

HACC Policy

The PHA has not established any additional hardship criteria.

Implementation of Hardship Exemption

Determination of Hardship

When a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the first of the month following the family's request.

The PHA then determines whether the financial hardship exists and whether the hardship is temporary or long-term.

HACC Policy

HACC defines temporary hardship as a hardship expected to last 90 days or less. Long term hardship is defined as a hardship expected to last more than 90 days.

HACC may not evict the family for nonpayment of minimum rent during the 90-day period beginning the month following the family's request for a hardship exemption.

When the minimum rent is suspended, the TTP reverts to the highest of the remaining components of the calculated TTP. The example below demonstrates the effect of the minimum rent exemption.

Example: Impact of Minimum Rent Exemption	
Assume the PHA has established a minimum rent of \$35.	
TTP – No Hardship	TTP – With Hardship
\$0 30% of monthly adjusted income	\$0 30% of monthly adjusted income
\$15 10% of monthly gross income	\$15 10% of monthly gross income
N/A Welfare rent	N/A Welfare rent
\$35 Minimum rent	\$35 Minimum rent
Minimum rent applies. TTP = \$35	Hardship exemption granted. TTP = \$15

HACC Policy

To qualify for a hardship exemption, a family must submit a request for a hardship exemption in writing at minimum 5 days before rent is due for the next month. The request must explain the nature of the hardship and how the hardship has affected the family's ability to pay the minimum rent.

HACC will make the determination of hardship within 15 calendar days.

No Financial Hardship

If the PHA determines there is no financial hardship, the PHA will reinstate the minimum rent and require the family to repay the amounts suspended.

For procedures pertaining to grievance hearing requests based upon the PHA denial of a hardship exemption, see Chapter 14, Grievances and Appeals.

HACC Policy

HACC will require the family to repay the suspended amount within 30 calendar days of HACC notice that a hardship exemption has not been granted.

Temporary Hardship

If HACC determines that a qualifying financial hardship is temporary, HACC must reinstate the minimum rent from the beginning of the first of the month following the date of the family's request for a hardship exemption.

The family must resume payment of the minimum rent and must repay HACC the amounts suspended. HUD requires HACC to offer a reasonable repayment agreement, on terms and conditions established by HACC. HACC also may determine that circumstances have changed and the hardship is now a long-term hardship.

For procedures pertaining to grievance hearing requests based upon HACC denial of a hardship exemption, see Chapter 14, Grievances and Appeals.

HACC Policy

HACC will enter into a repayment agreement in accordance with HACC repayment agreement policy (see Chapter 16).

Long-Term Hardship

If the PHA determines that the financial hardship is long-term, the PHA must exempt the family from the minimum rent requirement for so long as the hardship continues. The exemption will apply from the first of the month following the family's request until the end of the qualifying hardship. When the financial hardship has been determined to be long-term, the family is not required to repay the minimum rent.

HACC Policy

The hardship period ends when any of the following circumstances apply:

- (1) At an interim or annual reexamination, the family's calculated TTP is greater than the minimum rent.
- (2) For hardship conditions based on loss of income, the hardship condition will continue to be recognized until new sources of income are received that are at least equal to the amount lost. For example, if a hardship is approved because a family no longer receives a \$60/month child support payment, the hardship will continue to exist until the family receives at least \$60/month in income from another source or once again begins to receive the child support.
- (3) For hardship conditions based upon hardship-related expenses, the minimum rent exemption will continue to be recognized until the cumulative amount exempted is equal to the expense incurred.

6-III.C. UTILITY ALLOWANCES [24 CFR 965, Subpart E]

Overview

Utility allowances are provided to families paying income-based rents when the cost of utilities is not included in the rent. When determining a family's income-based rent, the PHA must use the utility allowance applicable to the type of dwelling unit leased by the family.

For policies on establishing and updating utility allowances, see Chapter 16.

Reasonable Accommodation [24 CFR 8]

On request from a family, PHA must approve a utility allowance that is higher than the applicable amount for the dwelling unit if a higher utility allowance is needed as a reasonable accommodation to make the program accessible to and usable by the family with a disability [PH Occ GB, p. 172].

Residents with disabilities may not be charged for the use of certain resident-supplied appliances if there is a verified need for special equipment because of the disability [PH Occ GB, p. 172].

See Chapter 2 for policies related to reasonable accommodations.

Utility Allowance Revisions [24 CFR 965.507]

The PHA must review its schedule of utility allowances each year. Between annual reviews, the PHA must revise the utility allowance schedule if there is a rate change that by itself or together with prior rate changes not adjusted for, results in a change of 10 percent or more from the rate on which such allowances were based. Adjustments to resident payments as a result of such changes must be retroactive to the first day of the month following the month in which the last rate change taken into account in such revision became effective [PH Occ GB, p. 171].

The tenant rent calculations must reflect any changes in the PHA utility allowance schedule [24 CFR 960.253(c)(3)].

HACC Policy

Unless HACC is required to revise utility allowances retroactively, revised utility allowances will be applied to a family's rent calculations at the first annual reexamination after the allowance is adopted.

HACC will conduct a Utility Allowance Schedule Review for its properties once each year.

6-III.D. PRORATED RENT FOR MIXED FAMILIES [24 CFR 5.520]

HUD regulations prohibit assistance to ineligible family members. A *mixed family* is one that includes at least one U.S. citizen or eligible immigrant and any number of ineligible family members. The PHA must prorate the assistance provided to a mixed family. The PHA will first determine TTP as if all family members were eligible and then prorate the rent based upon the number of family members that actually are eligible. To do this, the PHA must:

- (1) Subtract the TTP from a maximum rent applicable to the unit. The result is the maximum subsidy for which the family could qualify if all members were eligible.
- (2) Divide the family maximum subsidy by the number of persons in the family to determine the maximum subsidy per each family member who is eligible (member maximum subsidy).
- (3) Multiply the member maximum subsidy by the number of eligible family members.
- (4) Subtract the subsidy calculated in the last step from the maximum rent. This is the prorated TTP.
- (5) Subtract the utility allowance for the unit from the prorated TTP. This is the prorated rent for the mixed family.

HACC Policy

Revised public housing maximum rents will be applied to a family's rent calculation at the first annual reexamination after the revision is adopted.

For policies related to the establishment of the public housing maximum rent see Chapter 16.

6-III.E. FLAT RENTS AND FAMILY CHOICE IN RENTS [24 CFR 960.253]

Flat Rents [24 CFR 960.253(b)]

The flat rent is designed to encourage self-sufficiency and to avoid creating disincentives for continued residency by families who are attempting to become economically self-sufficient.

There is no utility allowance or reimbursement with flat rents. When the family elects to pay the flat rent, the flat rent amount quoted to the family by the PHA is the amount the family pays. Changes in family income, expenses, or composition will not affect the flat rent amount because it is outside the income-based formula.

Policies related to the reexamination of families paying flat rent are contained in Chapter 9, and policies related to the establishment and review of flat rents are contained in Chapter 16.

Family Choice in Rents [24 CFR 960.253(a) and (e)]

Once each year, the PHA must offer families the choice between a flat rent and an income-based rent. The family may not be offered this choice more than once a year. The PHA must document that flat rents were offered to families under the methods used to determine flat rents for the PHA.

HACC Policy

The annual HACC offer to a family of the choice between flat and income-based rent will be conducted upon admission and upon each subsequent annual reexamination.

The HACC will require families to submit their choice of flat or income-based rent in writing and will maintain such requests in the tenant file as part of the admission or annual reexamination process.

The HACC will provide sufficient information for families to make an informed choice. This information must include the HACC policy on switching from flat rent to income-based rent due to financial hardship and the dollar amount of the rent under each option. However, if the family chose the flat rent for the previous year the HACC is required to provide an income-based rent amount only in the year that a reexamination of income is conducted or if the family specifically requests it and submits updated income information.

Switching from Flat Rent to Income-Based Rent Due to Hardship [24 CFR 960.253(f)]

A family can opt to switch from flat rent to income-based rent at any time if they are unable to pay the flat rent due to financial hardship. If the PHA determines that a financial hardship exists, the PHA must immediately allow the family to switch from flat rent to the income-based rent.

HACC Policy

Upon determination by the HACC that a financial hardship exists, the HACC will allow a family to switch from flat rent to income-based rent effective the first of the month following the family's request.

Reasons for financial hardship include:

- The family has experienced a decrease in income because of changed circumstances, including loss or reduction of employment, death in the family, or reduction in or loss of earnings or other assistance
- The family has experienced an increase in expenses, because of changed circumstances, for medical costs, child care, transportation, education, or similar items
- Such other situations determined by the HACC to be appropriate

HACC Policy

HACC considers payment of flat rent to be a financial hardship whenever the switch to income-based rent would be lower than the flat rent [PH Occ GB, p. 137].

Change in Flat Rents

HACC Policy

Changes to flat rents, up or down, will not affect families paying flat rent until their next annual flat rent offer, at which time the family will be given the choice of switching back to income-based rent or of remaining on flat rent at the current (most recently adjusted) flat rent for their unit [PH Occ GB, pp. 137-138].

Flat Rents

HACC Policy

HACC will conduct appropriate surveys comparability study once each year to determine Flat Market Rents for each of its property developments and by bedroom size.

HACC will offer each family a choice between the Flat Market Rent for the Unit or the Income based rent at each annual reexamination.

HACC will permit a family that has chosen Flat Market Rent and verify a hardship to return to an income based rent. The family will be informed that should they wish to return to a Flat Market Rent within that one year reexamination period, they will need to wait until the next scheduled re-examination period, and pay an income based rent for the remainder of that reexamination period.

Current Flat rents for all properties

Efficiency \$450.00

1 bedroom \$525.00

2 bedroom \$601.00

3 bedroom \$727.00

4 bedroom \$803.00

Flat Rents and Earned Income Disallowance [A&O FAQs]

Because the EID is a function of income-based rents, a family paying flat rent cannot qualify for the EID even if a family member experiences an event that would qualify the family for the EID. If the family later chooses to pay income-based rent, they would only qualify for the EID if a new qualifying event occurred.

A family currently paying flat rent that previously qualified for the EID while paying income-based rent and is currently within their 48 month period would have the 12 cumulative months of full (100 percent) and phase-in (50 percent) exclusion continue while paying flat rent as long as the employment that is the subject of the exclusion continues, and the 48-month lifetime limit would continue uninterrupted. A family paying flat rent could therefore see a family member's 48-month lifetime limit expire while the family is paying flat rent.

Flat Rents and Mixed Families [A&O FAQs]

Mixed families electing to pay flat rent must first have a flat rent worksheet completed to see if the flat rent must be prorated. The worksheet is located in Appendix III of the *Form HUD-50058 Instruction Booklet*.

If the flat rent is greater than or equal to the public housing maximum rent, there is no proration of flat rent and the family pays the flat rent for the unit.

If the flat rent is less than the maximum rent, the worksheet will calculate a prorated flat rent. The mixed family will pay the prorated flat rent.

EXHIBIT 6-1: ANNUAL INCOME INCLUSIONS

24 CFR 5.609

(a) Annual income means all amounts, monetary or not, which:

- (1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or
- (2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- (3) Which are not specifically excluded in paragraph (c) of this section.
- (4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;

(3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;

(4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (c)(14) of this section);

(5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (c)(3) of this section);

(6) Welfare assistance payments.

(i) Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments:

(A) Qualify as assistance under the TANF program definition at 45 CFR 260.31¹; and

(B) Are not otherwise excluded under paragraph (c) of this section.

¹ Text of 45 CFR 260.31 follows (next page).

(ii) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

(A) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

(B) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section)

(9) For section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 *et seq.*), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

HHS DEFINITION OF "ASSISTANCE"

45 CFR: GENERAL TEMPORARY ASSISTANCE FOR NEEDY FAMILIES

260.31 What does the term "assistance" mean?

(a)(1) The term "assistance" includes cash, payments, vouchers, and other forms of benefits designed to meet a family's ongoing basic needs (i.e., for food, clothing, shelter, utilities, household goods, personal care items, and general incidental expenses).

(2) It includes such benefits even when they are:

(i) Provided in the form of payments by a TANF agency, or other agency on its behalf, to individual recipients; and

(ii) Conditioned on participation in work experience or community service (or any other work activity under 261.30 of this chapter).

(3) Except where excluded under paragraph (b) of this section, it also includes supportive services such as transportation and child care provided to families who are not employed.

(b) [The definition of "assistance"] excludes: (1) Nonrecurring, short-term benefits that:

(i) Are designed to deal with a specific crisis situation or episode of need;

(ii) Are not intended to meet recurrent or ongoing needs; and

(iii) Will not extend beyond four months.

(2) Work subsidies (i.e., payments to employers or third parties to help cover the costs of employee wages, benefits, supervision, and training);

(3) Supportive services such as child care and transportation provided to families who are employed;

(4) Refundable earned income tax credits;

(5) Contributions to, and distributions from, Individual Development Accounts;

(6) Services such as counseling, case management, peer support, child care information and referral, transitional services, job retention, job advancement, and other employment-related services that do not provide basic income support; and

(7) Transportation benefits provided under a Job Access or Reverse Commute project, pursuant to section 404(k) of [the Social Security] Act, to an individual who is not otherwise receiving assistance

EXHIBIT 6-2: ANNUAL INCOME EXCLUSIONS

24 CFR 5.609

(c) Annual income does not include the following:

- (1) Income from employment of children (including foster children) under the age of 18 years;
- (2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);
- (3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);
- (4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- (5) Income of a live-in aide, as defined in Sec. 5.403;
- (6) Subject to paragraph (b)(9) of this section, the full amount of student financial assistance paid directly to the student or to the educational institution;
- (7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
- (8) (i) Amounts received under training programs funded by HUD;
- (ii) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
- (iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;

(iv) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time;

(v) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

(9) Temporary, nonrecurring or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

(11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

(13) [Reserved]

(14) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.

(15) Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

(16) Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary. [See the following chart for a list of benefits that qualify for this exclusion.]

<p>Sources of Income Excluded by Federal Statute from Consideration as Income for Purposes of Determining Eligibility or Benefits</p>

a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017 (b));

b) Payments to Volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(g), 5058);

c) Payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(c));

d) Income derived from certain sub-marginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e);

e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f));

f) Payments received under programs funded in whole or in part under the Job Training Partnership Act (29 U.S.C. 1552(b)); (effective July 1, 2000, references to Job Training Partnership Act shall be deemed to refer to the corresponding provision of the Workforce Investment Act of 1998 (29 U.S.C. 2931);

g) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub.L- 94-540, 90 Stat. 2503-04);

h) The first \$2000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U. S. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands (25 U.S.C. 1407-1408);

i) Amounts of scholarships funded under title IV of the Higher Education Act of 1965, including awards under federal work-study program or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu);

j) Payments received from programs funded under Title V of the Older Americans Act of 1985 (42 U.S.C. 3056(f));

k) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in In Re Agent-product liability litigation, M.D.L. No. 381 (E.D.N.Y.);

l) Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721);

m) The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q);

n) Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(j));

o) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95-433);

p) Allowances, earnings and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d));

q) Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from

spina bifida who is the child of a Vietnam veteran (38 U.S.C. 1805);

r) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602); and

s) Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931).

EXHIBIT 6-3: TREATMENT OF FAMILY ASSETS

24 CFR 5.603(b) Net Family Assets

(1) Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.

(2) In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income under Sec. 5.609.

(3) In determining net family assets, PHAs or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefor. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms.

(4) For purposes of determining annual income under Sec. 5.609, the term "net family assets" does not include the value of a home currently being purchased with assistance under part 982, subpart M of this title. This exclusion is limited to the first 10 years after the purchase date of the home.

EXHIBIT 6-4: EARNED INCOME DISALLOWANCE

24 CFR 960.255 Self-sufficiency incentive—Disallowance of increase in annual income.

(a) *Definitions.* The following definitions apply for purposes of this section.

Disallowance. Exclusion from annual income.

Previously unemployed includes a person who has earned, in the twelve months previous to employment, no more than would be received for 10 hours of work per week for 50 weeks at the established minimum wage.

Qualified family. A family residing in public housing:

- (i) Whose annual income increases as a result of employment of a family member who was unemployed for one or more years previous to employment;
- (ii) Whose annual income increases as a result of increased earnings by a family member during participation in any economic self-sufficiency or other job training program; or
- (iii) Whose annual income increases, as a result of new employment or increased earnings of a family member, during or within six months after receiving assistance, benefits or services under any state program for temporary assistance for needy families funded under Part A of Title IV of the Social Security Act, as determined by the PHA in consultation with the local agencies administering temporary assistance for needy families (TANF) and Welfare-to-Work (WTW) programs. The TANF program is not limited to monthly income maintenance, but also includes such benefits and services as one-time payments, wage subsidies and transportation assistance—provided that the total amount over a six-month period is at least \$500.

(b) *Disallowance of increase in annual income.*

(1) *Initial twelve month exclusion.* During the cumulative twelve month period beginning on the date a member of a qualified family is first employed or the family first experiences an increase in annual income attributable to employment, the PHA must exclude from annual income (as defined in 5.609 of this title) of a qualified family any increase in income of the family member as a result of employment over prior income of that family member.

(2) *Second twelve month exclusion and phase-in.* During the second cumulative twelve month period after the date a member of a qualified family is first employed or the family first experiences an increase in annual income attributable to employment, the PHA must exclude from annual income of a qualified family fifty percent of any increase in income of such family member as a result of employment over income of that family member prior to the beginning of such employment.

(3) *Maximum four year disallowance.* The disallowance of increased income of an individual family member as provided in paragraph (b)(1) or (b)(2) of this section is limited to a lifetime 48 month period. It only applies for a maximum of twelve months for disallowance under paragraph (b)(1) and a maximum of twelve months for disallowance under paragraph (b)(2), during the 48 month period starting from the initial exclusion under paragraph (b)(1) of this section.

(c) *Inapplicability to admission.* The disallowance of increases in income as a result of employment under this section does not apply for purposes of admission to the program (including the determination of income eligibility and income targeting).

(d) *Individual Savings Accounts*. As an alternative to the disallowance of increases in income as a result of employment described in paragraph (b) of this section, a PHA may choose to provide for individual savings accounts for public housing residents who pay an income-based rent, in accordance with a written policy, which must include the following provisions:

(1) The PHA must advise the family that the savings account option is available;

(2) At the option of the family, the PHA must deposit in the savings account the total amount that would have been included in tenant rent payable to the PHA as a result of increased income that is disallowed in accordance with paragraph (b) of this section;

(3) Amounts deposited in a savings account may be withdrawn only for the purpose of:

(i) Purchasing a home;

(ii) Paying education costs of family members;

(iii) Moving out of public or assisted housing; or

(iv) Paying any other expense authorized by the PHA for the purpose of promoting the economic self-sufficiency of residents of public housing;

(4) The PHA must maintain the account in an interest bearing investment and must credit the family with the net interest income, and the PHA may not charge a fee for maintaining the account;

(5) At least annually the PHA must provide the family with a report on the status of the account; and

(6) If the family moves out of public housing, the PHA shall pay the tenant any balance in the account, minus any amounts owed to the PHA

EXHIBIT 6-5: THE EFFECT OF WELFARE BENEFIT REDUCTION

24 CFR 5.615

Public housing program and Section 8 tenant-based assistance program: How welfare benefit reduction affects family income.

(a) Applicability. This section applies to covered families who reside in public housing (part 960 of this title) or receive Section 8 tenant-based assistance (part 982 of this title).

(b) Definitions. The following definitions apply for purposes of this section:

Covered families. Families who receive welfare assistance or other public assistance benefits ("welfare benefits") from a State or other public agency ("welfare agency") under a program for which Federal, State, or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for such assistance.

Economic self-sufficiency program. See definition at Sec. 5.603.

Imputed welfare income. The amount of annual income not actually received by a family, as a result of a specified welfare benefit reduction, that is nonetheless included in the family's annual income for purposes of determining rent.

Specified welfare benefit reduction.

(1) A reduction of welfare benefits by the welfare agency, in whole or in part, for a family member, as determined by the welfare agency, because of fraud by a family member in connection with the welfare program; or because of welfare agency sanction against a family member for noncompliance with a welfare agency requirement to participate in an economic self-sufficiency program.

(2) "Specified welfare benefit reduction" does not include a reduction or termination of welfare benefits by the welfare agency:

(i) at expiration of a lifetime or other time limit on the payment of welfare benefits;

(ii) because a family member is not able to obtain employment, even though the family member has complied with welfare agency economic self-sufficiency or work activities requirements; or

(iii) because a family member has not complied with other welfare agency requirements.

(c) Imputed welfare income.

(1) A family's annual income includes the amount of imputed welfare income (because of a specified welfare benefits reduction, as specified in notice to the PHA by the welfare agency), plus the total amount of other annual income as determined in accordance with Sec. 5.609.

(2) At the request of the PHA, the welfare agency will inform the PHA in writing of the amount and term of any specified welfare benefit reduction for a family member, and the reason for such reduction, and will also inform the PHA of any subsequent changes in the term or amount of such specified welfare benefit reduction. The PHA will use this information to determine the amount of imputed welfare income for a family.

(3) A family's annual income includes imputed welfare income in family annual income, as determined at the PHA's interim or regular reexamination of family income and composition, during the term of the welfare benefits reduction (as specified in information provided to the PHA by the welfare agency).

(4) The amount of the imputed welfare income is offset by the amount of additional income a family receives that commences after the time the sanction was imposed. When such additional income from other sources is at least equal to the imputed

(5) The PHA may not include imputed welfare income in annual income if the family was not an assisted resident at the time of sanction.

(d) Review of PHA decision.

(1) Public housing. If a public housing tenant claims that the PHA has not correctly calculated the amount of imputed welfare income in accordance with HUD requirements, and if the PHA denies the family's request to modify such amount, the PHA shall give the tenant written notice of such denial, with a brief explanation of the basis for the PHA determination of the amount of imputed welfare income. The PHA notice shall also state that if the tenant does not agree with the PHA determination, the tenant may request a grievance hearing in accordance with part 966, subpart B of this title to review the PHA determination. The tenant is not required to pay an escrow deposit pursuant to Sec. 966.55(e) for the portion of tenant rent attributable to the imputed welfare income in order to obtain a grievance hearing on the PHA determination.

(2) Section 8 participant. A participant in the Section 8 tenant-based assistance program may request an informal hearing, in accordance with Sec. 982.555 of this title, to review the PHA determination of the amount of imputed welfare income that must be included in the family's annual income in accordance with this section. If the family claims that such amount is not correctly calculated in accordance with HUD requirements, and if the PHA denies the family's request to modify such amount, the PHA shall give the family written notice of such denial, with a brief explanation of the basis for the PHA determination

of the amount of imputed welfare income. Such notice shall also state that if the family does not agree with the PHA determination, the family may request an informal hearing on the determination under the PHA hearing procedure.

(e) PHA relation with welfare agency.

(1) The PHA must ask welfare agencies to inform the PHA of any specified welfare benefits reduction for a family member, the reason for such reduction, the term of any such reduction, and any subsequent welfare agency determination affecting the amount or term of a specified welfare benefits reduction. If the welfare agency determines a specified welfare benefits reduction for a family member, and gives the PHA written notice of such reduction, the family's annual incomes shall include the imputed welfare income because of the specified welfare benefits reduction.

(2) The PHA is responsible for determining the amount of imputed welfare income that is included in the family's annual income as a result of a specified welfare benefits reduction as determined by the welfare agency, and specified in the notice by the welfare agency to the PHA. However, the PHA is not responsible for determining whether a reduction of welfare benefits by the welfare agency was correctly determined by the welfare agency in accordance with welfare program requirements and procedures, nor for providing the opportunity for review or hearing on such welfare agency determinations.

(3) Such welfare agency determinations are the responsibility of the welfare agency, and the family may seek appeal of such determinations through the welfare agency's normal due process procedures. The PHA shall be entitled to rely on the welfare agency notice to the PHA of the welfare agency's determination of a specified welfare benefits reduction.

Chapter 7

VERIFICATION

[24 CFR 960.259, 24 CFR 5.230]

INTRODUCTION

The PHA must verify all information that is used to establish the family's eligibility and level of assistance and is required to obtain the family's consent to collect the information. Applicants and tenants must cooperate with the verification process as a condition of receiving assistance. The PHA must not pass on the cost of verification to the family.

The PHA will follow the verification guidance provided by HUD current guidance and PIH Notices and any subsequent guidance issued by HUD. This chapter summarizes those requirements and provides supplementary PHA policies.

Part I describes the general verification process. More detailed requirements related to individual factors are provided in subsequent parts including family information (Part II), income and assets (Part III), and mandatory deductions (Part IV).

Verification policies, rules and procedures will be modified as needed to accommodate persons with disabilities. All information obtained through the verification process will be handled in accordance with the records management policies established by the PHA.

PART I: GENERAL VERIFICATION REQUIREMENTS

7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION

[24 CFR 960.259, 24 CFR 5.230]

The family must supply any information that the PHA or HUD determines is necessary to the administration of the program and must consent to PHA verification of that information [24 CFR 960.259(a)(1)].

Consent Forms

It is required that all adult applicants and tenants sign form HUD-9886, Authorization for Release of Information. The purpose of form HUD-9886 is to facilitate automated data collection and computer matching from specific sources and provides the family's consent only for the specific purposes listed on the form. HUD and HACC may collect information from State Wage Information Collection Agencies (SWICA) and current and former employers of adult family members. Only HUD is authorized to collect information directly from the Internal Revenue Service (IRS) and the Social Security Administration (SSA). Adult family members must sign other consent forms as needed to collect information relevant to the family's eligibility and level of assistance.

Penalties for Failing to Consent [24 CFR 5.232]

If any family member who is required to sign a consent form fails to do so, HACC will deny admission to applicants and terminate the lease of tenants. The tenant family may request a hearing in accordance with HACC grievance procedures.

7-I.B. OVERVIEW OF VERIFICATION REQUIREMENTS

HUD's Verification Hierarchy [VG, p. 11-14]

HUD authorizes the PHA to use five methods to verify family information and specifies the circumstances in which each method will be used. In general HUD requires the PHA to use the most reliable form of verification that is available and to document the reasons when the PHA uses a lesser form of verification.

HACC Policy

In order of priority, the forms of verification that the HACC will use are:

Up-front Income Verification (UIV) whenever available and HUD's EIV System as required for Reexamination and Interims.

Third-party Written Verification – Third Party Written Verification is defined as a verification that does not pass through the hands of the applicant or tenant. It is received by HACC directly from the source. In all cases, HACC verification forms will be used to obtain required and detailed information.

Third-party Oral Verification – After two attempts of obtaining a Third Party Written Verification, HACC will contact the source and attempt to obtain oral verification. If successful, the information will be documented to the appropriate verification form and the name of the person providing the oral information, the name of HACC staff and date of obtaining the information will be documented to the file.

Review of Documents – Documents pertaining to income and expenses for rent calculation must be no more than 60 days old and provided consecutively (pay stubs, etc.)

Self-Certification -- This method is least desirable and will only be accepted when all other avenues have been exhausted.

Each of the verification methods is discussed in subsequent sections below. Exhibit 7-1 at the end of the chapter contains an excerpt from the Verification Guidance that provides guidance with respect to how each method may be used.

Requirements for Acceptable Documents

HACC Policy

Any documents used for verification must be the original (not photocopies) and generally must be dated within 60 calendar days of the date they are provided to HACC. The documents must not be damaged, altered or in any way illegible.

HACC will accept documents dated up to 6 months before the effective date of the family's reexamination if the document represents the most recent scheduled report from a source. For example, if the holder of a pension annuity provides semi-annual reports, HACC would accept the most recent report.

Print-outs from web pages are considered original documents.

HACC staff member who views the original document must make a photocopy, annotate the copy with the name of the person who provided the document and the date the original was viewed, and sign the copy.

Any family self-certifications must be made in a format acceptable to HACC and must be signed in the presence of a HACC representative or notary public.

File Documentation

HACC must document in the file how the figures used in income and rent calculations were determined. All verification attempts, information obtained, and decisions reached during the verification process will be recorded in the family's file in sufficient detail to demonstrate that HACC has followed all of the verification policies set forth in this ACOP. The record should be sufficient to enable a staff member or HUD reviewer to understand the process followed and conclusions reached.

HACC Policy

HACC will document, in the family file, the following:

- All requirements relevant to Eligibility of Applicants
- Reported family annual income
- Value of assets
- Expenses related to deductions from annual income
- Other factors influencing the adjusted income or income-based rent determination

When HACC is unable to obtain 3rd party verification, HACC will document in the family file the reason that third-party verification was not available and will place a photocopy of the original document(s) in the family file with proper documented notations of source, date and staff accepting the documents. [24 CFR 960.259(c)(1); VG, p.15]

7-I.C. UP-FRONT INCOME VERIFICATION (UIV)

Up-front income verification (UIV) refers to PHA use of the verification tools available from independent sources that maintain computerized information about earnings and benefits. UIV will be used to the extent that these systems are available to the PHA.

HACC Policy

HACC will inform all applicants and residents of its use of the following UIV resources during the admission and reexamination process:

HUD's EIV system

State Labor Department Records

Credit Reports

The Work Number

Other future UIV sources as available

There may be legitimate differences between the information provided by the family and UIV/EIV-generated information. HACC will not take any adverse action against a family based solely on UIV/EIV data unless the family does not dispute the data. HACC must independently verify any UIV/EIV data that the family disputes, and, before taking any adverse action, it must give the family the opportunity to contest the action through HACC informal review/hearing processes. (For more on UIV/EIV and income projection, see section 6-I.C.)

Use of HUD's Enterprise Income Verification (EIV) System

HUD's EIV system contains data showing earned income, unemployment benefits, and social security (SS) and supplemental security income (SSI) benefits for resident families. HUD requires the PHA to use the EIV system. The following policies apply to use of HUD's EIV system.

The EIV system contains two main components: income reports and income discrepancy reports. HUD continues to add reports and improve the EIV system. HUD provides free training on use of these reports and the EIV system via Web-casts from time to time. In addition, HUD requires that specific staff be identified as having access to these reports, file security, document destruction time periods, and certification of staff using the system.

Income Reports

The data shown on income reports is updated quarterly. Data may be between three and six months old at the time reports are generated.

HACC Policy

HACC will obtain income reports for annual reexaminations on a monthly basis. Reports will be generated as part of the regular reexamination process.

Income reports will be compared to family-provided information as part of the annual reexamination process. When the family does not dispute the UIV/EIV data, income reports may be used to meet the regulatory requirement for third-party verification.

When the family disagrees with the report, or HACC has cause to question the reports, a Third Party written verification must be obtained from the income source.

Income reports will be used in interim reexaminations when necessary to verify employment income, unemployment benefits, and SS/SSI benefits and to verify that families claiming zero income are not receiving income from any of these sources.

Income reports will be retained in resident files with the applicable annual or interim reexamination documents.

When HACC determines through income reports and independent third-party verification that a family has concealed or underreported income, corrective action will be taken pursuant to the policies in Chapter 15, "Program Integrity."

Income Discrepancy Reports (IDR)

The income discrepancy report (IDR) is a tool for identifying families that may have concealed or underreported income. Data in the IDR represents income for past reporting periods and may be between 6 and 30 months old at the time the report is generated.

Families that have not concealed or underreported income may appear on the IDR in some circumstances, such as loss of a job or addition of new family members.

HACC Policy

HACC will generate and review IDR at least semiannually or as deemed necessary. The IDR threshold percentage will be adjusted as necessary based on the findings in the IDR.

In reviewing IDR, HACC will begin with the largest discrepancies.

When the HACC determines that a resident appearing on the IDR has not concealed or underreported income, the resident's name will be placed on a list of "false positive" reviews. To avoid multiple reviews in this situation, residents appearing on this list will be eliminated from IDR processing until a subsequent interim or annual reexamination has been completed.

When it appears that a family may have concealed or underreported income, HACC will request independent third-party written verification of the income in question.

When HACC determines through IDR review and independent third-party verification that a family has concealed or underreported income, corrective action will be taken pursuant to the policies in Chapter 15, "Program Integrity."

EIV Identity Verification

The EIV system verifies resident identities against Social Security Administration (SSA) records. These records are compared to Public and Indian Housing Information Center (PIC) data for a match on social security number, name, and date of birth.

When identity verification for a resident fails, a message will be displayed within the EIV system and no income information will be displayed.

HACC Policy

HACC will identify residents whose identity verification has failed as part of the annual reexamination process.

HACC will attempt to resolve PIC/SSA discrepancies by reviewing file documents. When HACC determines that discrepancies exist as a result of HACC errors, such as spelling errors or incorrect birth dates, it will correct the errors promptly.

Based on CFR Part 5, Revised 5.216, Disclosure of all household members SSN is required and must be verified by HACC through applicant and tenant presentation of their original Social Security Card. If HACC has not erred, the applicant or tenant must present their original Social Security Card. Failure to do so will cause denial for an applicant and failure to provide information at reexamination, a lease violation.

7-I.D. THIRD-PARTY WRITTEN AND ORAL VERIFICATION

Reasonable Effort and Timing

Unless third-party verification is not required as described below, HUD requires the PHA to make at least two unsuccessful attempts to obtain third-party verification before using another form of verification [VG, p. 15].

HACC Policy

HACC will diligently seek third-party verification using a combination of written and oral requests to verification sources. Information received orally from third parties may be used either to clarify information provided in writing by the third party or as independent verification when written third-party verification is not received in a timely fashion.

HACC may mail, fax, e-mail, or hand-deliver third-party written verification requests and will accept third-party responses using any of these methods. HACC will send a written request for verification to each required source within 5 business days of securing a family's authorization for the release of the information and give the source 15 calendar days to respond in writing. If a response has not been received by the 15th calendar day, HACC will repeat the request for third-party written verification with a 15 calendar day response requested. Failure to receive a third party written verification after the second attempt will trigger the attempt for a Third-party oral verification.

HACC will make a minimum of two attempts, to obtain third-party written verification. A record of each attempt to contact the third-party source (including no-answer calls) and all contacts with the source will be documented in the file. Regarding third-party oral verification, HACC staff will record in the family's file the name and title of the person contacted, the date and time of the conversation (or attempt), the telephone number used, and the facts provided.

When any source responds orally to the initial written request for verification, HACC will inquire if they are willing to provide the information in written form. HACC will accept the oral response as oral verification but will also request that the source complete and return any verification forms that were provided.

If a third party agrees to confirm in writing the information provided orally, HACC will wait no more than 5 business days for the information to be provided. If the information is not provided by the 6th business day, HACC will use any information provided orally in combination with reviewing family-provided documents (see below).

When Third-Party Information is Late

When third-party verification has been requested and the timeframes for submission have been exceeded, HACC will use the information from documents on a provisional basis. If HACC later receives third-party verification that differs from the amounts used in income and rent determinations and it is past the deadline for processing the reexamination, HACC will conduct an interim reexamination to adjust the figures used for the reexamination, regardless of the HACC interim reexamination policy.

When Third-Party Verification may not be required

Primary Documents

Third-party verification is not required when legal documents are the primary source, such as a birth certificate or other legal documentation of birth, veteran status, etc.

Certain Assets and Expenses

HACC will attempt to verify assets disposed of for less than market value through a third party or reviewing original documents.

HACC may determine that third-party verification is not available if the asset or expense involves an insignificant amount, making it not cost-effective or reasonable to obtain third-party verification [VG, p. 15].

HACC Policy

The HACC will use review of documents in lieu of requesting third-party verification when the market value of an individual asset or an expense is less than \$500 annually and the family has original documents that support the declared amount.

Certain Income, Asset and Expense Sources

The PHA will determine that third-party verification is not available when it is known that an income source does not have the ability to provide written or oral third-party verification [VG, p. 15]. For example, the PHA will rely upon review of documents when the PHA determines that a third party's privacy rules prohibit the source from disclosing information.

HACC Policy

HACC will determine that third-party verification is not available when there is a service charge for verifying an asset or expense *and* the family has original documents that provide the necessary information.

If the family cannot provide original documents, HACC will pay the service charge required to obtain third-party verification, unless it is not cost effective in which case a self-certification will be acceptable as the only means of verification. The cost of verification will not be passed on to the family.

The cost of postage and envelopes to obtain third-party verification of income, assets, and expenses is not an unreasonable cost [VG, p. 18].

HACC will document, in the family file, the reason that the third-party verification was not available and will place a photocopy of the original document(s) in the family file. [VG, p. 15]

7-I.E. REVIEW OF DOCUMENTS

Using Review of Documents as Verification

HACC Policy

If HACC has determined that third-party verification is not available or not required, HACC will use documents provided by the family as verification.

HACC may also review documents when necessary to help clarify information provided by third parties. In such cases HACC will document in the file how HACC arrived at a final conclusion about the income or expense to include in its calculations.

HACC will require that family provided documents be originals and unaltered. In addition, with regard to income and expense verification, these must be no more than 60 days old and be consecutive.

7-I.F. SELF-CERTIFICATION

HACC Policy

When information cannot be verified by a third party or by review of documents, family members will be required to submit self-certifications attesting to the accuracy of the information they have provided to HACC.

HACC may require a family to certify that a family member does not receive a particular type of income or benefit.

The self-certification must be made in a format acceptable to HACC and must be signed by the family member whose information or status is being verified. All self-certifications must be signed in the presence of a HACC representative or notary public.

HACC self-certification documents will be in a consistent format and provide the following warning:

Warning: 18 U.S.C. 1001 provides, among other things that whoever knowingly and willfully makes or uses a document or writing containing false, fictitious or fraudulent statement or entry in any matter within the jurisdiction of a department or agency of the United States shall be fined not more than \$10,000 or imprisoned for not more than five years or both.

HACC staff will read this warning where self-certification is being accepted as documentation. In the case of LEP persons, it will be read by a competent translator.

PART II: VERIFYING FAMILY INFORMATION

7-II.A. VERIFICATION OF LEGAL IDENTITY

HACC Policy

HACC will require families to furnish verification of legal identity and age for each household member.

Verification of Legal Identity for Adults	Verification of Legal Identity for Children
Certificate of birth, naturalization papers U.S. passport	Certificate of birth Adoption papers Custody agreement Court ordered Custody

If a document submitted by a family is illegible or otherwise questionable, HACC will require and if possible assist the family to resolve the issues.

At HACC discretion, especially in the case of applicants or tenants who may have been born in a rural area, or can document that birth records located in a town, county, city or state were destroyed by fire or natural disaster, may accept a certification from a third party in a format designed by HACC, that attests to the person's identity and signed in the presence of HACC representative or a notary public. Vital Statistic information will also be acceptable.

In the case of a Mixed Family, HACC will accept a family member's (adult or child) declaration of non-eligibility. In the case of Mixed Family status, HACC will prorate the rent in accordance with HUD guidelines.

**7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216 revised Final Rule 1/27/09
Effective January 31, 2010]**

For every family member, the family must provide documentation of a valid social security number (SSN),

HACC Policy

HACC will only accept an original Social Security Card as documentation. In the event the applicant or tenant has lost or misplaced their SS card, replacement can easily be obtained from the Social Security Administration. HACC can assist the applicant or tenant to obtain the replacement through the SSA web site or provide a form that can be mailed to SSA. A photo copy of the original SS card will be placed in the applicant or tenant file.

If the family reports an SSN but cannot provide acceptable documentation of the number, the HACC will require a document that it was requested stating that documentation of the SSN cannot be provided at this time. HACC will require documentation of the SSN within 30 calendar days from the date of the family member's self-certification mentioned above. If the family is an applicant, assistance cannot be provided until proper documentation of the SSN is provided.

HACC Policy

HACC will instruct the family to obtain a duplicate card from the local Social Security Administration (SSA) office.

For individuals who are at least 62 years of age and are unable to submit the required documentation of their SSN within the initial 60-day period, HACC will grant an additional 60 calendar days to provide documentation.

Social security numbers for an applicant's family/household or tenant family need only be documented once during continuously-assisted occupancy. However, any addition, adult or child to the family/household must provide the same required documentation.

The social security numbers of household members, such as live-in aids, must be verified for the purpose of conducting criminal background checks.

7-II.C. DOCUMENTATION OF AGE

HACC Policy

A birth certificate or other previously defined identity verification is the preferred form of age verification for all family members. For elderly family members, claiming to be age 62 or older a birth certificate is preferred, or an original document that provides evidence of the receipt of social security retirement benefits is acceptable.

Age must be verified only once during continuously-assisted occupancy, unless additions family/household members are admitted to the family/household residence. New additions, (birth, adoption, legal custody of minors) must provide SSN. Any HACC approved adult additions to the household must provide required verification of age, as a matter of course in HACC approval process.

7-II.D. FAMILY COMPOSITION

Applicants and tenants are required to identify the relationship of each household member to the head of household to meet HUD and PHA definitions of a family. Definitions of the primary household relationships are provided in the Eligibility chapter.

HACC Policy

Family relationships are verified through identifying verification, birth certificates, adoption, court ordered or custody awards. These are used to determine a family's eligibility and level of assistance. HACC reserves discretion in using the Certification by the head of household as sufficient verification of family relationships on a case by case basis.

Marriage

HACC Policy

Certification by the head of household is normally sufficient verification. If HACC has reasonable doubts about a marital relationship, HACC will require the family to document the marriage.

A State issued marriage license is required to verify that a couple is married.

New Jersey does not recognize common law marriage.

Separation or Divorce

HACC Policy

Certification by the head of household is normally sufficient verification. If HACC has reasonable doubts about a separation or divorce, HACC will require the family to document the divorce, or separation.

A certified copy of a divorce decree, signed by a court officer, is required to document that a couple is divorced.

Absence of Adult Member

HACC Policy

If an adult member who was formerly a member of the household is reported to be permanently absent, the family must provide evidence to support that the person is no longer a member of the family (e.g., documentation of another address at which the person resides such as a lease or utility bill).

HACC will attempt to obtain a Third Party Written or Oral Verification first. Failure of this type of verification will trigger a self-certification HACC form and include the 18 U.S.C warning and signed in the presence of an HACC representative. Any documents provided, such as a lease, landlord written verification, utility bill, car registration, etc. will be copied and documented to the file.

Foster Children and Foster Adults

HACC Policy

Third-party verification from the state or local government agency responsible for the placement of the individual with the family is required.

7-II.E. VERIFICATION OF STUDENT STATUS

HACC Policy

HACC requires families to provide information about the student status of all students who are 18 years of age or older. This information will be verified only if:

The family claims full-time student dependent status for an adult other than the head, spouse, or co-head, or

The family claims a child care deduction to enable a family member to further his or her education then the family member's enrollment in an education or training program must be verified.

HACC will require Third Party Verifications from the educational or training institution.

7-II.F. DOCUMENTATION OF DISABILITY

The PHA must verify the existence of a disability in order to allow certain income disallowances and deductions from income. The PHA is not permitted to inquire about the nature or extent of a person's disability [24 CFR 100.202(c)]. The PHA may not inquire about a person's diagnosis or details of treatment for a disability or medical condition. If the PHA receives a verification document that provides such information, the PHA will not place this information in the tenant file and such information will be destroyed. Under no circumstances will the PHA request a resident's medical record(s). For more information on health care privacy laws, see the Department of Health and Human Services' Web site at www.os.dhhs.gov.

The PHA may make the following inquiries, provided it makes them of all applicants, whether or not they are persons with disabilities [VG, p. 24]:

- Inquiry into an applicant's ability to meet the requirements of ownership or tenancy
- Inquiry to determine whether an applicant is qualified for a dwelling available only to persons with disabilities or to persons with a particular type of disability
- Inquiry to determine whether an applicant for a dwelling is qualified for a priority available to persons with disabilities or to persons with a particular type of disability
- Inquiry about whether an applicant for a dwelling is a current illegal abuser or addict of a controlled substance

- Inquiry about whether an applicant has been convicted of the illegal manufacture or distribution of a controlled substance
- Inquire as to all other eligibility factors including Criminal Activity and Screening as it relates to financial obligations, and lease requirements.

Family Members Receiving SSA Disability Benefits

Verification of receipt of disability benefits from the Social Security Administration (SSA) is sufficient for verification of disability for the purpose of qualification for waiting list preferences or certain income disallowances and deductions [VG, p. 23].

HACC Policy

For family members claiming disability who receive disability payments from the SSA, HACC will attempt to obtain information about disability benefits through HUD's Enterprise Income Verification (EIV) system. If documentation is not available through HUD's EIV system particularly for applicants, HACC will request a current (dated within the last 60 days) SSA benefit verification letter from each family member claiming disability status. If a family member is unable to provide the document, HACC will ask the family to obtain a benefit verification letter either by calling SSA at 1-800-772-1213 or by requesting one from www.ssa.gov. Once the family receives the benefit verification letter, it will be required to provide the letter to HACC.

Family Members Not Receiving SSA Disability Benefits

Receipt of veteran's disability benefits, worker's compensation, or other non-SSA benefits based on the individual's claimed disability are not sufficient verification that the individual meets HUD's definition of disability in 24 CFR 5.603, necessary to qualify for waiting list preferences or certain income disallowances and deductions.

HACC Policy

For family members claiming disability who do not receive SSI or other disability payments from the SSA, a knowledgeable professional must provide third-party verification that the family member meets the HUD definition of disability. See the Eligibility chapter for the HUD definition of disability. The knowledgeable professional will verify whether the family member does or does not meet the HUD definition.

HACC will only accept written Third Party Verification from the professional source mailed, e-mailed or faxed from the source directly to HACC on a Verification Form provided by HACC. This form will contain the 18 U.S.C Warning.

7-II.G. CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS [24 CFR 5.508]

Overview

Housing assistance is not available to persons who are not citizens, nationals, or eligible immigrants. Prorated assistance is provided for "mixed families" containing both eligible and ineligible persons. See the Eligibility chapter for detailed discussion of eligibility requirements. This chapter (7) discusses HUD and PHA verification requirements related to citizenship status.

The family must provide a certification that identifies each family member as a U.S. citizen, a U.S. national, an eligible noncitizen or an ineligible noncitizen and submit the documents discussed below for each family member. Once eligibility to receive assistance has been verified for an individual it need not be collected or verified again during continuously-assisted occupancy [24 CFR 5.508(g)(5)] Unless the category of "eligible noncitizen" has a time period or expiration.

U.S. Citizens and Nationals

HUD requires a declaration for each family member who claims to be a U.S. citizen or national. The declaration must be signed personally by any family member 18 or older and by a guardian for minors.

The PHA may request verification of the declaration by requiring presentation of a birth certificate, United States passport or other appropriate documentation.

HACC Policy

HACC will require a declaration for each family/household member who claims to be a U.S. citizen or national. Family members who claim U.S. citizenship or national status will be required to provide identity documentation previously described.

Eligible Immigrants

Documents Required

All family members claiming eligible noncitizen immigration status must declare their status in the same manner as U.S. citizens and nationals.

The documentation required for eligible noncitizens varies depending upon factors such as the date the person entered the U.S., the conditions under which eligible immigration status has been granted, age, and the date on which the family began receiving HUD-funded assistance. Exhibit 7-2 at the end of this chapter summarizes documents family members must provide.

HACC Verification [HCV GB, pp 5-3 and 5-7]

For family members age 62 or older who claim to be eligible immigrants, proof of age is required in the manner described in 7-II.C. (birth certificate, passport, or documents showing receipt of SS Old Age benefits). No further verification of eligible immigration status is required. For family members under the age of 62 who claim to be eligible immigrants, HACC must verify immigration status with the U.S. Citizenship and Immigration Services (USCIS).

HACC will follow all USCIS protocols for verification of eligible immigration status.

7-II.H. VERIFICATION OF PREFERENCE STATUS

The PHA must verify any preferences claimed by an applicant.

HACC Policy

HACC offers a preference for working families, described in Section 4-III.B.

HACC may verify that the family qualifies for the working family preference based on the family's submission of the working member's most recent paycheck stub indicating that the working member works at least 20 hours per week. The paycheck stub must have been issued to the working member within the last thirty days.

HACC will also seek third party verification from the employer of the head, spouse, co-head or sole member of a family requesting a preference as a working family.

At time of eligibility certification and admission offer, HACC will verify the pattern of work over the past 24 month period to assure it meets the HACC definition of working for the preference.

PART III: VERIFYING INCOME AND ASSETS

Chapter 6, Part I of this ACOP describes in detail the types of income that are included and excluded and how assets and income from assets are handled. Any assets and income reported by the family must be verified. This part provides PHA policies that supplement the general verification procedures specified in Part I of this chapter.

7-III.A. EARNED INCOME

Tips

HACC Policy

Unless tip income is included in a family member's W-2 by the employer, persons who work in industries where tips are standard will be required to sign a certified estimate of tips received for the prior year and tips anticipated to be received in the coming year.

7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME

HACC Policy

Business owners and self-employed persons will be required to provide:

HACC will require an audited financial statement for the previous fiscal year, if an audit was conducted. If an audit was not conducted, a statement of income and expenses must be submitted and the business owner or self-employed person must certify to its accuracy. In addition to a statement of income and expenses, cancelled checks or bank records verifying that the expenses claimed were actually paid.

All schedules completed for filing federal and local taxes in the preceding year.

If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules.

At any reexamination the HACC may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements.

If a family member has been self-employed less than three (3) months, HACC will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months the PHA will require the family to provide documentation of income and expenses for this period and use that information to project income.

For reexaminations, HACC will check HUD EIV even if the family/household is claiming income is derived from a business or self-employment.

7-III.C. PERIODIC PAYMENTS AND PAYMENTS IN LIEU OF EARNINGS

Social Security/SSI Benefits

HACC Policy

To verify the SS/SSI benefits of applicants, HACC will request a current (dated within the last 60 days) original SSA benefit verification letter from each family member who receives social security benefits. If a family member is unable to provide the document, HACC will ask the family to obtain a benefit verification letter either by calling SSA at 1-800-772-1213 or by requesting one from www.ssa.gov. Once the family has received the original benefit verification letter, it will be required to provide the letter to HACC.

To verify the SS/SSI benefits of residents, HACC will obtain information about social security/SSI benefits through HUD's EIV system. If benefit information is not available in the EIV system, HACC will request a current (dated within the last 60 days) original SSA benefit verification letter from each family member who receives social security benefits. If a family member is unable to provide the document, HACC will ask the family to obtain a benefit verification letter either by calling SSA at 1-800-772-1213 or by requesting one from www.ssa.gov. Once the family has received the benefit verification letter, it will be required to provide the letter to HACC.

7-III.D. ALIMONY OR CHILD SUPPORT

HACC Policy

The way HACC will seek verification for alimony and child support differs depending on whether the family declares that it receives regular payments.

If the family declares that it *receives regular payments*, verification will be sought in the following order.

If payments are made through a state or local entity, HACC will request a record of payments for the past 12 months and request that the entity disclose any known information about the likelihood of future payments.

Third-party verification from the person paying the support

Copy of a separation or settlement agreement or a divorce decree stating amount and type of support and payment schedules

Copy of the latest check and/or payment stubs

Family's self-certification of amount received and of the likelihood of support payments being received in the future. or that support payments are not being received.

If the family declares that it *receives irregular or no payments*, in addition to the verification process listed above, the family must provide evidence that it has taken all reasonable efforts to collect amounts due. This may include:

A statement from any agency responsible for enforcing payment that shows the family has requested enforcement and is cooperating with all enforcement efforts

If the family has made independent efforts at collection, a written statement from the attorney or other collection entity that has assisted the family in these efforts

HACC will make every reasonable attempt to determine the actual amounts received and can use either anticipated amounts or historical amounts in determining income from this source.

7-III.E. ASSETS AND INCOME FROM ASSETS

Assets Disposed of for Less than Fair Market Value

The family must certify whether any assets have been disposed of for less than fair market value in the preceding two years. The PHA needs to verify only those certifications that warrant documentation [HCV GB, p. 5-28].

HACC Policy

HACC will verify the value of assets disposed of only if:

HACC does not already have a reasonable estimation of its value from previously collected information, or

The amount reported by the family in the certification appears obviously in error.

Example 1: An elderly participant reported a \$10,000 certificate of deposit at the last annual reexamination and the PHA verified this amount. Now the person reports that she has given this \$10,000 to her son. The PHA has a reasonable estimate of the value of the asset; therefore, re-verification of the value of the asset is not necessary.

Example 2: A family member has disposed of its 1/4 share of real property located in a desirable area and has valued her share at approximately \$5,000. Based upon market conditions, this declaration does not seem realistic. Therefore, the PHA will verify the value of this asset.

7-III.F. NET INCOME FROM RENTAL PROPERTY

HACC Policy

The family must provide:

A current executed lease for the property that shows the rental amount or certification from the current tenant

A self-certification from the family members engaged in the rental of property providing an estimate of expenses for the coming year and the most recent IRS Form 1040 with Schedule E (Rental Income). If schedule E was not prepared, HACC will require the family members involved in the rental of property to provide a self-certification of income and expenses for the previous year and may request documentation to support the statement including: tax statements, insurance invoices, bills for reasonable maintenance and utilities, and bank statements or amortization schedules showing monthly interest expense.

7-III.G. RETIREMENT ACCOUNTS

HACC Policy

When third-party verification is not available the type of original document that will be accepted depends upon the family member's retirement status.

Before retirement, HACC will accept an original document from the entity holding the account with a date that shows it is the most recently scheduled statement for the account but in no case earlier than 6 months from the effective date of the examination.

Upon retirement, HACC will accept an original document from the entity holding the account that reflects any distributions of the account balance, any lump sums taken and any regular payments.

After retirement, HACC will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken and any regular payments.

7-III.H. INCOME FROM EXCLUDED SOURCES

A detailed discussion of excluded income is provided in Chapter 6, Part I.

The PHA must obtain verification for income exclusions only if, without verification, the PHA would not be able to determine whether the income is to be excluded. For example: If a family's 16 year old has a job at a fast food restaurant, the PHA will confirm that PHA records verify the child's age but will not send a verification request to the restaurant. However, if a family claims the earned income disallowance for a source of income, both the source and the income must be verified.

HACC Policy

HACC will reconcile differences in amounts reported by the third party and the family only when the excluded amount is used to calculate the family's rent (as is the case with the earned income disallowance). In all other cases, HACC will report the amount to be excluded as indicated on documents provided by the family.

Minor dependents, age 17, who are working will have both their age verified and the amount of income earned. The verification of earned income serves HACC in the ability to determine if the family member is qualified for the Earned Income Disallowance, once they reach 18. If the verified income earned exceeds the HUD requirement of 10 hours per week for 50 weeks at the minimum wage (Federal or local, whichever is higher), the family member would not qualify for EID under factor #1 "Unemployed for 12 months."

7-III.I. ZERO ANNUAL INCOME STATUS

HACC Policy

HACC will check UIV/EIV sources and/or request information from third-party sources to verify that certain forms of income such as unemployment benefits, TANF, SSI, etc. are not being received by families claiming to have zero annual income.

HACC will use the HUD ZERO INCOME Form provided in the HUD Public Housing Occupancy Guidebook and interview the appropriate family/household members. Failure to respond to the questions on the form or sign the form is considered not providing HACC with the information necessary to determine eligibility, and income to calculate rent. Failure to cooperate can result in denial of admission, or failure to cooperate with required reexamination which is a lease violation.

In the case of a new admission, where income cannot be identified by any method, HACC will check HUD EIV every quarter on that family/household.

The HUD Zero Income Form can also be used when HACC identifies extremely low or little income (included or excluded) that does not reflect household general circumstances.

PART IV: VERIFYING MANDATORY DEDUCTIONS

7-IV.A. DEPENDENT AND ELDERLY/DISABLED HOUSEHOLD DEDUCTIONS

The dependent and elderly/disabled family deductions require only that the PHA verify that the family members identified as dependents or elderly/disabled persons meet the statutory definitions. No further verifications are required.

HACC Policy

Dependent Deduction

See Chapter 6 (6-II.B.) for a full discussion of this deduction. HACC will verify that:

- Any person under the age of 18 for whom the dependent deduction is claimed is not the head, spouse or co-head of the family and is not a foster child and use a birth certificate or passport to verify they have not yet reached their 18th birthday. In addition, HACC may require verification of adoption or court ordered or awarded custody.
- Any person age 18 or older for whom the dependent deduction is claimed is not a foster adult or live-in aide, and is verified as a person with a disability or a full time student

Elderly/Disabled Family Deduction

See the Eligibility chapter for a definition of elderly and disabled families and Chapter 6 (6-II.C.) for a discussion of the deduction. HACC will verify that the head, spouse, or co-head is 62 years of age or older or a person with disabilities in accordance with previously stated policies regarding identify, age, and disability.

7-IV.B. MEDICAL EXPENSE DEDUCTION

Policies related to medical expenses are found in 6-II.D. The amount of the deduction will be verified following the standard verification procedures described in Part I.

Amount of Expense

HACC Policy

HACC will provide a third-party verification form directly to the medical provider requesting the needed information.

Medical expenses will be verified through:

Third-party verification form signed by the provider, when possible

If third-party is not possible, copies of cancelled checks used to make medical expense payments and/or printouts or receipts from the source will be used. In this case HACC will make a best effort to determine what expenses from the past are likely to continue to occur in the future. HACC will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months.

In addition, HACC must verify that:

- The household is eligible for the deduction.
- The costs to be deducted are qualified medical expenses.
- The expenses are not paid for or reimbursed by any other source.
- Costs incurred in past years are counted only once.

Eligible Household

HACC Policy

The medical expense deduction is permitted only for households in which the head, spouse, or co-head is at least 62 or a person with disabilities. HACC will verify that the family meets the definition of an elderly or disabled family provided in the Eligibility chapter, and as described in Chapter 7 (7-IV.A) of this plan.

Qualified Expenses

To be eligible for the medical expenses deduction, the costs must qualify as medical expenses. See Chapter 6 (6-II.D.) for HACC policy on what counts as a medical expense.

Unreimbursed Expenses

To be eligible for the medical expenses deduction, the costs must not be reimbursed by another source.

HACC Policy

The family will be required to verify or certify that the medical expenses are not paid or reimbursed to the family from any source.

Expenses Incurred in Past Years

HACC Policy

When anticipated costs are related to on-going payment of medical bills incurred in past years, HACC will verify:

- The anticipated repayment schedule

- The amounts paid in the past, and

- Whether the amounts to be repaid have been deducted from the family's annual income in past years

If HACC determines that the on-going payment of medical bills claimed have not been paid in the past year, HACC will not permit inclusion of the payment schedule for the future period and rent calculation. HACC will recalculate the previous rent period and exclude the medical deduction or portion of the deduction that was not actually paid and require repayment from the resident.

7-IV.C. DISABILITY ASSISTANCE EXPENSES

Policies related to disability assistance expenses are found in 6-II.E. The amount of the deduction will be verified following the standard verification procedures described in Part I.

Amount of Expense

Attendant Care

HACC Policy

HACC will provide a third-party verification form directly to the care provider requesting the needed information.

Expenses for attendant care will be verified through:

Third-party verification form signed by the provider, when possible

If third-party is not possible, copies of cancelled checks used to make attendant care payments and/or original receipts from care source

If third-party or document review is not possible, written family certification as to costs anticipated to be incurred for the upcoming 12 months will be required on an HACC approved form with the 18 U.S.C. Warning, and signed in the presence of an HACC representative and/or notarized.

Auxiliary Apparatus

HACC Policy

Expenses for auxiliary apparatus will be verified through:

Third-party verification of anticipated purchase costs of auxiliary apparatus and in the case of auxiliary apparatus being paid for over time, the schedule of payments or portion of payment dedicated to the apparatus.

If third-party cannot be obtained, billing statements for purchase of auxiliary apparatus, or other evidence of monthly payments or total payments that will be due for the apparatus during the upcoming 12 months

If third-party or document review is not possible, written family certification of estimated apparatus costs for the upcoming 12 months will be required on an HACC approved form with the 18 U.S.C. Warning, and signed in the presence of an HACC representative and/or notarized.

In addition, HACC must verify that:

- The family member for whom the expense is incurred is a person with disabilities (as described in 7-II.F above).
- The expense permits a family member, or members, to work (as described in 6-II.E.).
- The expense is not reimbursed from another source (as described in 6-II.E.).

Family Member is a Person with Disabilities

To be eligible for the disability assistance expense deduction, the costs must be incurred for attendant care or auxiliary apparatus expense associated with a person with disabilities. HACC will verify that the expense is incurred for a person with disabilities (See 7-II.F.).

Family Member(s) Permitted to Work

HACC must verify that the expenses claimed actually enable a family member, or members, (including the person with disabilities) to work.

HACC Policy

HACC will seek third-party verification from a Rehabilitation Agency or knowledgeable medical professional indicating that the person with disabilities requires attendant care or an auxiliary apparatus to be employed, or that the attendant care or auxiliary apparatus enables another family member, or members, to work (See 6-II.E.).

If third-party and document review verification has been attempted and is either unavailable or proves unsuccessful, the family must certify that the disability assistance expense frees a family member, or members (possibly including the family member receiving the assistance), to work. This certification will be in an HACC Form with the 18 U.S.C. Warning, and signed in the presence of an HACC representative and/or notarized.

Unreimbursed Expenses

To be eligible for the disability expenses deduction, the costs must not be reimbursed by another source.

HACC Policy

An attendant care provider will be asked to certify that, to the best of the provider's knowledge, the expenses are not paid by or reimbursed to the family from any source.

The family will be required to certify that attendant care or auxiliary apparatus expenses are not paid by or reimbursed to the family from any source.

7-IV.D. CHILD CARE EXPENSES

HACC Policy

Policies related to child care expenses are found in Chapter 6 (6-II.F). The amount of the deduction will be verified following the standard verification procedures described in Part I. In addition, the PHA must verify that:

- The child is eligible for care (under the age of 13).
- The costs claimed are not reimbursed.
- The costs enable a family member to pursue an eligible activity (work, attend school or training, seek employment).
- The costs are for an allowable type of child care based on HACC Policy with regard to differentiating Certified/Insured Child Care Facility versus private “baby sitting.”
- The costs are reasonable in relationship to hours worked, in school/training or seeking employment.

Eligible Child

To be eligible for the child care deduction, the costs must be incurred for the care of a child under the age of 13. HACC will verify that the child being cared for (including foster children) is under the age of 13 (See 7-II.C.).

Unreimbursed Expense

To be eligible for the child care deduction, the costs must not be reimbursed by another source.

HACC Policy

The child care provider will be asked to certify that, to the best of the provider’s knowledge, the child care expenses are not paid by or reimbursed to the family from any source.

The family will be required to certify that the child care expenses are not paid by or reimbursed to the family from any source on an HACC form that includes the 18 U.S.C. Warning, and signed in the presence of an HACC representative and/or notarized.

Pursuing an Eligible Activity

The PHA must verify that the family member(s) that the family has identified as being enabled to seek work, pursue education, or be gainfully employed, are actually pursuing those activities.

HACC Policy

Information to be gathered –HACC will seek to verify.

HACC will verify information about how the schedule for the claimed activity relates to the hours of care provided, the time required for transportation, the time required for study (for students), the relationship of the family member(s) to the child, and any special needs of the child that might help determine which family member is enabled to pursue an eligible activity.

Seeking Work

HACC will use documentation from a state or local agency that monitors work-related requirements (e.g., welfare or unemployment). In such cases the HACC will request verification from the agency of the member's job seeking efforts to date and require the family to submit to HACC any reports provided to the other agency.

In the event third-party verification is not available, HACC will provide the family with a form on which the family member must record job search efforts. HACC will review this information at each subsequent reexamination for which this deduction is claimed.

Furthering Education

HACC will ask that the academic or vocational educational institution verify that the person permitted to further his or her education by the child care is enrolled and provide information about the timing of classes for which the person is registered.

Gainful Employment

HACC will seek verification from the employer of the work schedule of the person who is permitted to work by the child care. In cases in which two or more family members could be permitted to work, the work schedules for all relevant family members may be verified.

Allowable Type of Child Care

The type of care to be provided is determined by the family, but must fall within certain guidelines, as discussed in Chapter 6.

HACC Policy

HACC will verify that the type of child care selected by the family is allowable, as described in Chapter 6 (6-II.F).

HACC will verify that the fees paid to the child care provider cover only child care costs (e.g., no housekeeping services or personal services) and are paid only for the care of an eligible child (e.g., prorate costs if some of the care is provided for ineligible family members).

HACC will verify that the child care provider is not an assisted family member. Verification will be made through the head of household's declaration of family members who are expected to reside in the unit.

Reasonableness of Expenses

Only reasonable child care costs can be deducted.

HACC Policy

The actual costs the family incurs will be compared with HACC established standards of reasonableness for the type of care in the locality to ensure that the costs are reasonable.

If the family presents a justification for costs that exceed typical costs in the area, the HACC will request additional documentation, as required, to support a determination that the higher cost is appropriate. The decision to permit costs that exceeds HACC established standards, regardless of documentation presented is at the discretion of HACC.

Exhibit 7-1: Excerpt from HUD Verification Guidance Notice (PIH 2004-01, pp. 11-14)

Upfront (UIV)	Highest (Highly Recommended, highest level of third party verification)
Written 3rd Party	High (Mandatory if upfront income verification is not available or if UIV data differs substantially from tenant-reported information)
Oral 3rd Party	Medium (Mandatory if written third party verification is not available)
Document Review	Medium-Low (Use on provisional basis)
Tenant Declaration	Low (Use as a last resort)

Income Type	Upfront	Written Third Party	Oral Third Party	Document Review	Tenant Declaration
	(LEVEL 5)	(LEVEL 4)	(LEVEL 3)	(LEVEL 2)	(LEVEL 1)
Wages/Salaries	Use of computer matching agreements with a State Wage Information Collection Agency (SWICA) to obtain wage information electronically, by mail or fax or in person.	The PHA mails, faxes, or e-mails a verification form directly to the independent sources to obtain wage information.	In the event the independent source does not respond to the PHA's written request for information, the PHA may contact the independent source by phone or make an in person visit to obtain the requested information.	When neither form of third party verification can be obtained, the PHA may accept original documents such as consecutive pay stubs (HUD recommends the PHA review at least three months of pay stubs, if employed by the same employer for three months or more), W-2 forms, etc. from the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares the family's total annual income from earnings. Note: The PHA must document in the tenant file, the reason third party verification was not available.
	Agreements with private vendor agencies, such as The Work Number or ChoicePoint to obtain wage and salary information.	The PHA may have the tenant sign a Request for Earnings Statement from the SSA to confirm past earnings. The PHA mails the form to SSA and the statement will be sent to the address the PHA specifies on the form.			
	Use of HUD systems, when available.				
<p>Verification of Employment Income: The PHA should always obtain as much information as possible about the employment, such as start date (new employment), termination date (previous employment), pay frequency, pay rate, anticipated pay increases in the next twelve months, year-to-date earnings, bonuses, overtime, company name, address and telephone number, name and position of the person completing the employment verification form.</p> <p>Effective Date of Employment: The PHA should always confirm start and termination dates of employment.</p>					

Income Type	Upfront	Written Third Party	Oral Third Party	Document Review	Tenant Declaration
	(LEVEL 5)	(LEVEL 4)	(LEVEL 3)	(LEVEL 2)	(LEVEL 1)
Self-Employment	Not Available	The PHA mails or faxes a verification form directly to sources identified by the family to obtain income information.	The PHA may call the source to obtain income information.	The PHA may accept any documents (i.e. tax returns, invoices and letters from customers) provided by the tenant to verify self-employment income. Note: The PHA must document in the tenant file, the reason third party verification was not obtained.	The PHA may accept a notarized statement or affidavit from the tenant that declares the family's total annual income from self-employment. Note: The PHA must document in the tenant file, the reason third party verification was not available.
<p>Verification of Self-Employment Income: Typically, it is a challenge for PHAs to obtain third party verification of self-employment income. When third party verification is not available, the PHA should always request a notarized tenant declaration that includes a perjury statement.</p>					
Social Security Benefits	Use of HUD Tenant Assessment System (TASS) to obtain current benefit history and discrepancy reports.	The PHA mails or faxes a verification form directly to the local SSA office to obtain social security benefit information. (Not Available in some areas because SSA makes this data available through TASS. SSA encourages PHAs to use TASS.)	The PHA may call SSA, with the tenant on the line, to obtain current benefit amount. (Not Available in some areas because SSA makes this data available through TASS. SSA encourages PHAs to use TASS.)	The PHA may accept an original SSA Notice from the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares monthly social security benefits. Note: The PHA must document in the tenant file, the reason third party verification was not available.
Welfare Benefits	Use of computer matching agreements with the local Social Services Agency to obtain current benefit amount electronically, by mail or fax or in person.	The PHA mails, faxes, or e-mails a verification form directly to the local Social Services Agency to obtain welfare benefit information.	The PHA may call the local Social Services Agency to obtain current benefit amount.	The PHA may review an original award notice or printout from the local Social Services Agency provided by the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares monthly welfare benefits. Note: The PHA must document in the tenant file, the reason third party verification was not available.

Income Type	Upfront	Written Third Party	Oral Third Party	Document Review	Tenant Declaration
	(LEVEL 5)	(LEVEL 4)	(LEVEL 3)	(LEVEL 2)	(LEVEL 1)
Child Support	Use of agreement with the local Child Support Enforcement Agency to obtain current child support amount and payment status electronically, by mail or fax or in person.	The PHA mails, faxes, or e-mails a verification form directly to the local Child Support Enforcement Agency or child support payer to obtain current child support amount and payment status.	The PHA may call the local Child Support Enforcement Agency or child support payer to obtain current child support amount and payment status.	The PHA may review an original court order, notice or printout from the local Child Support Enforcement Agency provided by the tenant to verify current child support amount and payment status. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares current child support amount and payment status. Note: The PHA must document in the tenant file, the reason third party verification was not available.
Unemployment Benefits	Use of computer matching agreements with a State Wage Information Collection Agency to obtain unemployment compensation electronically, by mail or fax or in person.	The PHA mails, faxes, or e-mails a verification form directly to the State Wage Information Collection Agency to obtain unemployment compensation information.	The PHA may call the State Wage Information Collection Agency to obtain current benefit amount.	The PHA may review an original benefit notice or unemployment check stub, or printout from the local State Wage Information Collection Agency provided by the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares unemployment benefits. Note: The PHA must document in the tenant file, the reason third party verification was not available.
	Use of HUD systems, when available.				
Pensions	Use of computer matching agreements with a Federal, State, or Local Government Agency to obtain pension information electronically, by mail or fax or in person.	The PHA mails, faxes, or e-mails a verification form directly to the pension provider to obtain pension information.	The PHA may call the pension provider to obtain current benefit amount.	The PHA may review an original benefit notice from the pension provider provided by the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares monthly pension amounts. Note: The PHA must document in the tenant file, the reason third party verification was not available.

Income Type	Upfront	Written Third Party	Oral Third Party	Document Review	Tenant Declaration
	(LEVEL 5)	(LEVEL 4)	(LEVEL 3)	(LEVEL 2)	(LEVEL 1)
Assets	Use of cooperative agreements with sources to obtain asset and asset income information electronically, by mail or fax or in person.	The PHA mails, faxes, or emails a verification form directly to the source to obtain asset and asset income information.	The PHA may call the source to obtain asset and asset income information.	The PHA may review original documents provided by the tenant. Note: The PHA must document in the tenant file, the reason third party verification was not available.	The PHA may accept a notarized statement or affidavit from the tenant that declares assets and asset income. Note: The PHA must document in the tenant file, the reason third party verification was not available.
Comments	Whenever HUD makes available wage, unemployment, and SSA information, the PHA should use the information as part of the reexamination process. Failure to do so may result in disallowed costs during a RIM review.	Note: The independent source completes the form and returns the form directly to the PHA. Agency. The tenant should not hand carry documents to or from the independent source.	The PHA should document in the tenant file, the date and time of the telephone call or in person visit, along with the name and title of the person that verified the current income amount.		The PHA should use this verification method as a last resort, when all other verification methods are not possible or have been unsuccessful. Notarized statement should include a perjury penalty statement.
Note: The PHA must not pass verification costs along to the participant.					
Note: In cases where the PHA cannot reliably project annual income, the PHA may elect to complete regular interim reexaminations (this policy should be apart of the PHA's written policies.)					

**Exhibit 7-2: Summary of Documentation Requirements for Noncitizens
[HCV GB, pp. 5-9 and 5-10]**

<ul style="list-style-type: none"> • All noncitizens claiming eligible status must sign a declaration of eligible immigrant status on a form acceptable to the PHA. 	
<p>Elderly Noncitizens</p> <ul style="list-style-type: none"> • A person 62 years of age or older who claims eligible immigration status also must provide proof of age such as birth certificate, passport, or documents showing receipt of SS old-age benefits. 	
<p>All other Noncitizens</p> <ul style="list-style-type: none"> • Noncitizens that claim eligible immigration status also must present the applicable USCIS document. Acceptable USCIS documents are listed below. 	
<ul style="list-style-type: none"> • Form I-551 Alien Registration Receipt Card (for permanent resident aliens) • Form I-94 Arrival-Departure Record annotated with one of the following: <ul style="list-style-type: none"> • “Admitted as a Refugee Pursuant to Section 207” • “Section 208” or “Asylum” • “Section 243(h)” or “Deportation stayed by Attorney General” • “Paroled Pursuant to Section 221 (d)(5) of the USCIS” 	<ul style="list-style-type: none"> • Form I-94 Arrival-Departure Record with no annotation accompanied by: <ul style="list-style-type: none"> • A final court decision granting asylum (but only if no appeal is taken); • A letter from a USCIS asylum officer granting asylum (if application is filed on or after 10/1/90) or from a USCIS district director granting asylum (application filed before 10/1/90); • A court decision granting withholding of deportation; or • A letter from an asylum officer granting withholding or deportation (if application filed on or after 10/1/90).
<ul style="list-style-type: none"> • Form I-688 Temporary Resident Card annotated “Section 245A” or Section 210”. 	<ul style="list-style-type: none"> • Form I-688B Employment Authorization Card annotated “Provision of Law 274a. 12(11)” or “Provision of Law 274a.12”.
<ul style="list-style-type: none"> • A receipt issued by the USCIS indicating that an application for issuance of a replacement document in one of the above listed categories has been made and the applicant’s entitlement to the document has been verified; or • Other acceptable evidence. If other documents are determined by the USCIS to constitute acceptable evidence of eligible immigration status, they will be announced by notice published in the <i>Federal Register</i> 	

Note: HACC will follow HUD Requirements of submitting documents to Home Land Security for verification of status.

Chapter 8

LEASING AND INSPECTIONS

[24 CFR 5, Subpart G; 24 CFR 966, Subpart A]

INTRODUCTION

Public housing leases are the basis of the legal relationship between the PHA and the tenant. All units must be occupied pursuant to a dwelling lease agreement that complies with HUD's regulations.

HUD rules also require the PHA to inspect each dwelling unit prior to move-in, at move-out, and annually during occupancy. In addition, the PHA may require additional inspections in accordance with PHA policy.

This chapter is divided into two parts as follows:

Part I: Leasing. This part describes pre-leasing activities and the PHA's policies pertaining to lease execution, modification, and payments under the lease.

Part II: Inspections. This part describes the PHA policies for inspecting dwelling units.

PART I: LEASING

8-I.A. OVERVIEW

An eligible family may occupy a public housing dwelling unit under the terms of a lease. The lease must meet all regulatory requirements, and must also comply with applicable state and local laws and codes.

The term of the lease must be for a period of 12 months. The lease must be renewed automatically for another 12-month term, except that the PHA may not renew the lease if the family has violated the community service requirement [24 CFR 966.4(a)(2)].

Part I of this chapter contains regulatory information, when applicable, as well as the PHA policies governing leasing issues.

8-I.B. LEASE ORIENTATION

HACC Policy

After unit acceptance but prior to occupancy, a HACC representative will provide a lease orientation to the family. The head of household and spouse, co-tenant, and adult family member 18 or older are required to attend.

Orientation Agenda

- Welcome to Public Housing Video
- Lease & Grievance
- House Rules
- Lead Base Paint Notice
- Truth in Renting Booklet (NJ)
- Things You Should Know (HUD-1140-OIG)
- Other Material Appropriate

HACC Policy

When families attend the lease orientation, they will be provided with:

A copy of the lease

A copy of the HACC grievance procedure

A copy of the house rules

A copy of the HACC schedule of maintenance charges

A copy of the pamphlet *Protect Your Family From Lead in Your Home*

A copy of *Things You Should Know* (HUD-1140-OIG)

Topics to be discussed will include:

Applicable deposits and other charges

Review and explanation of lease provisions

Unit maintenance and work orders

HACC reporting requirements

Explanation of occupancy forms

Recertification and Interim requirements

Community service requirements

Family choice of rent

8-I.C. EXECUTION OF LEASE

The lease must be executed by the tenant and the PHA, except for automatic renewals of a lease [24 CFR 966.4(a)(3)].

A lease is executed at the time of admission for all new residents. A new lease is also executed at the time of transfer from one PHA unit to another.

The lease must state the composition of the household as approved by the PHA (family members and any PHA-approved live-in aide) [24 CFR 966.4(a)(1)(v)]. See Section 8-I.D. for policies regarding changes in family composition during the lease term.

HACC Policy

An appointment will be scheduled for the parties to execute the lease. The head of household, spouse or co-head, and all other adult members of the household 18 years and older, will be required to sign the public housing lease prior to admission. The head of household will be provided a copy of the executed lease and HACC will retain a copy in the resident's file.

Files for households that include a live-in aide will contain file documentation signed by the live-in aide, that the live-in aide is not a party to the lease and is not entitled to HACC assistance. The live-in aide is only approved to live in the unit while serving as the attendant for the participant family member. HACC will not entertain a request by a Live-in-Aide to be placed on the lease as a household member at any time.

8-I.D. MODIFICATIONS TO THE LEASE

The lease may be modified at any time by written agreement of the tenant and HACC [24 CFR 966.4(a)(3)].

Modifications to the Lease Form

The PHA may modify its lease from time to time. However, the PHA must give residents 30 days advance notice of the proposed changes and an opportunity to comment on the changes. The PHA must also consider any comments before formally adopting the new lease [24 CFR 966.3].

After proposed changes have been incorporated into the lease and approved by the Board, each family must be notified at least 30 days in advance of the effective date of the new lease or lease revision. A resident's refusal to accept permissible and reasonable lease modifications that are made in accordance with HUD requirements, or are required by HUD, is grounds for termination of tenancy [24 CFR 966.4(1)(2)(iii)(E)].

HACC Policy

The family will have 30 days to accept the revised lease. If the family does not accept the offer of the revised lease within that 30 day timeframe, the family's tenancy will be terminated for other good cause in accordance with the policies in Chapter 13.

Schedules of special charges and rules and regulations are subject to modification or revision. Because these schedules are incorporated into the lease by reference, residents and resident organizations must be provided at least thirty days written notice of the reason(s) for any proposed modifications or revisions, and must be given an opportunity to present written comments. The notice must be delivered directly or mailed to each tenant; or posted in at least three conspicuous places within each structure or building in which the affected dwelling units are located, as well as in a conspicuous place at the project office, if any, or if none, a similar central business location within the project. Comments must be taken into consideration before any proposed modifications or revisions become effective [24 CFR 966.5].

After the proposed revisions become effective they must be publicly posted in a conspicuous manner in the project office and must be furnished to applicants and tenants on request [24 CFR 966.5].

HACC Policy

When HACC proposes to modify or revise schedules of special charges or rules and regulations, HACC will post a copy of the notice in the property site office, and will either hand delivered or a mailed a copy of the notice to each resident family. Documentation of proper notice will be included in each resident file.

Other Modifications

HACC Policy

The lease will be amended to reflect all changes in family composition.

If, for any reason, any member of the household ceases to reside in the unit, the lease will be amended by drawing a line through the person's name. The head of household and HACC will be required to initial and date the change.

Policies governing when and how changes in family composition must be reported are contained in Chapter 9, Reexaminations.

In accordance with Federal Regulations, HACC must approve an adult addition to the family/household prior to their moving into the unit or being placed on the lease. Failure on the part of the tenant to make a timely request and report a desire to have an adult added to the family/household is a violation of the lease.

HACC has sole discretion in approving any adult to be added to the tenant household. The following issues will be considered, but will not result in automatic approval:

- Marriage
- Occupancy Standards
- HACC will not consider adults over 18 who are not co-tenants or spouses of the current Head of Household.
- Someone in the household that has been residing in the unit as a “care-taker/Live-in-Aide” will never be considered to be placed on the lease.

8-I.E. SECURITY DEPOSITS [24 CFR 966.4(b)(5)]

At the option of the PHA, the lease may require security deposits. The amount of the security deposit cannot exceed one month's rent or a reasonable fixed amount as determined by the PHA. The PHA may allow for gradual accumulation of the security deposit by the family, or the family may be required to pay the security deposit in full prior to occupancy. Subject to applicable laws, interest earned on security deposits may be refunded to the tenant after vacating the unit, or used for tenant services or activities.

HACC Policy

Residents must pay a security deposit to HACC at the time of admission. The amount of the security deposit will be equal to the family's total tenant payment at the time of move-in, or \$100 (whichever is greater) and must be paid in full prior to occupancy.

HACC will hold the security deposit for the period the family occupies the unit. HACC will not use the security deposit for rent or other charges while the resident is living in the unit.

Within 30 days of move-out, the HACC will refund to the resident the amount of the security deposit (including interest earned on the security deposit), less any amount needed to pay the cost of unpaid rent, damages listed on the move-out inspection report that exceed normal wear and tear, and other charges due under the lease.

HACC will provide the resident with a written list of any charges against the security deposit within 15 calendar days of the move-out inspection. If the resident disagrees with the amount charged, HACC will provide a meeting to discuss the charges.

If the resident transfers to another unit, HACC will transfer the security deposit to the new unit. The tenant will be billed for any maintenance or other charges due for the unit the resident is vacating.

8-I.F. PAYMENTS UNDER THE LEASE

Rent Payments [24 CFR 966.4(b)(1)]

Families must pay the amount of the monthly tenant rent determined by the PHA in accordance with HUD regulations and other requirements. The amount of the tenant rent is subject to change in accordance with HUD requirements.

The lease must specify the initial amount of the tenant rent at the beginning of the initial lease term, and the PHA must give written notice stating any change in the amount of tenant rent and when the change is effective.

HACC Policy

The tenant rent is due and payable at the HACC-designated location and/or methods approved by HACC on the first of every month. If the first falls on a weekend or holiday, the rent is due and payable on the first business day thereafter.

If a family's tenant rent changes, HACC will notify the family of the new amount and the effective date by sending a "Notice of Rent Adjustment" which will become an attachment to the lease.

Late Fees and Nonpayment

At the option of the PHA, the lease may provide for payment of penalties when the family is late in paying tenant rent [24 CFR 966.4(b)(3)].

The lease must provide that late payment fees are not due and collectible until two weeks after the PHA gives written notice of the charges. The written notice is considered an adverse action, and must meet the requirements governing a notice of adverse action [24 CFR 966.4(b)(4)].

The notice of proposed adverse action must identify the specific grounds for the action and inform the family of their right for a hearing under the PHA grievance procedures. The PHA must not take the proposed action until the time for the tenant to request a grievance hearing has expired, or (if a hearing was requested within the required timeframe,) the grievance process has been completed [24 CFR 966.4(e)(8)].

HACC Policy

If the family fails to pay their rent by the fifth day of the month, and HACC has not agreed to accept payment at a later date, a 14 day Notice to Vacate will be issued to the resident for failure to pay rent, demanding payment in full or the surrender of the premises.

In addition, if the resident fails to make payment by the end of office hours on the fifth day of the month, a late fee of \$35 will be charged. Notices of late fees will be in accordance with requirements regarding notices of adverse action. Charges are due and payable 14 calendar days after billing. If the family requests a grievance hearing within the required timeframe, HACC may not take action for nonpayment of the fee until the conclusion of the grievance process. If the resident can document financial hardship, the late fee may be waived on a case-by-case basis.

When a check is returned for insufficient funds or is written on a closed account, the rent will be considered unpaid and a returned check fee of \$35 will be charged to the family. The fee will be due and payable 14 days after billing.

HACC considers late payments made three (3) times in a twelve (12) month period a lease violation.

Excess Utility Charges

If the PHA charges the tenant for consumption of excess utilities, the lease must state the basis for the determination of such charges. The imposition of charges for consumption of excess utilities is permissible only if the charges are determined by an individual check meter servicing the leased unit or result from the use of major tenant-supplied appliances [24 CFR 966.4(b)(2)].

Schedules of special charges for utilities that are required to be incorporated in the lease by reference must be publicly posted in a conspicuous manner in the development office and must be furnished to applicants and tenants on request [24 CFR 966.5].

The lease must provide that charges for excess utility consumption are not due and collectible until two weeks after the PHA gives written notice of the charges. The written notice is considered an adverse action, and must meet the requirements governing a notice of adverse action [24 CFR 966.4(b)(4)].

The notice of proposed adverse action must identify the specific grounds for the action and inform the family of their right for a hearing under the PHA grievance procedures. The PHA must not take the proposed action until the time for the tenant to request a grievance hearing has expired, or (if a hearing was requested within the required timeframe,) the grievance process has been completed [24 CFR 966.4(e)(8)].

HACC Policy

When applicable, families will be charged for excess utility usage according to HACC current posted schedule. Notices of excess utility charges will be mailed monthly and will be in accordance with requirements regarding notices of adverse actions. Charges are due and payable 14 calendar days after billing. If the family requests a grievance hearing within the required timeframe, HACC may not take action for nonpayment of the charges until the conclusion of the grievance process.

Nonpayment of excess utility charges is a violation of the lease and is grounds for eviction.

HACC permits tenant owned window air conditioners in their Mickle, Westfield, and Kennedy Towers properties. HACC will charge \$40 per month for June, July, August, and September, as applicable at these properties.

Maintenance and Damage Charges

If the PHA charges the tenant for maintenance and repair beyond normal wear and tear, the lease must state the basis for the determination of such charges [24 CFR 966.4(b)(2)].

Schedules of special charges for services and repairs which are required to be incorporated in the lease by reference must be publicly posted in a conspicuous manner in the development office and must be furnished to applicants and tenants on request [24 CFR 966.5].

The lease must provide that charges for maintenance and repair beyond normal wear and tear are not due and collectible until two weeks after the PHA gives written notice of the charges. The written notice is considered an adverse action, and must meet the requirements governing a notice of adverse action [24 CFR 966.4(b)(4)].

The notice of proposed adverse action must identify the specific grounds for the action and inform the family of their right for a hearing under the PHA grievance procedures. The PHA must not take the proposed action until the time for the tenant to request a grievance hearing has expired, or (if a hearing was requested within the required timeframe,) the grievance process has been completed [24 CFR 966.4(e)(8)].

HACC Policy

When applicable, families will be charged for maintenance and/or damages according to HACC current schedule. Work that is not covered in the schedule will be charged based on the actual cost of labor and materials to make needed repairs (including overtime, if applicable).

Notices of maintenance and damage charges will be mailed monthly and will be in accordance with requirements regarding notices of adverse actions. Charges are due and payable 14 calendar days after billing. If the family requests a grievance hearing within the required timeframe, HACC may not take action for nonpayment of the charges until the conclusion of the grievance process.

Nonpayment of maintenance and damage charges is a violation of the lease and is grounds for eviction.

8 – I-G Current Maintenance Charges

Is included as an addendum to the HACC Lease and HACC will update on an annual basis as appropriate.

PART II: INSPECTIONS

8-II.A. OVERVIEW

HUD rules require the PHA to inspect each dwelling unit prior to move-in, at move-out, and annually during occupancy. In addition, the PHA may require additional inspections, in accordance with PHA Policy. This part contains the PHA's policies governing inspections, notification of unit entry, and inspection results.

8-II.B. TYPES OF INSPECTIONS

Move-In Inspections [24 CFR 966.4(i)]

The lease must require the PHA and the family to inspect the dwelling unit prior to occupancy in order to determine the condition of the unit and equipment in the unit. A copy of the initial inspection, signed by the PHA and the resident, must be provided to the tenant and be kept in the resident file.

HACC Policy

The Head of Household, spouse or co-tenants must attend the initial move-in inspection and sign the inspection form.

HACC may also photograph the condition of the unit. If there are any repairs or issues that must be addressed in the unit concerning safe or sanitary conditions, HACC will issue appropriate work order and complete the work in a timely manner.

Move-Out Inspections [24 CFR 966.4(i)]

The PHA must inspect the unit at the time the resident vacates the unit and must allow the resident to participate in the inspection if he or she wishes, unless the tenant vacates without notice to the PHA. The PHA must provide to the tenant a statement of any charges to be made for maintenance and damage beyond normal wear and tear.

The difference between the condition of the unit at move-in and move-out establishes the basis for any charges against the security deposit so long as the work needed exceeds that for normal wear and tear.

HACC Policy

When HACC has notification from a tenant on intent to move, HACC will notify the tenant of the date of the move-out inspection and invite the tenant to be present during the inspection. If the departing tenant is not available or responsive, HACC will proceed with the move-out inspection as scheduled. In other cases, (eviction, skip, death, abandonment) HACC will perform the move-out inspection based on its schedule without any notice to the tenant.

When applicable, HACC will provide the tenant with a statement of charges to be made for maintenance and damage beyond normal wear and tear, within 15 calendar days of conducting the move-out inspection.

Annual Inspections

Under the Public Housing Assessment System (PHAS), the PHA is required to inspect all occupied units annually using HUD's Uniform Physical Condition Standards (UPCS) [24 CFR 902.43(a)(4)].

HACC Policy

HACC will conduct Annual Inspections under HUD UPCS standards.

Quality Control Inspections

The purpose of quality control inspections is to assure that all defects were identified in the original inspection, and that repairs were completed at an acceptable level of craftsmanship and within an acceptable time frame

HACC Policy

Supervisory quality control inspections will be conducted in accordance with HACC policies. Each property manager sets a schedule for a percentage of work orders and other maintenance work to be reviewed for quality assurance and control.

Special Inspections

HACC Policy

HACC has discretion for staff to conduct a special inspection for any of the following reasons:

Housekeeping

Infestation

Unit condition

Suspected lease violation

Preventive maintenance

Routine maintenance

There is reasonable cause to believe an emergency exists

Other Inspections

HACC Policy

Building exteriors, grounds, common areas and systems will be inspected in accordance with federal requirements for safety, sanitary conditions, as well as, curb appeal of the property. Each property manager is responsible for these inspections on a regular basis, but no less than once per month.

8-II.C. NOTICE AND SCHEDULING OF INSPECTIONS

Notice of Entry

Non-emergency Entries [24 CFR 966.4(j)(1)]

The PHA may enter the unit, with reasonable advance notification to perform routine inspections and maintenance, make improvements and repairs, or to show the unit for re-leasing. A written statement specifying the purpose of the PHA entry delivered to the dwelling unit at least two days before such entry is considered reasonable advance notification.

HACC Policy

HACC will notify the resident in writing at least 48 hours prior to any non-emergency inspection.

For regular annual inspections, the family will receive at least 2 weeks written notice of the inspection to allow the family to prepare the unit for the inspection.

Entry for repairs requested by the family will not require prior notice. Resident-requested repairs presume permission for HACC to enter the unit.

Workorder requests by management do not require notice to the resident.

Emergency Entries [24 CFR 966.4(j)(2)]

HACC may enter the dwelling unit at any time without advance notice when there is reasonable cause to believe that an emergency exists. If no adult household member is present at the time of an emergency entry, HACC will leave a written statement showing the date, time and purpose of the entry prior to leaving the dwelling unit.

Scheduling of Inspections

HACC Policy

Inspections will be conducted during business hours. If a family needs to reschedule an inspection, they must notify HACC at least 24 hours prior to the scheduled inspection. HACC has the right with proper notification to enter the unit when a resident is not present for a required inspection.

Attendance at Inspections

Residents are required to be present for move-in inspections [24 CFR 966.4(i)]. There is no such requirement for other types of inspections.

HACC Policy

Except at move-in inspections, the resident is not required to be present for the inspection. The resident may attend the inspection if he or she wishes.

If no one is at home, the inspector will enter the unit, conduct the inspection. HACC will notify the resident of the results, depending on the type of inspection conducted.

8-II.D. INSPECTION RESULTS

The PHA is obligated to maintain dwelling units and the project in decent, safe and sanitary condition and to make necessary repairs to dwelling units [24 CFR 966.4(e)].

Emergency Repairs [24 CFR 966.4(h)]

If the unit is damaged to the extent that conditions are created which are hazardous to the life, health, or safety of the occupants, the tenant must immediately notify the PHA of the damage, and the PHA must make repairs within a reasonable time frame.

If the damage was caused by a household member or guest, the PHA must charge the family for the reasonable cost of repairs. The PHA may also take lease enforcement action against the family.

If the PHA cannot make repairs quickly, the PHA must offer the family standard alternative accommodations. If the PHA can neither repair the defect within a reasonable time frame nor offer alternative housing, rent shall be abated in proportion to the seriousness of the damage and loss in value as a dwelling. Rent shall not be abated if the damage was caused by a household member or guest, or if the resident rejects the alternative accommodations.

HACC Policy

When conditions in the unit are hazardous to life, health, or safety, HACC will make repairs or otherwise abate the situation within 24 hours.

Defects hazardous to life, health or safety include, but are not limited to, the following:

- Any condition that jeopardizes the security of the unit

- Major plumbing leaks or flooding, waterlogged ceiling or floor in imminent danger of falling

- Natural or LP gas or fuel oil leaks

- Any electrical problem or condition that could result in shock or fire

- Absence of a working heating system when outside temperature is below 60 degrees Fahrenheit

- Utilities not in service, including no running hot water

- Conditions that present the imminent possibility of injury

- Obstacles that prevent safe entrance or exit from the unit

- Absence of a functioning toilet in the unit

- Inoperable smoke detectors

- Carbon Monoxide detectors

Non-emergency Repairs

HACC Policy

HACC will correct non-life threatening health and safety defects within 20 calendar days of the inspection date. If HACC is unable to make repairs within that period due to circumstances beyond the HACC control (e.g. required parts or services are not available, weather conditions, etc.) HACC will notify the family of an estimated date of completion.

The family must allow HACC access to the unit to make repairs.

Resident-Caused Damages

HACC Policy

Damages to the unit beyond wear and tear will be billed to the tenant in accordance with the policies in 8-I.G., Maintenance and Damage Charges.

Repeated or excessive damages to the unit beyond normal wear and tear will be considered a serious or repeated violation of the lease.

Housekeeping

HACC Policy

Residents whose housekeeping habits pose a non-emergency health or safety risk, encourage insect or rodent infestation, or cause damage to the unit are in violation of the lease. In these instances, HACC will provide proper notice of a lease violation.

A re-inspection will be conducted within 15 calendar days to confirm that the resident has complied with the requirement to abate the problem. Failure to abate the problem or allow for a re-inspection is considered a violation of the lease and may result in termination of tenancy in accordance with Chapter 13.

Notices of lease violation will also be issued to residents who purposely disengage the unit's smoke detector and carbon monoxide detector. Residents will be charged \$25 each for missing batteries or missing detectors. Only one warning will be given. A second incidence will result in lease violation and eviction.

Chapter 9

REEXAMINATIONS

[24 CFR 960.257, 960.259, 966.4]

INTRODUCTION

The PHA is required to monitor each family's income and composition over time, and to adjust the family's rent accordingly. PHAs must adopt policies concerning the conduct of annual and interim reexaminations that are consistent with regulatory requirements, and must conduct reexaminations in accordance with such policies [24 CFR 960.257(c)].

The frequency with which the PHA must reexamine income for a family depends on whether the family pays income-based or flat rent. HUD requires the PHA to offer all families the choice of paying income-based rent or flat rent at least annually. The PHA's policies for offering families a choice of rents are located in Chapter 6.

This chapter discusses both annual and interim reexaminations.

Part I: Annual Reexaminations for Families Paying Income Based Rents. This part discusses the requirements for annual reexamination of income and family composition. Full reexaminations are conducted at least once a year for families paying income-based rents.

Part II: Reexaminations for Families Paying Flat Rents. This part contains the PHA's policies for conducting full reexaminations of family income and composition for families paying flat rents. These full reexaminations are conducted at least once every 3 years. This part also contains the PHA's policies for conducting annual updates of family composition for flat rent families.

Part III: Interim Reexaminations. This part includes HUD requirements and PHA policies related to when a family may and must report changes that occur between annual reexaminations.

Part IV: Recalculating Tenant Rent. After gathering and verifying required information for an annual or interim reexamination, the PHA must recalculate the tenant rent. While the basic policies that govern these calculations are provided in Chapter 6, this part lays out policies that affect these calculations during a reexamination.

Policies governing reasonable accommodation, family privacy, required family cooperation and program abuse, as described elsewhere in this ACOP, apply to annual and interim reexaminations.

PART I: ANNUAL REEXAMINATIONS FOR FAMILIES PAYING INCOME BASED RENTS [24 CFR 960.257]

9-I.A. OVERVIEW

For those families who choose to pay income-based rent, the PHA must conduct a reexamination of income and family composition at least annually [24 CFR 960.257(a)(1)]. For families who choose flat rents, the PHA must conduct a reexamination of family composition at least annually, and must conduct a reexamination of family income at least once every 3 years [24 CFR 960.257(a)(2)]. Policies related to the reexamination process for families paying flat rent are located in Part II of this chapter.

For all residents of public housing, whether those residents are paying income-based or flat rents, the PHA must conduct an annual review of community service requirement compliance. This annual reexamination is also a good time to have residents sign consent forms for criminal background checks in case the criminal history of a resident is needed at some point to determine the need for lease enforcement or eviction.

The PHA is required to obtain information needed to conduct reexaminations. How that information will be collected is left to the discretion of the PHA. Families are required to provide current and accurate information on income, assets, allowances and deductions, family composition and community service compliance as part of the reexamination process [24 CFR 960.259].

This part contains the PHA's policies for conducting annual reexaminations.

9-I.B. SCHEDULING ANNUAL REEXAMINATIONS

The PHA must establish a policy to ensure that the annual reexamination for each family paying an income-based rent is completed within a 12 month period [24 CFR 960.257(a)(1)].

HACC Policy

Generally, HACC will schedule annual reexaminations to coincide with the family's anniversary date. HACC will begin the annual reexamination process approximately 90 days in advance of the scheduled effective date.

Anniversary date is defined as 12 months from the effective date of the family's last annual reexamination or, during a family's first year in the program, from the effective date of the family's initial examination (admission).

If the family transfers to a new unit, HACC will perform an interim reexamination, and the anniversary date will remain the same.

HACC may also schedule an annual reexamination for completion prior to the anniversary date for administrative purposes.

Notification of and Participation in the Annual Reexamination Process

The PHA is required to obtain information needed to conduct annual reexaminations. How that information will be collected is left to the discretion of the PHA.

HACC Policy

Families generally are required to participate in an annual reexamination interview, which must be attended by the head of household, spouse, or co-head and adult household members 18 and older. If participation in an in-person interview poses a hardship because of a family member's disability, the family should contact HACC to request a reasonable accommodation.

Notification of annual reexamination interviews will be sent by first-class mail and will contain the date, time, and location of the interview. In addition, it will inform the family of the information and documentation that must be brought to the interview. These interviews should be scheduled in the 90 to 60 day window prior to the anniversary date.

If the family is unable to attend a scheduled interview, the family should contact HACC in advance of the interview to schedule a new appointment. In all circumstances, if a family does not attend the scheduled interview HACC will send a second notification with a new interview appointment time within a 60 to 50 day window of the anniversary date.

If a family fails to attend two scheduled interviews without HACC approval, the family will be in violation of their lease and may be terminated or a 30 day notice issued indicating the rent is the flat rent for the unit, in accordance with the policies in Chapter 13.

An advocate, interpreter, or other assistant may assist the family in the interview process.

When a family/household failed to attend either of the two scheduled interviews without notification from the family/household and HACC written approval, HACC will notify the family/household that the family/household is in non-compliance with the reexamination requirements of the lease and give 30 days notice of an increase in the tenant payment to the Flat Market Rent for the unit.

9-I.C. CONDUCTING ANNUAL REEXAMINATIONS

The terms of the public housing lease require the family to furnish information necessary for the redetermination of rent and family composition [24 CFR 966.4(c)(2)].

HACC Policy

HACC will access the HUD/EIV System prior to the scheduled interview with the family on a reexamination.

Families will be asked to bring all required information (as described in the reexamination notice) to the reexamination appointment. The required information will include a HACC-designated reexamination form, an Authorization for the Release of Information/Privacy Act Notice, as well as supporting documentation related to the family's income, expenses, and family composition. HUD Release of Information HUD 9886 must be signed by all adult family/household members.

Any required documents or information that the family is unable to provide at the time of the interview must be provided within 10 business days of the interview. If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. An extension of 15 calendar days will be given by HACC.

If the family does not provide the required documents or information within the required time frame (plus any extensions), the family will be in violation of their lease and may be terminated in accordance with the policies in Chapter 13.

The information provided by the family generally must be verified in accordance with the policies in Chapter 7. Unless the family reports a change, or the agency has reason to believe a change has occurred in information previously reported by the family, certain types of information that are verified at admission typically do not need to be re-verified on an annual basis. These include:

- Legal identity
- Age
- Social security numbers
- A person's disability status
- Citizenship or immigration status

Change in Unit Size

Changes in family or household composition may make it appropriate to consider transferring the family to comply with occupancy standards. HACC may use the results of the interim or annual reexamination to require the family to move to an appropriate size unit [24 CFR 960.257(a)(4)]. Policies related to such transfers are located in Chapter 12.

Criminal Background Checks

Information obtained through criminal background checks may be used for lease enforcement and eviction [24 CFR 5.903(e)(1)(ii)]. Criminal background checks of residents will be conducted in accordance with the policy in Section 13-IV.B.

HACC Policy

Each household member age 18 and over will be required to execute a consent form for a criminal background check as part of the annual reexamination process.

Compliance with Community Service

For families who include nonexempt individuals, HACC must determine compliance with community service requirements once each 12 months [24 CFR 960.257(a)(3)].

See Chapter 11 for the PHA's policies governing compliance with the community service requirement.

9-I.D. EFFECTIVE DATES

As part of the annual reexamination process, the PHA must make appropriate adjustments in the rent after consultation with the family and upon verification of the information [24 CFR 960.257(a)(1)].

HACC Policy

In general, an *increase* in the tenant rent that results from an annual reexamination will take effect on the family's anniversary date, and the family will be notified at least 30 days in advance.

If less than 30 days remain before the scheduled effective date, the increase will take effect on the first of the month following the end of the 30-day notice period.

If HACC chooses to schedule an annual reexamination for completion prior to the family's anniversary date for administrative purposes, the effective date will be determined by HACC, but will always allow for the 30-day notice period.

If the family causes a delay in processing the annual reexamination, *increases* in the family share of the rent will be applied retroactively, to the scheduled effective date of the annual reexamination. The family will be responsible for any underpaid rent and may be offered a repayment agreement in accordance with the policies in Chapter 16.

In general, a *decrease* in the tenant rent that results from an annual reexamination will take effect on the family's anniversary date.

If HACC chooses to schedule an annual reexamination for completion prior to the family's anniversary date for administrative purposes, the effective date will be determined by HACC.

If the family causes a delay in processing the annual reexamination, *decreases* in the family share of the rent will be applied prospectively, from the first day of the month following completion of the reexamination processing.

Delays in reexamination processing are considered to be caused by the family if the family fails to provide information requested by HACC by the date specified, and this delay prevents HACC from completing the reexamination as scheduled.

PART II: REEXAMINATIONS FOR FAMILIES PAYING FLAT RENTS
[24 CFR 960.257(2)]

9-II.A. OVERVIEW

HUD requires that the PHA offer all families the choice of paying income-based rent or flat rent at least annually. The PHA's policies for offering families a choice of rents are located in Chapter 6.

For families who choose flat rents, the PHA must conduct a reexamination of family composition at least annually, and must conduct a reexamination of family income at least once every 3 years [24 CFR 960.257(a)(2)]. The PHA is only required to provide the amount of income-based rent the family might pay in those years that the PHA conducts a full reexamination of income and family composition, or upon request of the family after the family submits updated income information [24 CFR 960.253(e)(2)].

As it does for families that pay income-based rent, on an annual basis, the PHA must also review community service compliance and should have each adult resident consent to a criminal background check.

This part contains the PHA's policies for conducting reexaminations of families who choose to pay flat rents.

9-II.B. FULL REEXAMINATION OF FAMILY INCOME AND COMPOSITION

Frequency of Reexamination

HACC Policy

For families paying flat rents, HACC will conduct a full reexamination once every 3 years.

Reexamination Policies

HACC Policy

In conducting full reexaminations for families paying flat rents, HACC will follow the policies used for the annual reexamination of families paying income-based rent as set forth in Sections 9-I.B through 9-I.D above.

9-II.C. REEXAMINATION OF FAMILY COMPOSITION (“ANNUAL UPDATE”)

As noted above, full reexaminations are conducted every 3 years for families paying flat rents. In the years between full reexaminations, regulations require the PHA to conduct a reexamination of family composition (“annual update”) [24 CFR 960.257(a)(2)].

The annual update process is similar to the annual reexamination process, except that the PHA does not collect information about the family’s income and expenses, and the family’s rent is not recalculated following an annual update.

Scheduling

The PHA must establish a policy to ensure that the reexamination of family composition for families choosing to pay the flat rent is completed at least annually [24 CFR 960.257(a)(2)].

HACC Policy

For families paying flat rents, annual updates will be conducted every year following the full reexamination.

In scheduling the annual update, HACC will follow the policy used for scheduling the annual reexamination of families paying income-based rent as set forth in Section 9-I.B. above.

Conducting Annual Updates

The terms of the public housing lease require the family to furnish information necessary for the redetermination of rent and family composition [24 CFR 966.4(c)(2)].

HACC Policy

Generally, the family will not be required to attend an interview for an annual update. However, if HACC determines that an interview is warranted, the family may be required to attend.

Notification of the annual update will be sent by first-class mail and will inform the family of the information and documentation that must be provided to HACC. The family will have 15 calendar days to submit the required information to HACC. If the family is unable to obtain the information or documents within the required time frame, the family may request an extension. HACC will provide for 5 business day extension. HACC will accept required documentation by mail, by fax, or in person.

If the family’s submission is incomplete, or the family does not submit the information in the required time frame, HACC will send a second written notice to the family. The family will have 10 business days from the date of the second notice to provide the missing information or documentation to the PHA.

If the family does not provide the required documents or information within the required time frame (plus any extensions), the family will be in violation of their lease and may be terminated in accordance with the policies in Chapter 13.

Change in Unit Size

Changes in family or household composition may make it appropriate to consider transferring the family to comply with occupancy standards. The PHA may use the results of the annual update to require the family to move to an appropriate size unit [24 CFR 960.257(a)(4)]. Policies related to such transfers are located in Chapter 12.

Criminal Background Checks

Information obtained through criminal background checks may be used for lease enforcement and eviction [24 CFR 5.903(e)]. Criminal background checks of residents will be conducted in accordance with the policy in Section 13-IV.B.

HACC Policy

Each household member age 18 and over will be required to execute a consent form for criminal background check as part of the annual update process.

Compliance with Community Service

For families who include nonexempt individuals, HACC must determine compliance with community service requirements once each 12 months [24 CFR 960.257(a)(3)].

See Chapter 11 for the PHA's policies governing compliance with the community service requirement.

PART III: INTERIM REEXAMINATIONS [24 CFR 960.257; 24 CFR 966.4]

9-III.A. OVERVIEW

Family circumstances may change throughout the period between annual reexaminations. HUD and PHA policies dictate what kinds of information about changes in family circumstances must be reported, and under what circumstances the PHA must process interim reexaminations to reflect those changes. HUD regulations also permit the PHA to conduct interim reexaminations of income or family composition at any time.

In addition to specifying what information the family must report, HUD regulations permit the family to request an interim determination if other aspects of the family's income or composition change. The PHA must complete the interim reexamination within a reasonable time after the family's request.

This part includes HUD and PHA policies describing what changes families are required to report, what changes families may choose to report, and how the PHA will process both PHA- and family-initiated interim reexaminations.

9-III.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION

The PHA must adopt policies prescribing when and under what conditions the family must report changes in family composition. However, due to provisions of the public housing lease, the PHA has limited discretion in this area.

Changes in family or household composition may make it appropriate to consider transferring the family to comply with occupancy standards. Policies related to such transfers are located in Chapter 12.

HACC Policy

All families, those paying income-based rent as well as flat rent, must report all changes in family or proposed family/household composition that occurs between annual reexaminations (or annual updates).

HACC will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations.

New Family Members Not Requiring Approval

The addition of a family member as a result of birth, adoption, or court-awarded custody does not require PHA approval. However, the family is required to promptly notify the PHA of the addition [24 CFR 966.4(a)(1)(v)].

HACC Policy

The family must inform HACC of the birth, adoption or court-awarded custody of a child within 15 calendar days.

New Family and Household Members Requiring Approval

With the exception of children who join the family as a result of birth, adoption, or court-awarded custody, a family must request PHA approval to add a new family member [24 CFR 966.4(a)(1)(v)] or other household member (live-in aide or foster child) [24 CFR 966.4(d)(3)].

The PHA may adopt reasonable policies concerning residence by a foster child or a live-in aide, and defining the circumstances in which PHA consent will be given or denied. Under such policies, the factors considered by the PHA may include [24 CFR 966.4(d)(3)(i)]:

- Whether the addition of a new occupant may necessitate a transfer of the family to another unit, and whether such units are available.
- The PHA's obligation to make reasonable accommodation for handicapped persons.

HACC Policy

Families must request HACC approval prior to adding a new family member, foster child, or foster adult. This includes any person not on the lease who is expected to stay in the unit for more than 14 consecutive days or a total of 30 cumulative calendar days during any 12 month period, and therefore no longer qualifies as a "guest." Requests must be made in writing and approved by HACC prior to the individual moving into the unit.

HACC will not approve the addition of new family or household members other than by birth, adoption, court-awarded custody, or a marriage considered legal in the State of New Jersey or other States, if it will require the family to transfer to a larger size unit (under the transfer policy in Chapter 12), unless the family can demonstrate that there are medical needs or other extenuating circumstances, including reasonable accommodation, that should be considered by HACC. Exceptions will be made on a case-by-case basis.

HACC will not approve the addition of a new family or household member unless the individual meets HACC's eligibility criteria (see Chapter 3). This includes an adult where the request is made due to legal marriage.

If HACC determines that an individual does not meet HACC's eligibility criteria as defined in Chapter 3, HACC will notify the family in writing of its decision to deny approval of the new family or household member and the reasons for the denial.

HACC will make its determination within 15 calendar days of receiving all information required to verify the individual's eligibility.

HACC must verify both the disability and the nexus of disability and the request for the approval of a "Live-in-aide" prior to the permitting a live-in-aid to be present in the unit. Federal regulations require these verifications, and also require that a live-in-aide be provided a separate bedroom within the unit. In addition, live-in-aids must be screened for drug and criminal activity, not owe the HACC or other Federally assisted housing agency monies, and have not been previously evicted from assisted housing. Initial occupancy will require the live-in-aide to be approved by the HACC prior to providing the addition bedroom in the unit.

Departure of a Family or Household Member

HACC Policy

If a family member ceases to reside in the unit, the family must inform HACC within 15 calendar days. This requirement also applies to family members who had been considered temporarily absent, who are now permanently absent.

If a live-in aide, foster child, or foster adult ceases to reside in the unit, the family must inform HACC within 15 calendar days.

9-III.C. CHANGES AFFECTING INCOME OR EXPENSES

Interim reexaminations can be scheduled either because the PHA has reason to believe that changes in income or expenses may have occurred, or because the family reports a change. When a family reports a change, the PHA may take different actions depending on whether the family reported the change voluntarily, or because it was required to do so.

HACC Policy

This section only applies to families paying income-based rent. Families paying flat rent are not required to report changes in income or expenses.

PHA-initiated Interim Reexaminations

PHA-initiated interim reexaminations are those that are scheduled based on circumstances or criteria defined by the PHA. They are not scheduled because of changes reported by the family.

HACC Policy

HACC will conduct interim reexaminations in each of the following instances:

For families receiving the Earned Income Disallowance (EID), HACC will conduct an interim reexamination at the start, to adjust the exclusion with any changes in income, and at the conclusion of the second 12 month exclusion period (50 percent phase-in period).

In rare cases where all methods of verification, including quarterly checks of HUD/EIV, and the Zero Income Form produce a Zero income, HACC will conduct an interim reexamination every 3 months as long as the family continues to report that they have no income and no income can be verified by methods identified previously and the Verification Chapter of this document.

If at the time of the annual reexamination, there are families/households with income that is seasonal or cyclic income, HACC will use the following methods to determine to the best of their ability anticipated income for the coming 12 months.

(1) Seasonal or cyclical income will be annualized and rent based on the annualized amount. HACC will clearly explain this method to the family/household.

Example: Bill is a school bus driver who earns \$900 per month for 10 months per year and no income for 2 months per year. $10 \times \$900 = \$9,000$ and $2 \times \$0 = \0 .

Annual income for Bill is \$9,000 divided by 12 = \$750 per month or Monthly Annual Income.

However, Bill will be expected to pay his TTP based on the annualized figure each month, including the months he states he has no income. This eliminates the administrative cost and burden of conducting an interim.

Effective: January 31, 2010

(2) Income that is challenging to anticipate, such as, non-consistent child support, odd jobs, etc., HACC can take a historical view of the average income from the

previous 12 months and use that figure to determine Annual Income for the rent calculation period.

In the case of method (2), HACC will consider a rent adjustment request from the resident based on documentation and verification that clearly indicates a reduction from the average previous income used for Annual Income.

If at the time of the annual reexamination, tenant-provided documents were used on a provisional basis due to the lack of third-party verification, and third-party verification becomes available, HACC will conduct an interim reexamination to determine if a retroactive rent adjustment is required.

HACC may conduct an interim reexamination at any time in order to correct an error in a previous reexamination, or to investigate a tenant fraud complaint.

Family-Initiated Interim Reexaminations

The PHA must adopt policies prescribing when and under what conditions the family must report changes in family income or expenses [24 CFR 960.257(c)]. In addition, HUD regulations require that the family be permitted to obtain an interim reexamination any time the family has experienced a change in circumstances since the last determination [24 CFR 960.257(b)].

Required Reporting

HUD regulations give the PHA the freedom to determine the circumstances under which families will be required to report changes affecting income.

HACC Policy

Families are required to report all increases in income, earned and unearned, new employment, within 15 calendar days of the date the change takes effect.

HACC will determine if the increase in income or new employment income produces an increase of \$100 per month. If the increase or new employment income is less than \$100 per month, an interim will not be processed. If the increase in income or new employment exceeds \$100 per month, an interim rent adjustment will be processed. In addition, HACC will determine if the increase in income or new employment of the family/household qualifies a member for the Earned Income Disallowance. If that is the case, the HACC will process an initial EID qualification.

Families are required to report any other changes in income from other sources, such as, applying for welfare, unemployment, workmen's compensation, child support, etc. Residents may, at their initiative, request an interim when expenses related to federal deductions increase, such as, child care, medical, etc.

Optional Reporting

The family may request an interim reexamination any time the family has experienced a change in circumstances since the last determination [24 CFR 960.257(b)]. The PHA must process the request if the family reports a change that will result in a reduced family income [PH Occ. GB, p. 159].

If a family reports a decrease in income from the loss of welfare benefits due to fraud or non-compliance with a welfare agency requirement to participate in an economic self-sufficiency program, the family's share of the rent will not be reduced [24 CFR 5.615]. For more information regarding the requirement to impute welfare income see Chapter 6.

HACC Policy

Families may report changes in income or expenses at any time. However, depending on circumstances, HACC will follow determinations as outlined in this ACOP.

9-III.D. PROCESSING THE INTERIM REEXAMINATION

Method of Reporting

HACC Policy

The family must notify the HACC of changes in writing. HACC may provide a basic form or the resident to complete available at the property office.

Generally, the family will not be required to attend an interview for an interim reexamination. However, if HACC determines that an interview is warranted, the family may be required to attend.

Based on the type of change reported, HACC will determine the documentation the family will be required to submit. The family must submit any required information or documents within 15 calendar days of receiving a request from HACC. This time frame may be extended for good cause with HACC approval. HACC will accept required documentation by mail, by fax, or in person.

Effective Dates

The PHA must make the interim reexamination within a reasonable time after the family request [24 CFR 960.257(b)].

HACC Policy

If the family share of the rent is to *increase*:

The increase generally will be effective on the first of the month following 30 days' notice to the family.

If a family fails to report a change within the required time frames, or fails to provide all required information within the required time frames, the increase will be applied retroactively, to the date it would have been effective had the information been provided on a timely basis. The family will be responsible for any underpaid rent and may be offered a repayment agreement in accordance with the policies in Chapter 16.

If the family share of the rent is to *decrease*:

The decrease will be effective on the first day of the month following the month in which the change was reported if all verification and documentation supports the request, or 30 days from the time of reporting and verifications are completed. This permits HACC to conduct and process the administrative verifications required.

PART IV: RECALCULATING TENANT RENT

9-IV.A. OVERVIEW

For those families paying income-based rent, the PHA must recalculate the rent amount based on the income information received during the reexamination process and notify the family of the changes [24 CFR 966.4, 960.257]. While the basic policies that govern these calculations are provided in Chapter 6, this part lays out policies that affect these calculations during a reexamination.

9-IV.B. CHANGES IN UTILITY ALLOWANCES [24 CFR 965.507, 24 CFR 966.4]

The tenant rent calculations must reflect any changes in the PHA's utility allowance schedule [24 CFR 960.253(c)(3)]. Chapter 16 discusses how utility allowance schedules are established.

HACC Policy

Unless HACC is required to revise utility allowances retroactively, revised utility allowances will be applied to a family's rent calculations at the first annual reexamination after the allowance is adopted.

9-IV.C. NOTIFICATION OF NEW TENANT RENT

The public housing lease requires the PHA to give the tenant written notice stating any change in the amount of tenant rent, and when the change is effective [24 CFR 966.4(b)(1)(ii)].

When the PHA re-determines the amount of rent (Total Tenant Payment or Tenant Rent) payable by the tenant, not including determination of PHA schedule of Utility Allowances for families in PHA's Public Housing Program, or determines that the tenant must transfer to another unit based on family composition, the PHA must notify the tenant that the tenant may ask for an explanation stating the specific grounds of the PHA determination, and that if the tenant does not agree with the determination, the tenant shall have the right to request a hearing under the PHA's grievance procedure [24 CFR 966.4(c)(4)].

HACC Policy

The notice to the family will include the annual and adjusted income amounts that were used to calculate the tenant rent.

9-IV.D. DISCREPANCIES

HACC POLICY

During an annual or interim reexamination, HACC may discover that information previously reported by the family was in error, or that the family intentionally misrepresented information. In addition, HACC may discover errors made by HACC. When errors resulting in the overpayment or underpayment of rent are discovered, corrections will be made in accordance with the policies in Chapter 15.

Chapter 10

PETS

[24 CFR 5, Subpart C; 24 CFR 960, Subpart G]

INTRODUCTION

This chapter explains the PHA's policies on the keeping of pets and any criteria or standards pertaining to the policies. The rules adopted are reasonably related to the legitimate interest of the PHA to provide a decent, safe and sanitary living environment for all tenants, and to protect and preserve the physical condition of the property, as well as the financial interest of the PHA.

The chapter is organized as follows:

Part I: Assistance Animals. This part explains the difference between assistance animals and pets and contains policies related to the designation of an assistance animal as well as their care and handling.

Part II: Pet policies for all developments. This part includes pet policies that are common to both elderly/disabled developments and general occupancy developments.

Part III: Pet deposits and fees for elderly/disabled developments. This part contains policies for pet deposits and fees that are applicable to elderly/disabled developments.

Part IV: Pet deposits and fees for general occupancy developments. This part contains policies for pet deposits and fees that are applicable to general occupancy developments.

PART I: ASSISTANCE ANIMALS

[Section 504; Fair Housing Act (42 U.S.C.); 24 CFR 5.303]

10-I.A. OVERVIEW

This part discusses situations under which permission for an assistance animal may be denied, and also establishes standards for the care of assistance animals.

Assistance animals are animals that work, provide assistance, or perform tasks for the benefit of a person with a disability, or that provide emotional support that alleviates one or more identified symptoms or effects of a person's disability. Assistance animals – often referred to as “service animals,” “assistive animals,” “support animals,” or “therapy animals” – perform many disability-related functions, including but not limited to the following:

- Guiding individuals who are blind or have low vision
- Alerting individuals who are deaf or hearing impaired
- Providing minimal protection or rescue assistance
- Pulling a wheelchair
- Fetching items
- Alerting persons to impending seizures
- Providing emotional support to persons with disabilities who have a disability-related need for such support

Assistance animals that are needed as a reasonable accommodation for persons with disabilities are not considered pets, and thus, are not subject to the PHA’s pet policies described in Parts II through IV of this chapter [24 CFR 5.303; 960.705].

10-I.B. APPROVAL OF ASSISTANCE ANIMALS

A person with a disability is not automatically entitled to have an assistance animal. Reasonable accommodation requires that there is a relationship between the person's disability and his or her need for the animal [PH Occ GB, p. 179].

A PHA may not refuse to allow a person with a disability to have an assistance animal merely because the animal does not have formal training. Some, but not all, animals that assist persons with disabilities are professionally trained. Other assistance animals are trained by the owners themselves and, in some cases, no special training is required. The question is whether or not the animal performs the assistance or provides the benefit needed by the person with the disability [PH Occ GB, p. 178].

A PHA's refusal to permit persons with a disability to use and live with an assistance animal that is needed to assist them, would violate Section 504 of the Rehabilitation Act and the Fair Housing Act unless [PH Occ GB, p. 179]:

- There is reliable objective evidence that the animal poses a direct threat to the health or safety of others that cannot be reduced or eliminated by a reasonable accommodation
- There is reliable objective evidence that the animal would cause substantial physical damage to the property of others

PHAs have the authority to regulate assistance animals under applicable federal, state, and local law [24 CFR 5.303(b)(3); 960.705(b)(3)].

HACC Policy

For an animal to be excluded from the pet policy and be considered an assistance animal, there must be a person with disabilities in the household, and the family must request and HACC approve a reasonable accommodation in accordance with the policies contained in Chapter 2.

10-I.C. CARE AND HANDLING

HUD regulations do not affect any authority a PHA may have to regulate assistance animals under federal, state, and local law [24 CFR 5.303; 24 CFR 960.705].

HACC Policy

Residents must care for assistance animals in a manner that complies with state and local laws, including anti-cruelty laws.

Residents must ensure that assistance animals do not pose a direct threat to the health or safety of others, or cause substantial physical damage to the development, dwelling unit, or property of other residents.

When a resident's care or handling of an assistance animal violates these policies, HACC will consider whether the violation could be reduced or eliminated by a reasonable accommodation. If HACC determines that no such accommodation can be made, HACC may withdraw the approval of a particular assistance animal.

HACC will hold their resident responsible for all lease provisions, unless there is some addition reasonable accommodation that is requested and approved.

PART II: PET POLICIES FOR ALL DEVELOPMENTS

[24 CFR 5, Subpart C; 24 CFR 960, Subpart G]

10-II.A. OVERVIEW

The purpose of a pet policy is to establish clear guidelines for ownership of pets and to ensure that no applicant or resident is discriminated against regarding admission or continued occupancy because of ownership of pets. It also establishes reasonable rules governing the keeping of common household pets. This part contains pet policies that apply to all developments.

10-II.B. MANAGEMENT APPROVAL OF PETS

Registration of Pets

PHAs may require registration of the pet with the PHA [24 CFR 960.707(b)(5)].

HACC Policy

Pets must be registered with HACC before they are brought onto the premises.

Registration includes documentation signed by a licensed veterinarian or state/local authority that the pet has received all inoculations required by state or local law, and that the pet has no communicable disease(s) and is pest-free. This registration must be renewed annually and will be coordinated with the annual reexamination date.

Pets will not be approved to reside in a unit until completion of the registration requirements.

Refusal to Register Pets

HACC Policy

HACC will refuse to register a pet if:

The pet is not *a common household pet* as defined in Section 10-II.C. below

Keeping the pet would violate any pet restrictions listed in this policy

The pet owner fails to provide complete pet registration information, or fails to update the registration annually

The applicant has previously been charged with animal cruelty under state or local law; or has been evicted, had to relinquish a pet or been prohibited from future pet ownership due to pet rule violations or a court order

HACC reasonably determines that the pet owner is unable to keep the pet in compliance with the pet rules and other lease obligations. The pet's temperament and behavior may be considered as a factor in determining the pet owner's ability to comply with provisions of the lease.

If HACC refuses to register a pet, a written notification will be sent to the pet owner within 10 business days of HACC's decision. The notice will state the reason "refusal to register a pet" and will inform the family of their right to appeal the decision in accordance with HACC's grievance procedures.

Pet Agreement

HACC Policy

Residents who have been approved to have a pet must enter into a pet agreement with HACC, or the approval of the pet will be withdrawn.

The pet agreement is the resident's certification that he or she has received a copy of HACC's pet policy and applicable house rules, that he or she has read the policies and/or rules, understands them, and agrees to comply with them.

The resident further certifies by signing the pet agreement that he or she understands that noncompliance with HACC's pet policy and applicable house rules may result in the withdrawal of HACC approval of the pet or termination of tenancy.

10-II.C. STANDARDS FOR PETS [24 CFR 5.318; 960.707(b)]

PHAs may establish reasonable requirements related to pet ownership including, but not limited to:

- Limitations on the number of animals in a unit, based on unit size
- Prohibitions on types of animals that the PHA classifies as dangerous, provided that such classifications are consistent with applicable state and local law
- Prohibitions on individual animals, based on certain factors, including the size and weight of the animal
- Requiring pet owners to have their pets spayed or neutered

PHA's may not require pet owners to have any pet's vocal cords removed.

Definition of "Common Household Pet"

There is no regulatory definition of common household pet for public housing programs, although the regulations for pet ownership in both elderly/disabled and general occupancy developments use the term. The regulations for pet ownership in elderly/disabled developments expressly authorize PHAs to define the term [24 CFR 5.306(2)].

HACC Policy

Common household pet means a domesticated animal, such as a dog, cat, bird, or fish that is traditionally recognized as a companion animal and is kept in the home for pleasure rather than commercial purposes.

The following animals are not considered common household pets:

Reptiles

Rodents

Insects

Arachnids

Wild animals or feral animals

Pot-bellied pigs

Animals used for commercial breeding

Farm Animals, including but not limited to: chickens, roosters, geese, pigs, etc.

Exotic animals and reptiles

Pet Restrictions

HACC Policy

The following animals are not permitted:

Any animal whose adult weight will exceed 20 pounds

Dogs of the Pit Bull, Rottweiler, Chow, or Boxer breeds, Doberman Pinchers, and German Shepherds

Ferrets or other animals whose natural protective mechanisms pose a risk to small children of serious bites or lacerations

Any animal not permitted under state or local law or code

Number of Pets

HACC Policy

Residents may own a maximum of 2 pets, only 1 of which may be a dog.

In the case of fish, residents may keep no more than can be maintained in a safe and healthy manner in a tank holding up to 10 gallons. Such a tank or aquarium will be counted as 1 pet.

Other Requirements

HACC Policy

Dogs and cats must be spayed or neutered at the time of registration or, in the case of underage animals, within 30 days of the pet reaching 6 months of age. Exceptions may be made upon veterinary certification that subjecting this particular pet to the procedure would be temporarily or permanently medically unsafe or unnecessary.

Pets must be licensed in accordance with state or local law. Residents must provide proof of licensing at the time of registration and annually, in conjunction with the resident's annual reexamination.

10-II.D. PET RULES

Pet owners must maintain pets responsibly, in accordance with PHA policies, and in compliance with applicable state and local public health, animal control, and animal cruelty laws and regulations [24 CFR 5.315; 24 CFR 960.707(a)].

Pet Area Restrictions

HACC Policy

Pets must be maintained within the resident's unit. When outside of the unit (within the building or on the grounds) dogs and cats must be kept on a leash or carried and under the control of the resident or other responsible individual at all times.

Pets other than dogs or cats must be kept in a cage or carrier when outside of the unit.

Pets are not permitted in common areas including lobbies, community rooms and laundry areas except for those common areas which are entrances to and exits from the building.

Pet owners are not permitted to exercise pets or permit pets to deposit waste on project premises outside of the areas designated for such purposes.

Designated Pet/No-Pet Areas [24 CFR 5.318(g), PH Occ. GB, p. 182]

PHAs may designate buildings, floors of buildings, or sections of buildings as no-pet areas where pets generally may not be permitted. Pet rules may also designate buildings, floors of building, or sections of building for residency by pet-owning tenants.

PHAs may direct initial tenant moves as may be necessary to establish pet and no-pet areas. The PHA may not refuse to admit, or delay admission of, an applicant on the grounds that the applicant's admission would violate a pet or no-pet area. The PHA may adjust the pet and no-pet areas or may direct such additional moves as may be necessary to accommodate such applicants for tenancy or to meet the changing needs of the existing tenants.

PHAs may not designate an entire development as a no-pet area, since regulations permit residents to own pets.

HACC Policy

With the exception of common areas as described in the previous policy, HACC has not designated any buildings, floors of buildings, or sections of buildings as no-pet areas. In addition, HACC has not designated any buildings, floors of buildings, or sections of buildings for residency of pet-owning tenants.

Cleanliness

HACC Policy

The pet owner shall be responsible for the removal of waste from the exercise area by placing it in a sealed plastic bag and disposing of it in a trash container.

The pet owner shall take adequate precautions to eliminate any pet odors within or around the unit and to maintain the unit in a sanitary condition at all times.

Litter box requirements:

Pet owners must promptly dispose of waste from litter boxes and must maintain litter boxes in a sanitary manner.

Litter shall not be disposed of by being flushed through a toilet.

Litter boxes shall be kept inside the resident's dwelling unit.

Alterations to Unit

HACC Policy

Pet owners shall not alter their unit, patio, premises or common areas to create an enclosure for any animal.

Installation of pet doors is prohibited.

Noise

HACC Policy

Pet owners must agree to control the noise of pets so that such noise does not constitute a nuisance to other residents or interrupt their peaceful enjoyment of their housing unit or premises. This includes, but is not limited to loud or continuous barking, howling, whining, biting, scratching, chirping, or other such activities.

Pet Care

HACC Policy

Each pet owner shall be responsible for adequate care, nutrition, exercise and medical attention for his/her pet.

Each pet owner shall be responsible for appropriately training and caring for his/her pet to ensure that the pet is not a nuisance or danger to other residents and does not damage HACC property.

No animals may be tethered or chained inside or outside the dwelling unit at any time.

Responsible Parties

HACC Policy

The pet owner will be required to designate two responsible parties for the care of the pet if the health or safety of the pet is threatened by the death or incapacity of the pet owner, or by other factors that render the pet owner unable to care for the pet.

A resident who cares for another resident's pet must notify HACC and sign a statement that they agree to abide by all of the pet rules.

Pets Temporarily on the Premises

HACC Policy

Pets that are not owned by a tenant are not allowed on the premises. Residents are prohibited from feeding or harboring stray animals.

This rule does not apply to visiting pet programs sponsored by a humane society or other non-profit organizations, and approved by HACC.

Pet Rule Violations

HACC Policy

All complaints of cruelty and all dog bites will be referred to animal control or an applicable agency for investigation and enforcement.

If a determination is made on objective facts supported by written statements, that a resident/pet owner has violated the pet rules, written notice will be served.

The notice will contain a brief statement of the factual basis for the determination and the pet rule(s) that were violated. The notice will also state:

That the pet owner has 15 calendar days from the effective date of the service of notice to correct the violation or make written request for a meeting to discuss the violation

That the pet owner is entitled to be accompanied by another person of his or her choice at the meeting

That the pet owner's failure to correct the violation, request a meeting, or appear at a requested meeting may result in initiation of procedures to remove the pet, or to terminate the pet owner's tenancy

Notice for Pet Removal

HACC Policy

If the pet owner and HACC are unable to resolve the violation at the meeting or the pet owner fails to correct the violation in the time period allotted by HACC, HACC may serve notice to remove the pet.

The notice will contain:

A brief statement of the factual basis for HACC's determination of the pet rule that has been violated

The requirement that the resident /pet owner must remove the pet within 15 calendar days of the notice. Failure of the resident/household to do so, HACC will take appropriate action with appropriate authorities to remove the pet.

A statement that failure to remove the pet may result in the initiation of eviction procedures

Pet Removal

HACC Policy

If the death or incapacity of the pet owner threatens the health or safety of the pet, or other factors occur that render the owner unable to care for the pet, the situation will be reported to the responsible party designated by the pet owner.

If the responsible party is unwilling or unable to care for the pet, or if HACC after reasonable efforts cannot contact the responsible party, HACC may contact the appropriate state or local agency and request the removal of the pet.

Termination of Tenancy

HACC Policy

HACC may initiate procedures for termination of tenancy (eviction) based on a pet rule violation if:

The pet owner has failed to remove the pet or correct a pet rule violation within the time period specified

The pet rule violation is sufficient to begin procedures to terminate tenancy under terms of the lease

Emergencies

HACC Policy

HACC will take all necessary steps to ensure that pets that become vicious, display symptoms of severe illness, or demonstrate behavior that constitutes an immediate threat to the health or safety of others, are immediately removed from the premises by referring the situation to the appropriate state or local entity authorized to remove such animals.

If it is necessary for HACC to place the pet in a shelter facility, the cost will be the responsibility of the pet owner.

If the pet is removed as a result of any aggressive act on the part of the pet, the pet will not be allowed back on the premises.

PART III: PET DEPOSITS AND FEES IN ELDERLY/DISABLED DEVELOPMENTS

10-III.A. OVERVIEW

This part describes the PHA's policies for pet deposits and fees in elderly, disabled and mixed population developments. Policies governing deposits and fees in general occupancy developments are described in Part IV.

10-III.B. PET DEPOSITS

Payment of Deposit

The PHA may require tenants who own or keep pets in their units to pay a refundable pet deposit. This deposit is in addition to any other financial obligation generally imposed on tenants of the project [24 CFR 5.318(d)(1)].

The maximum amount of pet deposit that may be charged by a PHA on a per dwelling unit basis, is the higher of the total tenant payment (TTP) or such reasonable fixed amount as the PHA may require. The PHA may permit gradual accumulation of the pet deposit by the pet owner [24 CFR 5.318(d)(3)].

The pet deposit is not part of the rent payable by the resident [24 CFR 5.318(d)(5)].

HACC Policy

Pet owners are required to pay a pet deposit in addition to any other required deposits. The amount of the deposit is the higher of the family's total tenant payment or \$50.00, and must be paid in full before the pet is brought on the premises.

Refund of Deposit [24 CFR 5.318(d)(1)]

The PHA may use the pet deposit only to pay reasonable expenses directly attributable to the presence of the pet, including (but not limited to) the costs of repairs and replacements to, and fumigation of, the tenant's dwelling unit. The PHA must refund the unused portion of the pet deposit to the tenant within a reasonable time after the tenant moves from the project or no longer owns or keeps a pet in the unit.

HACC Policy

HACC will refund the pet deposit to the resident, less the costs of any damages caused by the pet to the dwelling unit, within 30 days of move-out or removal of the pet from the unit. The resident will be billed for any amount that exceeds the pet deposit.

HACC will identify and document actual costs, (labor time, materials, and replacement costs) and the resident pet owner will have those deducted from the deposit or billed for the amount that exceeds those costs.

HACC will provide the resident with a written list of any charges against the pet deposit within 15 calendar days of the move-out inspection. If the resident disagrees with the amount charged to the pet deposit, HACC will provide a meeting to discuss the charges

10-III.C. OTHER CHARGES

Pet-Related Damages During Occupancy

HACC Policy

All reasonable expenses incurred by HACC as a result of damages directly attributable to the presence of the pet in the project will be the responsibility of the resident, including:

The cost of repairs and replacements to the resident's dwelling unit

Fumigation of the dwelling unit

Repairs to common areas of the project

The expense of flea elimination shall also be the responsibility of the resident.

If the resident is in occupancy when such costs occur, the resident shall be billed for such costs in accordance with the policies in Section 8-I.G, Maintenance and Damage Charges. Pet deposits will not be applied to the costs of pet-related damages during occupancy.

Charges for pet-related damage are not part of rent payable by the resident.

Pet Waste Removal Charge

The regulations do not address the PHA's ability to impose charges for house pet rule violations. However, charges for violation of PHA pet rules may be treated like charges for other violations of the lease and PHA tenancy rules.

HACC Policy

A separate pet waste removal charge of \$10.00 per occurrence will be assessed against pet owners who fail to remove pet waste in accordance with this policy.

Notices of pet waste removal charges will be in accordance with requirements regarding notices of adverse action. Charges are due and payable two weeks after billing (federal requirement). If the family requests a grievance hearing within the required timeframe, the PHA may not take action for nonpayment of the charge until the conclusion of the grievance process.

Charges for pet waste removal are not part of rent payable by the resident.

PART IV: PET DEPOSITS AND FEES IN GENERAL OCCUPANCY DEVELOPMENTS

10-IV.A. OVERVIEW

This part describes the PHA's policies for pet deposits and fees for those who reside in general occupancy developments.

10-IV.B. PET DEPOSITS

A PHA may require a refundable pet deposit to cover additional costs attributable to the pet and not otherwise covered [24 CFR 960.707(b)(1)].

A PHA that requires a resident to pay a pet deposit must place the deposit in an account of the type required under applicable State or local law for pet deposits, or if there are no such requirements, for rental security deposits, if applicable. The PHA must comply with such laws as to retention of the deposit, interest, and return of the deposit to the resident, and any other applicable requirements [24 CFR 960.707(d)].

Payment of Deposit

HACC Policy

Pet owners are required to pay a pet deposit of \$100 in addition to any other required deposits. The deposit must be paid in full before the pet is brought on the premises.

The pet deposit is not part of rent payable by the resident.

Refund of Deposit

HACC Policy

HACC will refund the pet deposit to the resident, less the costs of any damages caused by the pet to the dwelling unit, within 30 days of move-out or removal of the pet from the unit. The resident will be billed for any amount that exceeds the pet deposit.

HACC will identify and document actual costs, (labor time, materials, and replacement costs) and the resident pet owner will have those deducted from the deposit or billed for the amount that exceeds those costs

The PHA will provide the resident with a written list of any charges against the pet deposit within 15 calendar days of the move-out inspection. If the resident disagrees with the amount charged to the pet deposit, the PHA will provide a meeting to discuss the charges.

10-IV.C. NON-REFUNDABLE NOMINAL PET FEE

PHAs may require payment of a non-refundable nominal pet fee to cover the reasonable operating costs to the development relating to the presence of pets [24 CFR 960.707(b)(1)].

HACC Policy

HACC requires pet owners to pay a onetime non-refundable nominal pet fee for each registered and legal pet within the household of \$100.

This fee is intended to cover the reasonable operating costs to the project relating to the presence of pets. Reasonable operating costs to the project relating to the presence of pets include, but are not limited to:

- Landscaping costs

- Pest control costs

- Insurance costs

- Clean-up costs

Charges for the non-refundable pet fee are not part of rent payable by the resident.

10-IV.D. OTHER CHARGES

Pet-Related Damages During Occupancy

HACC Policy

All reasonable expenses incurred by HACC as a result of damages directly attributable to the presence of the pet in the project will be the responsibility of the resident, including:

The cost of repairs and replacements to the resident's dwelling unit

Fumigation of the dwelling unit

Repairs to common areas of the project

The expense of flea elimination shall also be the responsibility of the resident.

If the resident is in occupancy when such costs occur, the resident shall be billed for such costs in accordance with the policies in Section 8-I.G, Maintenance and Damage Charges. Pet deposits will not be applied to the costs of pet-related damages during occupancy.

Charges for pet-related damage are not part of rent payable by the resident.

Pet Waste Removal Charge

The regulations do not address the PHA's ability to impose charges for house pet rule violations. However, charges for violation of PHA pet rules may be treated like charges for other violations of the lease and PHA tenancy rules.

HACC Policy

A separate pet waste removal charge of \$10.00 per occurrence will be assessed against pet owners who fail to remove pet waste in accordance with this policy.

Such charges will be due and payable 14 calendar days after billing (federal requirement).

Charges for pet waste removal are not part of rent payable by the resident.

Chapter 11

COMMUNITY SERVICE

INTRODUCTION

This chapter explains HUD regulations requiring PHAs to implement a community service program for all non-exempt adults living in public housing.

This chapter describes HUD regulations and PHA policies related to these topics in two parts:

Part I: Community Service Requirements. This part describes who is subject to the community service requirement, who is exempt, and HUD's definition of economic self-sufficiency.

Part II: PHA Implementation of Community Service. This part provides PHA policy regarding PHA implementation and program design.

PART I: COMMUNITY SERVICE REQUIREMENT

11-I.A. OVERVIEW

HUD regulations pertaining to the community service requirement are contained in 24 CFR 960 Subpart F (960.600 through 960.609). PHAs and residents must comply with the community service requirement, effective with PHA fiscal years that commenced on or after October 1, 2000. Per 903.7(1)(1)(iii), the PHA Plan must contain a statement of the how the PHA will comply with the community service requirement, including any cooperative agreement that the PHA has entered into or plans to enter into.

Community service is the performance of voluntary work or duties that are a public benefit, and that serve to improve the quality of life, enhance resident self-sufficiency, or increase resident self-responsibility in the community. Community service is not employment and may not include political activities [24 CFR 960.601(b)].

In administering community service requirements, the PHA must comply with all nondiscrimination and equal opportunity requirements [24 CFR 960.605(c)(5)].

11-I.B. REQUIREMENTS

Each adult resident of the PHA, who is not exempt, must [24 CFR 960.603(a)]:

- Contribute 8 hours per month of community service; or
- Participate in an economic self-sufficiency program (as defined in the regulations) for 8 hours per month; or
- Perform 8 hours per month of combined activities (community service and economic self-sufficiency programs).

HACC Policy

An individual may not skip a month and then double up the following month, unless special circumstances warrant it. HACC will make the determination of whether to permit a deviation from the schedule.

Individuals who have special circumstances which they believe will prevent them from completing the required community service hours for a given month, must notify HACC in writing within 5 business days of the circumstances becoming known. HACC will review the request and notify the individual, in writing, of its determination within 15 calendar days. The PHA may require those individuals to provide documentation to support their claim.

Definitions

Exempt Individual [24 CFR 960.601(b)]

An *exempt individual* is an adult who:

- Is age 62 years or older
- Is blind or disabled (as defined under section 216[i][1] or 1614 of the Social Security Act), and who certifies that because of this disability s/he is unable to comply with the service provisions
- Is a primary caretaker of such an individual (disabled person)
- Is engaged in work activities

HACC Policy: HACC will consider 30 hours per week as the minimum number of hours needed to qualify for a work activity exemption.

- Meets the requirements for being exempted from having to engage in a work activity under the state program funded under part A of title IV of the Social Security Act, or under any other welfare program of the state in which HACC is located, including a state-administered welfare-to-work program; or
- Is in a household/ family receiving assistance under a state program funded under part A of title IV of the Social Security Act, or under any other welfare program of the state in which HACC is located, including a state-administered welfare-to-work program, and has not been found by the state or other administering entity to be in noncompliance with such program.

Community Service [PH Occ. GB, p. 174]

Community service is volunteer work which includes, but is not limited to:

- Work at a local institution including but not limited to: school, child care center, hospital, hospice, recreation center, senior center, adult day care center, homeless shelter, indigent feeding program, cooperative food bank, etc.
- Work with a nonprofit organization that serves HACC residents or their children such as: Boy Scouts, Girl Scouts, Boys or Girls Clubs, 4-H programs, PAL, Garden Center, community clean-up programs, beautification programs, other youth or senior organizations
- Work at the PHA to help improve physical conditions
- Work at the PHA to help with children's programs
- Work at the PHA to help with senior programs
- Helping neighborhood groups with special projects
- Working through a resident organization to help other residents with problems, serving as an officer in a resident organization, serving on the resident advisory board
- Caring for the children of other residents so they may volunteer
- Serving on the HACC Board of Commissioners. This requires that actual time be recorded in terms of the actual hours spent per month directly related to Board of Commissioners meeting attendance, sub-committee activity or any other Board approved activity.

NOTE: Political activity is excluded for purposes of eligible community service activities.

Economic Self-Sufficiency Program [24 CFR 5.603(b)]

For purposes of satisfying the community service requirement, an *economic self-sufficiency program* is defined by HUD as: Any program designed to encourage, assist, train, or facilitate economic independence of assisted families or to provide work for such families.

These economic self-sufficiency programs can include job training, employment counseling, work placement, basic skills training, education, English proficiency, workfare, financial or household management, apprenticeships (formal or informal), or any other program necessary to ready a participant to work (such as substance abuse or mental health treatment).

Work Activities [42 U.S.C. 607(d)]

As it relates to an exemption from the community service requirement, *work activities* means:

- Unsubsidized employment
- Subsidized private sector employment
- Subsidized public sector employment
- Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private sector employment is not available
- On-the-job training
- Job search and job readiness assistance
- Community service programs
- Vocational educational training (not to exceed 12 months with respect to any individual)
- Job skills training directly related to employment
- Education directly related to employment, in the case of a recipient who has not received a high school diploma or a certificate of high school equivalency
- Satisfactory attendance at secondary school or in a course of study leading to a certificate of general equivalence, in the case of a recipient who has not completed secondary school or received such a certificate
- Provision of child care services to an individual who is participating in a community service program

Notification Requirements [24 CFR 960.605(c)(2)]

The PHA must give each family a written description of the community service requirement, the process for claiming status as an exempt person, and the process for PHA verification of exempt status. The PHA must also notify the family of its determination identifying the family members who are subject to the service requirement, and the family members who are exempt.

HACC Policy

HACC will provide the family with a copy of the Community Service Policy found in Exhibit 11-1 of this chapter, at lease-up, lease renewal, when a family member is determined to be subject to the community service requirement during the lease term, and at any time upon the family's request.

On an annual basis, at the time of lease renewal, HACC will notify the family in writing of the family members who are subject to the community service requirement and the family members who are exempt. If the family includes non-exempt individuals the notice will include a list of agencies in the community that provide volunteer and/or training opportunities, as well as a documentation form on which they may record the activities they perform and the number of hours contributed. The form will also have a place for a signature by an appropriate official, who will certify to the activities and hours completed.

11-I.C. DETERMINATION OF EXEMPTION STATUS AND COMPLIANCE [24 CFR 960.605(c)(3)]

The PHA must review and verify family compliance with service requirements annually at least thirty days before the end of the twelve month lease term. The policy for documentation and verification of compliance with service requirements may be found at Section 11-I.D., Documentation and Verification.

HACC Policy

Where the lease term does not coincide with the effective date of the annual reexamination, HACC will change the effective date of the annual reexamination to coincide with the lease term. In making this change, HACC will ensure that the annual reexamination is conducted within 12 months of the last annual reexamination.

Annual Determination

Determination of Exemption Status

An exempt individual is excused from the community service requirement [24 CFR 960.603(a)].

HACC Policy

At least 60 days prior to lease renewal, HACC will review and verify the exemption status of all adult family members. This verification will only be done on an annual basis unless the family reports a change or HACC has reason to believe that an individual's exemption status has changed. For individuals who are exempt because they are 62 years of age and older, verification of exemption status will be done only at the initial examination.

Upon completion of the verification process, HACC will notify the family of its determination in accordance with the policy in Section 11-I.B., Notification Requirements.

Determination of Compliance

The PHA must review resident family compliance with service requirements annually at least thirty days before the end of the twelve month lease term [24 CFR 960.605(c)(3)]. As part of this review, the PHA must verify that any family member that is not exempt from the community service requirement has met his or her service obligation.

HACC Policy

Approximately 60 days prior to the end of the lease term, HACC will provide written notice requiring the family to submit documentation that all subject family members have complied with the service requirement. The family will have 15 calendar days to submit HACC required documentation form(s).

If the family fails to submit the required documentation within the required timeframe, or HACC approved extension, the subject family members will be considered noncompliant with community service requirements, and notices of noncompliance will be issued pursuant to the policies in Section 11-I.E., Noncompliance.

Change in Status Between Annual Determinations

HACC Policy

Exempt to Non-Exempt Status

If an exempt individual becomes non-exempt during the twelve month lease term, it is the family's responsibility to report this change to HACC within 15 calendar days.

Within 15 calendar days of a family reporting such a change, or HACC determining such a change is necessary, HACC will provide written notice of the effective date of the requirement, a list of agencies in the community that provide volunteer and/or training opportunities, as well as a documentation form on which the family member may record the activities performed and number of hours contributed.

The effective date of the community service requirement will be the first of the month following 30 day notice.

Non-Exempt to Exempt Status

If a non-exempt person becomes exempt during the twelve month lease term, it is the family's responsibility to report this change to HACC within 15 calendar days. Any claim of exemption will be verified by HACC in accordance with the policy at 11-I.D., Documentation and Verification of Exemption Status.

Within 10 business days of a family reporting such a change, or HACC determining such a change is necessary, HACC will provide the family written notice that the family member is no longer subject to the community service requirement, if HACC is able to verify the exemption.

The exemption will be effective immediately.

11-I.D. DOCUMENTATION AND VERIFICATION [24 CFR 960.605(c)(4)]

The PHA must retain reasonable documentation of service requirement performance or exemption in participant files.

Documentation and Verification of Exemption Status

HACC Policy

All family members who claim they are exempt from the community service requirement will be required to sign the community service exemption certification form found in Exhibit 11-3. HACC will provide a completed copy to the family and will keep a copy in the tenant file.

HACC will verify that an individual is exempt from the community service requirement by following the verification hierarchy and documentation requirements in Chapter 7.

HACC makes the final determination whether or not to grant an exemption from the community service requirement. If a resident does not agree with HACC's determination, s/he can dispute the decision through HACC's grievance procedures (see Chapter 14).

Documentation and Verification of Compliance

If qualifying community service activities are administered by an organization other than the PHA, a family member who is required to fulfill a service requirement must provide certification to the PHA, signed by the organization, that the family member has performed the qualifying activities [24 CFR 960.607].

HACC Policy

If anyone in the family is subject to the community service requirement, HACC will provide the family with community service documentation forms at admission, at lease renewal, when a family member becomes subject to the community service requirement during the lease term, or upon request by the family.

Each individual who is subject to the requirement will be required to record their community service or self-sufficiency activities and the number of hours contributed on the required form. The certification form will also include places for signatures and phone numbers of supervisors, instructors, and counselors certifying to the number of hours contributed.

Families will be required to submit the documentation to HACC, upon request by HACC.

If HACC has reasonable cause to believe that the certification provided by the family is false or fraudulent, HACC has the right to require third-party verification.

11-I.E. NONCOMPLIANCE

Initial Noncompliance

The lease specifies that it is renewed automatically for all purposes, unless the family fails to comply with the community service requirement. Violation of the service requirement is grounds for nonrenewal of the lease at the end of the twelve month lease term, but not for termination of tenancy during the course of the twelve month lease term [24 CFR 960.603(b)].

If the tenant or another family member has violated the community service requirement, the PHA may not renew the lease upon expiration of the twelve-month term of the lease, unless the tenant and any other noncompliant family member enter into a written agreement with the PHA. Under this agreement the tenant or noncompliant family member must agree to cure the noncompliance by completing the additional hours of community service or economic self-sufficiency needed to make up the total number of hours required, over the twelve-month term of the new lease. In addition, all other members of the family who are subject to the service requirement must be currently complying with the service requirement or must no longer be residing in the unit [24 CFR 960.607(c)].

Notice of Initial Noncompliance [24 CFR 960.607(b)]

If the PHA determines that there is a family member who is required to fulfill a service requirement, but who has failed to comply with this obligation (noncompliant resident), the PHA must notify the tenant of this determination.

The notice to the tenant must briefly describe the noncompliance. The notice must state that the PHA will not renew the lease at the end of the twelve-month lease term unless the tenant, and any other noncompliant resident, enter into a written agreement with the PHA to cure the noncompliance, or the family provides written assurance satisfactory to the PHA that the tenant or other noncompliant resident no longer resides in the unit.

The notice must also state that the tenant may request a grievance hearing on the PHA's determination, in accordance with the PHA's grievance procedures, and that the tenant may exercise any available judicial remedy to seek timely redress for the PHA's nonrenewal of the lease because of the PHA's determination.

HACC Policy

The notice of initial noncompliance will be sent at least 45 days prior to the end of the lease term.

The family will have 15 calendar days from the date of the notice of noncompliance to enter into a written agreement to cure the noncompliance over the 12 month term of the new lease, provide documentation that the noncompliant resident no longer resides in the unit, or to request a grievance hearing.

If the family reports that a noncompliant family member is no longer residing in the unit, the family must provide documentation that the family member has actually vacated the unit before HACC will agree to continued occupancy of the family. Documentation must consist of a certification signed by the head of household as well as evidence of the current address of the family member that previously resided with them.

If the family does not request a grievance hearing, or does not take either corrective action required by the notice of noncompliance within the required 15 calendar day timeframe, HACC will terminate tenancy in accordance with the policies in Section 13-IV.D.

Continued Noncompliance [24 CFR 960.607(b)]

If, after the 12 month cure period, the family member is still not compliant, the PHA must terminate tenancy of the entire family, according to the PHA's lease, unless the family provides documentation that the noncompliant resident no longer resides in the unit.

HACC Policy

Notices of continued noncompliance will be sent at least 30 days prior to the end of the lease term and will also serve as the family's termination notice. The notice will meet the requirements for termination notices described in Section 13-IV.D, Form, Delivery, and Content of the Notice.

The family will have 15 calendar days from the date of the notice of non-compliance to provide documentation that the noncompliant resident no longer resides in the unit, or to request a grievance hearing.

If the family reports that a noncompliant family member is no longer residing in the unit, the family must provide documentation that the family member has actually vacated the unit before HACC will agree to continued occupancy of the family. Documentation must consist of a certification signed by the head of household as well as evidence of the current address of the noncompliant family member that previously resided with them.

If the family does not request a grievance hearing, or provide such documentation within the required 15 calendar day timeframe, the family's lease and tenancy will automatically terminate and HACC will issue a 30 day notice.

PART II: IMPLEMENTATION OF COMMUNITY SERVICE

11-II.A. OVERVIEW

Each PHA must develop a policy for administration of the community service and economic self-sufficiency requirements for public housing. It is in the PHA's best interests to develop a viable, effective community service program, to provide residents the opportunity to engage in the community and to develop competencies.

PHA Implementation of Community Service

The PHA may not substitute any community service or self-sufficiency activities performed by residents for work ordinarily performed by PHA employees, or replace a job at any location where residents perform activities to satisfy the service requirement [24 CFR 960.609].

HACC Policy

HACC will notify its insurance company if residents will be performing community service at HACC. In addition, HACC will ensure that the conditions under which the work is to be performed are not hazardous.

If a disabled resident certifies that s/he is able to perform community service, HACC will ensure that requests for reasonable accommodation are handled in accordance with the policies in Chapter 2.

PHA Program Design

The PHA may administer qualifying community service or economic self-sufficiency activities directly, or may make community service activities available through a contractor, or through partnerships with qualified organizations, including resident organizations, and community agencies or institutions [24 CFR 960.605(b)].

HACC Policy

HACC will attempt to provide the broadest choice possible to residents as they choose community service activities.

HACC's goal is to design a service program that gives residents viable opportunities to become involved in the community and to gain competencies and skills. HACC will work with resident organizations and community organizations to design, implement, assess and recalibrate its community service program.

HACC will make every effort to identify volunteer opportunities throughout the community, especially those in proximity to public housing developments. To the greatest extent possible, HACC will provide names and contacts at agencies that can provide opportunities for residents, including persons with disabilities, to fulfill their community service obligations.

Any written agreements or partnerships with contractors and/or qualified organizations, including resident organizations, are described in the HACC Plan.

HACC will provide in-house opportunities for volunteer work or self-sufficiency programs when possible.

EXHIBIT 11-1: COMMUNITY SERVICE AND SELF-SUFFICIENCY POLICY

A. Background

The Quality Housing and Work Responsibility Act of 1998 requires that all non-exempt (see definitions) public housing adult residents (18 or older) contribute eight (8) hours per month of community service (volunteer work) or participate in eight (8) hours of training, counseling, classes or other activities that help an individual toward self-sufficiency and economic independence. This is a requirement of the public housing lease.

B. Definitions

Community Service – volunteer work which includes, but is not limited to:

- Work at a local institution, including but not limited to: school, child care center, hospital, hospice, recreation center, senior center, adult day care center, homeless shelter, indigent feeding program, cooperative food bank, etc.
- Work with a nonprofit organization such as: Parks and Recreation, United Way, Red Cross, Volunteers of America, Boy Scouts, Girl Scouts, Boys or Girls Clubs, 4-H Program, PAL, Garden Center, community clean-up programs, beautification programs, other counseling, aid, youth or senior organizations
- Work at the housing authority to help with litter control
- Work at the housing authority to help with children's programs
- Work at the housing authority to help with senior programs
- Helping neighborhood groups with special projects
- Working through a resident organization to help other residents with problems
- Serving as an officer in a resident organization
- Serving on the Resident Advisory Board
- Caring for children of other residents so they may volunteer

NOTE: Political activity is excluded.

Self-Sufficiency Activities – activities that include, but are not limited to:

- Job readiness programs
- Job training programs
- GED classes
- Substance abuse or mental health counseling
- English proficiency or literacy (reading) classes
- Apprenticeships
- Budgeting and credit counseling
- Any kind of class that helps a person toward economic independence
- Student status at any school, college or vocation school

Exempt Adult – an adult member of the family who meets any of the following criteria:

- Is 62 years of age or older
- Is blind or a person with disabilities (as defined under section 216[i][I] or 1614 of the Social Security Act), and who certifies that because of this disability he or she is unable to comply with the service provisions, or is the primary caretaker of such an individuals
- Is working at least 30 hours per week
- Meets the requirements for being exempted from having to engage in a work activity under TANF or any other State welfare program including a State-administered welfare-to-work program
- Is a member of a family receiving assistance, benefits or services under TANF or any other State welfare program and has not been found to be in noncompliance with such program

C. Requirements of the Program

1. The eight (8) hours per month may be either volunteer work or self-sufficiency program activity, or a combination of the two.
2. At least eight (8) hours of activity must be performed each month. An individual may not skip a month and then double up the following month, unless special circumstances warrant special consideration. The housing authority will make the determination of whether to allow or disallow a deviation from the schedule based on a family's written request.
3. Family obligation:
 - At lease execution, all adult members (18 or older) of a public housing resident family must:
 - Sign a certification that they have received and read this policy and understand that if they are not exempt, failure to comply with the community service requirement will result in a nonrenewal of their lease; and
 - Declare if they are exempt. If exempt, they must complete the Exemption Form (Exhibit 11-3) and provide documentation of the exemption.
 - Upon written notice from HACC, non-exempt family members must present complete documentation of activities performed during the applicable lease term. This documentation will include places for signatures of supervisors, instructors, or counselors, certifying to the number of hours contributed.
 - If a family member is found to be noncompliant at the end of the 12-month lease term, he or she, and the head of household, will be required to sign an agreement with the housing authority to make up the deficient hours over the next twelve (12) month period, as a condition of continued occupancy.
4. Change in exempt status:
 - If, during the twelve (12) month lease period, a non-exempt person becomes exempt, it is his or her responsibility to report this to HACC and provide documentation of exempt status.
 - If, during the twelve (12) month lease period, an exempt person becomes non-exempt, it is his or her responsibility to report this to HACC. Upon receipt of this information HACC will provide the person with the appropriate documentation form(s) and a list of agencies in the community that provide volunteer and/or training opportunities.

D. Authority Obligation

1. To the greatest extent possible and practicable, HACC will:
 - Provide names and contacts at agencies that can provide opportunities for residents, including residents with disabilities, to fulfill their community service obligations.
 - Provide in-house opportunities for volunteer work or self-sufficiency activities.
2. HACC will provide the family with a copy of this policy, and all applicable exemption verification forms and community service documentation forms, at lease-up, lease renewal, when a family member becomes subject to the community service requirement during the lease term, and at any time upon the family's request.
3. Although exempt family members will be required to submit documentation to support their exemption, HACC will verify the exemption status in accordance with its verification policies. HACC will make the final determination as to whether or not a family member is exempt from the community service requirement. Residents may use HACC's grievance procedure if they disagree with HACC's determination.
4. Noncompliance of family member:
 - At least thirty (30) days prior to the end of the 12-month lease term, HACC will begin reviewing the exempt or non-exempt status and compliance of family members;
 - If, at the end of the initial 12-month lease term under which a family member is subject to the community service requirement, HACC finds the family member to be noncompliant, HACC will not renew the lease unless:
 - The head of household and any other noncompliant resident enter into a written agreement with HACC, to make up the deficient hours over the next twelve (12) month period; or
 - The family provides written documentation satisfactory to HACC that the noncompliant family member no longer resides in the unit.
 - If, at the end of the next 12-month lease term, the family member is still not compliant, a 30-day notice to terminate the lease will be issued and the entire family will have to vacate, unless the family provides written documentation satisfactory to HACC that the noncompliant family member no longer resides in the unit;
 - The family may use HACC's grievance procedure to dispute the lease termination.

All adult family members must sign and date below, certifying that they have read and received a copy of this Community Service and Self-Sufficiency Policy.

Resident

Date

Resident

Date

Resident

Date

Resident

Date

EXHIBIT 11-2: DEFINITION OF A PERSON WITH A DISABILITY UNDER SOCIAL SECURITY ACTS 216(i)(1) and Section 1416(excerpt) FOR PURPOSES OF EXEMPTION FROM COMMUNITY SERVICE

Social Security Act:

216(i)(1): Except for purposes of sections 202(d), 202(e), 202(f), 223, and 225, the term “disability” means (A) inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months, or (B) blindness; and the term “blindness” means central visual acuity of 20/200 or less in the better eye with the use of a correcting lens. An eye which is accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees shall be considered for purposes of this paragraph as having a central visual acuity of 20/200 or less.

Section 1416 (excerpt):

SEC. 1614. [42 U.S.C. 1382c] (a)(1) For purposes of this title, the term “aged, blind, or disabled individual” means an individual who—

(A) is 65 years of age or older, is blind (as determined under paragraph (2)), or is disabled (as determined under paragraph (3)), and

(B)(i) is a resident of the United States, and is either (I) a citizen or (II) an alien lawfully admitted for permanent residence or otherwise permanently residing in the United States under color of law (including any alien who is lawfully present in the United States as a result of the application of the provisions of section 212(d)(5) of the Immigration and Nationality Act), or (ii) is a child who is a citizen of the United States and, who is living with a parent of the child who is a member of the Armed Forces of the United States assigned to permanent duty ashore outside the United States.

(2) An individual shall be considered to be blind for purposes of this title if he has central visual acuity of 20/200 or less in the better eye with the use of a correcting lens. An eye which is accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than 20 degrees shall be considered for purposes of the first sentence of this subsection as having a central visual acuity of 20/200 or less. An individual shall also be considered to be blind for purposes of this title if he is blind as defined under a State plan approved under title X or XVI as in effect for October 1972 and received aid under such plan (on the basis of blindness) for December 1973, so long as he is continuously blind as so defined.

(3)(A) Except as provided in subparagraph (C), an individual shall be considered to be disabled for purposes of this title if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve months.

EXHIBIT 11-3: PHA DETERMINATION OF EXEMPTION FOR COMMUNITY SERVICE

Family: _____

Adult family member: _____

This adult family member meets the requirements for being exempted from the PHA's community service requirement for the following reason:

- 62 years of age or older. (*Documentation of age in file*)
- Is a person with disabilities and self-certifies below that he or she is unable to comply with the community service requirement. (*Documentation of HUD definition of disability in file*)

Tenant certification: I am a person with disabilities and am unable to comply with the community service requirement.

Signature of Family Member

Date

- Is the primary caretaker of such an individual in the above category. (*Documentation in file*)
- Is working at least 30 hours per week. (*Employment verification in file*)
- Is participating in a welfare-to-work program. (*Documentation in file*).
- Meets the requirements for being exempted from having to engage in a work activity under TANF or any other State welfare program, including a State-administered welfare-to-work program (*Documentation in file*)
- Is a member of a family receiving assistance, benefits or services under TANF or any other State welfare program and has not been found to be in noncompliance with such program. (*Documentation in file*)

Signature of Family Member

Date

Signature of HACC Official

Date

Chapter 12

TRANSFER POLICY

INTRODUCTION

This chapter explains the PHA's transfer policy, based on HUD regulations, HUD guidance, and PHA policy decisions.

This chapter describes HUD regulations and PHA policies related to transfers in four parts:

Part I: Emergency Transfers. This part describes emergency transfers, emergency transfer procedures, and payment of transfer costs.

Part II: PHA Required Transfers. This part describes types of transfers that may be required by the PHA, notice requirements, and payment of transfer costs.

Part III: Transfers Requested by Residents. This part describes types of transfers that may be requested by residents, eligibility requirements, security deposits, payment of transfer costs, and handling of transfer requests.

Part IV: Transfer Processing. This part describes creating a waiting list, prioritizing transfer requests, the unit offer policy, examples of good cause, deconcentration, transferring to another development and reexamination.

The PHA may require the tenant to move from the unit under some circumstances. There are also emergency circumstances under which alternate accommodations for the tenant must be provided that may or may not require a transfer.

The tenant may also request a transfer, such as a request for a new unit as a reasonable accommodation.

The PHA must have specific policies in place to deal with acceptable transfer requests.

PART I: EMERGENCY TRANSFERS

12-I.A. OVERVIEW

HUD categorizes certain actions as emergency transfers [PH Occ. GB, p. 147]. The emergency transfer differs from a typical transfer in that it requires immediate action by the PHA.

In the case of a genuine emergency, it may be unlikely that the PHA will have the time or resources to immediately transfer a tenant. Due to the immediate need to vacate the unit, placing the tenant on a transfer waiting list would not be appropriate. Under such circumstances, if an appropriate unit is not immediately available, the PHA should find alternate accommodations for the tenant until the emergency passes, or a permanent solution, i.e., return to the unit or transfer to another unit, is reached.

12-I.B. EMERGENCY TRANSFERS

If the dwelling unit is damaged to the extent that conditions are created which are hazardous to life, health, or safety of the occupants, the PHA must offer standard alternative accommodations, if available, where necessary repairs cannot be made within a reasonable time [24 CFR 966.4(h)].

HACC Policy

The following is considered an emergency circumstance warranting an immediate transfer of the tenant or family and the condition was not caused or is no fault of the resident and/or resident household members or guests:

Maintenance conditions in the resident's unit, building or at the site that pose an immediate, verifiable threat to the life, health or safety of the resident or family members that cannot be repaired or abated within 24 hours. Examples of such unit or building conditions would include but not limited to: a gas leak; no heat in the building during the winter; no water; fire, toxic contamination; and serious water leaks.

12-I.C. EMERGENCY TRANSFER PROCEDURES

HACC Policy

If the transfer is necessary because of maintenance conditions, and an appropriate unit is not immediately available, HACC will provide temporary accommodations to the tenant by arranging for temporary lodging at a hotel or similar location. If the conditions that required the transfer cannot be repaired, or the condition cannot be repaired in a reasonable amount of time, HACC will transfer the resident to the first available and appropriate unit after the temporary relocation.

Emergency transfers are mandatory for the tenant. The tenant may be required to move to a unit in another development.

12-I.D. COSTS OF TRANSFER

HACC Policy

HACC will bear the reasonable costs of temporarily accommodating the tenant and of long term transfers, if any, due to emergency conditions.

The reasonable cost of transfers includes the cost of packing, moving, and unloading.

HACC will establish a moving allowance based on the typical costs in the community of packing, moving, and unloading. To establish typical costs, HACC will collect information from companies in the community that provide these services.

HACC will reimburse the family for eligible out-of-pocket moving expenses up to HACC's established moving allowance.

Where the damage cannot be abated or repaired in 24 hours and the cause of the damage is the responsibility of the resident, their household members or guest, the resident will bear the costs of accommodations and/or transfer costs.

PART II: PHA REQUIRED TRANSFERS

12-II.A. OVERVIEW

HUD regulations regarding transfers are minimal, leaving it up to the PHA to develop reasonable transfer policies.

The PHA may require that a resident transfer to another unit under some circumstances. For example, the PHA may require a resident to transfer to make an accessible unit available to a disabled family. The PHA may also transfer a resident in order to maintain occupancy standards based on family composition. Finally, a PHA may transfer residents in order to demolish or renovate the unit.

A transfer that is required by the PHA is an adverse action, and is subject to the notice requirements for adverse actions [24 CFR 966.4(e)(8)(i)].

12-II.B. TYPES OF PHA REQUIRED TRANSFERS

HACC Policy

The types of transfers that may be required by HACC, include, but are not limited to, transfers to make an accessible unit available for a disabled family, transfers to comply with occupancy standards, transfers for demolition, disposition, revitalization, or rehabilitation, and emergency transfers as discussed in Part I of this chapter.

Transfers required by HACC are mandatory for the tenant.

Transfers to Make an Accessible Unit Available

When a family is initially given an accessible unit, but does not require the accessible features, the PHA may require the family to agree to move to a non-accessible unit when it becomes available [24 CFR 8.27(b)].

HACC Policy

When a non-accessible unit becomes available, HACC will transfer a family living in an accessible unit that does not require the accessible features, to an available unit that is not accessible. HACC may wait until a disabled resident requires the accessible unit before transferring the family that does not require the accessible features out of the accessible unit.

Occupancy Standards Transfers

The PHA may require a resident to move when a reexamination indicates that there has been a change in family composition, and the family is either overcrowded or over-housed according to PHA policy [24 CFR 960.257(a)(4)]. On some occasions, the PHA may initially place a resident in an inappropriately sized unit at lease-up, where the family is over-housed, to prevent vacancies. The public housing lease must include the tenant's agreement to transfer to an appropriately sized unit based on family composition [24 CFR 966.4(c)(3)].

HACC Policy

HACC will transfer a family when the family size has changed and the family is now too large (overcrowded) or too small (over-housed) for the unit occupied.

For purposes of the transfer policy, overcrowded and over-housed are defined as follows:

Overcrowded: the number of household members exceeds the maximum number of persons allowed for the unit size in which the family resides, according to the chart(S) in Section 5-I.B.

Over-housed: the family no longer qualifies for the bedroom size in which they are living based on HACC's occupancy standards as described in Section 5-I.B.

HACC may also transfer a family who was initially placed in a unit in which the family was over-housed to a unit of an appropriate size based on HACC occupancy standards, when HACC determines there is a need for the transfer.

HACC may elect not to transfer an over-housed family in order to prevent vacancies.

A family that is required to move because of family size will be advised by HACC that a transfer is necessary and that the family has been placed on the transfer list. However, this is subject to the policies on Occupancy Standards stated in Chapter 5 of the ACOP.

Demolition, Disposition, Revitalizations, or Rehabilitation Transfers

These transfers permit the PHA to demolish, sell or do major capital or rehabilitation work at a building site [PH Occ. GB, page 148].

HACC Policy

HACC will relocate a family when the unit or site in which the family lives is undergoing major rehabilitation that requires the unit to be vacant, or the unit is being disposed of or demolished. HACC's relocation plan may or may not require transferring affected families to other available public housing units.

If the relocation plan calls for transferring public housing families to other public housing units, affected families will be placed on the transfer list.

In cases of revitalization or rehabilitation, the family may be offered a temporary relocation if allowed under Relocation Act provisions, and may be allowed to return to their unit, depending on contractual and legal obligations, once revitalization or rehabilitation is complete.

12-II.C. ADVERSE ACTION [24 CFR 966.4(e)(8)(i)]

A PHA required transfer is an adverse action. As an adverse action, the transfer is subject to the requirements regarding notices of adverse actions. If the family requests a grievance hearing within the required timeframe, the PHA may not take action on the transfer until the conclusion of the grievance process.

12-II.D. COST OF TRANSFER

HACC Policy

HACC will bear the reasonable costs of transfers that HACC requires, except that residents will be required to bear the cost of occupancy standards transfers.

The reasonable costs of transfers include the cost of packing, moving, and unloading.

HACC will establish a moving allowance based on the typical costs in the community of packing, moving, and unloading. To establish typical costs, HACC will collect information from companies in the community that provide these services.

HACC will reimburse the family for eligible out-of-pocket moving expenses up to HACC's established moving allowance.

HACC is not responsible for required transfers that are due to damage caused by the resident, household or guests that cannot be repaired or abated within 24 hours and are threats to safety and security.

PART III: TRANSFERS REQUESTED BY TENANTS

12-III.A. OVERVIEW

HUD provides the PHA with discretion to consider transfer requests from tenants. The only requests that the PHA is required to consider are requests for reasonable accommodation. All other transfer requests are at the discretion of the PHA. To avoid administrative costs and burdens, this policy limits the types of requests that will be considered by the PHA.

Some transfers that are requested by tenants should be treated as higher priorities than others due to the more urgent need for the transfer.

12-III.B. TYPES OF RESIDENT REQUESTED TRANSFERS

HACC Policy

The types of requests for transfers that HACC will consider are limited to requests for transfers to alleviate a serious or life threatening medical condition, transfers due to a threat of physical harm or any type of illegal criminal activity, reasonable accommodation, transfers to a different unit size as long as the family qualifies for the unit according to HACC's occupancy standards, and transfers to a location closer to employment. No other transfer requests will be considered by HACC.

HACC will consider the following as high priority transfer requests:

When a transfer is needed to alleviate verified medical problems of a serious or life-threatening nature

When there has been a verified threat of physical harm or criminal activity. Such circumstances may, at HACC's discretion, include an assessment by law enforcement indicating that a family member is the actual or potential victim of a criminal attack, retaliation for testimony, a hate crime, or domestic violence, dating violence, sexual assault, or stalking.

When a family requests a transfer as a reasonable accommodation. Examples of a reasonable accommodation transfer include, but are not limited to, a transfer to a first floor unit for a person with mobility impairment, or a transfer to a unit with accessible features

Transfers requested by the tenant are considered optional for the tenant and costs of the transfer are the responsibility of the resident/household.

12-III.C. ELIGIBILITY FOR TRANSFER

Transferring residents do not have to meet the admission eligibility requirements pertaining to income or preference. However, the PHA may establish other standards for considering a transfer request [PH Occ. GB, p. 150].

HACC Policy

Except where reasonable accommodation is being requested, HACC will only consider transfer requests from residents that meet the following requirements:

- Have not engaged in criminal activity that threatens the health and safety of residents and staff

- Owe no back rent or other charges, or have a pattern of late payment

- Have no housekeeping lease violations or history of damaging property

- Can get utilities turned on in the name of the head of household (applicable only to properties with tenant-paid utilities)

A resident with housekeeping standards violations will not be transferred until the resident passes a minimum of three inspections based on a schedule set by HACC.

Exceptions to the good record requirement may be made when it is to HACC's advantage to make the transfer.

If a family requested to be placed on the transfer waiting list it is HACC responsibility to determine the appropriate unit size for the family's current circumstances.

12-2-III.D. SECURITY DEPOSITS

HACC Policy

When a family transfers from one unit to another, HACC will transfer their security deposit to the new unit. The tenant will be billed for any maintenance or other charges due and outstanding for the previous unit beyond normal wear and tear.

12-III.E. COST OF TRANSFER

The PHA must pay moving expenses to transfer a resident with a disability to an accessible unit as an accommodation for the resident's disability [Notice PIH 2006-13].

HACC Policy

The resident will bear all of the costs of transfer s/he requests. However, HACC will bear the transfer costs when the transfer is done as a reasonable accommodation.

12-III.F. HANDLING OF REQUESTS

HACC Policy

Residents requesting a transfer to another unit or development will be required to submit a written request for transfer.

In case of a reasonable accommodation transfer, HACC will ask the resident to make the request in writing using a reasonable accommodation request form. However, HACC will consider the transfer request any time the resident indicates that an accommodation is needed by assisting the resident to complete the required form..

HACC will follow policies regarding verifying reasonable accommodation and method of verification previously described in these policies.

HACC will respond by approving the transfer and putting the family on the transfer list, by denying the transfer, or by requiring more information or documentation from the family.

If the family does not meet the “good record” requirements under Section 12-III.C., the manager will address the problem and, until resolved, the request for transfer will be denied.

HACC will respond within 15 calendar days of the submission of the family’s request. If HACC denies the request for transfer, the family will be informed of its grievance rights.

PART IV: TRANSFER PROCESSING

12-IV.A. OVERVIEW

Generally, transfers should be placed on a transfer list and handled in the appropriate order. The transfer process must be clearly auditable to ensure that residents do not experience disparate treatment.

12-IV.B. TRANSFER LIST

HACC Policy

HACC will maintain a site-based transfer waiting list to ensure that transfers are processed in the correct order and that procedures are uniform across all properties.

Where appropriate type or size unit is not available within a reasonable period of time at the resident household's current development, HACC may conduct an agency wide search to determine if the appropriate size and type of unit is available in other properties within HACC portfolio.

Emergency transfers will not automatically go on the transfer list. Instead emergency transfers will be handled immediately, on a case by case basis. If the emergency will not be finally resolved by a temporary accommodation, and the resident requires a permanent transfer, that transfer will be placed at the top of the transfer list.

Transfers will be processed in the following order:

1. Emergency transfers (hazardous maintenance conditions)
2. Third Party Verified High-priority transfers (verified medical condition, threat of harm or criminal activity, and reasonable accommodation)
3. Transfers to make accessible units available
4. Demolition, renovation, etc.
5. Occupancy standards
6. Other PHA-required transfers

Within each category, transfers will be processed in order of the date a family was placed on the transfer list, starting with the earliest date.

Demolition and renovation transfers will gain the highest priority as necessary to allow HACC to meet the demolition or renovation schedule.

HACC will maintain the transfer waiting list and transfers will be offered on a case-by-case basis within the priority order of the transfer waiting list. HACC will balance the ability to house eligible applicant families from the site based lists and the needs of the transfer list. These decisions must balance financial viability and condition of the property (AMP).

12-IV.C. TRANSFER OFFER POLICY

HACC Policy

Residents will receive one offer of a transfer.

When the transfer is required by HACC, refusal of that offer without good cause, reflected in the lease document, will result in lease termination.

When the transfer has been requested by the resident, refusal of that offer without good cause will result in the removal of the household from the transfer list and the family must wait six months to reapply for another transfer.

12-IV.D. GOOD CAUSE FOR UNIT REFUSAL

HACC Policy

Examples of good cause for refusal of a unit offer include, but are not limited to, the following:

The family demonstrates to HACC's satisfaction that accepting the offer will place a family member's life, health or safety in jeopardy. The family should offer specific and compelling documentation such as restraining orders, other court orders, or risk assessments related to witness protection from a law enforcement agency. Reasons offered must be specific to the family. Refusals due to location alone do not qualify for this good cause exemption.

A health professional verifies temporary hospitalization or recovery from illness of the principal household member, other household members (as listed on final application).

The unit is inappropriate for the applicant's disabilities, or the family does not need the accessible features in the unit offered and does not want to be subject to a 30-day notice to move.

The unit has lead-based paint and the family includes children under the age of six.

HACC will require documentation of good cause for unit refusals.

12-IV.E. DECONCENTRATION

HACC Policy

If subject to deconcentration requirements, HACC will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve HACC's deconcentration goals. A deconcentration offer will be considered a "bonus" offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.

12-IV.F. REEXAMINATION POLICIES FOR TRANSFERS

HACC Policy

The reexamination date will be the original move in date of the resident household when the move is within the same property. If the move is to a different property location, a new lease will be executed and the recertification will be the date of the new lease.

Chapter 13

LEASE TERMINATIONS

INTRODUCTION

Either party in a lease agreement may terminate the lease under certain circumstances. A public housing lease is different from a private dwelling lease in that the family's rental assistance is tied to their tenancy. When the family moves from their public housing unit, they lose their rental assistance. Therefore, there are additional safeguards to protect the family's tenancy in public housing.

Likewise, there are safeguards to protect HUD's interest in the public housing program, to assure that qualified families are provided decent, safe, and sanitary housing which is in good repair. The PHA may terminate the lease because of the family's failure to comply with HUD regulations, for serious or repeated violations of the terms of the lease, and for other good cause. HUD regulations specify some reasons for which a PHA can terminate a family's lease, and give PHAs authority to determine other reasons.

When determining PHA policy on terminations, state and local landlord-tenant laws must be considered, since such laws could vary from one location to another. These variances may be either more or less restrictive than federal law or HUD regulation.

This chapter presents the policies that govern both the family's and PHA's termination of the lease. It is presented in four parts:

Part I: Termination by Tenant. This part discusses the family's voluntary termination of the lease and the requirements the PHA places upon families who wish to terminate their lease.

Part II: Termination by PHA - Mandatory. This part describes the policies that govern how, and under what circumstances, a mandatory lease termination by the PHA occurs. This part also includes nonrenewal of the lease for noncompliance with community service requirements.

Part III: Termination by PHA – Other Authorized Reasons. This part describes the PHA's options for lease termination that are not mandated by HUD regulation but for which HUD authorizes PHAs to terminate. For some of these options HUD requires the PHA to establish policies and lease provisions for termination, but termination is not mandatory. For other options the PHA has full discretion whether to consider the options as just cause to terminate as long as the PHA policies are reasonable, nondiscriminatory, and do not violate state or local landlord-tenant law. This part also discusses the alternatives that the PHA may consider in lieu of termination, and the criteria the PHA will use when deciding what actions to take.

Part IV: Notification Requirements. This part presents the federal requirements for disclosure of criminal records to the family prior to termination, the HUD requirements and PHA policies regarding the timing and content of written notices for lease termination and eviction, and notification of the post office when eviction is due to criminal activity. This part also discusses record keeping related to lease termination.

PART I: TERMINATION BY TENANT

13-I.A. TENANT CHOOSES TO TERMINATE THE LEASE [24 CFR 966.4(k)(1)(ii) and 24 CFR 966.4(l)(1)]

The family may terminate the lease at any time, for any reason, by following the notification procedures as outlined in the lease. Such notice must be in writing and delivered to the project office or the PHA central office or sent by pre-paid first-class mail, properly addressed.

HACC Policy

If a family desires to move and terminate their tenancy with HACC, they must give at least 30 calendar days advance written notice to HACC of their intent to vacate. When a family must give less than 30 days notice due to circumstances beyond their control HACC, at its discretion, may waive the 30 day requirement.

The notice of lease termination must be signed by the head of household, and spouse, or co-heads.

HACC acknowledges that this policy applies to a family/household making a complete move of all household members from the unit. In other circumstances, such as, divorce, separation, abandonment, etc. other policies contained in HACC ACOP will apply, including those pertaining to a “remaining family member.”

HACC Policy

When a tenant fails to give the property 30 day notice and the notice requirement is not waived by HACC, the tenant will forfeit any security deposit and accrued interest. In addition, HACC may pursue judgment in court for the remaining period of the lease term.

PART II: TERMINATION BY PHA – MANDATORY

13-II.A. OVERVIEW

HUD requires the PHA to terminate the lease in certain circumstances. In other circumstances HUD requires the PHA to establish provisions for lease termination, but it is still a PHA option to determine, on a case-by-case basis, whether termination is warranted. For those tenant actions or failures to act where HUD requires termination, the PHA has no such option. In those cases, the family's lease must be terminated. This part describes situations in which HUD requires the PHA to terminate the lease.

13-II.B. FAILURE TO PROVIDE CONSENT [24 CFR 960.259(a) and (b)]

The PHA must terminate the lease if any family member fails to sign and submit any consent form s/he is required to sign for any reexamination. See Chapter 7 for a complete discussion of consent requirements.

13-II.C. FAILURE TO DOCUMENT CITIZENSHIP [24 CFR 5.514(c) and (d) and 24 CFR 960.259(a)]

The PHA must terminate the lease if (1) a family fails to submit required documentation within the required timeframe concerning any family member's citizenship or immigration status; (2) a family submits evidence of citizenship and eligible immigration status in a timely manner, but United States Citizenship and Immigration Services (USCIS) primary and secondary verification does not verify eligible immigration status of the family, resulting in no eligible family members; or (3) a family member, as determined by the PHA, has knowingly permitted another individual who is not eligible for assistance to reside (on a permanent basis) in the unit. For (3), such termination must be for a period of at least 24 months. This does not apply to ineligible noncitizens already in the household where the family's assistance has been prorated.

See Chapter 7 for a complete discussion of documentation requirements.

13-II.D. FAILURE TO PROVIDE SOCIAL SECURITY DOCUMENTATION [24 CFR 5.218(c) and 24 CFR 960.259(a)(3)]

The PHA must terminate the lease if a resident family fails to provide the documentation or certification required for any family member who obtains a social security number, joins the family, or reaches 6 years of age. See Chapter 7 for a complete discussion of documentation and certification requirements.

13-II.E. FAILURE TO ACCEPT THE PHA'S OFFER OF A LEASE REVISION [24 CFR 966.4(l)(2)(ii)(E)]

The PHA must terminate the lease if the family fails to accept the PHA's offer of a lease revision to an existing lease, provided the PHA has done the following:

- The revision is on a form adopted by the PHA in accordance with 24 CFR 966.3 pertaining to requirements for notice to tenants and resident organizations and their opportunity to present comments.
- The PHA has made written notice of the offer of the revision at least 60 calendar days before the lease revision is scheduled to take effect.
- The PHA has specified in the offer a reasonable time limit within that period for acceptance by the family.

See Chapter 8 for information pertaining to PHA policies for offering lease revisions.

13-II.F. METHAMPHETAMINE CONVICTION [24 CFR 966.4(l)(5)(i)(A)]

The PHA must immediately terminate the lease if the PHA determines that any household member has ever been convicted of the manufacture or production of methamphetamine on the premises of federally-assisted housing.

See Part 13-III.B. below for the HUD definition of *premises*.

13-II.G. NONCOMPLIANCE WITH COMMUNITY SERVICE REQUIREMENTS [24 CFR 966.4(l)(2)(ii)(D), 24 CFR 960.603(b) and 24 CFR 960.607(b)(2)(ii) and (c)]

The PHA is prohibited from renewing the lease at the end of the 12 month lease term when the family fails to comply with the community service requirements as described in Chapter 11.

PART III: TERMINATION BY PHA – OTHER AUTHORIZED REASONS

13-III.A. OVERVIEW

Besides requiring PHAs to terminate the lease under the circumstances described in Part II, HUD requires the PHA to establish provisions in the lease for termination pertaining to certain criminal activity, alcohol abuse, and certain household obligations stated in the regulations. While these provisions for lease termination must be in the lease agreement, HUD does not require PHAs to terminate for such violations in all cases. The PHA has the discretion to consider circumstances surrounding the violation or, in applicable situations, whether the offending household member has entered or completed rehabilitation, and the PHA may, as an alternative to termination, require the exclusion of the culpable household member. The PHA must make policy decisions concerning these options.

In addition, HUD authorizes PHAs to terminate the lease for other grounds, but for only those grounds that constitute serious or repeated violations of material terms of the lease or that are for other good cause. The PHA must develop policies pertaining to what constitutes serious or repeated lease violations, and other good cause, based upon the content of the PHA lease. In the development of the terms of the lease, the PHA must consider the limitations imposed by state and local landlord-tenant law, as well as HUD regulations and federal statutes. Because of variations in state and local landlord-tenant law, and because HUD affords PHAs wide discretion in some areas, a broad range of policies could be acceptable.

The PHA, with some restrictions, also has the option to terminate the tenancies of families who are over income.

The PHA may consider alternatives to termination and must establish policies describing the criteria the PHA will use when deciding what action to take, the types of evidence that will be acceptable, and the steps the PHA must take when terminating a family's lease.

13-III.B. MANDATORY LEASE PROVISIONS [24 CFR 966.4(l)(5)]

This section addresses provisions for lease termination that must be included in the lease agreement according to HUD regulations. Although the provisions are required, HUD does not require PHAs to terminate for such violations in all cases, therefore PHA policies are needed.

***Definitions* [24 CFR 5.100]**

The following definitions will be used for this and other parts of this chapter:

Covered person means a tenant, any member of the tenant's household, a guest, or another person under the tenant's control.

Dating violence is defined in section 3-III.F.

Domestic violence is defined in section 3-III.F.

Drug means a controlled substance as defined in section 102 of the Controlled Substances Act [21 U.S.C. 802].

Drug-related criminal activity means the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with the intent to manufacture, sell, distribute, or use the drug.

Guest means a person temporarily staying in the unit with the consent of a tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant.

Household means the family and PHA-approved live-in aide. The term household also includes foster children and/or foster adults that have been approved to reside in the unit [HUD-50058, Instruction Booklet, p. 65].

Immediate family member is defined in section 3-III.F.

Other person under the tenant's control means that the person, although not staying as a guest in the unit, is, or was at the time of the activity in question, on the premises because of an invitation from the tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant. Absent evidence to the contrary, a person temporarily and infrequently on the premises solely for legitimate commercial purposes is not *under the tenant's control*.

Premises means the building or complex or development in which the public or assisted housing dwelling unit is located, including common areas and grounds.

Stalking is defined in section 3-III.F.

Violent criminal activity means any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.

Drug Crime On or Off the Premises [24 CFR 966.4(l)(5)(i)(B)] and other types of criminal activity

The lease must provide that drug-related criminal activity engaged in on or off the premises by the tenant, member of the tenant's household or guest, or any such activity engaged in on the premises by any other person under the tenant's control is grounds for termination.

HACC Policy

HACC will terminate the lease for drug-related criminal activity or other criminal felony activity engaged in on or off the premises by any tenant, member of the tenant's household or guest, and any such activity engaged in on the premises by any other person under the tenant's control.

HACC will consider all credible evidence, including but not limited to, any record of arrests or convictions of covered persons related to the drug-related criminal activity.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

Illegal Use of a Drug [24 CFR 966.4(l)(5)(i)(B)]

The lease must provide that a PHA may evict a family when the PHA determines that a household member is illegally using a drug or that a pattern of illegal use of a drug interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.

HACC Policy

HACC will terminate the lease when HACC determines that a household member is illegally using a drug or HACC determines that a pattern of illegal use of a drug interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.

A pattern of illegal drug use means more than one incident of any use of illegal drugs during the previous six months.

HACC will consider all credible evidence, including but not limited to, any record of arrests or convictions of household members related to the use of illegal drugs.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

HACC will terminate the lease when HACC determines that a household member is engaged in other criminal activity. Any criminal activity that impacts the marketability and financial viability of the property and intervenes with the health, safety, or right to peaceful enjoyment of the premises by other residents and/or impacts the safety of HACC staff. This includes the discovery of unregistered and illegal fire arms on the premises.

Threat to Other Residents [24 CFR 966.4(l)(5)(ii)(A)]

The lease must provide that any criminal activity by a covered person that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents (including PHA management staff residing on the premises) or by persons residing in the immediate vicinity of the premises is grounds for termination of tenancy.

HACC Policy

HACC will terminate the lease when a covered person engages in any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents, HACC management and other staff or by persons residing in the immediate vicinity of the premises.

Immediate vicinity means within a three-block radius of the premises.

HACC will consider all credible evidence, including but not limited to, any record of arrests or convictions of covered persons related to the criminal activity.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

Alcohol Abuse [24 CFR 966.4(l)(5)(vi)(A)]

PHAs must establish standards that allow termination of tenancy if the PHA determines that a household member has engaged in abuse or pattern of abuse of alcohol that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents.

HACC Policy

HACC will terminate the lease if HACC determines that a household member has engaged in abuse or a pattern of abuse of alcohol that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents.

A pattern of such alcohol abuse means more than one incident of any such abuse of alcohol during the previous six months.

HACC will consider all credible evidence, including but not limited to, any record of arrests or convictions of household members related to the abuse of alcohol.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

Furnishing False or Misleading Information Concerning Illegal Drug Use, Criminal Activity or Alcohol Abuse or Rehabilitation [24 CFR 966.4(l)(5)(vi)(B)]

PHAs must establish standards that allow termination of tenancy if the PHA determines that a household member has furnished false or misleading information concerning illegal drug use, alcohol abuse, or rehabilitation of illegal drug users or alcohol abusers.

HACC Policy

HACC will terminate the lease if HACC determines that a household member has furnished false or misleading information concerning illegal drug use, criminal activity, alcohol abuse, or rehabilitation of illegal drug users or alcohol abusers.

HACC will consider all credible evidence, including but not limited to, any record of arrests or convictions of household members related to the use of illegal drugs or the abuse of alcohol, and any records or other documentation (or lack of records or documentation) supporting claims of rehabilitation of illegal drug users or alcohol abusers.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

**Other Material/Serious or Repeated Violations of Material Terms of the Lease –
Mandatory Lease Provisions [24 CFR 966.4(l)(2)(i) and 24 CFR 966.4(f)]**

HUD regulations require certain tenant obligations to be incorporated into the lease. Violations of such regulatory obligations are considered to be serious or repeated violations of the lease and grounds for termination. Incidents of actual or threatened domestic violence, dating violence, or stalking may not be construed as serious or repeated violations of the lease by the victim or threatened victim of such violence or stalking [Pub.L. 109-162].

HACC Policy

HACC will terminate the lease for the following violations of tenant obligations under the lease:

Failure to make payments due under the lease, including nonpayment of rent (see Chapter 8 for details pertaining to lease requirements for payments due);

Repeated late payment of rent or other charges. Three (3) late payments within a 12 month period shall constitute a repeated late payment.

Failure to fulfill the following household obligations:

Not to assign the lease or to sublease the dwelling unit. Subleasing includes receiving payment to cover rent and utility costs by a person living in the unit who is not listed as a family member.

Not to provide accommodations for boarders or lodgers

To use the dwelling unit solely as a private dwelling for the tenant and the tenant's household as identified in the lease, and not to use or permit its use for any other purpose

To abide by necessary and reasonable regulations promulgated by HACC for the benefit and well-being of the housing project and the tenants which shall be posted in the project office and incorporated by reference in the lease

To comply with all obligations imposed upon tenants by applicable provisions of building and housing codes materially affecting health and safety

To keep the dwelling unit and such other areas as may be assigned to the tenant for the tenant's exclusive use in a clean and safe condition

To dispose of all ashes, garbage, rubbish, and other waste from the dwelling unit in a sanitary and safe manner

To use only in a reasonable manner all electrical, plumbing, sanitary, heating, ventilating, air-conditioning and other facilities and appurtenances including elevators

To refrain from, and to cause the household and guests to refrain from destroying, defacing, damaging, or removing any part of the dwelling unit or project

To pay reasonable charges (other than for normal wear and tear) for the repair of damages to the dwelling unit, or to the project (including damages to project buildings, facilities or common areas) caused by the tenant, a member of the household or a guest

To act, and cause household members or guests to act, in a manner which will not disturb other residents' peaceful enjoyment of their accommodations and will be conducive to maintaining the project in a decent, safe and sanitary condition

To permit an adult person to move into the unit and occupy it without first being approved by HACC.

To fail to cooperate, attend interviews, provide supportive documents and other requirements related to both reexamination and interim rent adjustment policy.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors as described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

13-III.C. OTHER AUTHORIZED REASONS FOR TERMINATION [24 CFR 966.4(l)(2) and (5)(ii)(B)]

HUD authorizes PHAs to terminate the lease for reasons other than those described in the previous sections. These reasons are referred to as “other good cause.”

Other Good Cause [24 CFR 966.4(l)(2)(ii)(B) and (C)]

HUD regulations state that the PHA may terminate tenancy for other good cause. The regulations provide a few examples of other good cause, but do not limit the PHA to only those examples. The Violence against Women Reauthorization Act of 2005 explicitly prohibits PHAs from considering incidents of actual or threatened domestic violence, dating violence, or stalking as “other good cause” for terminating the tenancy or occupancy rights of the victim of such violence.

HACC Policy

The HACC will terminate the lease for the following reasons.

Fugitive Felon or Parole Violator. If a tenant is fleeing to avoid prosecution, or custody or confinement after conviction, for a crime, or attempt to commit a crime, that is a felony under the laws of the place from which the individual flees, or that, in the case of the State of New Jersey, is a high misdemeanor; or violating a condition of probation or parole imposed under federal or state law.

Persons subject to sex offender registration requirement. If any member of the household has, during their current public housing tenancy, become subject to a registration requirement under a state sex offender registration program.

Discovery after admission of facts that made the tenant ineligible

Discovery of material false statements or fraud by the tenant in connection with an application for assistance or with reexamination of income

Failure to furnish such information and certifications regarding family composition and income as may be necessary for HACC to make determinations with respect to rent, eligibility, and the appropriateness of dwelling size

Failure to transfer to an appropriate size dwelling unit based on family composition, upon appropriate notice by HACC that such a dwelling unit is available

Failure to permit access to the unit by the PHA after proper advance notification for the purpose of performing routine inspections and maintenance, for making improvements or repairs, or to show the dwelling unit for re-leasing, or without advance notice if there is reasonable cause to believe that an emergency exists

Failure to promptly inform HACC of the birth, adoption or court-awarded custody of a child. In such a case, promptly means within 10 business days of the event.

Failure to abide by the provisions of HACC pet policy

If the family has breached the terms of a repayment agreement entered into with HACC

If a family member has violated federal, state, or local law that imposes obligations in connection with the occupancy or use of the premises.

If a household member has engaged in or threatened violent or abusive behavior toward PHA personnel.

HACC Policy

Abusive or violent behavior towards HACC personnel includes verbal as well as physical abuse or violence. Use of racial epithets, or other language, written or oral, that is customarily used to intimidate may be considered abusive or violent behavior.

Threatening refers to oral or written threats or physical gestures that communicate intent to abuse or commit violence.

In making its decision to terminate the lease, HACC will consider alternatives as described in Section 13-III.D and other factors described in Sections 13-III.E and 13-III.F. Upon consideration of such alternatives and factors, HACC may, on a case-by-case basis, choose not to terminate the lease.

Family Absence from Unit [24 CFR 982.551(i)]

It is reasonable that the family may be absent from the public housing unit for brief periods. However, the PHA needs a policy on how long the family may be absent from the unit. Absence in this context means that no member of the family is residing in the unit.

HACC Policy

The family must supply any information or certification requested by HACC to verify that the family is living in the unit, or relating to family absence from the unit, including any HACC-requested information or certification on the purposes of family absences. The family must cooperate with HACC for this purpose.

The family must promptly notify HACC when all family members will be absent from the unit for an extended period. An extended period is defined as any period greater than 30 calendar days. In such a case promptly means within 10 business days of the start of the extended absence.

If a family is absent from the public housing unit for more than 90 consecutive days without notice to HACC, and the family does not adequately verify that they are living in the unit, HACC will terminate the lease for other good cause.

Abandonment. If the family appears to have vacated the unit without giving proper notice, HACC will follow state and local landlord-tenant law pertaining to abandonment before taking possession of the unit. If necessary, HACC will secure the unit immediately to prevent vandalism and other criminal activity.

Over-Income Families [24 CFR 960.261 and FR 11/26/04, p. 68786]

Subject to certain restrictions, HUD authorizes PHAs to evict or terminate the tenancies of families because they are over income. Unless required to do so by local law, the PHA may not evict or terminate the tenancy of a family solely because the family is over income if: (1) the family has a valid contract of participation in the Family Self-Sufficiency (FSS) program, or (2) the family is currently receiving the earned income disallowance. This rule does not require PHAs to evict over-income residents, but rather gives PHAs the discretion to do so thereby making units available for applicants who are income-eligible.

HACC Policy

HACC will not evict or terminate the tenancies of families solely because they are over income.

13-III.D. ALTERNATIVES TO TERMINATION OF TENANCY

Exclusion of Culpable Household Member [24 CFR 966.4(l)(5)(vii)(C)]

As an alternative to termination of the lease for criminal activity or alcohol abuse HUD provides that the PHA may consider exclusion of the culpable household member. Such an alternative can be used, by PHA policy, for any other reason where such a solution appears viable.

HACC Policy

HACC will consider requiring the tenant to exclude a household member in order to continue to reside in the assisted unit, where that household member has participated in or been culpable for action or failure to act that warrants termination.

Repayment of Family Debts

HACC Policy

If a family owes amounts to HACC, as a condition of continued occupancy, HACC will require the family to repay the full amount or to enter into a repayment agreement, within 15 days of receiving notice from HACC of the amount owed. See Chapter 16 for policies on repayment agreements.

13-III.E. CRITERIA FOR DECIDING TO TERMINATE TENANCY

A PHA that has grounds to terminate a tenancy is not required to do so, except as explained in Part II of this chapter, and may consider all of the circumstances relevant to a particular case before making a decision.

Evidence [24 CFR 982.553(c)]

For criminal activity, HUD permits the PHA to terminate the lease if a *preponderance of the evidence* indicates that a household member has engaged in the activity, regardless of whether the household member has been arrested or convicted, and without satisfying the standard of proof used for a criminal conviction.

HACC Policy

HACC will use the concept of the preponderance of the evidence as the standard for making all termination decisions.

Preponderance of the evidence is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not.

Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Consideration of Circumstances [24 CFR 966.4(l)(5)(vii)(B)]

Although it is required that certain lease provisions exist for criminal activity and alcohol abuse, HUD provides that the PHA may consider all circumstances relevant to a particular case in order to determine whether or not to terminate the lease.

Such relevant circumstances can also be considered when terminating the lease for any other reason.

HACC Policy

HACC will consider the following factors before deciding whether to terminate the lease for any of the HUD required lease provisions or for any other reasons:

The seriousness of the offending action, especially with respect to how it would affect other residents

The extent of participation or culpability of the leaseholder, or other household members, in the offending action, including whether the culpable member is a minor, a person with disabilities, or (as discussed further in section 13-III.F) a victim of domestic violence, dating violence, or stalking

The effect on the community for HACC's failure to terminate the tenancy

The effect of HACC's decision on the integrity of the public housing program

The demand for housing by eligible families who will adhere to lease responsibilities

The extent to which the leaseholder has shown personal responsibility and whether they have taken all reasonable steps to prevent or mitigate the offending action

The length of time since the violation occurred, the family's recent history, and the likelihood of favorable conduct in the future

In the case of program abuse, the dollar amount of the underpaid rent and whether or not a false certification was signed by the family

Consideration of Rehabilitation [24 CFR 966.4(l)(5)(vii)(D)]

HUD authorizes PHAs to take into consideration whether a household member who had used illegal drugs or abused alcohol and is no longer engaging in such use or abuse is participating in or has successfully completed a supervised drug or alcohol rehabilitation program.

HACC Policy

In determining whether to terminate the lease for illegal drug use or a pattern of illegal drug use, or for abuse or a pattern of abuse of alcohol, by a household member who is no longer engaging in such use or abuse, HACC will consider whether such household member is participating in or has successfully completed a supervised drug or alcohol rehabilitation program, or has otherwise been rehabilitated successfully.

For this purpose the PHA will require the tenant to submit evidence in the form of a formal certification of the household member's current participation in, or successful completion of, an approved, licensed and supervised drug or alcohol rehabilitation program recognized by HACC.

Reasonable Accommodation [24 CFR 966.7]

If the family includes a person with disabilities, the PHA's decision to terminate the family's lease is subject to consideration of reasonable accommodation in accordance with 24 CFR Part 8.

HACC Policy

If a family indicates that the behavior of a family member with a disability is the reason for a proposed termination of lease, HACC will determine whether the behavior is related to the disability. If so, upon the family's request within 15 calendar days, HACC will determine whether alternative measures are appropriate as a reasonable accommodation. HACC will only consider accommodations that can reasonably be expected to address the behavior that is the basis of the proposed lease termination. See Chapter 2 for a discussion of reasonable accommodation.

Nondiscrimination Limitation [24 CFR 966.4(l)(5)(vii)(F)]

The PHA's eviction actions must be consistent with fair housing and equal opportunity provisions of 24 CFR 5.105.

13-III.F. PROHIBITION AGAINST TERMINATING TENANCY OF VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, AND STALKING [Pub.L. 109-162 and 109-271]

The Violence against Women Reauthorization Act of 2005 (VAWA), provides that “criminal activity directly relating to domestic violence, dating violence, or stalking, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, shall not be cause for termination of the tenancy or occupancy rights, if the tenant or immediate family member of the tenant’s family is the victim or threatened victim of that abuse.”

VAWA further provides that incidents of actual or threatened domestic violence, dating violence, or stalking may not be construed either as serious or repeated violations of the lease by the victim of such violence or as good cause for terminating the tenancy or occupancy rights of the victim of such violence.

Definitions

For the definitions of *domestic violence*, *dating violence*, *stalking*, and *immediate family member*, see section 3-III.F.

VAWA and Other Laws [Pub.L. 109-162]

VAWA does not supersede any other federal, state, or local law that provides greater protection to victims of domestic violence, dating violence, or stalking.

Moreover, VAWA does not limit the PHA’s duty to honor court orders issued to protect a victim or to address the distribution of property when a family breaks up.

Limits on VAWA Protections [Pub.L. 109-162]

While VAWA prohibits a PHA from using domestic violence, dating violence, or stalking as the cause for a termination or eviction action against a public housing tenant who is the victim of the abuse, the protections it provides are not absolute. Specifically:

- VAWA does not limit a PHA’s otherwise available authority to terminate assistance to or evict a victim for lease violations not premised on an act of domestic violence, dating violence, or stalking providing that the PHA does not subject the victim to a more demanding standard than other tenants.
- VAWA does not limit a PHA’s authority to terminate the tenancy of any public housing tenant if the PHA can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to the property if that tenant’s tenancy is not terminated.

HACC Policy

In determining whether a public housing tenant who is a victim of domestic violence, dating violence, or stalking is an actual and imminent threat to other tenants or those employed at or providing service to a property, HACC will consider the following, and any other relevant, factors:

Whether the threat is toward an employee or tenant other than the victim of domestic violence, dating violence, or stalking

Whether the threat is a physical danger beyond a speculative threat

Whether the threat is likely to happen within a short period of time

Whether the threat to other tenants or employees can be eliminated in some other way, such as by helping the victim relocate to a confidential location

If the tenant wishes to contest HACC's determination that he or she is an actual and imminent threat to other tenants or employees, the tenant may do so as part of the grievance hearing or in a court proceeding.

Victim Notification [Notice PIH 2006-42]

VAWA requires PHAs to notify tenants of their rights under VAWA and to inform them about the existence of form HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking. (For general VAWA notification policies, see section 16-VII.) Notice PIH 2006-42 identifies two ways that a PHA may fulfill this requirement in the event of a termination or start of an eviction proceeding:

- It may enclose the form with the termination or eviction notice and direct the family to complete, sign, and return the form, if applicable, by a specified date.
- It may include language discussing the protections provided by VAWA in the termination or eviction notice and request that a tenant come to the PHA office and pick up the form if the tenant believes the VAWA protections apply.

Notice PIH 2006-42 points out that mailing the certification form in response to an incident could place the victim at risk, since the abuser may be monitoring the mail. In such cases, the notice recommends that PHAs work with tenants to make other delivery arrangements.

HACC Policy

HACC will follow the lease termination notice policy in section 13-IV.D. If HACC has reason to suspect that the notice might place a victim of domestic violence at risk, it will attempt to deliver the notice by hand directly to the victim. HACC will use the same caution if it decides to deliver VAWA information to a victim at any other time following an incident of domestic violence.

Victim Documentation [Notice PIH 2006-42]

VAWA authorizes PHAs responding to incidents of actual or threatened domestic violence, dating violence, or stalking to request in writing that a tenant complete, sign, and submit a HUD-approved certification form (form HUD-50066).

In lieu of a certification form, or in addition to the certification form, a tenant may provide one of the following:

- A federal, state, tribal, territorial, or local police or court record documenting the domestic violence, dating violence, or stalking
- Documentation signed by an employee, agent, or volunteer of a victim service provider; an attorney; or a medical professional from whom the victim has sought assistance in addressing domestic violence, dating violence, or stalking, or the effects of such abuse, in which the professional attests under penalty of perjury to the professional's belief that the incidents in question are bona fide incidents of abuse, and the victim of domestic violence, dating violence, or stalking has signed or attested to the documentation

A PHA is not required to demand that an individual produce official documentation or physical proof of an individual's status as a victim of domestic violence, dating violence, or stalking in order to receive the protections of VAWA. A PHA may, at its discretion, provide assistance to an individual based solely upon the individual's statement or other corroborating evidence.

VAWA specifies that a victim of domestic violence, dating violence, or stalking must provide documentation of abuse within 14 business days after receipt of a written request for such documentation by a PHA. If the victim does not provide the documentation within that time frame, or any extension approved by the PHA, the victim forfeits the protections against termination afforded by VAWA, and the PHA is free to evict or terminate the assistance of the victim in accordance with otherwise applicable law and lease provisions.

HACC Policy

When a tenant family is facing lease termination because of the actions of a tenant, household member, guest, or other person under the tenant's control and a tenant or immediate family member of the tenant's family claims that she or he is the victim of such actions and that the actions are related to domestic violence, dating violence, or stalking, HACC will request in writing that the individual submit documentation affirming that claim. The written request will include explicit instructions on where, when, and to whom the documentation must be submitted. It will also state the consequences for failure to submit the documentation by the deadline.

The documentation will consist of a completed and signed form HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking. In lieu of the certification form, HACC will accept either of the following forms of documentation:

HUD 50066.

A police or court record documenting the actual or threatened abuse

Documentation signed by a person who has assisted the victim in addressing domestic violence, dating violence, or stalking, or the effects of such abuse. This person may be an employee, agent, or volunteer of a victim service provider; an attorney; or a medical or other knowledgeable professional. The person signing the documentation must attest under penalty of perjury to the person's belief that the incidents in question are bona fide incidents of abuse. The victim must also sign the documentation.

HACC reserves the right to waive the documentation requirement if it determines that a statement or other corroborating evidence from the individual will suffice.

The individual claiming victim status must submit the requested documentation within 14 business days after receipt of HACC's written request or must request an extension within that time frame. HACC may, at its discretion, extend the deadline for 10 business days.

If the individual provides the requested documentation within 15 calendar days, or any HACC-approved extension, HACC will reconsider its termination decision in light of the documentation.

If the individual does not provide the requested documentation within 15 calendar days, or any HACC-approved extension, HACC will proceed with termination of the family's lease in accordance with applicable local, state, and federal law and the policies in this ACOP.

Terminating or Evicting a Perpetrator of Domestic Violence

Although VAWA provides protection from termination for victims of domestic violence, it does not provide protection for perpetrators. In fact, VAWA gives the PHA the explicit authority to bifurcate a lease, or to remove a household member from a lease, “in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others, without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also a tenant or lawful occupant.” Specific lease language affirming this authority is not necessary. Further, the authority supersedes any local, state, or other federal law to the contrary. However, if the PHA chooses to exercise this authority, it must follow any procedures prescribed by HUD or by applicable local, state, or federal law for eviction, lease termination, or termination of assistance [Pub.L. 109-271]. This means that the PHA must follow the same rules when terminating or evicting an individual as it would when terminating or evicting an entire family [3/16/07 *Federal Register* notice on the applicability of VAWA to HUD programs].

HACC Policy

HACC will bifurcate a family’s lease and terminate the tenancy of a family member if HACC determines that the family member has committed criminal acts of physical violence against other family members or others. This action will not affect the tenancy or program assistance of the remaining, non-culpable family members.

In making its decision, HACC will consider all credible evidence, including, but not limited to, a signed certification (form HUD-50066) or other documentation of abuse submitted to HACC by the victim in accordance with this section. HACC will also consider the factors in section 13.III.E. Upon such consideration, HACC may, on a case-by-case basis, choose not to bifurcate the lease and terminate the tenancy of the culpable family member.

If HACC does bifurcate the lease and terminate the tenancy of the culpable family member, it will do so in accordance with the lease, applicable law, and the policies in this ACOP.

PHA Confidentiality Requirements [Pub.L. 109-162]

All information provided to the PHA regarding domestic violence, dating violence, or stalking, including the fact that an individual is a victim of such violence or stalking, must be retained in confidence and may neither be entered into any shared data base nor provided to any related entity, except to the extent that the disclosure (a) is requested or consented to by the individual in writing, (b) is required for use in an eviction proceeding, or (c) is otherwise required by applicable law.

HACC Policy

If disclosure is required for use in an eviction proceeding or is otherwise required by applicable law, HACC will inform the victim before disclosure occurs so that safety risks can be identified and addressed.

PART IV: NOTIFICATION REQUIREMENTS, EVICTION PROCEDURES AND RECORD KEEPING

13-IV.A. OVERVIEW

HUD regulations specify the requirements for the notice that must be provided prior to lease termination. This part discusses those requirements and the specific requirements that precede and follow termination for certain criminal activities which are addressed in the regulations. This part also discusses specific requirements pertaining to the actual eviction of families and record keeping.

13-IV.B. CONDUCTING CRIMINAL RECORDS CHECKS [24 CFR 5.903(e)(ii) and 24 CFR 960.259]

HUD authorizes PHAs to conduct criminal records checks on public housing residents for lease enforcement and eviction. PHA policy determines when the PHA will conduct such checks.

HACC Policy

HACC will conduct criminal records checks when it has come to the attention of HACC, either from local law enforcement or by other means, that an individual has engaged in the destruction of property, engaged in violent activity against another person, or has interfered with the right to peaceful enjoyment of the premises of other residents. Such checks will also include sex offender registration information. In order to obtain such information, all adult household members must sign consent forms for release of criminal conviction and sex offender registration records on an annual basis.

HACC may not pass along to the tenant the costs of a criminal records check.

13-IV.C. DISCLOSURE OF CRIMINAL RECORDS TO FAMILY [24 CFR 5.903(f), 24 CFR 5.905(d) and 24 CFR 966.4(l)(5)(iv)]

In conducting criminal records checks, if the PHA uses the authority of 24 CFR 5.903 and 5.905 to obtain such information, certain protections must be afforded the tenant before any adverse action is taken. In such cases if the PHA obtains criminal records information from a state or local agency showing that a household member has been convicted of a crime, or is subject to a sex offender registration requirement, relevant to lease enforcement or eviction, the PHA must notify the household of the proposed action and must provide the subject of the record and the tenant a copy of such information, and an opportunity to dispute the accuracy and relevance of the information before an eviction or lease enforcement action is taken.

HACC Policy

In all cases where criminal record or sex offender registration information would result in lease enforcement or eviction, HACC will notify the household in writing of the proposed adverse action and will provide the subject of the record and the tenant a copy of such information, and an opportunity to dispute the accuracy and relevance of the information before an eviction or lease enforcement action is taken.

The family will be given 15 calendar days from the date of HACC notice, to dispute the accuracy and relevance of the information. If the family does not contact HACC to dispute the information within that 15 calendar day period, in writing, HACC will proceed with the termination action.

Should the tenant not exercise their right to dispute prior to any adverse action, the tenant still has the right to dispute in the grievance hearing or court trial.

13-IV.D. LEASE TERMINATION NOTICE [24 CFR 966.4(l)(3)]

Form, Delivery, and Content of the Notice

Notices of lease termination must be in writing. The notice must state the specific grounds for termination, the date the termination will take place, the resident's right to reply to the termination notice, and their right to examine PHA documents directly relevant to the termination or eviction. If the PHA does not make the documents available for examination upon request by the tenant, the PHA may not proceed with the eviction [24 CFR 996.4(m)].

When the PHA is required to offer the resident an opportunity for a grievance hearing, the notice must also inform the resident of their right to request a hearing in accordance with the PHA's grievance procedure. In these cases, the tenancy shall not terminate until the time for the tenant to request a grievance hearing has expired and the grievance procedure has been completed.

When the PHA is not required to offer the resident an opportunity for a grievance hearing because HUD has made a due process determination and the lease termination is for criminal activity that threatens health, safety or right to peaceful enjoyment or for drug-related criminal activity, the notice of lease termination must state that the tenant is not entitled to a grievance hearing on the termination. It must specify the judicial eviction procedure to be used by the PHA for eviction of the tenant, and state that HUD has determined that the eviction procedure provides the opportunity for a hearing in court that contains the basic elements of due process as defined in HUD regulations. The notice must also state whether the eviction is for a criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises of other residents or employees of the PHA, or for a drug-related criminal activity on or off the premises.

HACC Policy

HACC will attempt to deliver notices of lease termination directly to the tenant or an adult member of the household. (For terminations related to domestic violence, see also the policy under "Victim Notification" in section 13-III.F.) If such attempt fails, the notice will be sent by first-class mail the same day.

All notices of lease termination will include a statement of the protection against termination provided by the Violence against Women Reauthorization Act of 2005 (VAWA) for victims of domestic violence, dating violence, or stalking. They will also include a copy of form HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking. Any family member who claims that the cause for termination involves (a) criminal acts of physical violence against family members or others or (b) incidents of domestic violence, dating violence, or stalking of which a family member is the victim will be given the opportunity to provide documentation in accordance with the policies in section 13-III.F.

Timing of the Notice [24 CFR 966.4(l)(3)(i)]

The PHA must give written notice of lease termination of:

- 14 calendar days in the case of failure to pay rent
- A reasonable period of time considering the seriousness of the situation (but not to exceed 30 calendar days)

If the health or safety of other residents, PHA employees, or persons residing in the immediate vicinity of the premises is threatened

If any member of the household has engaged in any drug-related criminal activity or violent criminal activity

If any member of the household has been convicted of a felony

- 30 calendar days in any other case, except that if a state or local law allows a shorter notice period, such shorter period shall apply.

HACC Policy

HACC will honor federal requirements of notice and New Jersey State law. HACC will give written notice of 14 calendar days for nonpayment of rent. For all other lease terminations HACC will give 30 days written notice or, if state or local law allows less than 30 days, such shorter notice under State Law will be given.

Notice of Nonrenewal Due to Community Service Noncompliance [24 CFR 966.4(l)(2)(ii)(D), 24 CFR 960.603(b) and 24 CFR 960.607(b)]

When the PHA finds that a family is in noncompliance with the community service requirement, the tenant and any other noncompliant resident must be notified in writing of this determination. Notices of noncompliance will be issued in accordance with the requirements and policies in Section 11-I.E.

HACC Policy

If after receiving a notice of initial noncompliance the family does not request a grievance hearing, or does not take either corrective action required by the notice within the required timeframe, a termination notice will be issued in accordance with the policies above.

If a family agreed to cure initial noncompliance by signing an agreement, and is still in noncompliance after being provided the 12-month opportunity to cure, the family will be issued a notice of continued noncompliance. The notice of continued noncompliance will be sent in accordance with the policies in Section 11-I.E. and will also serve as the notice of termination of tenancy.

Notice of Termination Based on Citizenship Status [24 CFR 5.514 (c) and (d)]

In cases where termination of tenancy is based on citizenship status, HUD requires the notice of termination to contain additional information. In addition to advising the family of the reasons their assistance is being terminated, the notice must also advise the family of any of the following that apply: the family's eligibility for proration of assistance, the criteria and procedures for obtaining relief under the provisions for preservation of families, the family's right to request an appeal to the USCIS of the results of secondary verification of immigration status and to submit additional documentation or a written explanation in support of the appeal, and the family's right to request an informal hearing with the PHA either upon completion of the USCIS appeal or in lieu of the USCIS appeal. Please see Chapter 14 for the PHA's informal hearing procedures.

13-IV.E. EVICTION [24 CFR 966.4(l)(4) and 966.4(m)]

Eviction notice means a notice to vacate, or a complaint or other initial pleading used under state or local law to commence an eviction action. The PHA may only evict the tenant from the unit by instituting a court action, unless the law of the jurisdiction permits eviction by administrative action, after a due process administrative hearing, and without a court determination of the rights and liabilities of the parties.

HACC Policy

When a family does not vacate the unit after receipt of a termination notice, by the deadline given in the notice, HACC will follow state and local landlord-tenant law in filing an eviction action with the local court that has jurisdiction in such cases.

If the eviction action is finalized in court and the family remains in occupancy beyond the deadline to vacate given by the court, HACC will seek the assistance of the court to remove the family from the premises as per state and local law.

The PHA may not proceed with an eviction action if the PHA has not made available the documents to be used in the case against the family, and has not afforded the family the opportunity to examine and copy such documents in accordance with the provisions of 24 CFR 966.4(l)(3) and (m).

13-IV.F. NOTIFICATION TO POST OFFICE [24CFR 966.4(l)(5)(iii)(B)]

When HACC evicts an individual or family for criminal activity, including drug-related criminal activity, HACC must notify the local post office serving the dwelling unit that the individual or family is no longer residing in the unit.

13-IV.G. RECORD KEEPING

For more information concerning general record keeping, see Chapter 16.

HACC Policy

A written record of every termination and/or eviction will be maintained by HACC at the development where the family was residing, and will contain the following information:

Name of resident, number and identification of unit occupied.

Date of the notice of lease termination and any other notices required by state or local law; these notices may be on the same form and will run concurrently.

Specific reason(s) for the notices, citing the lease section or provision that was violated, and other facts pertinent to the issuing of the notices described in detail (other than any criminal history reports obtained solely through the authorization provided in 24 CFR 5.903 and 5.905).

Date and method of notifying the resident.

Summaries of any conferences held with the resident including dates, names of conference participants, and conclusions.

Chapter 14

GRIEVANCES AND APPEALS

INTRODUCTION

This chapter discusses grievances and appeals pertaining to PHA actions or failures to act that adversely affect public housing applicants or residents. The policies are discussed in the following three parts:

Part I: Informal Hearings for Public Housing Applicants. This part outlines the requirements and procedures for informal hearings for public housing applicants.

Part II: Informal Hearings with Regard to Noncitizens. This part discusses informal hearings regarding citizenship status and where they differ from the requirements for general applicant and tenant grievances.

Part III: Grievance Procedures for Public Housing Residents. This part outlines the requirements and procedures for handling grievances for public housing residents.

Note that this chapter is not the PHA's grievance procedure. The grievance procedure is a document separate from the ACOP. This chapter of the ACOP provides the policies that drive the grievance procedure.

PART I: INFORMAL HEARINGS FOR PUBLIC HOUSING APPLICANTS

14-I.A. OVERVIEW

When the PHA makes a decision that has a negative impact on an applicant family, the family is often entitled to appeal the decision. For applicants, the appeal takes the form of an informal hearing. HUD regulations do not provide a structure for or requirements regarding informal hearings for applicants (except with regard to citizenship status, to be covered in Part II). This part discusses the PHA policies necessary to respond to applicant appeals through the informal hearing process.

14-I.B. INFORMAL HEARING PROCESS [24 CFR 960.208(a) and PH Occ GB, p. 58]

Informal hearings are provided for public housing applicants. An applicant is someone who has applied for admission to the public housing program, but is not yet a tenant in the program. Informal hearings are intended to provide a means for an applicant to dispute a determination of ineligibility for admission to a project [24 CFR 960.208(a)]. Applicants to public housing are not entitled to the same hearing process afforded tenants in the PHA grievance procedure [24 CFR 966.53(a) and PH Occ GB, p. 58].

Informal hearings provide the applicant a means to hear the details of the reasons for rejection, and an opportunity to present evidence to the contrary if available, and to claim mitigating circumstances if possible.

Use of Informal Hearing Process

While the PHA must offer the opportunity of an informal hearing to applicants who have been determined as ineligible for admission, the PHA could make the informal hearing process available to applicants who wish to dispute other PHA actions that adversely affect them.

HACC Policy

HACC will only offer informal hearings to applicants for the purpose of disputing denials of admission.

Notice of Denial [24 CFR 960.208(a)]

The PHA must give an applicant prompt notice of a decision denying eligibility for admission. The notice must contain a brief statement of the reasons for the PHA decision, and must also state that the applicant may request an informal hearing to dispute the decision. The notice must describe how to obtain the informal hearing.

Prior to notification of denial based on information obtained from criminal or sex offender registration records, the family, in some cases, must be given the opportunity to dispute the information in those records which would be the basis of the denial. See Section 3-III.G for details concerning this requirement.

Scheduling an Informal Hearing

HACC Policy

A request for an informal hearing must be made in writing and delivered to HACC either in person or by first class mail, by the close of the business day, no later than 10 business days from the date of HACC's notification of denial of admission.

Except as provided in Section 3-III.F, HACC will schedule and send written notice of the informal hearing within 10 business days of the family's request.

Conducting an Informal Hearing [PH Occ. GB, p. 58]

HACC Policy

The informal hearing will be conducted by a person other than the one who made the decision under review, or a subordinate of this person.

The applicant will be provided an opportunity to present written or oral objections to the decision of HACC.

The person conducting the informal hearing will make a recommendation to HACC based on the documentation or oral information provided and verified, but HACC is responsible for making the final decision as to whether admission should be granted or denied.

Informal Hearing Decision [PH Occ. GB, p. 58]

HACC Policy

HACC will notify the applicant of HACC's final decision, including a brief statement of the reasons for the final decision.

In rendering a decision, HACC will evaluate the following matters:

Whether or not the grounds for denial were stated factually in the notice

The validity of grounds for denial of admission. If the grounds for denial are not specified in the regulations or in HACC policy, then the decision to deny assistance will be overturned. See Chapter 3 for a detailed discussion of the grounds for applicant denial.

The validity of the evidence. HACC will evaluate whether the facts presented prove the grounds for denial of admission. If the facts prove that there are grounds for denial, and the denial is required by HUD, the PHA will uphold the decision to deny admission.

If the facts prove the grounds for denial, and the denial is discretionary, HACC will consider the recommendation of the person conducting the informal hearing in making the final decision whether to deny admission.

HACC will notify the applicant of the final decision, including a statement explaining the reason(s) for the decision. The notice will be mailed, with return receipt requested, within 15 calendar days of the informal hearing, to the applicant and his or her representative, if any.

If the informal hearing decision overturns the denial, processing for admission will resume.

If the family fails to appear for their informal hearing, the denial of admission will stand and the family will be so notified.

Reasonable Accommodation for Persons with Disabilities [24 CFR 966.7]

Persons with disabilities may request reasonable accommodations to participate in the informal hearing process and the PHA must consider such accommodations. The PHA must also consider reasonable accommodation requests pertaining to the reasons for denial if related to the person's disability. See Chapter 2 for more detail pertaining to reasonable accommodation requests.

PART II: INFORMAL HEARINGS WITH REGARD TO NONCITIZENS

14-II.A. HEARING AND APPEAL PROVISIONS FOR NONCITIZENS [24 CFR 5.514]

Denial or termination of assistance based on immigration status is subject to special hearing and notice rules. These special hearings are referred to in the regulations as informal hearings, but the requirements for such hearings are different from the informal hearings used to deny applicants for reasons other than immigration status.

Assistance to a family may not be delayed, denied, or terminated on the basis of immigration status at any time prior to a decision under the United States Citizenship and Immigration Services (USCIS) appeal process. Assistance to a family may not be terminated or denied while the PHA hearing is pending, but assistance to an applicant may be delayed pending the completion of the informal hearing.

A decision against a family member, issued in accordance with the USCIS appeal process or the PHA informal hearing process, does not preclude the family from exercising the right, that may otherwise be available, to seek redress directly through judicial procedures.

Notice of Denial or Termination of Assistance [24 CFR 5.514(d)]

As discussed in Chapters 3 and 13, the notice of denial or termination of assistance for noncitizens must advise the family of any of the following that apply:

- That financial assistance will be denied or terminated, and provide a brief explanation of the reasons for the proposed denial or termination of assistance.
- The family may be eligible for proration of assistance. This constitutes a “mixed family” where at least one member of the family is a citizen or eligible immigrant.
- In the case of a tenant, the criteria and procedures for obtaining relief under the provisions for preservation of families [24 CFR 5.514 and 5.518].
- That the family has a right to request an appeal to the USCIS of the results of secondary verification of immigration status and to submit additional documentation or explanation in support of the appeal.
- That the family has a right to request an informal hearing with the PHA either upon completion of the USCIS appeal or in lieu of the USCIS appeal.
- For applicants, assistance may not be delayed until the conclusion of the USCIS appeal process, but assistance may be delayed during the period of the informal hearing process.
- Applicant households and residents where no US citizen or Eligible Immigrant is a member of the household shall not receive assistance.

United States Citizenship and Immigration Services Appeal Process [24 CFR 5.514(e)]

When the PHA receives notification that the USCIS secondary verification failed to confirm eligible immigration status, the PHA must notify the family of the results of the USCIS verification. The family will have 30 days from the date of the notification to request an appeal of the USCIS results. The request for appeal must be made by the family in writing directly to the USCIS. The family must provide the PHA with a copy of the written request for appeal and proof of mailing.

HACC Policy

HACC will notify the family in writing of the results of the USCIS secondary verification within 15 calendar days of receiving the results.

The family must provide the PHA with a copy of the written request for appeal and proof of mailing within 15 calendar days of sending the request to the USCIS.

The family must forward to the designated USCIS office any additional documentation or written explanation in support of the appeal. This material must include a copy of the USCIS document verification request (used to process the secondary request) or such other form specified by the USCIS, and a letter indicating that the family is requesting an appeal of the USCIS immigration status verification results.

The USCIS will notify the family, with a copy to the PHA, of its decision. When the USCIS notifies the PHA of the decision, the PHA must notify the family of its right to request an informal hearing.

HACC Policy

HACC will send written notice to the family of its right to request an informal hearing within 15 calendar days of receiving notice of the USCIS decision regarding the family's immigration status.

Informal Hearing Procedures for Applicants [24 CFR 5.514(f)]

After notification of the USCIS decision on appeal, or in lieu of an appeal to the USCIS, an applicant family may request that the PHA provide a hearing. The request for a hearing must be made either within 30 days of receipt of the PHA notice of denial, or within 30 days of receipt of the USCIS appeal decision.

The informal hearing procedures for applicant families are described below.

Informal Hearing Officer

The PHA must provide an informal hearing before an impartial individual, other than a person who made or approved the decision under review, and other than a person who is a subordinate of the person who made or approved the decision.

Evidence

The family must be provided the opportunity to examine and copy at the family's expense, at a reasonable time in advance of the hearing, any documents in the possession of the PHA pertaining to the family's eligibility status, or in the possession of the USCIS (as permitted by USCIS requirements), including any records and regulations that may be relevant to the hearing.

HACC Policy

The family will be allowed to copy any documents related to the hearing at a cost of \$.25 per page. The family must request discovery of HACC documents no later than 12:00 p.m. on the business day prior to the hearing.

The family must be provided the opportunity to present evidence and arguments in support of eligible status. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

The family must also be provided the opportunity to refute evidence relied upon by HACC, and to confront and cross-examine all witnesses on whose testimony or information HACC relies.

Representation and Interpretive Services

The family is entitled to be represented by an attorney or other designee, at the family's expense, and to have such person make statements on the family's behalf.

The family is entitled to arrange for an interpreter to attend the hearing, at the expense of the family, or HACC, as may be agreed upon by the two parties. If the family does not arrange for their own interpreter, HACC is still obligated to provide oral translation services in accordance with its LEP Plan.

Recording of the Hearing

The family is entitled to have the hearing recorded by audiotape. The PHA may, but is not required to provide a transcript of the hearing.

HACC Policy

HACC will not provide a transcript of an audio taped informal hearing.

Hearing Decision

The PHA must provide the family with a written notice of the final decision, based solely on the facts presented at the hearing, within 14 calendar days of the date of the informal hearing. The notice must state the basis for the decision.

Retention of Documents [24 CFR 5.514(h)]

The PHA must retain for a minimum of 5 years the following documents that may have been submitted to the PHA by the family, or provided to the PHA as part of the USCIS appeal or the PHA informal hearing process:

- The application for assistance
- The form completed by the family for income reexamination
- Photocopies of any original documents, including original USCIS documents
- The signed verification consent form
- The USCIS verification results
- The request for a USCIS appeal
- The final USCIS determination
- The request for an informal hearing
- The final informal hearing decision

Informal Hearing Procedures for Residents [24 CFR 5.514(f)]

After notification of the USCIS decision on appeal, or in lieu of an appeal to the USCIS, a resident family may request that the PHA provide a hearing. The request for a hearing must be made either within 30 days of receipt of the PHA notice of termination, or within 30 days of receipt of the USCIS appeal decision.

The informal hearing procedures for resident families whose tenancy is being terminated based on immigration status is the same as for any grievance under the grievance procedures for resident families found in Part III below.

PART III: GRIEVANCE PROCEDURES FOR PUBLIC HOUSING RESIDENTS

14-III.A. REQUIREMENTS [24 CFR 966.52]

PHAs must have a grievance procedure in place through which residents of public housing are provided an opportunity to grieve any PHA action or failure to act involving the lease or PHA policies which adversely affect their rights, duties, welfare, or status.

The PHA grievance procedure must be included in, or incorporated by reference in, the lease.

HACC Policy

HACC grievance procedure will be incorporated by reference in the tenant lease.

The PHA must provide at least 30 days notice to tenants and resident organizations setting forth proposed changes in the PHA grievance procedure, and providing an opportunity to present written comments. Comments submitted must be considered by the PHA before adoption of any grievance procedure changes by the PHA.

HACC Policy

Residents and resident organizations will have 30 calendar days from the date they are notified by HACC of any proposed changes in HACC grievance procedure, to submit written comments to HACC.

HACC will furnish a copy of the grievance procedure to each tenant and to resident organizations.

14-III.B. DEFINITIONS [24 CFR 966.53; 24 CFR 966.51(a)(2)(i)]

There are several terms used by HUD with regard to public housing grievance procedures, which take on specific meanings different from their common usage. These terms are as follows:

- **Grievance** – any dispute which a tenant may have with respect to PHA action or failure to act in accordance with the individual tenant’s lease or PHA regulations which adversely affect the individual tenant’s rights, duties, welfare or status
- **Complainant** – any tenant whose grievance is presented to the PHA or at the project management office
- **Due Process Determination** – a determination by HUD that law of the jurisdiction requires that the tenant must be given the opportunity for a hearing in court which provides the basic elements of due process before eviction from the dwelling unit
- **Elements of Due Process** – an eviction action or a termination of tenancy in a state or local court in which the following procedural safeguards are required:
 - Adequate notice to the tenant of the grounds for terminating the tenancy and for eviction
 - Right of the tenant to be represented by counsel
 - Opportunity for the tenant to refute the evidence presented by the PHA including the right to confront and cross-examine witnesses and to present any affirmative legal or equitable defense which the tenant may have
 - A decision on the merits
- **Hearing Officer/Panel** – a person/panel selected in accordance with HUD regulations to hear grievances and render a decision with respect thereto
- **Tenant** – the adult person (or persons) (other than a live-in aide)
 - Who resides in the unit, and who executed the lease with the PHA as lessee of the dwelling unit, or, if no such person now resides in the unit,
 - Who resides in the unit, and who is the remaining head of household of the tenant family residing in the dwelling unit
- **Resident Organization** – includes a resident management corporation

14-III.C. APPLICABILITY [24 CFR 966.51]

Potential grievances could address most aspects of a PHA's operation. However, there are some situations for which the grievance procedure is not applicable.

The grievance procedure is applicable only to individual tenant issues relating to the PHA. It is not applicable to disputes between tenants not involving the PHA. Class grievances are not subject to the grievance procedure and the grievance procedure is not to be used as a forum for initiating or negotiating policy changes of the PHA.

If HUD has issued a due process determination, a PHA may exclude from the PHA grievance procedure any grievance concerning a termination of tenancy or eviction that involves:

- Any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises of other residents or employees of the PHA
- Any violent or drug-related criminal activity on or off such premises
- Any criminal activity that resulted in felony conviction of a household member

HACC Policy

New Jersey is a due process state. Therefore, HACC shall comply with the NJ Landlord/Tenant statutes for all evictions and lease violations in so far as these procedures do not conflict with HUD regulations.

It must grant opportunity for grievance hearings for all lease terminations, regardless of cause. See Chapter 13 for related policies on the content of termination notices.

14-III.D. INFORMAL SETTLEMENT OF GRIEVANCE [24 CFR 966.54]

Any grievance must be presented in writing, to the PHA office or to the office of the project in which the complainant resides so that the grievance may be discussed informally and settled without a hearing, if appropriate.

HACC Policy

HACC will accept requests for an informal settlement of a grievance either orally or in writing, to HACC office within 10 business days of the grievable event. Within 10 business days of receipt of the request the HACC will arrange a meeting with the tenant at a mutually agreeable time and confirm such meeting in writing to the tenant.

If a tenant fails to attend the scheduled meeting without prior notice, the HACC will reschedule the appointment only if the tenant can show good cause for failing to appear, or if it is needed as a reasonable accommodation for a person with disabilities.

Good cause is defined as an unavoidable conflict which seriously affects the health, safety or welfare of the family.

HUD regulations require that a summary of such discussion will be prepared within a reasonable time and one copy will be given to the tenant and one retained in the tenant file.

The summary must specify the names of the participants, dates of meeting, the nature of the proposed disposition of the complaint and the specific reasons therefore, and will specify the procedures by which a hearing may be obtained if the complainant is not satisfied.

HACC Policy

HACC will prepare a summary of the informal settlement within 5 business days; one copy to be given to the tenant and one copy to be retained in HACC's tenant file.

14-III.E. PROCEDURES TO OBTAIN A HEARING [24 CFR 966.55]

Requests for Hearing and Failure to Request [24 CFR 966.55(a), (c), and (d)]

All grievances must be presented in accordance with the informal procedures prescribed above as a condition prior to a grievance hearing. However, if the complainant can show good cause for failure to proceed with the informal settlement process to the hearing officer/panel, the hearing officer/panel may waive this provision [24 CFR 966.55(d)].

The complainant must submit the request in writing for a grievance hearing within a reasonable time after receipt of the summary of informal discussion [24 CFR 966.55(a)]. The request must specify the reasons for the grievance and the action or relief sought.

HACC Policy

The resident must submit a written request for a grievance hearing to HACC within 5 business days of the tenant's receipt of the summary of the informal settlement.

If the complainant does not request a hearing, HACC's disposition of the grievance under the informal settlement process will become final. However, failure to request a hearing does not constitute a waiver by the complainant of the right to contest HACC's action in disposing of the complaint in an appropriate judicial proceeding [24 CFR 966.55(c)].

Escrow Deposits [24 CFR 966.55(e)]

Before a hearing is scheduled in any grievance involving the amount of rent that the PHA claims is due, the family must pay an escrow deposit to the PHA. When a family is required to make an escrow deposit, the amount is the amount of rent the PHA states is due and payable as of the first of the month preceding the month in which the family's act or failure to act took place. After the first deposit the family must deposit the same amount monthly until the family's complaint is resolved by decision of the hearing officer/panel.

The PHA must waive the requirement for an escrow deposit where the family has requested a financial hardship exemption from minimum rent requirements or is grieving the effect of welfare benefits reduction in calculation of family income [24 CFR 5.630(b)(3)].

Unless the PHA waives the requirement, the family's failure to make the escrow deposit will terminate the grievance procedure. A family's failure to pay the escrow deposit does not waive the family's right to contest the PHA's disposition of the grievance in any appropriate judicial proceeding.

HACC Policy

HACC will not waive the escrow requirement for grievances involving rent amounts except where required to do so by regulation.

Scheduling of Hearings [24 CFR 966.55(f)]

If the complainant has complied with all requirements for requesting a hearing as described above, a hearing must be scheduled by the hearing officer/panel promptly for a time and place reasonably convenient to both the complainant and the PHA. A written notification specifying the time, place and the procedures governing the hearing must be delivered to the complainant and the appropriate PHA official.

HACC Policy

Within 10 business days of receiving a written request for a hearing, the hearing officer will schedule and send written notice of the hearing to both the complainant and HACC.

HACC may wish to permit the tenant to request to reschedule a hearing for good cause within 48 hours notice.

HACC Policy

The tenant may request to reschedule a hearing for good cause, or if it is needed as a reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family. Requests to reschedule a hearing must be made in writing prior to the hearing date. At its discretion, HACC may request documentation of the “good cause” prior to rescheduling the hearing.

Expedited Grievance Procedure [24 CFR 966.55(g)]

The PHA may establish an expedited grievance procedure for any grievance concerning a termination of tenancy or eviction that involves:

- Any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or employees of the PHA, or
- Any drug-related criminal activity on or near such premises

In such expedited grievances, the informal settlement of grievances as discussed in 14-III.D is not applicable.

The PHA may adopt special procedures concerning expedited hearings, including provisions for expedited notice or scheduling, or provisions for expedited decision on the grievance.

HACC Policy

HACC will follow expedited grievance procedures for any grievance concerning a termination of tenancy or eviction that involves any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or employees of HACC, or any drug-related criminal activity on or near such premises.

Such procedures will provide for an expedited notice of hearing request, an expedited scheduling of the hearing, and for an expedited decision on the grievance. The tenant will have 3 business days to make their hearing request. The hearing officer will have 3 business days to schedule the hearing, and 3 business days to render a decision. All other aspects of the expedited grievance process shall be the same as for other grievances.

14-III.F. SELECTION OF HEARING OFFICER/PANEL [24 CFR 966.55(b)]

The grievance hearing must be conducted by an impartial person or persons appointed by the PHA, other than the person who made or approved the PHA action under review, or a subordinate of such person.

HACC Policy

HACC grievance hearings will be conducted by a single hearing officer and not a panel. HACC will designate an impartial person to serve as hearing officers.

The PHA must determine the methodology for appointment of the hearing officer and it must be stated in the grievance procedure.

HACC Policy

HACC will appoint a person who has been selected in the manner required under the grievance procedure. Efforts will be made to assure that the person selected is not a friend or adversary of the complainant and that they do not have a personal stake in the matter under dispute or will otherwise have an appearance of a lack of impartiality.

14-III.G. PROCEDURES GOVERNING THE HEARING [24 CFR 966.56]

Rights of Complainant [24 CFR 966.56(b)]

The complainant will be afforded a fair hearing. This includes:

- The opportunity to examine before the grievance hearing any PHA documents, including records and regulations that are directly relevant to the hearing. The tenant must be allowed to copy any such document at the tenant's expense. If the PHA does not make the document available for examination upon request by the complainant, the PHA may not rely on such document at the grievance hearing.

HACC Policy

The resident/tenant will be allowed to copy any documents related to the hearing at a cost of \$.25 per page. The family must request discovery of HACC documents no later than 12:00 p.m. on the business day prior to the hearing.

- The right to be represented by counsel or other person chosen as the tenant's representative and to have such person make statements on the tenant's behalf.

HACC Policy

Hearings may be attended by the following applicable persons:

HACC representative(s) and any witnesses for HACC

The tenant and any witnesses for the tenant

The tenant's counsel or other representative

Any other person approved by HACC as a reasonable accommodation for a person with a disability

- The right to a private hearing unless the complainant requests a public hearing.
- The right to present evidence and arguments in support of the tenant's complaint, to controvert evidence relied on by HACC or project management, and to confront and cross-examine all witnesses upon whose testimony or information HACC or project management relies.
- A decision based solely and exclusively upon the facts presented at the hearing.

Decision without Hearing [24 CFR 966.56(c)]

The hearing officer/panel may render a decision without proceeding with the hearing if the hearing officer/panel determines that the issue has been previously decided in another proceeding.

Failure to Appear [24 CFR 966.56(d)]

If the complainant or the PHA fails to appear at a scheduled hearing, the hearing officer/panel may make a determination to postpone the hearing for not to exceed five business days or may make a determination that the party has waived his/her right to a hearing. Both the complainant and the PHA must be notified of the determination by the hearing officer/panel: Provided, That a determination that the complainant has waived his/her right to a hearing will not constitute a waiver of any right the complainant may have to contest the PHA's disposition of the grievance in an appropriate judicial proceeding.

There may be times when a complainant does not appear due to unforeseen circumstances which are out of their control and are no fault of their own.

HACC Policy

If the tenant does not appear at the scheduled time of the hearing, the hearing officer will wait up to 30 minutes. If the tenant appears within 30 minutes of the scheduled time, the hearing will be held. If the tenant does not arrive within 30 minutes of the scheduled time, they will be considered to have failed to appear.

If the tenant fails to appear and was unable to reschedule the hearing in advance, the tenant must contact HACC within 24 hours of the scheduled hearing date, excluding weekends and holidays. The hearing officer will reschedule the hearing only if the tenant can show good cause for the failure to appear, or it is needed as a reasonable accommodation for a person with disabilities.

“Good cause” is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family.

General Procedures [24 CFR 966.56(e), (f), and (g)]

At the hearing, the complainant must first make a showing of an entitlement to the relief sought and thereafter the PHA must sustain the burden of justifying the PHA action or failure to act against which the complaint is directed [24 CFR 966.56(e)].

The hearing must be conducted informally by the hearing officer/panel. The PHA and the tenant must be given the opportunity to present oral or documentary evidence pertinent to the facts and issues raised by the complaint and question any witnesses. In general, all evidence is admissible and may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings [24 CFR 966.56(f)].

HACC Policy

Any evidence to be considered by the hearing officer must be presented at the time of the hearing. There are four categories of evidence.

Oral evidence: the testimony of witnesses

Documentary evidence: a writing which is relevant to the case, for example, a letter written to HACC. Writings include all forms of recorded communication or representation, including letters, emails, words, pictures, sounds, videotapes or symbols or combinations thereof.

Demonstrative evidence: Evidence created specifically for the hearing and presented as an illustrative aid to assist the hearing officer, such as a model, a chart or other diagram.

Real evidence: A tangible item relating directly to the case.

Hearsay Evidence is evidence of a statement that was made other than by a witness while testifying at the hearing and that is offered to prove the truth of the matter. Even though evidence, including hearsay, is generally admissible, hearsay evidence alone cannot be used as the sole basis for the hearing officer's decision.

If HACC fails to comply with the discovery requirements (providing the tenant with the opportunity to examine HACC documents prior to the grievance hearing), the hearing officer will refuse to admit such evidence.

Other than the failure of HACC to comply with discovery requirements, the hearing officer has the authority to overrule any objections to evidence.

The hearing officer/panel must require HACC, the complainant, counsel and other participants or spectators to conduct themselves in an orderly fashion. Failure to comply with the directions of the hearing officer/panel to obtain order may result in exclusion from the proceedings or in a decision adverse to the interests of the disorderly party and granting or denial of the relief sought, as appropriate [24 CFR 966.56(f)].

The complainant or the PHA may arrange, in advance and at the expense of the party making the arrangement, for a transcript of the hearing. Any interested party may purchase a copy of such transcript [24 CFR 966.56(g)].

HACC Policy

HACC will not provide taping services or transcript of the proceedings. However, if the complainant would like to record the proceedings by audiotape, they must notify HACC 48 hours prior to the hearing.

Accommodations of Persons with Disabilities [24 CFR 966.56(h)]

HACC will provide reasonable accommodation for persons with disabilities to participate in the hearing. Reasonable accommodation may include qualified sign language interpreters, readers, accessible locations, or attendants.

If the tenant is visually impaired, any notice to the tenant which is required in the grievance process must be in an accessible format.

See Chapter 2 for a thorough discussion of HACC's responsibilities pertaining to reasonable accommodation.

14-III.H. DECISION OF THE HEARING OFFICER/PANEL [24 CFR 966.57]

The hearing officer/panel must issue a written decision, stating the reasons for the decision, within a reasonable time after the hearing. Factual determinations relating to the individual circumstances of the family must be based on a preponderance of evidence presented at the hearing. A copy of the decision must be sent to the tenant and the PHA. The PHA must retain a copy of the decision in the tenant's folder. A copy of the decision, with all names and identifying references deleted, must also be maintained on file by the PHA and made available for inspection by a prospective complainant, his/her representative, or the hearing officer/panel [24 CFR 966.57(a)].

HACC Policy

In rendering a decision, the hearing officer will consider the following matters:

HACC Notice to the Family: The hearing officer will determine if the reasons for HACC's decision are factually stated in the notice.

Discovery: The hearing officer will determine if the family was given the opportunity to examine any relevant documents in accordance with HACC policy.

HACC Evidence to Support HACC Decision: The evidence consists of the facts presented. Evidence is not conclusion and it is not argument. The hearing officer will evaluate the facts to determine if they support HACC's conclusion.

Validity of Grounds for Termination of Tenancy (when applicable): The hearing officer will determine if the termination of tenancy is for one of the grounds specified in the HUD regulations, the executed lease and HACC policies. If the grounds for termination are not specified in the regulations or in compliance with HACC policies, and the executed lease the facts of the proceedings will be judged based on the facts presented and relationship to the lease.”

The hearing officer will issue a written decision to the family and HACC no later than 10 business days after the hearing. The report will contain the following information:

Hearing information:

Name of the complainant

Date, time and place of the hearing

Name of the hearing officer

Name of HACC representative(s)

Name of family representative (if any)

Names of witnesses (if any)

Background: A brief, impartial statement of the reason for the hearing and the date(s) on which the informal settlement was held, who held it, and a summary of the results of the informal settlement. Also includes the date the complainant requested the grievance hearing.

Summary of the Evidence: The hearing officer will summarize the testimony of each witness and identify any documents that a witness produced in support of his/her testimony and that are admitted into evidence.

Findings of Fact: The hearing officer will include all findings of fact, based on a preponderance of the evidence. *Preponderance of the evidence* is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Conclusions: The hearing officer will render a conclusion derived from the facts that were found to be true by a preponderance of the evidence. The conclusion will result in a determination of whether these facts uphold the HACC's decision.

Order: The hearing report will include a statement of whether HACC's decision is upheld or overturned. If it is overturned, the hearing officer will instruct HACC to change the decision in accordance with the hearing officer's determination. In the case of termination of tenancy, the hearing officer will instruct HACC to restore the family's status.

Procedures for Further Hearing

HACC Policy

The hearing officer may ask the family for additional information and/or might adjourn the hearing in order to reconvene at a later date, before reaching a decision. If the family misses an appointment or deadline ordered by the hearing officer, the action of HACC will take effect and another hearing will not be granted.

Final Decision [24 CFR 966.57(b)]

The decision of the hearing officer/panel is binding on HACC which must take the action, or refrain from taking the action cited in the decision unless HACC Board of Commissioners determines within a reasonable time, and notifies the complainant that:

- The grievance does not concern HACC action or failure to act in accordance with or involving the complainant's lease on HACC policies which adversely affect the complainant's rights, duties, welfare, or status; or
- The decision of the hearing officer/panel is contrary to Federal, state, or local law, HUD regulations or requirements of the annual contributions contract between HUD and HACC and the current Board of Commissioner's approved Admission and Continued Occupancy Policy.

HACC Policy

When the HACC considers the decision of the hearing officer to be invalid due to the reasons stated above, it will present the matter to HACC Board of Commissioners within 10 business days of the date of the hearing officer's decision. The Board has 30 calendar days to consider the decision. If the Board decides to reverse the hearing officer's decision, it must notify the complainant within 10 business days of this decision.

A decision by the hearing officer/panel, or Board of Commissioners in favor of HACC or which denies the relief requested by the complainant in whole or in part must not constitute a waiver of any rights the complainant may have to a subsequent trial or judicial review in court [24 CFR 966.57(c)].

Chapter 15

PROGRAM INTEGRITY

INTRODUCTION

The PHA is committed to ensuring that funds made available to the PHA are spent in accordance with HUD requirements.

This chapter covers HUD and PHA policies designed to prevent, detect, investigate and resolve instances of program abuse or fraud. It also describes the actions that will be taken in the case of unintentional errors and omissions.

Part I: Preventing, Detecting, and Investigating Errors and Program Abuse. This part presents PHA policies related to preventing, detecting, and investigating errors and program abuse.

Part II: Corrective Measures and Penalties. This part describes the corrective measures the PHA must and may take when errors or program abuses are found.

PART I: PREVENTING, DETECTING, AND INVESTIGATING ERRORS AND PROGRAM ABUSE

15-I.A. PREVENTING ERRORS AND PROGRAM ABUSE

HACC Policy

HACC anticipates that the vast majority of families and HACC employees intend to and will comply with program requirements and make reasonable efforts to avoid errors.

To ensure that HACC's program is administered effectively and according to the highest ethical and legal standards, HACC will employ a variety of techniques to ensure that both errors and intentional program abuse are rare.

HACC will provide each applicant and resident with the publication *Things You Should Know (HUD-1140-OIG)* that explains the types of actions a family must avoid and the penalties for program abuse.

HACC will require mandatory orientation sessions for all prospective residents either prior to or upon execution of the lease will discuss program compliance and integrity issues. At the conclusion of all program orientation sessions, the family representative will be required to sign a program briefing certificate to confirm that all rules and pertinent regulations were explained to them.

HACC will routinely provide resident counseling as part of every reexamination interview in order to clarify any confusion pertaining to program rules and requirements.

HACC staff will be required to review and explain the contents of all HUD- and HACC-required forms prior to requesting family member signatures.

HACC will place a warning statement about the penalties for fraud (as described in the False Statement Act, U.S.C. 1001 and 1010) on key HACC forms and form letters that request information from a family member.

HACC will provide each HACC employee with the necessary training on program rules and the organization's standards of conduct and ethics.

For purposes of this chapter the term error refers to an unintentional error or omission. Program abuse or fraud refers to a single act or pattern of actions that constitute a false statement, omission, or concealment of a substantial fact, made with the intent to deceive or mislead.

15-I.B. DETECTING ERRORS AND PROGRAM ABUSE

In addition to taking steps to prevent errors and program abuse, the PHA will use a variety of activities to detect errors and program abuse.

Quality Control and Analysis of Data

HACC Policy

HACC will employ a variety of methods to detect errors and program abuse, including:

HACC routinely will use available sources of up-front income verification to compare with family-provided information.

At each annual reexamination, current information provided by the family will be compared to information provided at the last annual reexamination to identify inconsistencies and incomplete information.

HACC will compare family-reported income and expenditures to detect possible unreported income.

Independent Audits and HUD Monitoring

OMB Circular A-133 requires all PHAs that expend \$500,000 or more in federal awards annually to have an independent audit (IPA). In addition, HUD conducts periodic on-site and automated monitoring of PHA activities and notifies the PHA of errors and potential cases of program abuse.

HACC Policy

HACC will use the results reported in any IPA or HUD monitoring reports to identify potential program abuses as well as to assess the effectiveness of HACC's error detection and abuse prevention efforts.

Individual Reporting of Possible Errors and Program Abuse

HACC Policy

HACC will encourage staff, residents, and the public to report possible program abuse.

HACC is investigating the appropriate, cost-effective and responsive to property/AMP Quality Assurance and Fraud Recovery programs.

15-I.C. INVESTIGATING ERRORS AND PROGRAM ABUSE

When the PHA Will Investigate

HACC Policy

HACC will review all referrals, specific allegations, complaints, and tips from any source including other agencies, companies, and individuals, to determine if they warrant investigation. In order for HACC to investigate, the allegation must contain at least one independently-verifiable item of information, such as the name of an employer or the name of an unauthorized household member.

HACC will investigate inconsistent information related to the family that is identified through file reviews and the verification process.

Consent to Release of Information [24 CFR 960.259]

The PHA may investigate possible instances of error or abuse using all available PHA and public records. If necessary, the PHA will require applicant/resident families to give consent to the release of additional information.

Analysis and Findings

HACC Policy

HACC will base its evaluation on a preponderance of the evidence collected during its investigation.

Preponderance of the evidence is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence that as a whole shows that the fact sought to be proved is more probable than not. Preponderance of evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

For each investigation HACC will determine (1) whether an error or program abuse has occurred, (2) whether any amount of money is owed HACC, and (3) what corrective measures or penalties will be assessed.

Consideration of Remedies

All errors and instances of program abuse must be corrected prospectively. Whether the PHA will enforce other corrective actions and penalties depends upon the nature of the error or program abuse.

HACC Policy

In the case of family-caused errors or program abuse, HACC will take into consideration (1) the seriousness of the offense and the extent of participation or culpability of individual family members, (2) any special circumstances surrounding the case, (3) any mitigating circumstances related to the disability of a family member.

Notice and Appeals

HACC Policy

HACC will inform the relevant party in writing of its findings and remedies within 15 calendar days of the conclusion of the investigation. The notice will include (1) a description of the error or program abuse, (2) the basis on which HACC determined the error or program abuses, (3) the remedies to be employed, and (4) the family's right to appeal the results through an informal hearing or grievance hearing (see Chapter 14).

PART II: CORRECTIVE MEASURES AND PENALTIES

15-II.A. UNDER- OR OVERPAYMENT

An under or overpayment includes an incorrect tenant rent payment by the family, or an incorrect utility reimbursement to a family.

Corrections

Whether the incorrect rental determination is an overpayment or underpayment, the PHA must promptly correct the tenant rent and any utility reimbursement prospectively.

HACC Policy

Increases in the tenant rent will be implemented only after the family has received 30 days notice.

Any decreases in tenant rent will become effective the first of the month following the discovery and verification of the error.

Reimbursement

Whether the family is required to reimburse the PHA or the PHA is required to reimburse the family depends upon which party is responsible for the incorrect payment and whether the action taken was an error or program abuse. Policies regarding reimbursement are discussed in the three sections that follow.

15-II.B. FAMILY-CAUSED ERRORS AND PROGRAM ABUSE

General administrative requirements for participating in the program are discussed throughout the ACOP. This section deals specifically with errors and program abuse by family members.

An incorrect rent determination caused by a family generally would be the result of incorrect reporting of family composition, income, assets, or expenses, but also would include instances in which the family knowingly allows the PHA to use incorrect information provided by a third party.

Family Reimbursement to PHA

HACC Policy

In the case of family-caused errors or program abuse, the family will be required to repay any amounts of rent underpaid. HACC may, but is not required to, offer the family a repayment agreement in accordance with Chapter 16. If the family fails to repay the amount owed, HACC will terminate the family's lease in accordance with the policies in Chapter 13.

PHA Reimbursement to Family

HACC Policy

HACC will not reimburse the family for any overpayment of rent when the overpayment clearly is caused by the family failure to report a loss of income, increase in expenses that could be valid deductions from Annual Income, or other issues that the family is required to report to HACC.

Prohibited Actions

An applicant or resident in the public housing program must not knowingly:

- Make a false statement to the PHA [Title 18 U.S.C. Section 1001].
- Provide incomplete or false information to the PHA [24 CFR 960.259(a)(4)].
- Commit fraud, or make false statements in connection with an application for assistance or with reexamination of income [24 CFR 966.4(l)(2)(iii)(C)].

HACC Policy

Any of the following will be considered evidence of family program abuse:

Offering bribes or illegal gratuities to HACC Board of Commissioners, employees, contractors, or other HACC representatives

Offering payments or other incentives to a third party as an inducement for the third party to make false or misleading statements to HACC on the family's behalf

Use of a false name or the use of falsified, forged, or altered documents

Intentional misreporting of family information or circumstances (e.g., misreporting of income or family composition)

Omitted facts that were obviously known by a family member (e.g., not reporting employment income)

Admission of program abuse by an adult family member

HACC may determine other actions to be program abuse based upon a preponderance of the evidence, as defined earlier in this chapter.

Penalties for Program Abuse

In the case of program abuse caused by a family the PHA may, at its discretion, impose any of the following remedies. HACC will pursue any of the following to reduce fraud and sustain HACC ACC subsidies.

- The PHA may require the family to repay any amounts owed to the program (see 15-II.B., Family Reimbursement to PHA).
- The PHA may require, as a condition of receiving or continuing assistance, that a culpable family member not reside in the unit. See policies in Chapter 3 (for applicants) and Chapter 13 (for residents).
- The PHA may deny admission or terminate the family's lease following the policies set forth in Chapter 3 and Chapter 13 respectively.
- The PHA may refer the family for state or federal criminal prosecution as described in section 15-II.D.

15-II.C. PHA-CAUSED ERRORS OR PROGRAM ABUSE

The responsibilities and expectations of PHA staff with respect to normal program administration are discussed throughout the ACOP. This section specifically addresses actions of a PHA staff member that are considered errors or program abuse related to the public housing program. Additional standards of conduct may be provided in the PHA personnel policy.

PHA-caused incorrect rental determinations include (1) failing to correctly apply public housing rules regarding family composition, income, assets, and expenses, and (2) errors in calculation.

Repayment to the PHA

The family is not required to repay an underpayment of rent if the error or program abuse is caused by PHA staff.

PHA Reimbursement to Family

HACC Policy

HACC will reimburse a family for any family overpayment of rent, regardless of whether the overpayment was the result of staff-caused error or staff program abuse. HACC is not obligated and will not consider paying any interest that overpayment might accrue.

Prohibited Activities

HACC Policy

Any of the following will be considered evidence of program abuse by HACC staff:

- Failing to comply with any public housing program requirements for personal gain

- Failing to comply with any public housing program requirements as a result of a conflict of interest relationship with any applicant or resident

- Seeking or accepting anything of material value from applicants, residents, vendors, contractors, or other persons who provide services or materials to HACC

- Disclosing confidential or proprietary information to outside parties

- Gaining profit as a result of insider knowledge of HACC activities, policies, or practices

- Misappropriating or misusing public housing funds

- Destroying, concealing, removing, or inappropriately using any records related to the public housing program

- Committing any other corrupt or criminal act in connection with any federal housing program

15-II.D. CRIMINAL PROSECUTION

HACC Policy

When HACC determines that program abuse by a family or HACC staff member has occurred and the amount of underpaid rent meets or exceeds the threshold for prosecution under local or state law, HACC will refer the matter to the appropriate entity for prosecution. When the amount of underpaid rent meets or exceeds the federal threshold, the case will also be referred to the HUD Office of Inspector General (OIG).

Other criminal violations related to the public housing program will be referred to the appropriate local, state, or federal entity.

15-II.E. FRAUD AND PROGRAM ABUSE RECOVERIES

PHAs who enter into a repayment agreement with a family to collect rent owed, initiate litigation against the family to recover rent owed, or begin eviction proceedings against a family may retain 100 percent of program funds that the PHA recovers [Notice PIH 2005-7 (HA)].

If the PHA does none of the above, all amounts that constitute an underpayment of rent must be returned to HUD.

The family must be afforded the opportunity for a hearing through the PHA's grievance process.

HACC Policy

HACC will pursue one of the three remedies, repayment agreement with the family, initiate litigation, or begin eviction proceedings in order to protect subsidy funds to the properties.

HACC will do so within the policies described in this Admission and Continued Occupancy Policies.

Chapter 16

PROGRAM ADMINISTRATION

INTRODUCTION

This chapter discusses administrative policies and practices that are relevant to the activities covered in this ACOP. The policies are discussed in seven parts as described below:

Part I: Setting Utility Allowances. This part describes how utility allowances are established and revised. Also discussed are the requirements to establish surcharges for excess consumption of PHA-furnished utilities.

Part II: Establishing Flat Rents and Public Housing Maximum Rents. This part describes the requirements and policies related to establishing and updating flat rent amounts and public housing maximum rents.

Part III: Repayment of Family Debts. This part contains policies for recovery of monies that have been underpaid by families, and describes the circumstances under which the PHA will offer repayment agreements to families. Also discussed are the consequences for failure to make payments in accordance with a repayment agreement.

Part IV: Public Housing Assessment System (PHAS). This part describes the PHAS indicators, how PHAs are scored under PHAS, and how those scores affect a PHA.

Part V: Record-Keeping. All aspects of the program involve certain types of record-keeping. This part outlines the privacy rights of applicants and participants and record retention policies the PHA will follow.

Part VI: Reporting and Record Keeping for Children with Environmental Intervention Blood Lead Level. This part describes the PHA's reporting responsibilities related to children with environmental intervention blood lead levels that are living in public housing.

Part VII: Notification to Applicants and Tenants regarding Protections under the Violence against Women Reauthorization Act of 2005 (VAWA). This part includes policies for notifying applicants and tenants of VAWA requirements.

PART I: SETTING UTILITY ALLOWANCES [24 CFR 965 Subpart E]

16-I.A. OVERVIEW

PHAs must establish allowances for PHA-furnished utilities for all check metered utilities and for resident-purchased utilities for all utilities purchased directly by residents from a utility supplier [24 CFR 965.502(a)].

PHAs must also establish surcharges for excess consumption of PHA-furnished utilities [24 CFR 965.506].

The PHA must maintain a record that documents the basis on which utility allowances and scheduled surcharges are established and revised, and the record must be made available for inspection by residents [24 CFR 965.502(b)].

16-I.B UTILITY ALLOWANCES

The PHA must establish separate allowances for each utility and for each category of dwelling units the PHA determines to be reasonably comparable as to factors affecting utility usage [24 CFR 965.503].

The objective of a PHA in establishing utility allowances for each dwelling unit category and unit size is to approximate a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment [24 CFR 965.505].

Utilities include gas, electricity, fuel for heating, water, sewerage, and solid waste disposal for a dwelling unit. In addition, if the PHA does not furnish a range and refrigerator, the family must be granted a utility allowance for the range and refrigerator they provide [24 CFR 965.505].

Costs for telephone, cable/satellite TV, and internet services are not considered utilities [PH Occ GB, p. 138].

Utility allowance amounts will vary by the rates in effect, size and type of unit, climatic location and sitting of the unit, type of construction, energy efficiency of the dwelling unit, and other factors related to the physical condition of the unit. Utility allowance amounts will also vary by residential demographic characteristics affecting home energy usage [PH Occ GB, p. 138].

Chapter 14 of the *PH Occupancy Guidebook* provides detailed guidance to the PHA about establishing utility allowances.

Air-Conditioning

“If a PHA installs air conditioning, it shall provide, to the maximum extent economically feasible, systems that give residents the option of choosing to use air conditioning in their units. The design of systems that offer each resident the option to choose air conditioning shall include retail meters or check meters, and residents shall pay for the energy used in its operation. For systems that offer residents the option to choose air conditioning but cannot be check metered, residents are to be surcharged in accordance with 965.506. If an air conditioning system does not provide for resident option, residents are not to be charged, and these systems should be avoided whenever possible.” [24 CFR 965.505(e)].

HACC Policy

HACC has some properties with Central Air Conditioning and some properties where they permit residents to install window air conditioning units. HACC complies with all requirements of the regulations concerning special issues with air conditioning.

Utility Allowance Revisions [24 CFR 965.507]

The PHA must review at least annually the basis on which utility allowances have been established and must revise the allowances if necessary in order to adhere to the standards for establishing utility allowances that are contained in 24 CFR 965.505.

The PHA may revise its allowances for resident-purchased utilities between annual reviews if there is a rate change, and is required to do so if such change, by itself or together with prior rate changes not adjusted for, results in a change of 10 percent or more from the rate on which the allowance was based.

Adjustments to resident payments as a result of such changes must be retroactive to the first day of the month following the month in which the last rate change taken into account became effective.

HACC Policy

Between annual reviews of utility allowances, HACC will only revise its utility allowances due to a rate change, when required to by the regulation.

16-I.C. SURCHARGES FOR PHA-FURNISHED UTILITIES [24 CFR 965.506]

For dwelling units subject to allowances for PHA-furnished utilities where check meters have been installed, the PHA must establish surcharges for utility consumption in excess of the allowances. Surcharges may be computed on a straight per unit of purchase basis or for stated blocks of excess consumption, and must be based on the PHA's average utility rate. The basis for calculating the surcharges must be described in the PHA's schedule of allowances. Changes in the amount of surcharges based directly on changes in the PHA's average utility rate are not subject to the advance notice requirements discussed under 16-I.D.

For dwelling units served by PHA-furnished utilities where check meters have not been installed, the PHA must establish schedules of surcharges indicating additional dollar amounts residents will be required to pay by reason of estimated utility consumption attributable to resident-owned major appliances or to optional functions of PHA-furnished equipment. The surcharge schedule must state the resident-owned equipment (or functions of PHA-furnished equipment) for which surcharges will be made and the amounts of such charges. Surcharges must be based on the cost to the PHA of the utility consumption estimated to be attributable to reasonable usage of such equipment.

HACC Policy

HACC properties under an ACC have various types of utility systems. In some properties HACC bears the cost of utilities, in others, a utility allowance is provided to resident households for most utilities, and in others there is a meter system for excess usage, or a cost for resident/household provision of window air condition units. HACC complies with all HUD requirements.

16-I.D. NOTICE REQUIREMENTS [965.502]

The PHA must give notice to all residents of proposed allowances and scheduled surcharges, and revisions thereof. HACC will provide the required notice within the required time frame and will be given in the manner provided in the current lease:

- Be provided at least 60 days before the proposed effective date of the allowances, scheduled surcharges, or revisions.
- Describe the basis for determination of the allowances, scheduled surcharges, or revisions, including a statement of the specific items of equipment and function whose utility consumption requirements were included in determining the amounts of the allowances and schedule of surcharges.
- Notify residents of the place where the PHA's documentation on which allowances and surcharges are based is available for inspection.
- Provide all residents an opportunity to submit written comments during a period expiring not less than 30 days before the proposed effective date of the allowances, scheduled surcharges, or revisions.

16-I.E. REASONABLE ACCOMMODATION [24 CFR 965.508]

On request from a family that includes a disabled or elderly person, the PHA must approve a utility allowance that is higher than the applicable amount for the dwelling unit if a higher utility allowance is needed as a reasonable accommodation to make the program accessible to and usable by the family [PH Occ GB, p. 172].

Likewise, residents with disabilities may not be charged for the use of certain resident-supplied appliances if there is a verified need for special equipment because of the disability [PH Occ GB, p. 172].

See Chapter 2 for policies regarding the request and approval of reasonable accommodations.

PART II: ESTABLISHING FLAT RENTS AND PUBLIC HOUSING MAXIMUM RENTS

16-II.A. OVERVIEW

Flat rents are designed to encourage self-sufficiency and to avoid creating disincentives for continued residency by families who are attempting to become economically self-sufficient.

Public housing maximum rents are needed to prorate assistance for a mixed family. A mixed family is one whose members include those with citizenship or eligible immigration status, and those without citizenship or eligible immigrations status [24 CFR 5.504].

This part discusses how the PHA establishes and updates flat rents and public housing maximum rents. Policies related to the use of flat rents, family choice of rent, flat rent hardships, and public housing maximum rents are discussed in Chapter 6.

16-II.B. FLAT RENTS [24 CFR 960.253(b)]

Establishing Flat Rents

Flat rents for public housing units are based on the market rent charged for comparable units in the private unassisted rental market. The flat rent should be equal to the estimated rent for which the PHA could promptly lease the public housing unit after preparation for occupancy.

The PHA must use a reasonable method to determine flat rents. In determining flat rents, PHAs must consider the following:

- Location
- Quality
- Unit size
- Unit type
- Age of property
- Amenities at the property and in immediate neighborhood
- Housing services provided
- Maintenance provided by the PHA
- Utilities provided by the PHA

Review of Flat Rents

The PHA must ensure that flat rents continue to mirror market rent values [24 CFR 960.253(b)].

HACC Policy

HACC will review flat rents on an annual basis, and adjust them as necessary to ensure that flat rents continue to mirror market rent values.

Posting of Flat Rents

HACC Policy

HACC will publicly post the schedule of flat rents in a conspicuous manner in the applicable HACC or project office.

Documentation of Flat Rents [24 CFR 960.253(b)(5)]

HACC will maintain records that document the method used to determine flat rents, and that show how flat rents were determined by HACC in accordance with this method.

16-II.C. PUBLIC HOUSING MAXIMUM RENTS

Establishing Public Housing Maximum Rents

PHAs are prohibited from making financial assistance available to persons who are not citizens or nationals of the United States, and to those who do not have eligible immigration status [24 CFR 5.500]. Therefore, in order to assist mixed families, PHAs must prorate assistance. Public housing maximum rents are needed in order to calculate the tenant rent for a mixed family.

The public housing maximum rent is based on value of the 95th percentile of the total tenant payment (TTP) for each tenant within the PHA. PHAs may calculate a maximum rent on either a PHA- or project wide basis. A separate maximum rent can be provided for each separate project or projects may be combined into logical groups, if appropriate. HUD recommends that a single project basis be avoided for a project unless at least 50 dwelling units are involved.

PHAs may use the “direct comparison” or the “unit distribution” method for establishing the public housing maximum rents for each unit size. Appendix H, of Guidebook 7465.G, Restrictions on Assistance to Noncitizens provides detailed guidance on how to establish public housing maximum rents using the methodologies identified above.

Review of Public Housing Maximum Rents

HACC Policy

HACC will recalculate the public housing maximum rents on an annual basis.

Posting of Public Housing Maximum Rents

HACC Policy

HACC will publicly post the schedule of public housing maximum rents in a conspicuous manner in the applicable property office.

Documentation of Public Housing Maximum Rents

HACC Policy

HACC will maintain records that document how HACC determined the 95th percentile of TTP, whether the maximum rent was determined HACC-wide, project-wide, or with groupings of projects, and the methodology used to determine maximum rents for each unit size.

PART III: FAMILY DEBTS TO THE PHA

16-III.A. OVERVIEW

This part describes the PHA's policies for recovery of monies that have been underpaid by families.

HACC Policy

When an action or inaction of a resident family results in the underpayment of rent or other amounts, HACC holds the family liable to return any underpayments to HACC.

HACC will enter into repayment agreements in accordance with the policies contained in this part as a means to recover overpayments. The term *repayment agreement* refers to a formal document signed by a tenant and provided to HACC in which a tenant acknowledges a debt in a specific amount and agrees to repay the amount due at specific time periods.

When a family refuses to repay monies owed to HACC, HACC will utilize other available collection alternatives including, but not limited to, the following:

- Collection agencies
- Small claims court
- Civil law suit
- State income tax set-off program
- Other legal avenues of recourse

16-III.B. REPAYMENT POLICY

Family Debts to the PHA

HACC Policy

Any amount due to HACC by a public housing family must be repaid. If the family is unable to repay the debt within 30 days, HACC will offer to enter into a repayment agreement in accordance with the policies below.

If the family refuses to repay the debt, enter into a repayment agreement, or breaches a repayment agreement, HACC will terminate the family's tenancy in accordance with the policies in Chapter 13. HACC will also pursue other modes of collection.

Repayment Agreement Guidelines

Down Payment Requirement

HACC Policy

Prior to the execution of a repayment agreement, the family must pay 10 percent of the balance owed to HACC.

Payment Thresholds

Amounts between \$3,000 and the Federal or State threshold for criminal prosecution must be repaid within 36 months.

Amounts between \$2,000 and \$2,999 must be repaid within 30 months.

Amounts between \$1,000 and \$1,999 must be repaid within 24 months.

Amounts under \$1,000 must be repaid within 12 months.

Execution of the Agreement

HACC Policy

The head of household and spouse/co-head (if applicable) must sign the repayment agreement.

Due Dates

HACC Policy

All payments are due by the close of business on the 23rd day of the month. If the 23rd does not fall on a business day, the due date is the close of business on the first business day after the 23rd.

Non-Payment on a REPAYMENT AGREEMENT

HACC Policy

HACC's procedure for a written repayment plan for the resident/household expects that the resident/household will keep its commitment to the repayment schedule and executed repayment agreement. If a payment is not received by the end of the business day on the date due, and prior approval for the missed payment has not been given by HACC, HACC will send the family a notice demanding immediate payment within 48 hours in accordance with the Repayment Agreement if the payment is not received by the due date of the demand notice, and in accordance with the repayment agreement, it will be considered a breach of the agreement and HACC will terminate tenancy in accordance with the policies in Chapter 13.

No Offer of Repayment Agreement

HACC Policy

HACC will not enter into a repayment agreement if there is already a repayment agreement in place with the family, or the amounts owed by the family exceed the Federal or State threshold for criminal prosecution.

PART IV: PUBLIC HOUSING ASSESSMENT SYSTEM (PHAS)

16-IV.A. OVERVIEW

The purpose of the Public Housing Assessment System (PHAS) is to improve the delivery of services in public housing and enhance trust in the public housing system among PHAs, public housing residents, HUD and the general public by providing a management tool for effectively and fairly measuring the performance of a public housing agency in essential housing operations.

HUD issued proposed regulations revising the Public Housing Assessment System to align with Asset Management and Property Based Management Requirements of the Quality Housing and Work Responsibility Act. At the time of this ACOP Revision and public review, HUD has not issued final regulations or guidance, as to the proposed changes to the PHAS.

The Proposed regulations have changed the scoring for each of the Key PHAS performance areas.

Proposed Indicator Scores:

Physical Condition of PHA properties: Maximum Score 30 points

Financial Condition of PHA properties: Maximum Score 20 points

Management Operations of PHA properties: Maximum Score 40 points

Capital Fund Operations of PHA properties: Maximum Score 10 points.

HUD is using previous years scores at this time.

What follows are the previous PHAS Agency Wide Performance Indicators.

16-IV.B. PHAS INDICATORS [24 CFR 902 Subparts A, B, C, D, and E]

The table below lists each of the PHAS indicators, the points possible under each indicator, and a brief description of each indicator. A PHA's performance is based on a combination of all four indicators.

Indicator 1: Physical condition of the PHA's properties

Maximum Score: 30

- The objective of this indicator is to determine the level to which a PHA is maintaining its public housing in accordance with the standard of decent, safe, sanitary, and in good repair.
- To determine the physical condition of a PHA's properties, inspections are performed of the following five major areas of public housing: site, building exterior, building systems, dwelling units, and common areas. The inspections are performed by an independent inspector arranged by HUD, and include a statistically valid sample of the units in the PHA's public housing portfolio.

Indicator 2: Financial condition of a PHA

Maximum Score: 30

- The objective of this indicator is to measure the financial condition of a PHA for the purpose of evaluating whether it has sufficient financial resources and is capable of managing those financial resources effectively to support the provision of housing that is decent, safe, sanitary, and in good repair.
- A PHA's financial condition is determined by measuring the PHA's entity-wide performance in each of the following components: current ratio, number of months expendable fund balance, tenant receivable outstanding, occupancy loss, expense management/utility consumption, and net income or loss divided by the expendable fund balance.

Indicator 3: Management operations of a PHA**Maximum Score: 30**

- The objective of this indicator is to measure certain key management operations and responsibilities of a PHA for the purpose of assessing the PHA's management operations capabilities.
- A PHA's management operations are assessed based on the following sub-indicators: vacant unit turnaround time, capital fund, work orders, PHA annual inspection of units and systems, security, and economic self-sufficiency.

Indicator 4: Resident service and satisfaction**Maximum Score: 10**

- The objective of this indicator is to measure the level of resident satisfaction with living conditions at the PHA.
- The PHA's score for this indicator is based on the results of resident surveys and the level of implementation and follow-up or corrective actions the PHA takes based on the results of the survey.

16-IV.C. PHAS SCORING [24 CFR 902.63 and 902.67]

HUD's Real Estate Assessment Center (REAC) issues overall PHAS scores, which are based on the scores of the four PHAS indicators, and the components under each indicator. PHAS scores translate into a designation for each PHA as high performing, standard, or troubled.

A high performer is a PHA that achieves a score of at least 60 percent of the points available under each of the four indicators, and achieves an overall PHAS score of 90 or greater.

A standard performer is a PHA that has an overall PHAS score between 60 and 89, and does not achieve less than 60 percent of the total points available under one of the following Indicators: 1, 2, or 3.

A troubled performer is a PHA that achieves an overall PHAS score of less than 60, or achieves less than 60 percent of the total points available under more than one of the following indicators: 1, 2, or 3.

These designations can affect a PHA in several ways:

- High-performing PHAs are eligible for incentives including relief from specific HUD requirements and bonus points in funding competitions [24 CFR 902.71].
- PHAs that are standard performers may be required to submit an improvement plan to eliminate deficiencies in the PHA's performance [24 CFR 902.73(a)].
- PHAs with an overall rating of "troubled" are subject to additional HUD oversight, and are required to enter into a memorandum of agreement (MOA) with HUD to improve PHA performance [24 CFR 902.75].
- PHAs that fail to execute or meet MOA requirements may be referred to the Departmental Enforcement Center [24 CFR 902.77].

PHAs must post a notice of its final PHAS score and status in appropriate conspicuous and accessible locations in its offices within two weeks of receipt of its final score and status.

PART V: RECORD KEEPING

16-V.A. OVERVIEW

The PHA must maintain complete and accurate accounts and other records for the program in accordance with HUD requirements, in a manner that permits a speedy and effective audit. All such records must be made available to HUD or the Comptroller General of the United States upon request.

In addition, the PHA must ensure that all applicant and participant files are maintained in a way that protects an individual's privacy rights.

16-V.B. RECORD RETENTION

HACC Policy

During the term of each public housing tenancy, and for at least four years thereafter, HACC will keep all documents related to a family's eligibility, tenancy, and termination.

In addition, HACC will keep the following records for at least four years:

- An application from each ineligible family and notice that the applicant is not eligible

- Lead-based paint records as required by 24 CFR 35, Subpart B

- Documentation supporting the establishment of flat rents and the public housing maximum rent

- Documentation supporting the establishment of utility allowances and surcharges

- Documentation supporting PHAS scores

- Accounts and other records supporting HACC budget and financial statements for the each Asset Management Project (AMP).

- Other records as determined by the HACC or as required by HUD

If a hearing to establish a family's citizenship status is held, longer retention requirements apply for some types of documents. For specific requirements, see Section 14-II.A.

16-V.C. RECORDS MANAGEMENT

PHAs must maintain applicant and participant files and information in accordance with the regulatory requirements described below.

HACC Policy

All applicant and resident information will be kept in a secure location and access will be limited to authorized HACC staff.

HACC staff will not discuss personal family information unless there is a business reason to do so. Inappropriate discussion of family information or improper disclosure of family information by staff will result in disciplinary action.

Privacy Act Requirements [24 CFR 5.212 and Form-9886]

The collection, maintenance, use, and dissemination of social security numbers (SSN), employer identification numbers (EIN), any information derived from these numbers, and income information of applicants and participants must be conducted, to the extent applicable, in compliance with the Privacy Act of 1974, and all other provisions of Federal, State, and local law.

Applicants and participants, including all adults in the household, are required to sign a consent form, HUD-9886, Authorization for Release of Information. This form incorporates the Federal Privacy Act Statement and describes how the information collected using the form may be used, and under what conditions HUD or the PHA may release the information collected.

Upfront Income Verification (UIV) Records

PHAs that access UIV data through HUD's Enterprise Income Verification (EIV) System are required to adopt and follow specific security procedures to ensure that all EIV data is protected in accordance with Federal laws, regardless of the media on which the data is recorded (e.g. electronic, paper). These requirements are contained in the HUD issued document, *Enterprise Income Verification (EIV) System, Security Procedures for Upfront Income Verification (UIV) Data*.

HACC Policy

HACC will utilize HUD's EIV system, HACC adopts and implement EIV security procedures required by HUD.

Criminal Records

The PHA may only disclose the criminal conviction records which the PHA receives from a law enforcement agency to officers or employees of the PHA, or to authorized representatives of the PHA who have a job-related need to have access to the information [24 CFR 5.903(e)].

The PHA must establish and implement a system of records management that ensures that any criminal record received by the PHA from a law enforcement agency is maintained confidentially, not misused or improperly disseminated, and destroyed, once the purpose for which the record was requested has been accomplished, including expiration of the period for filing a challenge to the PHA action without institution of a challenge or final disposition of any such litigation [24 CFR 5.903(g)].

The PHA must establish and implement a system of records management that ensures that any sex offender registration information received by the PHA from a State or local agency is maintained confidentially, not misused or improperly disseminated, and destroyed, once the purpose for which the record was requested has been accomplished, including expiration of the period for filing a challenge to the PHA action without institution of a challenge or final disposition of any such litigation. This requirement does not apply to information that is public information, or is obtained by a PHA other than under 24 CFR 5.905.

Medical/Disability Records

PHAs are not permitted to inquire about the nature or extent of a person's disability. The PHA may not inquire about a person's diagnosis or details of treatment for a disability or medical condition. If the PHA receives a verification document that provides such information, the PHA should not place this information in the tenant file. The PHA should destroy the document.

HACC Policy

HACC will follow HUD protocols as they relate to information obtained for applicants and residents which relate to criminal records. HACC will destroy any information unsolicited concerning an applicant's medical or disability condition that may be received when verification is required to provide program benefits.

PART VI: REPORTING REQUIREMENTS FOR CHILDREN WITH ENVIRONMENTAL INTERVENTION BLOOD LEAD LEVEL

16-VI.A. REPORTING REQUIREMENTS [24 CFR 35.1130(e)]

The PHA has certain responsibilities relative to children with environmental intervention blood lead levels that are living in public housing.

The PHA must report the name and address of a child identified as having an environmental intervention blood lead level to the public health department within 5 business days of being so notified by any other medical health care professional. The PHA must also report each known case of a child with an environmental intervention blood lead level to the HUD field office.

HACC Policy

HACC will provide the public health department written notice of the name and address of any child identified as having an environmental intervention blood lead level.

HACC will provide written notice of each known case of a child with an environmental intervention blood level to the HUD field office within 5 business days of receiving the information.

**PART VII: NOTIFICATION TO APPLICANTS AND TENANTS
REGARDING PROTECTIONS UNDER THE VIOLENCE AGAINST WOMEN
REAUTHORIZATION ACT OF 2005 (VAWA)**

16-VII.A. OVERVIEW

The Violence against Women Reauthorization Act of 2005 (VAWA) requires PHAs to inform public housing tenants of their rights under this law, including their right to confidentiality and the limits thereof. Since VAWA provides protections for applicants as well as tenants, PHAs may elect to provide the same information to applicants.

This part describes the steps that the PHA will take to ensure that all actual and potential beneficiaries of its public housing program are notified about their rights under VAWA.

16-VII.B. VAWA NOTIFICATION

HACC Policy

HACC will post the following information regarding VAWA in its offices and on its Web site. It will also make the information readily available to anyone who requests it.

A summary of the rights and protections provided by VAWA to public housing applicants and residents who are or have been victims of domestic violence, dating violence, or stalking (see sample notice in Exhibit 16-1)

The definitions of *domestic violence*, *dating violence*, and *stalking* provided in VAWA (included in Exhibit 16-1)

An explanation of the documentation that the PHA may require from an individual who claims the protections provided by VAWA (included in Exhibit 16-1)

A copy of form HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking

A statement of HACC's obligation to keep confidential any information that it receives from a victim unless (a) HACC has the victim's written permission to release the information, (b) it needs to use the information in an eviction proceeding, or (c) it is compelled by law to release the information (included in Exhibit 16-1)

The National Domestic Violence Hot Line: 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY) (included in Exhibit 16-1)

Contact information for local victim advocacy groups or service providers

16-VII.C. NOTIFICATION TO APPLICANTS

HACC Policy

HACC will provide all applicants with notification of their protections and rights under VAWA at the time they request an application for housing assistance.

The notice will explain the protections afforded under the law, inform each applicant of HACC confidentiality requirements, and provide contact information for local victim advocacy groups or service providers.

HACC will also include in all notices of denial a statement explaining the protection against denial provided by VAWA (see section 3-III.F).

16-VII.D. NOTIFICATION TO TENANTS [Pub.L. 109-162]

VAWA requires PHAs to notify tenants assisted under public housing of their rights under this law, including their right to confidentiality and the limits thereof.

HACC Policy

HACC will provide all tenants with notification of their protections and rights under VAWA at the time of admission and at annual reexamination.

The notice will explain the protections afforded under the law, inform the tenant of HACC confidentiality requirements, and provide contact information for local victim advocacy groups or service providers.

HACC will also include in all lease termination notices a statement explaining the protection against termination or eviction provided by VAWA (see Section 13-IV.D).

EXHIBIT 16-1: SAMPLE NOTICE TO PUBLIC HOUSING APPLICANTS AND RESIDENTS REGARDING THE VIOLENCE AGAINST WOMEN ACT (VAWA)

This sample notice was adapted from a notice prepared by the National Housing Law Project.

A federal law that went into effect in 2006 protects individuals who are victims of domestic violence, dating violence, and stalking. The name of the law is the Violence against Women Act, or “VAWA.” This notice explains your rights under VAWA.

Protections for Victims

If you are eligible for public housing, the housing authority cannot refuse to admit you to the public housing program solely because you are a victim of domestic violence, dating violence, or stalking.

If you are the victim of domestic violence, dating violence, or stalking, the housing authority cannot evict you based on acts or threats of violence committed against you. Also, criminal acts directly related to the domestic violence, dating violence, or stalking that are caused by a member of your household or a guest can’t be the reason for evicting you if you were the victim of the abuse.

Reasons You Can Be Evicted

The housing authority can still evict you if the housing authority can show there is an *actual* and *imminent* (immediate) threat to other tenants or housing authority staff if you are not evicted. Also, the housing authority can evict you for serious or repeated lease violations that are not related to the domestic violence, dating violence, or stalking against you. The housing authority cannot hold you to a more demanding set of rules than it applies to tenants who are not victims.

Removing the Abuser from the Household

The housing authority may split the lease to evict a tenant who has committed criminal acts of violence against family members or others, while allowing the victim and other household members to stay in the public housing unit. If the housing authority chooses to remove the abuser, it may not take away the remaining tenants’ rights to the unit or otherwise punish the remaining tenants. In removing the abuser from the household, the housing authority must follow federal, state, and local eviction procedures.

Proving that You Are a Victim of Domestic Violence, Dating Violence, or Stalking

The housing authority can ask you to prove or “certify” that you are a victim of domestic violence, dating violence, or stalking. In cases of termination or eviction, the housing authority must give you at least 14 business days (i.e. Saturdays, Sundays, and holidays do not count) to provide this proof. The housing authority is free to extend the deadline. There are three ways you can prove that you are a victim:

- Complete the certification form given to you by the housing authority. The form will ask for your name, the name of your abuser, the abuser’s relationship to you, the date, time, and location of the incident of violence, and a description of the violence.
- Provide a statement from a victim service provider, attorney, or medical professional who has helped you address incidents of domestic violence, dating violence, or stalking. The professional must state that he or she believes that the incidents of abuse are real. Both you and the professional must sign the statement, and both of you must state that you are signing “under penalty of perjury.”
- Provide a police or court record, such as a protective order.

If you fail to provide one of these documents within the required time, the housing authority may evict you.

Confidentiality

The housing authority must keep confidential any information you provide about the violence against you, unless:

- You give written permission to the housing authority to release the information.
- The housing authority needs to use the information in an eviction proceeding, such as to evict your abuser.
- A law requires the housing authority to release the information.

If release of the information would put your safety at risk, you should inform the housing authority.

VAWA and Other Laws

VAWA does not limit the housing authority’s duty to honor court orders about access to or control of a public housing unit. This includes orders issued to protect a victim and orders dividing property among household members in cases where a family breaks up.

VAWA does not replace any federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, or stalking.

For Additional Information

If you have any questions regarding VAWA, please contact _____ at _____.

For help and advice on escaping an abusive relationship, call the National Domestic Violence Hotline at 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY).

Definitions

For purposes of determining whether a tenant may be covered by VAWA, the following list of definitions applies:

VAWA defines ***domestic violence*** to include felony or misdemeanor crimes of violence committed by any of the following:

- A current or former spouse of the victim
- A person with whom the victim shares a child in common
- A person who is cohabitating with or has cohabitated with the victim as a spouse
- A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies
- Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction

VAWA defines ***dating violence*** as violence committed by a person (1) who is or has been in a social relationship of a romantic or intimate nature with the victim AND (2) where the existence of such a relationship shall be determined based on a consideration of the following factors:

- The length of the relationship
- The type of relationship
- The frequency of interaction between the persons involved in the relationship

VAWA defines ***stalking*** as (A)(i) to follow, pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate another person OR (ii) to place under surveillance with the intent to kill, injure, harass, or intimidate another person AND (B) in the course of, or as a result of, such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of the death of, or serious bodily injury to, or to cause substantial emotional harm to (i) that person, (ii) a member of the immediate family of that person, or (iii) the spouse or intimate partner of that person.

HACC ADMISSIONS AND CONTINUED OCCUPANCY POLICY

GLOSSARY

50058 Form: The HUD form that housing authorities are required to complete for each assisted household in public housing to record information used in the certification and re-certification process and, at the option of the housing authority, for interim reexaminations.

1937 Housing Act: The United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) (24 CFR 5.100)

Adjusted Annual Income: The amount of household income, after deductions for specified allowances on which tenant rent is based. (24 CFR 5.611)

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program. (24 CFR 5.403)

Annual Income: All amounts, monetary or not, that:

- A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or
- B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- C. Are not specifically excluded from annual income.

Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access. (1937 Housing Act; 24 CFR 5.609)

Applicant (applicant family): A person or family that has applied for admission to a program but is not yet a participant in the program. (24 CFR 5.403)

As-Paid States: States where the welfare agency adjusts the shelter and utility component of the welfare grant in accordance with actual housing costs. Currently, the four as-paid States are New Hampshire, New York, Oregon, and Vermont.

Assets: The value of equity in savings, checking, IRA and Keogh accounts, real property, stocks, bonds, and other forms of capital investment. The value of necessary items of personal property such as furniture and automobiles are not counted as assets. (Also see "net family assets.")

Asset Income: Income received from assets held by family members. If assets total more than \$5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income. (See "imputed asset income" below.)

Assistance applicant: A family or individual that seeks admission to the public housing program.

Ceiling Rent: Maximum rent allowed for some units in public housing projects.

Certification: The examination of a household's income, expenses, and family composition to determine the family's eligibility for program participation and to calculate the family's share of rent.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age. (24 CFR 5.504(b))

Child Care Expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care. In the case of child care necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income. (24 CFR 5.603(d))

Citizen: A citizen or national of the United States. (24 CFR 5.504(b))

Community service: The performance of voluntary work or duties that are a public benefit and that serve to improve the quality of life, enhance resident self-sufficiency, or increase resident self-responsibility in the community. Community service is not employment and may not include political activities.

Consent Form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits. (24 CFR 5.214)

Covered Families: Families who receive welfare assistance or other public assistance benefits ("welfare benefits") from a State or other public agency ("welfare agency") under a program for which Federal, State, or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for such assistance.

Decent, Safe, and Sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development. (24 CFR 5.100)

Dependent: A member of the family (except foster children and foster adults), other than the family head or spouse, who is under 18 years of age or is a person with a disability or is a full-time student. (24 CFR 5.603(d))

Dependent Allowance: An amount, equal to \$480 multiplied by the number of dependents, that is deducted from the household's annual income in determining adjusted annual income.

Disability Assistance Expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source. (24 CFR 5.603(d))

Disability Assistance Expense Allowance: In determining adjusted annual income, the amount of disability assistance expenses deducted from annual income for families with a disabled household member.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities; two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides. (24 CFR 5.403(b)) (Also see "person with disabilities.")

Disabled Person: See "person with disabilities."

Displaced Family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively

damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. (24 CFR 5.403(b))

Displaced Person: A person displaced by governmental action or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. [1937 Act]

Drug-Related Criminal Activity: Drug trafficking or the illegal use, or possession for personal use, of a controlled substance as defined in Section 102 of the Controlled Substances Act (21 U.S.C. 802).

Economic self-sufficiency program: Any program designed to encourage, assist, train or facilitate the economic independence of HUD-assisted families or to provide work for such families. These programs include programs for job training, employment counseling, work placement, basic skills training, education, English proficiency, workfare, financial or household management, apprenticeship, and any program necessary to ready a participant for work (including a substance abuse or mental health treatment program), or other work activities.

Elderly Family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides. (24 CFR 5.403)

Elderly Family Allowance: For elderly families, an allowance of \$400 is deducted from the household's annual income in determining adjusted annual income.

Elderly Person: A person who is at least 62 years of age. (1937 Housing Act)

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by HUD with adjustments for smaller and larger families except that HUD may establish income ceilings higher or lower than 30% of the median income for the area if HUD finds that such variations are necessary because of unusually high or low family incomes.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.). (24 CFR 5.100)

Family includes but is not limited to:

- A. A family with or without children;
- B. An elderly family;
- C. A near-elderly family;

- D. A disabled family;
- E. A displaced family;
- F. The remaining member of a tenant family; and
- G. A single person who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family. (24 CFR 5.403)

Family Members: All members of the household other than live-in aides, foster children, and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the lease.

Family Self-Sufficiency Program (FSS Program): The program established by a housing authority to promote self-sufficiency among participating families, including the coordination of supportive services. (24 CFR 984.103(b))

Flat Rent: A rent amount the family may choose to pay in lieu of having their rent determined under the income method. The flat rent is established by the housing authority set at the lesser of the market value for the unit or the cost to operate the unit. Families selecting the flat rent option have their income evaluated once every three years, rather than annually.

Full-Time Student: A person who is attending school or vocational training on a full-time basis.

Head of Household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent. (24 CFR 5.504(b))

Household Members: All members of the household including members of the family, live-in aides, foster children, and foster adults. All household members are listed on the lease, and no one other than household members are listed on the lease.

Housing Assistance Plan: A housing plan that is submitted by a unit of general local government and approved by HUD as being acceptable under the standards of 24 CFR 570.

Imputed Income: For households with net family assets of more than \$5,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used as income from assets in determining annual income.

Imputed welfare income: The amount of annual income not actually received by a family, as a result of a specified welfare benefit reduction, that is nonetheless included in the family's annual income for purposes of determining rent.

In-Kind Payments: Contributions other than cash made to the family or to a family member in exchange for services provided or for the general support of the family (e.g., groceries provided on a weekly basis, baby sitting provided on a regular basis).

Income Method: A means of calculating a family's rent based on 10% of their monthly income, 30% of their adjusted monthly income, the welfare rent, or the minimum rent. Under the income method, rents may be capped by a ceiling rent. Under this method, the family's income is evaluated at least annually.

Interim (examination): A reexamination of a family income, expenses, and household composition conducted between the regular annual recertifications when a change in a household's circumstances warrants such a reexamination.

Live-In Aide: A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities and who:

- A. Is determined to be essential to the care and well-being of the persons;
- B. Is not obligated for the support of the persons; and
- C. Would not be living in the unit except to provide the necessary supportive services. (24 CFR 5.403(b))

Low-Income Families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80% of the median for the area on the basis of HUD's findings that such variations are necessary because of unusually high or low family incomes. (1937Act)

Medical Expenses: Medical expenses (of all family members of an elderly or disabled family), including medical insurance premiums, that are anticipated during the period for which annual income is computed and that are not covered by insurance. (24 CFR 5.603(d)). These expenses include, but are not limited to, prescription and non-prescription drugs, costs for doctors, dentists, therapists, medical facilities, care for a service animals, transportation for medical purposes.

Mixed Family: A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. (24 CFR 5.504(b))

Mixed population development: A public housing development, or portion of a development, that was reserved for elderly and disabled families at its inception (and has retained that character). If the development was not so reserved at its inception, the PHA has obtained HUD

approval to give preference in tenant selection for all units in the development (or portion of development) to elderly families and disabled families. These developments were formerly known as elderly projects.

Monthly Adjusted Income: One twelfth of adjusted income. (24 CFR 5.603(d))

Monthly Income: One twelfth of annual income. (24 CFR 5.603(d))

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession. (24 CFR 5.504(b))

Near-Elderly Family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides. (24 CFR 5.403(b))

Net Family Assets:

- A. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.
- B. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.
- C. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefore. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms. (24 CFR 5.603(d))

Non-Citizen: A person who is neither a citizen nor national of the United States. (24 CFR 5.504(b))

Occupancy Standards: The standards that a housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Participant: A family or individual that is assisted by the public housing program.

Person with Disabilities: A person who:

- A. Has a disability as defined in 42 U.S.C. 423
- B. Is determined, pursuant to HUD regulations, to have a physical, mental, or emotional impairment that:
 - 1. Is expected to be of long-continued and indefinite duration;
 - 2. Substantially impedes his or her ability to live independently; and
 - 3. Is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or
- C. Has a developmental disability as defined in 42 U.S.C. 6001

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

For purposes of qualifying for low-income housing, it does not include a person whose disability is based solely on any drug or alcohol dependence.

Previously unemployed: This includes a person who has earned, in the 12 months previous to employment, no more than would be received for 10 hours of work per week for 50 weeks at the established minimum wage.

Processing Entity: The person or entity that is responsible for making eligibility and related determinations and an income reexamination. In the Section 8 and public housing programs, the processing entity is the responsibility entity.

Proration of Assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance. (24 CFR5.520)

Public Housing Agency (PHA): Any State, county, municipality, or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing under the 1937 Housing Act. (24 CFR 5.100)

Recertification: The annual reexamination of a family's income, expenses, and composition to determine the family's rent.

Remaining Member of a Tenant Family: A member of the family listed on the lease who continues to live in the public housing dwelling after all other family members have left. (Handbook 7565.1 REV-2, 3-5b.)

Responsible Entity:

- A. For the public housing program, the Section 8 tenant-based assistance program (24 CFR 982), and the Section 8 project-based certificate or voucher program (24 CFR 983), and the Section 8 moderate rehabilitation program (24 CFR 882), responsible entity means the PHA administering the program under an ACC with HUD;
- B. For all other Section 8 programs, responsible entity means the Section 8 project owner.

Self-Declaration: A type of verification statement by the tenant as to the amount and source of income, expenses, or family composition. Self-declaration is acceptable verification only when third-party verification or documentation cannot be obtained.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single Person: Someone living alone or intending to live alone who does not qualify as an elderly family, a person with disabilities, a displaced person, or the remaining member of a tenant family. (Public Housing: Handbook 7465.1 REV-2, 3-5)

Specified Welfare Benefit Reduction:

- A. A reduction of welfare benefits by the welfare agency, in whole or in part, for a family member, as determined by the welfare agency, because of fraud by a family member in connection with the welfare program; or because of welfare agency sanction against a family member for noncompliance with a welfare agency requirement to participate in an economic self-sufficiency program.
- B. "Specified welfare benefit reduction" does not include a reduction or termination of welfare benefits by the welfare agency:
 - 1. at the expiration of a lifetime or other time limit on the payment of welfare benefits;

2. because a family member is not able to obtain employment, even though the family member has complied with welfare agency economic self-sufficiency or work activities requirements; or
3. because a family member has not complied with other welfare agency requirements.

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information. (24 CFR 5.214)

Temporary Assistance to Needy Families (TANF): The program that replaced the Assistance to Families with Dependent Children (AFDC) that provides financial assistance to needy families who meet program eligibility criteria. Benefits are limited to a specified time period.

Tenant: The person or family renting or occupying an assisted dwelling unit. (24 CFR 5.504(b))

Tenant Rent: The amount payable monthly by the family as rent to the housing authority. Where all utilities (except telephone) and other essential housing services are supplied by the housing authority or owner, tenant rent equals total tenant payment. Where some or all utilities (except telephone) and other essential housing services are supplied by the housing authority and the cost thereof is not included in the amount paid as rent, tenant rent equals total tenant payment less the utility allowance. (24 CFR 5.603(d))

Third-Party (verification): Written or oral confirmation of a family's income, expenses, or household composition provided by a source outside the household.

Total Tenant Payment (TTP):

- A. Total tenant payment for families whose initial lease is effective on or after August 1, 1982:
 1. Total tenant payment is the amount calculated under Section 3(a)(1) of the 1937 Act which is the higher of :
 - a. 30% of the family's monthly adjusted income;
 - b. 10% of the family's monthly income; or
 - c. If the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family's actual housing costs, is specifically designated by

such agency to meet the family's housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under section 3(a)(1) shall be the amount resulting from one application of the percentage.

2. Total tenant payment for families residing in public housing does not include charges for excess utility consumption or other miscellaneous charges.

B. Total tenant payment for families residing in public housing whose initial lease was effective before August 1, 1982: Paragraphs (b) and (c) of 24 CFR 913.107, as it existed immediately before November 18, 1996), will continue to govern the total tenant payment of families, under a public housing program, whose initial lease was effective before August 1, 1982.

Utility Allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made by a housing authority of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment. (24 CFR 5.603)

Utility Reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit. (24 CFR 5.603)

Very Low-Income Families: Families whose incomes do not exceed 50% of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50% of the median for the area if HUD finds that such variations are necessary because of unusually high or low family incomes.

Welfare Assistance: Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. (24 CFR 5.603(d))

Welfare Rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CFR	Code of Federal Regulations
EID	Earned Income Disallowance
EIV	Enterprise Income Verification System
FSS	Family Self Sufficiency (program)
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PHA	Public Housing Agency
QHWRA	Quality Housing and Work Responsibility Act of 1998
SSA	Social Security Administration
TTP	Total Tenant Payment

Housing Authority of the City of Camden				
2012 Financial Resources				
				2012
Public Housing				
Operations				
Operating Subsidy				\$ 8,834,984
Rental - Dwelling				\$ 2,504,102
Capital Grants Operations				\$ 1,464,175
Rental - Non-Dwelling				\$ 79,164
Investment Income				\$ 7,531
Other Income				\$ 85,009
Total Operations				\$ 12,974,964
Housing Choice Voucher				
HAP				\$ 8,835,054
Administrative Fees				\$ 758,508
Investment Income				\$ 5,393
Other Income				\$ 468,879
VASH				\$ 340,016
Total HCV				\$ 10,407,849
Central Office Cost Center				
Management Fees				\$ 1,737,274
Asset Management Fees				\$ 190,390
Book Keeping Fees				\$ 240,587
Investment Income - Unrestricted				\$ 840
Other Revenue				\$ 53,321
Total COCC				\$ 2,222,412
OTHER PROGRAMS				
ROSS				\$ 100,000
YouthBuild				\$ 523,219
Capital Fund Program and ARRA				\$ 8,785,922
HOPE VI				\$ 289,804
Revenue Bond				\$ 670,307
ALP				\$ 765,441
Other Misc Programs				\$ 94,881
Total Other Programs				\$ 11,229,574
2010 Total HACC Financial Resources				\$ 36,834,799

6.0(7) Community Service and Self-Sufficiency

Programs:

The Adult Basic Education/Integrated English Language and Civic Education Program

The Adult Basic Education/Integrated English Language and Civic Education Program offers an array of services and curricula to the residents of the Housing Authority of the City of Camden (HACC) and to residents of Camden County at large.

The program is currently offering classes at one HACC sites: Chelton Terrace in the morning. The participants are engaged in a personal plan of study depending on the scores of the placement test each participant takes. Some of the most common goals the participants commit to are: increasing their Mathematical understanding, improving their Reading and/or Language skills or obtaining their G.E.D.

In addition to offering these services the program offers other activities that assist participants and their families enhance their communication, improve their health and obtain self-sufficiency. Some of these activities are:

Nutrition Class - Six week class offered by Rutgers Cooperative Extension. As part of participation students receive a weekly food bag and a certificate.

Civic Education - Six week program to enable participants to understand civic duty, local and regional political structure and voting responsibility through class lectures, field trips, workshops and guest speakers.

Family Self Sufficiency Program for Public Housing

The PH FSS Program assist families that are unemployed or underemployed to obtained employment that will allow them to become self- sufficient, that is, not dependent on welfare assistance.

Participation in the FSS Program is voluntary. Families entering the FSS Program work with a FSS Coordinator to develop goals that will, over a five (5) year period, lead to self-sufficiency. These goals may include education, specialized training, job readiness and job placement activities, and career advancement objectives. Goals for each participating family member are set out in Individual Training and Services Plans that are attaché to the FSS Contract of Participation.

When the family meets its goals and completes its FSS contract, the family becomes eligible to receive funds deposited in an escrow account on its behalf through the family's participation in

the FSS Program. The amount credited to the family's escrow account is based on increases in the family's earned income during the term of the FSS contract.

YouthBuild

The YouthBuild program addresses the needs of the youth facing extreme high poverty, unemployment and high school dropout within the City of Camden. The program is designed to meet the needs of Camden youth to deflect them from current or potential delinquency and to result in increased income, sustainability earnings and educational attainment.

Through its classroom and trades education the YouthBuild program provides the opportunities that are necessary to develop job readiness, such as;

- college preparation,
- construction training, and
- computer classes

In addition to these important skills, the youth participating in the program also receive life skills workshops that address the issues that they may be facing and are offered solutions that will lead to achieving independent and self-sufficient lives.

6.0 (8) Safety and Crime Prevention

The Housing Authority of the City of Camden and the Camden city Police Department has a MOU (Memorandum of Understanding) to provide police services to the Authority. The Housing Authority works very closely with the Camden County Prosecutors Office, New Jersey State Police, U.S. Marshalls Service and the Probation and Parole Office. The Housing Authority with the assistance of the Police Department has the following crime prevention measures:

- 1.) Resident Volunteer Program (RVA) - This program, allows residents in our senior buildings to act as a town watch within the building.
- 2.) One Strike Program or Lease Violation Program - Information is provided to the Housing Authority concerning drug arrest and past criminal arrests that take place in the City of Camden throughout the city and on Housing Authority property.
- 3.) Abandoned Vehicle Program – With the assistance of the Camden City Police Department, stolen and abandoned vehicles are removed from all public housing sites.
- 4.) Monthly Police Department Reporting – on a monthly basis the Police Department provides, by public housing development, a report for calls for service concerning any police activity
- 5.) The HACC has entered into a MOU (Memorandum of Understanding) with Ace Towing to tow all abandoned vehicles form all HACC developments.
- 6.) The HACC has entered into an MOU with the Camden Police Department to remove loiters on each of the Asset Management Properties.

The Housing Authority also works very closely with the Camden Fire Department on fire safety and code compliance.

CAMDEN HOUSING AUTHORITY

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION**

YEARS ENDED DECEMBER 31, 2010 AND 2009

**CAMDEN HOUSING AUTHORITY
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YEARS ENDED DECEMBER 31, 2010 AND 2009**

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INDEPENDENT AUDITORS' REPORT

The Board of Commissioners
Camden Housing Authority:

We have audited the financial statements of the Camden Housing Authority ("the Authority") as of and for the years ended December 31, 2010 and 2009, as listed in the table of contents. These financial statements are the responsibility of the Authority's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Camden Housing Authority as of December 31, 2010 and 2009, and the changes in financial position and cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, we have also issued our report dated September 23, 2011 on our consideration of the Camden Housing Authority's internal control over financial reporting and our tests on its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards*, and important for assessing the results of our audits.

INDEPENDENT AUDITORS' REPORT (continued)

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis contained on pages 3 through 15 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Government Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historic context. We have applied certain limited procedures to the required supplemental information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Our audit was conducted for the purpose of forming an opinion on the financial statements of the Camden Housing Authority taken as a whole. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by the U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations* and is not a required part of the financial statements. The accompanying financial data schedule, schedule of capital fund program costs and advances, and schedule of capital fund stimulus program costs and advances are also not required parts of the financial statements and is presented for the purposes of additional analysis as required by the U.S. Department of Housing and Urban Development. The schedule of federal awards, financial data schedule, schedule of capital fund program costs and advances, and schedule of capital fund stimulus program costs and advances are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

September 23, 2011
Hazlet, New Jersey

MANAGEMENT'S DISCUSSION AND ANALYSIS

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

The Camden Housing Authority's ("the Authority") management discussion and analysis is designed to (a) assist the reader in focusing on significant financial issues, (b) provide an overview of the Authority's financial activity, (c) identify changes in the Authority's financial position (its ability to address the next and subsequent year challenges), and (d) identify individual fund issues or concerns.

Since the Management's Discussion and Analysis ("MD&A") is designed to focus on the current year's activities, resulting changes and currently known facts, please read it in conjunction with the Authority's financial statements (beginning on page 16).

FINANCIAL HIGHLIGHTS

- The financial condition of the Authority has gotten stronger as evidenced by the Authority's increase in net assets from 2009 to 2010.
- The Authority has substantially completed fifty-five million dollars in HOPE VI projects in the city of Camden.

The Board of Commissioners and the Executive Director continue to work closely with the staff to implement cost containment measures, improve internal and external financial reporting, strengthen communication lines with all managers, and train property managers and pertinent staff in project-based budgeting, accounting & reporting.

Some reclassifications have been made to prior year balances in order to present a clearer comparison between the financial positions and corresponding balances of the two years.

Here are some of the financial highlights for the changes in financial conditions:

- The Authority's total net assets decreased \$17,168,786 during the year ended December 31, 2010 primarily due to the loss on investment in leased property of \$24,356,155. This loss is primarily the result of the Authority entering into eight land leases with selected developers as part of the HOPE VI program. Upon substantial completion of the HOPE VI Projects, the fair value of the leased property was \$8, (as the Authority leased the land for periods ranging from 90 to 99 years at an annual base rental of \$1 per annum) and the carrying amount of the property was \$24,356,163.
- The Authority's current liabilities decreased by \$691,670, (18%) during the year ended December 31, 2010. The decrease is a result of the Authority utilizing in 2010 the Housing Choice Voucher subsidy which was received in 2009 and recorded as deferred revenue.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

FINANCIAL HIGHLIGHTS (continued)

- The Authority's current assets increased by \$761,438 (17%) from December 31, 2009 to December 31, 2010. This is a result of the Authority being owed funds from HUD for unreimbursed expenses as part of the ARRA capital fund stimulus grants.
- Operating revenues increased \$3,023,704 from \$26,213,127 to \$29,236,831. This is primarily the result of an increase in HUD operating grants of \$2,896,401. Specifically, the Low Rent Public Housing program subsidy increased \$758,795 and the Housing Choice Voucher subsidy increased \$2,690,469.
- Operating expenses of all Authority programs (excluding depreciation and housing assistance payments) decreased \$1,831,514 (11%). General expenses decreased \$701,144 and administrative expenses decreased \$742,488 as the Authority's HOPE VI program has substantially less activity in 2010 as compared to 2009.
- Investment income increased \$444,328 from 2009 to 2010 primarily because of the Authority accruing interest on HOPE VI mortgage loans receivable. In previous years the amounts were capitalized as part of construction in progress.

AUTHORITY WIDE FINANCIAL STATEMENTS

The Authority-wide financial statements and notes thereto are designed to be corporate-like in that all business type activities are consolidated into columns that add to a total for the entire Authority.

These Statements include the Statements of Net Assets, which is similar to a Balance Sheet. The Statement of Net Assets reports all financial and capital resources for the Authority. The statement is presented in the format where assets, minus liabilities, equal "net assets", formerly known as equity. Assets and liabilities are presented in order of liquidity, and are classified as "Current" (convertible into cash within one year), and "Non-current".

The focus of the Statements of Net Assets (the "Unrestricted Net Assets") is designed to represent the net available liquid (non-capital) assets, net of liabilities, for the entire Authority.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

AUTHORITY WIDE FINANCIAL STATEMENTS (continued)

Net Assets (formerly equity) are reported in three broad categories:

- Net Assets, Invested in Capital Assets, Net of Related Debt: This component of net assets consists of all capital assets, reduced by the outstanding balances of any bonds, mortgages, notes or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.

- Restricted Net Assets: This component of net assets consists of restricted assets, when constraints are placed on the asset by creditors (such as debt covenants), grantors, contributors, laws, regulations, etc.

- Unrestricted Net Assets: Consists of net assets that do not meet the definition of "Net Assets Invested in Capital Assets, Net of Related Debt", or "Restricted Net Assets".

The Authority-wide financial statements also include the Statements of Revenues, Expenses and Changes in Net Assets (similar to an Income Statement). This statement includes operating revenues, such as rental income, operating expenses, such as administrative, utilities, maintenance, depreciation, and non-operating revenue and expenses, such as investment income and interest expense.

The focus of the Statements of Revenues, Expenses and Changes in Net Assets is the "Change in Net Assets", which is similar to Net Income or Loss.

The Statements of Cash Flows presents relevant information about the Authority's cash receipts and cash payments during the year. The Statements of Cash Flows also disclose net cash provided by, or used for operating activities, non-capital financing activities, and from capital and related financing activities.

FUND FINANCIAL STATEMENTS

Traditional users of governmental financial statements will find the fund financial statements presentation more familiar. The focus is now on major funds, rather than fund types. The Authority consists of exclusively enterprise funds. Enterprise funds utilize the full accrual basis of accounting. The enterprise method of accounting is similar to accounting utilized by business in the private sector. All of the activities of the Authority are reported in a single enterprise fund.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

THE AUTHORITY'S PROGRAMS

Low Rent Public Housing – Under the Low Rent Public Housing Program, the Authority rents units that it owns to low-income households. The Conventional Public Housing Program is operated under an Annual Contributions Contract (ACC) with HUD, and HUD provides operating subsidy and capital grant funding to enable the PHA to provide the housing at a rent that is based upon 30% of household income. The Conventional Public Housing Program also includes the Capital Fund Program, which is the primary funding source for physical and management improvements to the Authority's properties.

Federal Low-Income Housing Tax Credit (LIHTC) Program - Through the privately managed properties, The Housing Authority of the City of Camden administers the federal Low-Income Housing Tax Credit (LIHTC) program for housing developments in the City of Camden. The LIHTC program is contained within § 42 of the Internal Revenue Code (26 U.S.C. § 42) as a tax incentive program to stimulate investment in affordable housing. The LIHTC program provides incentives for developers to acquire, rehabilitate and or build low- or mixed-income housing through the allocation of federal tax credits that can be used to reduce a project's federal taxes or sold to corporations or investor groups to raise equity for a project. The credits are purchased at a discount and represent a dollar-for-dollar reduction of tax liability. In the State of New Jersey, the LIHTC program plays a vital role in the creation and preservation of affordable rental housing by increasing the funding available to eligible projects that best meet the state's goals and requirements for affordable housing.

Housing Choice Voucher Program (Section 8 Program) – Under the Housing Choice Voucher Program, the Authority administers contracts with independent landlords that own the property. The Authority subsidizes the family's rent through a housing assistance payment made to the landlord. The program is administered under an Annual Contributions Contract (ACC) with HUD. HUD provides annual contributions funding to enable the Authority to structure a lease that sets the participants' rent at 30% of household income.

Capital Fund Program – Under the Capital Fund Program, the Authority receives grants from the Department of Housing and Urban Development which are used primarily to maintain and improve the physical condition of its developments. The funds are also used to fund management improvements such as management information systems and tenant services.

Resident Opportunities and Self Sufficiency Program – a grant program funded by the Department of Housing and Urban Development that encourages economic self-sufficiency among the Authority's resident population.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

THE AUTHORITY'S PROGRAMS (continued)

Veterans Affairs Supportive Housing Program - The Housing Authority of the City of Camden has partnered with the Department of Veterans Affairs to offer Rental Assistance for homeless veterans. The HUD-Veterans Affairs Supportive Housing (HUD-VASH) voucher program combines HUD Housing Choice Voucher (HCV) Rental Assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs (VA) at its medical centers and in the community. Visible goals of this program include addressing homelessness for veterans and ensuring needed case management services are provided by the VA to individuals to allow them to move to self-sufficiency.

HOPE VI - Roosevelt and Westfield Endowment Fund Program – Launched to increase the income and assets of low income individuals, over the course of 2 years, using the following set of researched, proven best practice principles:

- Serve a **relatively small number of participants**, so that the program can build on their individual strengths and tailored to their individual and common needs.
- Offer **comprehensive support services** to remove personal barriers to success such as transportation, limited English, child care, housing status, lack of financial education and problem work behaviors. This requires some supported referrals and purchase of goods and services.
- Emphasize development of strong long-term mentoring/coaching relationships between project staff and participants.
- Use active, workplace based training approaches when possible.
- Use individualized, comprehensive business planning and assessment with hands-on/on-site business coaching in addition to structured business education and training activities

Youth Build Grant – a grant program designed for the purpose of assisting at-risk youth between the ages of 16 and 24 to learn housing construction job skills and to complete their high school education.

State/Local Programs – represents non-HUD resources developed from a variety of activities and funded by the state of New Jersey, the county of Camden or the city of Camden.

American Reinvestment and Recovery Act (ARRA) Grant – the purpose of the ARRA grant is to provide funds for the capital and management activities of Public Housing Agencies as authorized under section 9 of the United States Housing Act of 1937 (42 U.S.C. 1437g) (the “Act”), with the exception that funds cannot be used for operations or rental assistance. The funds shall be awarded by competition for priority investments, including investments that leverage private sector funding or financing for renovations and energy conservation retrofit investments.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

STATEMENT OF NET ASSETS

The following table reflects the condensed Statement of Net Assets as of December 31, 2010 and 2009:

Account	2010	2009	Net Change	% Change
ASSETS				
Current assets:				
Cash and cash equivalents	3,748,635	3,746,084	2,551	0%
Investments	-	-	-	0%
Accounts receivable - misc, net	89,148	118,676	(29,528)	-25%
Accounts receivable - HUD	1,140,827	607,819	533,008	88%
Accounts receivable - other government	90,710	3,090	87,620	2836%
Accounts receivable - tenants, net	25,329	25,950	(621)	-2%
Accrued interest receivable	-	-	-	0%
Current Portion of Notes Receivable	-	-	-	0%
Prepaid expenses	267,493	99,085	168,408	170%
Inventories	-	-	-	0%
	-	-		
Total current assets	5,362,142	4,600,704	761,438	17%
	-	-		
Capital assets:	-	-	-	0%
Land	1,169,182	1,321,369	(152,187)	-12%
Buildings	153,629,686	172,261,590	(18,631,904)	-11%
Furniture and equipment	1,077,655	1,169,486	(91,831)	-8%
Leasehold improvements	-	-	-	0%
Construction in progress	8,617,082	25,980,890	(17,363,808)	-67%
Capitalized interest	-	-	-	0%
Less: accumulated depreciation	(129,351,675)	(145,011,661)	15,659,986	-11%
	-	-		
Capital assets, net	35,141,930	55,721,674	(20,579,744)	-37%
Held For Sale	-	-	-	0%
Restricted cash	3,787,139	3,238,976	548,163	17%
Restricted investments	-	-	-	0%
Notes receivable, long term	27,611,839	27,611,839	-	0%
Investments in joint ventures	-	-	-	0%
Other assets	2,076,291	1,622,892	453,399	28%
	-	-		
Total assets	73,979,341	92,796,085	(18,816,744)	-20%

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

STATEMENT OF NET ASSETS (continued)

Account	2010	2009	Net Change	% Change
LIABILITIES		-		
		-		
Current liabilities:	-	-	-	0%
Accounts payable	1,341,857	795,616	546,241	69%
Accounts payable - HUD	20,158	285,094	(264,936)	-93%
Accounts payable - other government	-	64,983	(64,983)	-100%
Accrued expenses	196,977	198,028	(1,051)	-1%
Accrued compensated absences	16,496	35,549	(19,053)	-54%
Tenant security deposits	226,948	214,429	12,519	6%
Deferred revenues	295,588	956,201	(660,613)	-69%
Loan liability current	-	-	-	0%
Other current liabilities	539,122	723,973	(184,851)	-26%
Current portion of long term debt	490,297	545,240	(54,943)	-10%
	-	-		
Total current liabilities	3,127,443	3,819,113	(691,670)	-18%
	-	-		
Non-current liabilities:	-	-	-	0%
Accrued compensated absences, non-current	305,498	363,932	(58,434)	-16%
Long term debt, net of current portion	6,828,306	7,245,263	(416,957)	-6%
Non-current liabilities - other	134,923	615,820	(480,897)	-78%
	-	-		
Total non-current liabilities	7,268,727	8,225,015	(956,288)	-12%
	-	-		
Net assets:	-	-	-	0%
Invested in capital assets, net of related debt	27,823,327	47,931,171	(20,107,844)	-42%
Restricted	29,797,575	29,334,635	462,940	2%
Unrestricted	5,962,269	3,486,151	2,476,118	71%
	-	-		
Total net assets	63,583,171	80,751,957	(17,168,786)	-21%
	-	-		
Total liabilities and net assets	73,979,341	92,796,085	(18,816,744)	-20%

For more detailed information see the Statements of Net Assets on page 16.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

MAJOR FACTORS AFFECTING THE STATEMENT OF NET ASSETS

- During 2010 capital assets, net decreased by \$33,310,910 primarily due to the charge-off associated with the transfer of land connected to the Authority's HOPE VI revitalization projects.
- Accounts receivable – HUD increased \$533,008 from December 31, 2009 to December 31, 2010 primarily due to an increase in the amount of capital grant funds owed to the Authority for reimbursable expenditures.
- Cash and equivalents (including restricted cash) increased from \$6,985,060 at December 31, 2009 to \$7,534,774 at December 31, 2010, an increase of \$550,714. The primary reasons for the increase is due to the Housing Choice Voucher program being overfunded in the amount of \$319,433 and the Authority increasing their development endowment funds by \$231,157.
- Cash generated by operating activities totaled \$27,582,606 in 2010 compared to \$27,028,337 in 2009 while \$26,635,584 was used to fund operating expenses in 2010 compared to \$27,037,312 in 2009.
- Restricted net assets increased by \$1,870,193 primarily due to the increase in Section 8 HAP program equity and VASH program equity as described above.
- Noncurrent liabilities decreased \$956,288. The majority of the decrease is due to the payment of principal on long-term debt of \$471,900.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS

The following schedule compares the revenues and expenses for the current and previous fiscal year.

Account	2010	2009	Net Change	% Change
REVENUES AND EXPENSES				
Operating revenues:				
Tenant revenue	3,109,529	2,998,089	111,440	4%
HUD operating grants	24,354,848	21,458,447	2,896,401	13%
Other government grants	1,041,001	870,028	170,973	20%
Other revenues	731,453	886,563	(155,110)	-17%
Fee revenues	-	-	-	0%
Shared fee and bookkeeping revenues	-	-	-	0%
	-	-		
Total operating revenue	29,236,831	26,213,127	3,023,704	12%
	-	-		
Operating expenses:				
Administrative	4,482,761	5,225,249	(742,488)	-14%
Shared Administrative Services	-	-	-	0%
Asset Management Fee	-	-	-	0%
Tenant services	2,797,660	2,984,709	(187,049)	-6%
Utilities	2,683,213	2,886,961	(203,748)	-7%
Ordinary repairs and maintenance	2,542,195	2,387,367	154,828	6%
Protective services	293,528	387,193	(93,665)	-24%
Insurance expenses	499,858	741,447	(241,589)	-33%
General expenses	1,534,521	1,994,076	(459,555)	-23%
Extraordinary maintenance	6,649	64,897	(58,248)	-90%
Fraud Losses	-	-	-	0%
Dwelling Unit Rent Expenses	-	-	-	0%
Housing assistance payments	11,051,680	9,999,990	1,051,690	11%
Depreciation	6,470,442	7,238,134	(767,692)	-11%
	-	-		
Total operating expenses	32,362,507	33,910,023	(1,547,516)	-5%
	-	-		
Operating income (loss)	(3,125,676)	(7,696,896)	4,571,220	-59%

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
(CONTINUED)

Account	2010	2009	Net Change	% Change
REVENUES AND EXPENSES				
	-	-		
Non-operating revenues:			-	0%
Interest expense	(334,781)	(81,415)	(253,366)	311%
Casualty Losses Non-Capitalized	(8,461)	-	(8,461)	-100%
Mortgage Interest Income	-	-	-	0%
Gain (loss) on sale of fixed assets	(24,356,155)	-	(24,356,155)	-100%
Investment income	494,220	49,892	444,328	891%
	-	-		
Net non-operating revenues	(24,205,177)	(31,523)	(24,173,654)	76686%
	-	-		
Income (loss) before capital grants	(27,330,853)	(7,728,419)	(19,602,434)	254%
	-	-		
Capital grants	10,162,067	10,139,649	22,418	0%
Other transfers and special items	-	-	-	0%
Operating transfer in	982,766	594,000	388,766	65%
Operating transfer out	(982,766)	(594,000)	(388,766)	65%
	-	-		
Changes in net assets	(17,168,786)	2,411,230	(19,580,016)	-812%
	-	-		
Total net assets, beginning of year	80,751,957	78,340,727	2,411,230	3%
Prior period adjustments, equity transfers and correct	-	-	-	0%
Total net assets, end of year	63,583,171	80,751,957	(17,168,786)	-21%

MAJOR FACTORS AFFECTING THE STATEMENT OF REVENUE,
EXPENSES AND CHANGES IN NET ASSETS

- Operating revenues increased by \$3,023,704 from the year ended December 31, 2009 to 2010.
- HUD operating grants increased by \$2,896,401, while other government grants decreased \$237,948 from 2009 to 2010.
- Capital grants for public housing increased by \$1,057,713. Capital grants in the ARRA program increased by \$7,189,247. While capital grants for Hope VI decreased by \$8,224,542. After accounting for transfers between these programs the net effect was an increase of \$22,418 from 2009 to 2010.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

**MAJOR FACTORS AFFECTING THE STATEMENT OF REVENUE,
EXPENSES AND CHANGES IN NET ASSETS (continued)**

- The decrease in utilities expense of \$203,748 represents a return to levels from 2008. There had been an increase of \$268,076 in 2009 primarily attributable to the cold weather conditions and the increase in utility rate by PSE&G. But these effects have since dwindled returning this year's expense to that of two years ago.
- The decrease of \$742,488 in administrative expenses from 2009 to 2010 is due primarily to the decrease in legal fees and less activity in the Authority's HOPE VI program. Legal fees decreased by approximately \$400,000 due to the Authority's defense of a lawsuit brought against the Authority by Royal Court Homeowners Association in 2009. Excluding the decreased legal fees, administrative expenses decreased slightly due to management's initiative to implementing cost-cutting measures. In addition, less temporary staffing and outsourcing was used.
- The decrease of \$187,049 in tenant services is primarily due to increased job training provided to tenants under the Youthbuild Program. While job training and related costs under the Youthbuild Program increased in 2010, this increase was offset by increased grant revenue received under the Youthbuild Program which is a cost reimbursement grant.
- The decrease in extraordinary maintenance expense of \$58,248 is primarily due to the Authority recording part of the settlement with the Royal Court litigation, which was recorded as extraordinary maintenance expense previously. Maintenance salaries increased due to an increase in operations labor and an increase in the need for labor in the Section 8 program leading to additional salaries of \$99,201. Maintenance materials costs increased by approximately \$33,245 during the year ended December 31, 2010.
- General expenses decreased by \$459,555. This is due to the temporary increase of approximately \$670,000 in operating subsidies paid to the developer/managers of the newly constructed HOPE VI mixed finance projects during 2009. This increased expense was offset by additional operating subsidies received from HUD and passed through to the HOPE VI developers. This was slightly offset by the increase due to an increase in insurance and employee benefits.
- Housing assistance payments made to landlords increased by \$1,051,690 due to higher percent of Federal/Congress Allocation Appropriation than the previous years.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

As of December 31, 2010, the Authority had \$35.1 million invested in capital assets as reflected in the following schedule, which represents a net decrease (addition, disposals and depreciation) of approximately \$33.3 million or (49%) from the end of last year.

Account	2010	2009	Net Change	% Change
	-	-		
Capital assets:	-	-	-	0%
Land	1,169,182	1,321,369	(152,187)	-12%
Buildings	153,629,686	172,261,590	(18,631,904)	-11%
Furniture and equipment	1,077,655	1,169,486	(91,831)	-8%
Leasehold improvements	-	-	-	0%
Construction in progress	8,617,082	25,980,890	(17,363,808)	-67%
Capitalized interest	-	-	-	0%
Less: accumulated depreciation	(129,351,675)	(145,011,661)	15,659,986	-11%
	-	-		
Capital assets, net	35,141,930	55,721,674	(20,579,744)	-37%

The Authority had a large impairment of assets as described in the section regarding major changes in the Statement of Net Assets. These impairments and asset transfers account for the large difference between the two years.

Debt Outstanding

The New Jersey Housing and Mortgage Financing Agency issued \$79,860,000 Capital Fund Program Revenue Bonds, 2004 Series A in 2004. The Authority, upon approval from the Housing and Urban Development's Washington D.C. office, joined 20 other New Jersey Housing Authorities in consideration of a portion of these proceeds or \$6.9 million.

The anticipated use of these funds is site improvements within two of the HACC's developments (Kennedy Towers and Branch Village). These funds were received December 23, 2004 and have a twenty-year repayment cycle. As of December 31, 2010, \$5,615,000 is still outstanding.

During 2006, the Authority borrowed \$2,484,000 for the purpose of acquiring equipment needed to perform renovations that will result in savings in energy consumption. As of December 31, 2010, \$1,703,606 of this balance is outstanding. The current portion of the Authority's outstanding debt payable in 2010 is \$490,297.

CAMDEN HOUSING AUTHORITY
Management's Discussion and Analysis
December 31, 2010

ECONOMIC FACTORS

Significant economic factors affecting the Authority are as follows:

- Federal funding of the Department of Housing and Urban Development
- HUD's Project Based Budgeting, Accounting, and Reporting Requirements
- Local redevelopment plans
- Local labor supply and demand, which can affect salary and wage rates
- Local Union Agreements and the subsequent execution
- Local inflationary, recessionary and employment trends, which can affect resident incomes and therefore the amount of rental income
- Inflationary pressure on utility rates, supplies and other costs
- Public Service Electric and Gas Co. settlement agreement
- City of Camden water settlement agreement
- The availability of ARRA funds to aid in development and rehabilitation of the housing authority's properties
- The availability of Neighborhood Stabilization Program I and II Funds to stabilize communities that have suffered from foreclosures and abandonment.

FINANCIAL CONTACT

This financial report is designed to provide our residents, the citizens of the City of Camden, New Jersey, all federal and state regulatory bodies, and any creditors with a general overview of the Authority's finances. If you have any questions regarding these financial statements or supplemental information, you may make inquiry by writing to: Housing Authority of City of Camden, 2021 Watson Street, 2nd Floor, Camden, New Jersey, 08105, Attention to: Dr. Maria Marquez, Executive Director, or Victor Fiquorera, Deputy Executive Director, or Vincent Muliro, Director of Finance.

FINANCIAL STATEMENTS

**CAMDEN HOUSING AUTHORITY
STATEMENTS OF NET ASSETS
AS OF DECEMBER 31, 2010 AND 2009**

ASSETS		
	<u>2010</u>	<u>2009</u>
Current assets:		
Cash and cash equivalents	\$ 3,748,635	\$ 3,746,084
Accounts receivable, net	1,346,014	755,535
Prepaid expenses	<u>267,493</u>	<u>99,085</u>
Total current assets	5,362,142	4,600,704
Capital assets, net		
Restricted cash	35,141,930	55,721,674
Notes receivable	3,787,139	3,238,976
Other assets, net	<u>27,611,839</u>	<u>27,611,839</u>
Other assets, net	<u>2,076,291</u>	<u>1,622,892</u>
Total assets	<u>\$ 73,979,341</u>	<u>\$ 92,796,085</u>
LIABILITIES		
Current liabilities:		
Accounts payable	\$ 1,362,015	\$ 1,145,693
Accrued wages and payroll taxes	155,836	155,419
Accrued interest payable	41,141	42,609
Accrued compensated absences, current	16,496	35,549
Tenant security deposits	226,948	214,429
Current portion of long-term debt	490,297	545,240
Deferred revenues	295,588	956,201
Other current liabilities	<u>539,122</u>	<u>723,973</u>
Total current liabilities	<u>3,127,443</u>	<u>3,819,113</u>
Noncurrent liabilities:		
Long-term debt, excluding current portion	6,828,306	7,245,263
Accrued compensated absences, non-current	305,498	363,932
Other liabilities	<u>134,923</u>	<u>615,820</u>
Total noncurrent liabilities	<u>7,268,727</u>	<u>8,225,015</u>
Total liabilities	<u>10,396,170</u>	<u>12,044,128</u>
NET ASSETS		
Net assets:		
Invested in capital assets, net of related debt	27,823,327	47,931,171
Restricted	29,797,575	29,334,635
Unrestricted	<u>5,962,269</u>	<u>3,486,151</u>
Total net assets	<u>\$ 63,583,171</u>	<u>\$ 80,751,957</u>

See accompanying notes to financial statements

**CAMDEN HOUSING AUTHORITY
STATEMENTS OF REVENUES, EXPENSES
AND CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

	<u>2010</u>	<u>2009</u>
Operating revenues:		
Tenant revenue	\$ 3,109,529	\$ 2,998,089
HUD operating grants	24,354,848	21,458,447
Other government grants	1,041,001	1,278,949
Other revenues	<u>731,453</u>	<u>477,642</u>
 Total operating revenue	 <u>29,236,831</u>	 <u>26,213,127</u>
Operating expenses:		
Administrative	4,482,761	5,225,249
Tenant services	2,797,660	2,984,709
Utilities	2,683,213	2,886,961
Ordinary repairs and maintenance	2,542,195	2,387,367
Protective services	293,528	387,193
Insurance and general expenses	2,034,379	2,735,523
Extraordinary maintenance	6,649	64,897
Housing assistance payments	11,051,680	9,999,990
Depreciation	<u>6,470,442</u>	<u>7,238,134</u>
 Total operating expenses	 <u>32,362,507</u>	 <u>33,910,023</u>
 Operating loss	 <u>(3,125,676)</u>	 <u>(7,696,896)</u>
Non-operating revenues:		
Investment income	494,220	49,892
Interest expense	(334,781)	(81,415)
Loss on investment in leased property	(24,356,155)	-
Casualty losses	<u>(8,461)</u>	<u>-</u>
 Net non-operating revenues	 <u>(24,205,177)</u>	 <u>(31,523)</u>
 Loss before capital grants	 (27,330,853)	 (7,728,419)
Capital grants	<u>10,162,067</u>	<u>10,139,649</u>
 Change in net assets	 (17,168,786)	 2,411,230
Total net assets, beginning of year	<u>80,751,957</u>	<u>78,340,727</u>
Total net assets, end of year	<u>\$ 63,583,171</u>	<u>\$ 80,751,957</u>

See accompanying notes to financial statements

**CAMDEN HOUSING AUTHORITY
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

	<u>2010</u>	<u>2009</u>
Cash Flows from Operating Activities:		
Cash received from grantors	\$ 23,784,689	\$ 23,196,505
Cash received from tenants	3,797,917	3,831,832
Cash paid to suppliers	(20,994,101)	(22,066,937)
Cash paid to employees	<u>(5,641,483)</u>	<u>(4,970,375)</u>
Net cash flows provided (used) by operating activities	<u>947,022</u>	<u>(8,975)</u>
Cash Flows from Capital and Related Financing Activities:		
Purchase of capital assets	(10,246,853)	(10,437,480)
Capital grants	10,162,067	10,139,649
Casualty losses	(8,461)	-
Interest paid on long term debt	(325,381)	(81,415)
Principal payments on capital debt	<u>(471,900)</u>	<u>(453,822)</u>
Net cash flows used in capital and related financing activities	<u>(890,528)</u>	<u>(833,068)</u>
Cash Flows from Investing Activities:		
Investment income	<u>494,220</u>	<u>49,892</u>
Net cash flows provided (used) by investing activities	<u>494,220</u>	<u>49,892</u>
Net decrease in cash	550,714	(792,151)
Cash and cash equivalents, beginning of year	<u>6,985,060</u>	<u>7,777,211</u>
Cash and cash equivalents, end of year	<u>\$ 7,535,774</u>	<u>\$ 6,985,060</u>
Reconciliation of Cash and Cash Equivalents to the Statements of Net Assets:		
Cash and cash equivalents	\$ 3,748,635	\$ 3,746,084
Restricted cash	<u>3,787,139</u>	<u>3,238,976</u>
Cash and cash equivalents, end of year	<u>\$ 7,535,774</u>	<u>\$ 6,985,060</u>

See accompanying notes to financial statements

CAMDEN HOUSING AUTHORITY
STATEMENTS OF CASH FLOWS (continued)
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009

	<u>2010</u>	<u>2009</u>
Reconciliation of operating loss to net cash provided by operating activities:		
Operating loss	\$ (3,125,676)	\$ (7,696,896)
Items which did not use cash:		
Depreciation	6,470,442	7,238,134
Amortization	9,400	9,400
Bad debts	85,733	113,691
Changes in operating assets and liabilities:		
Accounts receivable	(676,212)	(164,455)
Prepaid expenses	(168,408)	(35,777)
Inventories	-	6,015
Other assets	(453,399)	-
Accounts payable	216,322	(274,073)
Accrued expenses	(78,538)	60,498
Tenant security deposits	12,519	(3,520)
Deferred revenues	(660,613)	953,209
Other liabilities	<u>(684,548)</u>	<u>(215,201)</u>
Net cash provided (used) by operating activities	<u>\$ 947,022</u>	<u>\$ (8,975)</u>

See accompanying notes to financial statements

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Organization

The Camden Housing Authority, ("the Authority") is a governmental, public corporation created under federal and state housing laws for the purpose of engaging in the development, acquisition and administrative activities of the low-income housing program and other programs with similar objectives for low and moderate income families residing in Camden, New Jersey ("the City"). The Authority is responsible for operating certain low-rent housing programs in the City under programs administered by the U.S. Department of Housing and Urban Development ("HUD"). These programs provide housing for eligible families under the United States Housing Act of 1937, as amended.

The Authority is governed by a board of commissioners which is essentially autonomous but is responsible to HUD. An executive director is appointed by the housing authority's Board to manage the day-to-day operations of the Authority.

B. Description of Programs

The Authority maintains its accounting records by program. A summary of the significant programs operated by the Authority is as follows:

Low Rent Public Housing Program

The public housing program is designed to provide low-cost housing. Under this program, HUD provides funding via an annual contributions contract. These funds, combined with the rental income received from tenants, are available solely to meet the operating expenses of the program.

Housing Assistance Payments Program - Section 8

The Authority administers a program of rental assistance payments to private owners on behalf of eligible low-income families under Section 8 of the Housing and Urban Development Act of 1974. The program provides payments covering the difference between the maximum rental on a dwelling unit, as approved by HUD, and the amount of rent contribution by a participating family.

Public Housing Capital Fund Program

The purpose of the Capital Fund Program is to provide another source of funding to cover the cost of physical and management improvements and rehabilitation on existing low-income housing and improving the central office facilities. Funding for this program is provided by grants from HUD.

Revitalization of Severely Distressed Public Housing ("Hope VI") Program

The purpose of the HOPE VI Program is to foster initiative and comprehensive approaches to the problems of severely distressed public housing developments and their residents, including new ways for public housing authorities and HUD to work together, in collaboration with residents. Funding from this program is provided by HUD. However, grantees are encouraged to leverage grant funds with other private or governmental funds to create additional affordable housing.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

B. Description of Programs (continued)

Resident Opportunity and Supportive Services

The purpose of the Resident Opportunity and Support Services Program is to programmatically address the needs of public housing residents by providing supportive services, resident empowerment activities and/or assisting residents in becoming economically self-sufficient. The primary focus of the program is on a spectrum of services for families leading to homeownership.

American Reinvestment and Recovery Act (ARRA) Grant

The purpose of the ARRA grant is to provide funds for the capital and management activities of Public Housing Agencies as authorized under section 9 of the United States Housing Act of 1937 (42 U.S.C. 1437g) (the "Act"), with the exception that funds cannot be used for operations or rental assistance. The funds shall be awarded by competition for priority investments, including investments that leverage private sector funding or financing for renovations and energy conservation retrofit investments.

C. Reporting Entity

In accordance with statement No. 39 Government Accounting Standards Board ("GASB"), the Authority's financial statements include those of the Camden Housing Authority and any component units. Component units are legally separate, tax-exempt organizations that meet all of the following criteria:

1. The economic resources received by the separate organization are almost entirely for the direct benefit of the Authority.
2. The Authority has the ability to access a majority of the economic resources held by the separate organization.
3. The economic resources referred to in No. 2 are significant to the Authority.

Based upon the application of these criteria, this report includes all programs and activities operated by the Authority. There were no additional entities required to be included in the reporting entity under these criteria in the current fiscal year. Furthermore, the Authority is not included in any other reporting entity on the basis of such criteria.

D. Basis of Accounting

The Authority's financial statements are prepared in accordance with accounting principles generally accepted in the United States of America (GAAP). The Governmental Accounting Standards Board (GASB) is responsible for establishing GAAP for state and local governments through its pronouncements (Statements and Interpretations).

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

D. Basis of Accounting (continued)

The programs of the Authority are organized as separate accounting entities. Each program is accounted for by a separate set of self-balancing accounts that comprise its assets, liabilities, net assets (program equity), revenues, and expenses. The individual programs account for the governmental resources allocated to them for the purpose of carrying on specific programs in accordance with laws, regulations, or other restrictions, including those imposed by HUD. The funds of the Authority are all considered Enterprise Funds that are used to account for activities that are operated in a manner similar to those found in the private sector.

All enterprise funds are accounted for using the economic resources measurement focus and the accrual basis of accounting. Revenues, expenses, gains, and losses from assets and liabilities resulting from exchange and exchange-like transactions are recognized when the exchange takes place.

The Authority's primary source of non-exchange revenue relates to grants and subsidies. In accordance with GASB Statement No. 33, *Accounting and Financial Reporting for Non-exchange Transactions*, grant and subsidy revenue are recognized at the time eligible program expenditures occur and/or the Authority has complied with the grant and subsidy requirements.

In accordance with GASB Statement No. 20, *Accounting and Financial Reporting for Proprietary Funds and Other Governmental Activities that Use Proprietary Fund Accounting*, the Authority has elected to apply all Financial Accounting Standards Board pronouncements, Accounting Principles Board Opinions and Accounting Research Bulletins issued that do not conflict with or contradict GASB Pronouncements.

On January 30, 2008, HUD issued PIH Notice 2008-9 which among other things clarifies HUD's reporting position that unused housing assistance payments ("HAP") under proprietary fund reporting should be reported as restricted net assets, with the associated cash and investments also being reported on the Statement of Net Assets and HUD's Financial Data Schedule ("FDS") as restricted. Any unused administrative fees should be reported as unrestricted net assets, with the associated assets being reported on the FDS as unrestricted.

Both administrative fees and HAP revenue continue to be recognized under the guidelines set forth in GASB Statement No. 33. Accordingly, both the time and purpose restrictions as defined by GASB 33 are met when these funds are available and measurable, not when these funds are expended. The Housing Choice Voucher program is no longer a cost reimbursement grant, therefore the Authority recognizes unspent administrative fees and HAP revenue in the reporting period as revenue for financial statement reporting.

Any investment income earned on these funds is reflected in the net asset account on which the investment income was earned. Investment income earned on HAP cash balances is credited to the HAP restricted net asset account and investment income earned on administrative fee cash balances is credited to the unrestricted net asset account.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

E. Cash, cash equivalents and investments

New Jersey Authorities are required by N.J.S.A. 40A:5-14 to deposit public funds in a bank or trust company having its place of business in the State of New Jersey and organized under the laws of the United States or State of New Jersey or the New Jersey Cash Management Fund. N.J.S.A. 40A:5-15.1 provides a list of securities which may be purchased by New Jersey Authorities. The Authority is required to deposit funds in public depositories protected from loss under the provisions of the Governmental Unit Deposit Protection Act ("GUDPA"). GUDPA was enacted in 1970 to protect governmental units from a loss of funds on deposit with a failed banking institution in New Jersey.

N.J.S.A. 17:9-42 requires governmental units to deposit public funds only in public depositories located in New Jersey, when the funds are secured in accordance with the act.

HUD requires housing authorities to invest excess funds in obligations of the United States, Certificates of Deposit or any other federally insured investment.

HUD also requires that deposits be fully collateralized at all times. Acceptable collateralization includes FDIC insurance and the market value of securities purchased and pledged to the political subdivision. Pursuant to HUD restrictions, obligations of the United States are allowed as security for deposits. Obligations furnished as security must be held by the Authority or with an unaffiliated bank or trust company for the account of the Authority.

For the statement of cash flows, cash and cash equivalents include all cash balances and highly liquid investments with a maturity of three months or less at the time of purchase. Investments are carried at cost plus accrued interest which approximates market value. Income from investments is recognized on the accrual basis.

It is the Authority's policy to maintain collateralization in accordance with state and HUD requirements.

F. Accounts Receivable, Net

Rents are due from tenants on the first day of each month. As a result, tenants receivable balances primarily consist of rents past due and vacated tenants. An allowance for doubtful accounts is established to provide for all accounts, which may not be collected in the future for any reason. Collection losses on accounts receivable are charged against the allowance for doubtful accounts.

The Authority recognizes a receivable from HUD and other governmental agencies for amounts billed, but not received and for amounts unbilled, but earned as of year-end.

G. Prepaid Expenses

Prepaid expenses represent amounts paid as of year-end that will benefit future operations.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

H. Inventory

The Authority's inventory is comprised of office supplies and maintenance materials and supplies. Inventory is valued at the lower cost or market, and the Authority uses the first-in, first-out (FIFO) flow assumption in determining cost. If inventory falls below cost due to damage, deterioration or obsolescence, the Authority establishes an allowance for obsolete inventory. At December 31, 2010 and 2009, there is no allowance for obsolescence set on inventory.

I. Capital Assets

Fixed assets are stated at cost. Expenditures for repairs and maintenance are charged directly to expense as they are incurred. Expenditures determined to represent additions or betterments are capitalized. Upon the sale or retirement of fixed assets, the cost and related accumulated depreciation is eliminated from the accounts and any related gain or loss is reflected in the Statement of Revenues, Expenses and Changes in Net Assets. Depreciation is calculated using the straight-line method based on the estimated useful lives of the following asset groups:

- | | |
|-------------------------------------|----------|
| • Buildings | 40 Years |
| • Site Improvements | 15 Years |
| • Furniture, Fixtures and Equipment | 10 Years |

The Authority has established a capitalization threshold of \$1,000.

J. Compensated Absences

Compensated absences represent amounts to which employees are entitled to based on accumulated leave earned in accordance with the Authority's Personnel Policy. Employees may be compensated for accumulated vacation leave in the event of retirement or termination from service at the current salary. Annual vacation increases based on tenure, starting at twelve days for the first year of service and increasing up to thirty days. Employees' sick leave accumulates and employees may be compensated for sick leave at retirement at a rate of 65%, but no more than \$15,000.

K. Deferred Revenue

The Authority's deferred revenue primarily consists of the prepayment of rent by residents and the receipt of HUD and other governmental program funding applicable to future periods. Prepayments of grant funding from HUD is shown on the financial statement as "Accounts Payable - HUD". All other prepayments are included in deferred revenue.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

L. Inter-program Receivables and Payables

Inter-program receivables/payables are current, and are the result of the use of the Public Housing Program as the common paymaster for shared costs of the Authority. Cash settlements are made periodically, and all inter-program balances net zero. In accordance with GASB Statement No. 34, inter-program receivables and payables are eliminated for financial statement purposes, however they are reflected in the accompanying Financial Data Schedule as required by HUD.

M. Taxes

The Authority is a unit of local government under New Jersey law and is exempt from real estate, sales and income taxes.

N. Operating Revenues and Expenses

The Authority defines its operating revenues as income derived from charges to residents and others for services provided, as well as government subsidies and grants used for operating purposes. Operating expenses are costs incurred in the operation of its program activities to provide services to residents and others. The Authority classifies all other revenues as non-operating.

O. Use of Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Significant estimates include the allowance for doubtful accounts, accrued expenses and other liabilities, depreciable lives of properties and equipment, amortization of leasehold improvements and contingencies. Actual results could differ significantly from these estimates.

P. Equity Classifications

Equity is classified as net assets and displayed in three components:

Invested in capital assets, net of related debt - Consists of capital assets including restricted capital assets, net of accumulated depreciation and reduced by the outstanding balances of any bonds, mortgages, notes, or other borrowings that are attributable to the acquisition, construction or improvement of those assets.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

P. Equity Classifications (continued)

Restricted net assets - Consists of net assets with constraints placed on the use either by (1) external groups such as creditors, grantors, contributors, laws or regulations of other governments; or (2) law through constitutional provisions or enabling legislation.

Unrestricted net assets - All other net assets that do not meet the definition of "restricted" or "invested in capital assets, net of related debt."

Q. Budgets and Budgetary Accounting

The Authority is required by contractual agreements to adopt annual, appropriated operating budgets for all its programs receiving federal expenditure awards. All budgets are prepared on a HUD basis, which is materially consistent with accounting principles generally accepted in the United States of America. All appropriations lapse at HUD's program year end or at the end of grant periods.

R. Investment in Leased Property

As part of its HOPE VI development activities, the Authority routinely enters into ground lease agreements. Under terms of the agreements, the Authority leases land it owns to a third party and that party owns the improvements built on the land. Typically, the lease terms range from fifty (50) to ninety-nine (99) years. In accordance with SFAS No. 13, these lease agreements (land only) are recorded as operating leases.

Operating leases involving land only, will be accounted for as follows:

The leased property will be included near property, plant and equipment but separately identified on the Authority's Statement of Net Assets as "Investment in Leased Property". Since land has an indefinite useful life, no depreciation will be charged on the property.

Rent will be reported as income over the lease term as it becomes receivable according to the provisions of the lease. However, if the rentals vary from the straight-line basis, the Authority will recognize the income on a straight-line basis unless another systematic and rational basis is more representative of the time pattern in which use benefit from the leased property is diminished, in which case that basis will be used.

Initial indirect costs will be deferred and allocated over the lease term in proportion to the recognition of rental income. However, initial direct costs may be charged to expense as incurred if the effect is not materially different from that which would have resulted from the use of the method prescribed in the preceding sentence.

Upon substantial completion of the HOPE VI development agreement, if the fair value of the property is less than its cost or carrying amount, then a loss equal to that difference will be recognized at the inception of the lease.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 2. CASH AND CASH EQUIVALENTS

At December 31, 2010 and 2009, the Authority had funds on deposit in checking and money market accounts.

For the fiscal years ended December 31, 2010 and 2009, the carrying amount of the Authority's cash (including restricted cash) was \$3,748,635 and \$3,746,084, and the bank balances were \$8,181,069 and \$7,824,316, respectively. Cash and cash equivalents consist of the following:

<u>Cash Category</u>	<u>2010</u>	<u>2009</u>
Operating	\$ 3,521,687	\$ 3,531,655
Restricted Cash	3,787,139	3,238,976
Tenant Security Deposits	<u>226,948</u>	<u>214,429</u>
	<u>\$ 7,535,774</u>	<u>\$ 6,985,060</u>

Of the bank balances, \$817,775 and \$769,098 were covered by federal depository insurance and the remaining \$7,363,294 and \$6,020,764 were collateralized with the pledging financial institution for the fiscal years ended December 31, 2010 and 2009, respectively.

<u>Cash Account</u>	<u>2010</u>	<u>2009</u>
Insured:		
FDIC	\$ 817,775	\$ 769,098
Collateralized:		
Collateralized amount held by pledging financial institution	<u>7,363,294</u>	<u>7,055,218</u>
	<u>\$ 8,181,069</u>	<u>\$ 7,824,316</u>

Custodial credit risk is the risk that, in the event of a bank failure, the government's deposits may not be returned to it. The Authority does not have a formal policy for custodial credit risk. As of December 31, 2010 and 2009, the Authority's bank balances were not exposed to custodial credit risk.

NOTE 3. ACCOUNTS RECEIVABLE, NET

As of December 31, 2010 and 2009, accounts receivable consisted of the following:

<u>Category</u>	<u>2010</u>	<u>2009</u>
Accounts receivable - HUD	\$ 1,140,827	\$ 607,819
Accounts receivable - Other government	90,710	3,090
Accounts receivable - Miscellaneous	89,148	118,676
Accounts receivable - Tenants, net	<u>25,329</u>	<u>25,950</u>
	<u>\$ 1,346,014</u>	<u>\$ 755,535</u>

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 3. ACCOUNTS RECEIVABLE (continued)

A. Accounts Receivable - HUD

HUD program receivables represent amounts due to the Authority for operating and capital grants. The Authority considers these amounts fully collectible and accordingly, have made no allowance for doubtful accounts. As of December 31, 2010 and 2009, HUD accounts receivable consisted of the following:

<u>Program</u>	<u>2010</u>	<u>2009</u>
Hope VI	\$ -	\$ 9,607
Resident Opportunity and Supportive Services	101,901	64,592
ARRA Competitive and Formula Grants	712,639	-
Youthbuild Program	84,082	157,565
Public Housing Capital Fund	<u>242,205</u>	<u>376,066</u>
	<u>\$ 1,140,827</u>	<u>\$ 607,830</u>

B. Accounts Receivable - Other governments

Accounts receivable - other governments consist of amounts due from other Public Housing Authorities for portable tenants, as well as from state and local governments for reimbursements of grant expenditures. The Authority considers these amounts fully collectible and accordingly, have made no allowance for doubtful accounts.

C. Accounts Receivable - Miscellaneous

Miscellaneous receivables consist primarily of amounts due from other properties for operating subsidies and for contract fees owed. As of December 31, 2010 and 2009, these amounts totaled \$89,148 and \$118,676, respectively. The Authority considers these amounts fully collectible and accordingly, have made no allowance for doubtful accounts.

D. Accounts Receivable - Tenants, net

Tenant receivables consist of rental money due to the Authority for providing housing, and are shown net of an allowance established by the Authority. As of December 31, 2010 and 2009, tenant accounts receivable consisted of the following:

<u>Category</u>	<u>2010</u>	<u>2009</u>
Tenant receivables	\$ 74,662	\$ 69,455
Allowance for doubtful accounts	<u>(49,333)</u>	<u>(43,505)</u>
	<u>\$ 25,329</u>	<u>\$ 25,950</u>

CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009

NOTE 4. CAPITAL ASSETS, NET

A summary of the changes in capital assets during the year ended December 31, 2010 were as follows:

Description	December 31, 2009	Additions	Dispositions and Impairments	Transfers	December 31, 2010
Non-depreciable capital assets					
Land	\$ 1,321,369	\$ -	\$ (152,187)	\$ -	\$ 1,169,182
Construction in progress	<u>25,980,890</u>	<u>10,246,853</u>	<u>22,107,824</u>	<u>(5,502,837)</u>	<u>8,617,082</u>
Total	27,302,259	10,246,853	22,260,011)	(5,502,837)	9,786,264
Depreciable capital assets					
Buildings	172,261,590	-	24,134,741)	5,502,837	153,629,686
Furniture and equipment	<u>1,169,486</u>	<u>-</u>	<u>(91,831)</u>	<u>-</u>	<u>1,077,655</u>
Total	173,431,076	-	24,226,572)	5,502,837	154,707,341
Less: accumulated depreciation	<u>145,011,661</u>	<u>6,470,442</u>	<u>22,130,428)</u>	<u>-</u>	<u>129,351,675</u>
Net capital assets	<u>\$ 55,721,674</u>	<u>\$ 3,776,411</u>	<u>\$24,356,155)</u>	<u>\$ -</u>	<u>\$ 35,141,930</u>

A summary of the changes in capital assets during the year December 31, 2009 were as follows:

Description	December 31, 2008	Additions	Dispositions and Impairments	Transfers	December 31, 2009
Non-depreciable capital assets					
Land	\$ 1,321,369	\$ -	\$ -	\$ -	\$ 1,321,369
Construction in progress	<u>35,238,994</u>	<u>10,434,231</u>	<u>17,371,220)</u>	<u>(2,321,115)</u>	<u>25,980,890</u>
Total	36,560,363	10,434,231	17,371,220)	(2,321,115)	27,302,259
Depreciable capital assets					
Buildings	169,940,475	-	-	2,321,115	172,261,590
Furniture and equipment	<u>1,166,237</u>	<u>3,249</u>	<u>-</u>	<u>-</u>	<u>1,169,486</u>
Total	171,106,712	3,249	-	2,321,115	173,431,076
Less: accumulated depreciation	<u>137,773,527</u>	<u>7,238,134</u>	<u>-</u>	<u>-</u>	<u>145,011,661</u>
Net capital assets	<u>\$ 69,893,548</u>	<u>\$ 3,199,346</u>	<u>\$17,371,220)</u>	<u>\$ -</u>	<u>\$ 55,721,674</u>

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 5. RESTRICTED CASH

Restricted cash consists of the following at December 31, 2010 and 2009:

<u>Cash Category</u>	<u>2010</u>	<u>2009</u>
Housing Assistance Payment Reserves	\$ 2,185,736	\$ 1,722,796
Family Self Sufficiency Deposits	134,923	115,820
Capital Fund Revenue Bond Proceeds	806,722	812,274
Developer Endowments	549,118	496,587
ROSS Escrow	18,751	-
WESCO Escrow	<u>91,889</u>	<u>91,499</u>
	<u>\$ 3,787,139</u>	<u>\$ 3,238,976</u>

Housing assistance payment reserves are restricted for use only in the Housing Choice Voucher Program for future housing assistance payments.

Family Self Sufficiency ("FSS") program escrows are restricted for use in the Housing Choice Voucher, Low Rent Public Housing and Resident Opportunity & Supportive Services Programs by FSS program participants.

Capital Fund Program Revenue Bonds proceeds consist of unspent proceeds from the 2004 Series A Capital Fund Program Revenue Bonds and are restricted for certain capital improvements in accordance with the Authority's approved annual plan.

Water/Energy Savings Corporation ("WESCO) escrows are restricted to provide funding for the Authority to lease equipment for water and energy renovations from the WESCO.

Developer endowments are restricted for tenants use in the Westfield and Roosevelt Projects for self sufficiency training and other tenant services.

NOTE 6. OTHER ASSETS, NET

Other assets consisted of the following at December 31, 2010 and 2009:

<u>Category</u>	<u>2010</u>	<u>2009</u>
Bond issuance costs net of accumulated amortization of \$56,400 and \$47,000, respectively.	\$ 131,592	\$ 140,990
Accrued interest on notes receivable	<u>1,944,700</u>	<u>1,481,902</u>
Total other assets, net	<u>\$ 2,076,292</u>	<u>\$ 1,622,892</u>

Bond issuance costs totaled \$187,990 and are being amortized over the life of the bond, on a straight line basis, which is not materially different than the interest method. Amortization expense amounted to \$9,398 for the years ended December 31, 2010 and 2009, and is included in general expenses.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 7. NOTES RECEIVABLE

The Authority was awarded two HOPE VI grants of \$55,000,000 by the United States Department of Housing & Urban Development (HUD) for the revitalization of the public housing units. The Authority entered into several redevelopment and revitalization agreements with selected developers to provide affordable housing in accordance with the guidelines of the Hope VI Program. The Authority will lease the land to a developer under a long-term land lease. Under the program, the Authority provided loans to developers for the purpose of constructing the affordable housing units. Upon construction completion, the developer has the option of returning the land and its structures to the Authority or returning the funds that were advanced to them.

The resulting notes receivable at December 31, 2010 and 2009 consisted of the following:

	<u>2010</u>	<u>2009</u>
The Authority issued a mortgage loan to Chelton Terrace Urban Renewal Associates, L.P. (Chelton Terrace Phase Two) to facilitate the construction of new buildings and building improvements. The principal balance is \$2,702,881 with interest accruing at the Wall Street Journal prime rate of 3.25%. The loan matures on August 26, 2049. The loan is secured by real property and any ensuing structures.	\$ 2,702,881	\$ 2,702,881
The Authority issued a mortgage loan to Roosevelt Central Urban Renewal Associates, L.P. (Roosevelt Manor Phase 5) to facilitate the construction of new buildings and building improvements. The principal balance is \$1,993,512 with interest accruing at the rate of 5.5%. The loan matures upon the completion of construction on the property or December 21, 2047, whichever occurs first. The loan is secured by real property and any ensuing structures.	1,993,512	1,993,512
The Authority issued a mortgage loan to Centerville Urban Renewal Associates, LLC (Roosevelt Manor Phase 7) to facilitate the construction of new buildings and building improvements. The principal balance was \$2,140,007 with interest accruing at the rate of 3.25%. The loan matures upon the completion of construction on the property or February 26, 2048, whichever occurs first. The loan is secured by real property and any ensuing structures.	1,662,007	1,662,007
The Authority issued a mortgage loan to Centerville South Urban Renewal Associates, L.P. (Roosevelt Manor Phase 9 and 10) to facilitate the construction of new buildings and building improvements. The principal balance was \$1,526,572 with interest accruing at the rate of 2.75%. The loan matures upon the completion of construction on the property or February 24, 2050, whichever occurs first. The loan is secured by real property and any ensuing structures.	1,526,272	1,526,272

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 7. NOTES RECEIVABLE (continued)

<p>The Authority issued a mortgage loan to Centerville Urban Renewal 12, LLC (Roosevelt Community Center Phase 11) to facilitate the construction of a community center and building improvements. The principal balance was \$1,800,000 and it is a non interest bearing loan. The loan matures upon the completion of construction on the property or May 9, 2051, whichever occurs first. The loan is secured by real property and any ensuing structures.</p>	1,800,000	1,800,000
<p>The Authority issued a mortgage loan to Centerville Urban Renewal 12, LLC (Roosevelt Manor Phase 12) to facilitate the construction of new buildings and building improvements. The principal balance was \$2,345,234 with interest accruing at the rate of 3.25%. The loan matures upon the completion of construction on the property or May 9, 2048, whichever occurs first. The loan is secured by real property and any ensuing structures.</p>	2,345,234	2,345,234
<p>The Authority issued a mortgage loan to Branch Housing Urban Renewal, LLC. (Branch Village / Roosevelt Manor Phase 2) to facilitate the construction of new buildings and building improvements. The principal balance was \$11,204,894 and it is a non interest bearing loan. The loan matures upon the completion of construction on the property or September 13, 2060, whichever occurs first. The loan is secured by real property and any ensuing structures.</p>	11,204,894	11,204,894
<p>The Authority issued a mortgage loan to Westfield Acres Urban Renewal Associates, L.P. (Westfield Acres) to facilitate the construction of new buildings and building improvements. The principal balance is \$1,444,882 with interest accruing at the rate of 3.25%. The loan matures on December 27, 2041. The loan is secured by real property and any ensuing structures.</p>	1,444,882	1,444,882
<p>The Authority issued a mortgage loan to Westfield Acres Urban Renewal Associates II, L.P. (Baldwin's Run Phase 8) to facilitate the construction of new buildings and building improvements. The principal balance was \$2,184,428 with interest accruing at the rate of 1%. The loan matures upon the completion of construction on the property or December, 8, 2056, whichever occurs first. The loan is secured by real property and any ensuing structures.</p>	2,184,428	2,184,428

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 7. NOTES RECEIVABLE (continued)

The Authority issued a mortgage loan to Westfield Acres Urban Renewal Associates III, L.P. (Baldwin's Run Phase 9) to facilitate the construction of new buildings and building improvements. The principal balance was \$747,729 with interest accruing at the rate of 3.25%. The loan matures upon the completion of construction on the property or March 21, 2056, whichever occurs first. The loan is secured by real property and any ensuing structures.

	<u>747,729</u>	<u>747,729</u>
	<u>\$ 27,611,839</u>	<u>\$ 27,611,839</u>

As of December 31, 2010 and 2009, the current portion of notes receivable amounted to \$-0-.

NOTE 8. LONG-TERM DEBT

	<u>2010</u>	<u>2009</u>
During 2004, the Authority entered into a Capital Fund leveraging pool. The New Jersey Housing and Mortgage Finance Agency issued tax exempt, twenty year Capital Fund Program Revenue Bonds, 2004 Series A on December 23, 2004. The Authority's share of the funds from the bond issue pool amounted to \$6,935,000. The related closing costs of \$187,987 are included in other assets in the balance sheet and are being amortized over the twenty year term of the bonds. Interest accrues at 4.416% and is payable semi-annually with principal on May 1st and November 1st. Repayment of the funds shall be paid solely from Capital Fund allocations received by the Authority from the Department of Housing and Urban Development.	\$ 5,615,000	\$ 5,880,000
Lease purchase agreement originally in the amount of \$2,484,000 for energy efficient improvements Interest accrues at 4.00%. Principal and interest payments of \$70,060 are due and payable quarterly commencing December 31, 2006, with a final payment due December 31, 2018.	<u>1,703,603</u>	<u>1,910,503</u>
Total long-term debt	7,318,603	7,790,503
Less: current portion	<u>490,297</u>	<u>545,240</u>
Long-term debt, excluding current portion	<u>\$ 6,828,306</u>	<u>\$ 7,245,263</u>

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 8. LONG-TERM DEBT (continued)

Annual debt service for principal and interest over the next five years and in five-year increments thereafter are as follows:

Year	Principal	Interest	Total
2011	490,297	309,420	799,717
2012	509,039	290,791	799,830
2013	528,136	271,055	799,191
2014	547,603	250,282	797,885
2015	577,704	217,858	795,562
2016-2020	2,158,326	811,624	2,969,950
2021-2025	<u>2,507,501</u>	<u>310,673</u>	<u>2,818,174</u>
	<u>\$ 7,318,606</u>	<u>\$ 2,461,703</u>	<u>\$ 9,780,309</u>

Debt service for the years ended December 31, 2010 and 2009 consisted of the following:

Description	December 31, 2009	Advances	Principal Payments	December 31, 2010
Capital Fund Revenue Bonds	\$ 5,880,000	\$ -	\$ (265,000)	\$ 5,615,000
Commerce Commercial Lease	<u>1,910,503</u>	<u>-</u>	<u>(206,900)</u>	<u>1,703,603</u>
	<u>\$ 7,790,503</u>	<u>\$ -</u>	<u>\$ (471,900)</u>	<u>\$ 7,318,603</u>

Description	December 31, 2008	Advances	Principal Payments	December 31, 2009
Capital Fund Revenue Bonds	\$ 6,135,000	\$ -	\$ (255,000)	\$ 5,880,000
Commerce Commercial Lease	<u>2,109,325</u>	<u>-</u>	<u>(198,822)</u>	<u>1,910,503</u>
	<u>\$ 8,244,325</u>	<u>\$ -</u>	<u>\$ (453,822)</u>	<u>\$ 7,790,503</u>

Interest expense for the years ended December 31, 2010 and 2009 totaled \$334,781 and \$343,590 respectively of which \$262,175 has been capitalized as part of construction in progress in 2009.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 9. LEGAL SETTLEMENTS

A legal action in 2008 was brought against the Authority by a homeowners association. It was settled, and under terms of the agreement, the Authority was required to pay \$400,000 in 2009 with a balance of \$400,000 remaining owed to be paid based on available cash in the future. Of this balance, \$300,000 was paid in 2010 and the remaining \$200,000 is expected to be paid in 2011. This amount is currently being accrued for and is presented in the Other Current Liabilities classification on the financial statements.

NOTE 10. ACCRUED COMPENSATED ABSENCES

The Authority uses the vesting method for the recording of compensated absences whereas benefits are accrued at the balance sheet date for which payment is probable. As of December 31, 2010 and 2009, the Authority had accrued \$321,994 and \$399,481 in compensated absences, of which \$16,496 and \$35,549, is estimated to be currently due.

For the years ended December 31, 2010 and 2009 compensated absence expense of \$57,898 and \$68,564, respectively is recorded in the accompanying Statement of Revenues, Expenses and Changes in Net Assets.

NOTE 11. PENSION PLAN

A. Public Employee's Retirement System

The Authority participates in the Public Employees Retirement System (PERS), a cost-sharing multiple employer defined benefit pension plan administered by the Division of Pensions within the Department of Treasury, State of New Jersey. PERS provides retirement, death and disability benefits, as well as medical benefits for certain qualified members and beneficiaries.

The PERS was established on January 1, 1955 under the provisions of N.J.S.A. 43:15A. The PERS issues a publicly available financial report that includes financial statements and required supplementary information. The report may be obtained by writing to the State of New Jersey, Division of Pensions CN-295, Trenton, NJ 08625, (609) 777-1777.

B. Funding Policy

The contribution policy is set by N.J.S.A. 43:15A, Chapter 62, P.L. of 1994 and Chapter 115, P.L. of 1998, and requires contributions by active members and contributing employers. Plan member and employer contributions may be amended by State of New Jersey legislation. Employer's contributions are actuarially determined annually by the Division of Pensions. Employee contributions are currently 5% of base wages.

The annual employer contribution includes funding for basic retirement allowances, cost-of-living adjustments, the cost of medical premiums after retirement for qualified retirees, and noncontributory death benefits. The Authority's contribution for the years ended December 31, 2010 and 2009 amounted to \$747,433 and \$779,900, respectively.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 11. PENSION PLAN (continued)

C. Post Employment Retirement Benefits

As part of PERS, the Authority also provides post employment health care benefits and life insurance to all eligible retirees through the State Health Benefits Program (SHBP). Eligibility requires that employees be 55 years or older with at least 25 years of service.

Participants are contractually required to contribute at a rate assessed each year by the SHBP, currently 5.5 percent of annual covered payroll. The SHBP sets the employer contribution rate based on the annual required contribution of the employers (ARC), an amount actuarially determined in accordance with the parameters of GASB Statement 45. The ARC represents a level of funding that, if paid on an ongoing basis, is projected to cover normal cost each year and amortize any unfunded actuarial liabilities (or funding excess) of the plan over a period not to exceed thirty years.

Expenditures are recognized on a pay-as-you go basis and are recorded as the premiums are incurred. For the year ended December 31, 2010 and 2009, the Authority costs approximated \$866,455 and \$594,534, respectively, for post employment health care benefits.

The State of New Jersey, Department of Treasury, Division of Pension and Benefits, issued publicly available financial reports that include the financial statements and required supplementary information for PERS. The financial reports may be obtained by writing to the State of New Jersey, Department of Treasury, Division of Pensions and Benefits, P.O. Box 295, Trenton, New Jersey 08625-0925 or link to the following website address at:

<http://www.state.nj.us/treasury/pensions/annrprts.shtml>.

NOTE 12. RESTRICTED NET ASSETS

Restricted net assets consists of Housing assistance payment reserves which are restricted for use only in the Housing Choice Voucher Program and VASH program for tenant rents. It is also composed of HOPE VI mortgage loan reserves. These notes were advanced to builders for revitalizing the land and buildings in public housing and were funded through HOPE VI grants.

Restricted net assets consists of the following at December 31, 2010 and 2009:

<u>Category</u>	2010	2009
Housing assistance payment reserves	\$ 1,944,146	\$ 1,722,796
Housing assistance payment reserves - VASH Program	241,590	-
Hope VI mortgage loan reserves	<u>27,611,839</u>	<u>27,611,839</u>
	<u>\$ 29,797,575</u>	<u>\$ 29,334,635</u>

Housing assistance payment reserves are restricted for use only in the Housing Choice Voucher Program for tenant rents.

Hope VI mortgage loan reserves are restricted for use in the Hope VI program upon collection of the loan and the satisfaction of regulatory requirements.

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 13. TENANT SECURITY DEPOSITS, FSS ESCROW AND OTHER LIABILITIES

As of December 31, 2010 and 2009, the tenant security deposit balance was \$226,948 and \$214,429, respectively.

As of December 31, 2010 and 2009 and included in other liabilities is the FSS Escrow balance of \$134,820 and \$115,820, respectively. Both of these accounts are held in separate bank accounts and matched with offsetting liabilities.

Also included in other liabilities at December 31, 2009 is a \$500,000 accrued liability for a legal settlement more fully described in Note 9.

NOTE 14. LEASING ACTIVITIES

The Authority is the lessor of dwelling units mainly to low-income residents. The rents under the leases are determined generally by the resident's income as adjusted for eligible deductions regulated by HUD, although the resident may opt for a flat rent. Leases may be cancelled by the lessee at any time. The Authority may cancel the lease only for cause.

Revenues associated with these lease are recorded in the financial statements and schedules as "Rental Revenue". Rental Revenue per dwelling unit generally remains consistent from year to year, but is affected by general economic conditions which impact personal income and local job availability.

NOTE 15. GROUND LEASE AGREEMENTS

As of December 31, 2010 and 2009, the Authority has entered into eight ground leases with selected developers in furtherance of their HOPE VI redevelopment objectives. In accordance with SFAS No. 13 Accounting for Leases, these leases are classified as operating leases which expire over various periods from 90 to 99 years.

The carrying amount of the property exceeded its fair value by \$24,356,155 and as such is included as a non-operating expense in the Authority's financial statements.

The leases are summarized as follows:

AMP	Development	Settlement Date	Lease Term	Expiration Date	Lease Price
4	Chelton Terrace Phase 2	08/26/2004	99 years	08/25/2103	\$1.00
8	Roosevelt Manor Phase 5	12/21/2007	99 years	12/20/2106	\$1.00
11	Roosevelt Manor Phase 7	02/26/2008	90 years	02/26/2098	\$1.00
9	Roosevelt Manor Phases 9&10	07/01/2009	99 years	06/30/2108	\$1.00
12	Roosevelt Manor Phase 12	05/09/2008	90 years	05/09/2098	\$1.00
10	Branch Village Phase 2	09/13/2010	90 years	09/12/2100	\$1.00
13	Westfield Acres Phase 1	12/27/2001	99 years	12/27/2100	\$1.00
19	Baldwin's Run Phase 9	03/21/2006	99 years	03/21/2005	\$1.00

**CAMDEN HOUSING AUTHORITY
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2010 AND 2009**

NOTE 16. ECONOMIC DEPENDENCY

The Section 8 and the Low Rent Public Housing programs are economically dependent on annual grants from HUD.

NOTE 17. CONTINGENCIES

The Authority receives financial assistance from HUD in the form of grants and subsidies. Entitlement to the funds is generally conditional upon compliance with terms and conditions of the grant agreements and applicable regulations, including the expenditure of funds for eligible purposes. Substantially all grants, entitlements and cost reimbursements are subject to financial and compliance audits by HUD. As a result of these audits, costs previously reimbursed could be disallowed and require payments to HUD. As of December 31, 2010 and 2009, the Authority estimates that no material liabilities will result from such audits other than what has been disclosed herein.

NOTE 18. RISK MANAGEMENT

Significant losses are covered by commercial insurance for all major programs, there have been no significant reductions in insurance coverage. Settlement amounts have not exceeded insurance coverage for 2010, 2009, and 2008. Settlement amounts have not exceeded insurance coverage except for deductibles.

NOTE 19. RECLASSIFICATIONS

Certain reclassifications have been made in the 2009 financial statements to conform to classifications made in the current year.



**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

Board of Commissioners
Camden Housing Authority:

We have audited the financial statements of the Camden Housing Authority ("the Authority") as of and for the year ended December 31, 2010, and have issued our report therein dated September 23, 2011. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

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

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

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

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL
OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS (continued)**

Compliance and Other Matters

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

This report is intended solely for the information of management and the U.S. Department of Housing and Urban Development and federal awarding agencies and is not intended to be and should not be used by anyone other than these specified parties.

September 23, 2011
Hazlet, New Jersey



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

Board of Commissioners
Camden Housing Authority:

Compliance

We have audited the compliance of the Camden Housing Authority ("the Authority"), with the types of compliance requirements described in the U.S. Office of Management and Budget (OMB) Circular A-133 *Compliance Supplement* that are applicable to each of its major federal programs for the year ended December 31, 2010. The Authority's major federal programs are identified in the summary of auditors' results section of the accompanying Schedule of Findings and Questioned Costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal programs is the responsibility of the Authority's management. Our responsibility is to express an opinion on the Authority's compliance based on our audit.

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

In our opinion, the Authority complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended December 31, 2010.

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH REQUIREMENTS
APPLICABLE TO EACH MAJOR PROGRAM AND INTERNAL CONTROL
OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133 (continued)**

Internal Control Over Compliance

Management of the Authority is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered the Authority's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with OMB Circular A-133, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A material weakness in internal control is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program that is more than inconsequential will not be prevented, or detected and corrected, on a timely basis.

Our consideration of the internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above.

This report is intended solely for the information of management and the U.S. Department of Housing and Urban Development and federal awarding agencies and is not intended to be and should not be used by anyone other than these specified parties.

September 23, 2011
Hazlet, New Jersey

**CAMDEN HOUSING AUTHORITY
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2010**

<u>Federal and State Grantor/Program Title</u>	<u>Federal CFDA Number</u>	<u>Grant Expenditures</u>
U.S. Department of Housing and Urban Development:		
Adult Education State Grant Program	84.002	\$ 87,301
Opportunities for Youth - Youthbuild Program	14.243	526,219
Low Rent Public Housing	14.850a	9,320,163
ARRA - Formula Capital Fund Stimulus Grant	14.885	2,860,105
ARRA - Competitive Capital Fund Stimulus Grant	14.884	5,893,337
Revitalization of Severely Distressed Public Housing	14.866	362,255
Resident Opportunity and Supportive Services	14.870	526,673
Section 8 Housing Choice Voucher Program	14.871	11,986,606
Other Federal Program - Medicaid	93.778	953,700
Neighborhood Stabilization Program	14.256	32,480
HUD - Veterans Affairs Supportive Housing	14.VSH	409,658
Public Housing Capital Fund Program	14.872	<u>2,917,249</u>
		<u>\$ 35,875,746</u>

**CAMDEN HOUSING AUTHORITY
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2010**

NOTE 1. BASIS OF PRESENTATION

The accompanying Schedule of Expenditures of Federal Awards includes the federal grant activity of the Camden Housing Authority ("the Authority") and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of OMB Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of the basic financial statements.

NOTE 2. NON-CASH FEDERAL ASSISTANCE

The Authority did not receive any non-cash Federal assistance for the year ended December 31, 2010.

**CAMDEN HOUSING AUTHORITY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE YEAR ENDED DECEMBER 31, 2010**

I. Summary of Auditor's Results

Financial Statement Section

- | | | |
|----|---|-------------|
| 1. | Type of auditor's report issued: | Unqualified |
| 2. | Internal control over financial reporting | |
| | a. Material Weakness(es) identified? | No |
| | b. Were significant deficiencies identified not considered to be material weaknesses? | No |
| 3. | Noncompliance material to the financial statements? | No |

Federal Awards Section

- | | | |
|----|--|-------------|
| 1. | Dollar threshold used to determine Type A Programs: | \$1,076,272 |
| 2. | Dollar threshold used to determine Type B Programs: | \$107,627 |
| 3. | Auditee qualified as low-risk Auditee? | No |
| 4. | Type of auditor's report on compliance for major programs: | Unqualified |
| 5. | Internal Control over compliance: | |
| | a. Material weakness(es) identified? | No |
| | b. Were significant deficiencies identified not considered to be material weaknesses? | No |
| | c. Any audit findings disclosed that are required to be reported in accordance with OMB Circular A-133 (section .510(a)) ? | No |

6. Identification of major programs:

<u>CFDA Number</u>	<u>Name of Federal Program</u>
14.871	Section 8 Housing Choice Voucher Program
14.850a	Low Rent Public Housing
14.872	Public Housing Capital Fund Program
14.884	Competitive Capital Fund Stimulus Grant (ARRA)
14.885	Formula Capital Fund Stimulus Grant (ARRA)

CAMDEN HOUSING AUTHORITY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (continued)
FOR THE YEAR ENDED DECEMBER 31, 2010

II. Financial Statement Findings

There were no findings relating to the financial statements which are required to be reported in accordance with government auditing standards generally accepted in the United States of America.

III. Federal Award Findings and Questioned Costs

There were no findings or questioned costs relating to federal awards.

IV. Schedule of Prior Year Federal Audit Findings

None reported.

CAMDEN HOUSING AUTHORITY
SCHEDULE OF CAPITAL FUND PROGRAM COSTS AND ADVANCES
OPEN GRANTS
FOR THE YEAR ENDED DECEMBER 31, 2010

	<u>RHF-07</u>	<u>RHF-08</u>	<u>501-07</u>	<u>501-08</u>	<u>501-09</u>	<u>501-10</u>	<u>Totals</u>
Budget	\$ <u>877,851</u>	\$ <u>947,176</u>	\$ <u>2,846,830</u>	\$ <u>2,375,555</u>	\$ <u>2,434,266</u>	\$ <u>2,790,449</u>	\$ <u>12,272,127</u>
<u>Advances:</u>							
Cumulative through 12/31/09	\$ -	\$ -	\$ 1,535,520	\$ 932,748	\$ 424,422	\$ -	\$ 2,892,690
Current Year	<u>-</u>	<u>-</u>	<u>100,914</u>	<u>793,590</u>	<u>446,594</u>	<u>662,660</u>	<u>2,003,758</u>
Cumulative through 12/31/10	<u>-</u>	<u>-</u>	<u>1,636,434</u>	<u>1,726,338</u>	<u>871,016</u>	<u>662,660</u>	<u>4,896,448</u>
<u>Costs:</u>							
Cumulative through 12/31/09	-	-	1,539,918	996,429	424,422	-	2,960,769
Current Year	<u>-</u>	<u>6,738</u>	<u>99,632</u>	<u>729,909</u>	<u>449,784</u>	<u>958,938</u>	<u>2,245,001</u>
Cumulative through 12/31/10	<u>-</u>	<u>6,738</u>	<u>1,639,550</u>	<u>1,726,338</u>	<u>874,206</u>	<u>958,938</u>	<u>5,205,770</u>
Excess / (Deficiency)	\$ <u>-</u>	\$ <u>(6,738)</u>	\$ <u>(3,116)</u>	\$ <u>-</u>	\$ <u>(3,190)</u>	\$ <u>(296,278)</u>	\$ <u>(309,322)</u>
<u>Summary</u>							
<u>Soft Costs:</u>							
Cumulative through 12/31/09	\$ -	\$ -	\$ 684,077	\$ 876,028	\$ 424,422	\$ -	\$ 1,984,527
Current Year	<u>-</u>	<u>-</u>	<u>42,770</u>	<u>51,387</u>	<u>383,685</u>	<u>588,413</u>	<u>1,066,255</u>
Cumulative through 12/31/10	<u>-</u>	<u>-</u>	<u>726,847</u>	<u>927,415</u>	<u>808,107</u>	<u>588,413</u>	<u>3,050,782</u>
<u>Hard Costs:</u>							
Cumulative through 12/31/09	-	-	855,841	287,483	-	-	1,143,324
Current Year	<u>-</u>	<u>6,738</u>	<u>56,862</u>	<u>678,522</u>	<u>66,099</u>	<u>370,525</u>	<u>1,178,746</u>
Cumulative through 12/31/10	<u>-</u>	<u>6,738</u>	<u>912,703</u>	<u>966,005</u>	<u>66,099</u>	<u>370,525</u>	<u>2,322,070</u>
Cumulative	\$ <u>-</u>	\$ <u>6,738</u>	\$ <u>1,639,550</u>	\$ <u>1,893,420</u>	\$ <u>874,206</u>	\$ <u>958,938</u>	\$ <u>5,372,852</u>

**CAMDEN HOUSING AUTHORITY
SCHEDULE OF CAPITAL FUND PROGRAM COSTS AND ADVANCES
CLOSED GRANTS
FOR THE YEAR ENDED DECEMBER 31, 2010**

	<u>RHF-05</u>	<u>RHF-06</u>	<u>501-06</u>	<u>Totals</u>
Budget	\$ <u>838,614</u>	\$ <u>393,087</u>	\$ <u>2,377,001</u>	\$ <u>3,608,702</u>
<u>Advances:</u>				
Cumulative through 12/31/09	\$ 598,119	\$ 21,181	\$ 2,298,266	\$ 2,917,566
Current Year	<u>240,495</u>	<u>371,906</u>	<u>78,735</u>	<u>691,136</u>
Cumulative through 12/31/10	<u>838,614</u>	<u>393,087</u>	<u>2,377,001</u>	<u>3,608,702</u>
<u>Costs:</u>				
Cumulative through 12/31/09	549,132	21,181	2,299,025	2,869,338
Current Year	<u>240,495</u>	<u>353,777</u>	<u>77,976</u>	<u>672,248</u>
Cumulative through 12/31/10	<u>789,627</u>	<u>374,958</u>	<u>2,377,001</u>	<u>3,541,586</u>
Excess / (Deficiency)	\$ <u>48,987</u>	\$ <u>18,129</u>	\$ <u>-</u>	\$ <u>67,116</u>
<u>Summary</u>				
<u>Soft Costs:</u>				
Cumulative through 12/31/09	\$ 34,874	\$ 21,181	\$ 1,362,368	\$ 1,418,423
Current Year	<u>-</u>	<u>-</u>	<u>23,555</u>	<u>23,555</u>
Cumulative through 12/31/10	<u>34,874</u>	<u>21,181</u>	<u>1,385,923</u>	<u>1,441,978</u>
<u>Hard Costs:</u>				
Cumulative through 12/31/09	514,258	-	936,657	1,450,915
Current Year	<u>240,495</u>	<u>353,777</u>	<u>54,421</u>	<u>648,693</u>
Cumulative through 12/31/10	<u>754,753</u>	<u>353,777</u>	<u>991,078</u>	<u>2,099,608</u>
Cumulative	\$ <u>789,627</u>	\$ <u>374,958</u>	\$ <u>2,377,001</u>	\$ <u>3,541,586</u>

CAMDEN HOUSING AUTHORITY
SCHEDULE OF CAPITAL FUND PROGRAM COSTS AND ADVANCES
CLOSED GRANTS (continued)
FOR THE YEAR ENDED DECEMBER 31, 2010

NOTES TO SCHEDULE OF CAPITAL FUND PROGRAM COSTS AND ADVANCES

The total amount of Capital Fund Program Costs and Advances - Closed Grants incurred and earned by the Camden Housing Authority as of and for the year ended December 31, 2010 are provided herein:

- 1) Capital Fund Grant No. NJ39R01050105 (RM) with an approved funding of \$838,614 has been fully drawn down and expended as per Capital Fund Grant Regulations.
- 2) Capital Fund Grant No. NJ39P01050106 with an approved funding of \$2,377,001 has been fully drawn down and expended as per Capital Fund Grant Regulations.
- 3) Capital Fund Grant No. NJ39R01050106 (RM) with an approved funding of \$393,087 has been fully drawn down and expended as per Capital Fund Grant Regulations.

CAMDEN HOUSING AUTHORITY
SCHEDULE OF CAPITAL FUND STIMULUS PROGRAM COSTS AND ADVANCES
FOR THE YEAR ENDED DECEMBER 31, 2010

	<u>CFRC 09F</u>	<u>CFRC 09E</u>	<u>CFRG 09</u>	<u>Totals</u>
Budget	\$ <u>10,000,000</u>	\$ <u>1,000,000</u>	\$ <u>4,205,921</u>	\$ <u>15,205,921</u>
<u>Advances:</u>				
Cumulative through 12/31/2009	\$ -	\$ -	\$ 701,427	\$ 701,427
Current year	<u>5,079,586</u>	<u>92,000</u>	<u>3,176,436</u>	<u>8,348,022</u>
Cumulative through 12/31/2010	<u>5,079,586</u>	<u>92,000</u>	<u>3,877,863</u>	<u>9,049,449</u>
<u>Costs:</u>				
Cumulative through 12/31/2009	-	-	1,008,645	1,008,645
Current year	<u>5,659,161</u>	<u>112,349</u>	<u>2,981,933</u>	<u>8,753,443</u>
Cumulative through 12/31/ 2010	<u>5,659,161</u>	<u>112,349</u>	<u>3,990,578</u>	<u>9,762,088</u>
Excess / (Deficiency)	\$ <u>(579,575)</u>	\$ <u>(20,349)</u>	\$ <u>(112,715)</u>	\$ <u>(712,639)</u>
 <u>Summary</u>				
<u>Soft Costs:</u>				
Cumulative through 12/31/2009	\$ -	\$ -	\$ -	\$ -
Current year	<u>662,822</u>	<u>112,349</u>	<u>442,763</u>	<u>1,217,934</u>
Cumulative through 12/31/ 2010	<u>662,822</u>	<u>112,349</u>	<u>442,763</u>	<u>1,217,934</u>
<u>Hard Costs:</u>				
Cumulative through 12/31/2009	-	-	1,008,645	1,008,645
Current year	<u>4,996,339</u>	<u>-</u>	<u>2,539,170</u>	<u>7,535,509</u>
Cumulative through 12/31/2010	<u>4,996,339</u>	<u>-</u>	<u>3,547,815</u>	<u>8,544,154</u>
Cumulative	\$ <u>5,659,161</u>	\$ <u>112,349</u>	\$ <u>3,990,578</u>	\$ <u>9,762,088</u>

**CAMDEN HOUSING AUTHORITY
SCHEDULE OF REVITALIZATION OF SEVERELY DISTRESSED PUBLIC
HOUSING ("HOPE VI") PROGRAM COSTS AND ADVANCES
FOR THE YEAR ENDED DECEMBER 31, 2010**

	<u>I100</u>	<u>I103</u>	<u>Totals</u>
Budget	\$ <u>35,000,000</u>	\$ <u>20,000,000</u>	\$ <u>55,000,000</u>
<u>Advances:</u>			
Cumulative through 12/31/2009	\$ 34,628,138	\$ 19,991,838	\$ 54,619,976
Current year	<u>371,862</u>	<u>-</u>	<u>371,862</u>
Cumulative through 12/31/2010	<u>35,000,000</u>	<u>19,991,838</u>	<u>54,991,838</u>
<u>Costs:</u>			
Cumulative through 12/31/2009	34,637,745	19,991,838	54,629,583
Current year	<u>362,255</u>	<u>-</u>	<u>362,255</u>
Cumulative through 12/31/ 2010	<u>35,000,000</u>	<u>19,991,838</u>	<u>54,991,838</u>
Excess / (Deficiency)	\$ <u>-</u>	\$ <u>-</u>	\$ <u>-</u>
 <u>Summary</u>			
<u>Soft Costs:</u>			
Cumulative through 12/31/2009	\$ 4,529,623	\$ 4,131,050	\$ 8,660,673
Current year	<u>362,255</u>	<u>-</u>	<u>362,255</u>
Cumulative through 12/31/ 2010	<u>4,891,878</u>	<u>4,131,050</u>	<u>9,022,928</u>
<u>Hard Costs:</u>			
Cumulative through 12/31/2009	30,108,122	15,860,788	45,968,910
Current year	<u>-</u>	<u>-</u>	<u>-</u>
Cumulative through 12/31/2010	<u>30,108,122</u>	<u>15,860,788</u>	<u>45,968,910</u>
Cumulative	<u>\$ 35,000,000</u>	<u>\$ 19,991,838</u>	<u>\$ 54,991,838</u>

NOTES TO SCHEDULE OF REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSING ("HOPE VI") PROGRAM COSTS AND ADVANCES

The total amount of Revitalization of Severely Distressed Public Housing Program Costs and Advances - Closed Grants incurred and earned by the Camden Housing Authority as of and for the year ended December 31, 2010 are provided herein:

- 1) Revitalization of Severely Distressed Public Housing Program Fund 53 Grant No. NJ39URD010I100 with an approved funding of \$35,000,000 has been fully drawn down and expended as per the grant regulations.

Housing Authority of the City of Camden							
NJ010							
Financial Data Schedule (FDS)							
December 31, 2010							
Line Item #	Account Description	PROJECTS	HOUSING CHOICE VOUCHERS	REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSI	OTHER FEDERAL PROGRAM 1	BUSINESS ACTIVITIES 1	
ASSETS:							
CURRENT ASSETS:							
Cash:							
111	Cash - unrestricted	\$ 2,945,291	\$ 490,786	\$ -	\$ -	\$ 36,408	
112	Cash - restricted - modernization and developmen	806,722	-	-	-	-	
113	Cash - other restricted	106,714	2,045,492	-	-	567,870	
114	Cash - tenant security deposits	226,948	-	-	-	-	
115	Cash - restricted for payment of current liabilities	-	-	-	-	-	
100	Total cash	4,085,675	2,536,278	-	-	604,278	
Accounts and notes receivables							
121	Accounts receivable - PHA project	-	-	-	-	-	
122	Accounts receivable - HUD other project	242,205	-	-	-	-	
124	Accounts receivable - other governmer	-	-	-	65,450	-	
125	Accounts receivable - miscellaneous	7,369	10,988	-	-	-	
126	Accounts receivable- tenant:	74,662	-	-	-	-	
126.1	Allowance for doubtful accounts - tenants	(49,333)	-	-	-	-	
126.2	Allowance for doubtful accounts - othe	-	-	-	-	-	
127	Notes and mortgages receivable- curren	-	-	-	-	-	
128	Fraud recovery	-	-	-	-	-	
128.1	Allowance for doubtful accounts - fraud	-	-	-	-	-	
129	Accrued interest receivable	-	-	-	-	-	
120	Total receivables, net of allowances for doubtful account	274,903	10,988	-	65,450	-	
Current investments							
131	Investments - unrestrictec	-	-	-	-	-	
132	Investments - restrictec	-	-	-	-	-	
135	Investments - restricted for payment of current liabilit	-	-	-	-	-	
142	Prepaid expenses and other assets	193,465	1,399	-	12,056	-	
143	Inventories	-	-	-	-	-	
143.1	Allowance for obsolete inventories:	-	-	-	-	-	
144	Interprogram - due fron	1,861,073	-	-	-	-	
145	Assets held for sale	-	-	-	-	-	
150	TOTAL CURRENT ASSETS	6,415,116	2,548,665	-	77,506	604,278	
NONCURRENT ASSETS:							
Fixed assets:							
161	Land	1,169,182	-	-	-	-	
162	Buildings	153,629,686	-	-	-	-	
163	Furniture, equipment & machinery - dwelling:	324,669	-	-	-	-	
164	Furniture, equipment & machinery - administratio	728,442	-	-	-	-	
165	Leasehold improvement:	-	-	-	-	-	
166	Accumulated depreciator	(129,351,675)	-	-	-	-	
167	Construction in Progress	8,617,082	-	-	-	-	
168	Infrastructure	-	-	-	-	-	
160	Total fixed assets, net of accumulated depreciator	35,117,386	-	-	-	-	
Other non-current assets:							
171	Notes and mortgages receivable - non-curren	27,611,839	-	-	-	-	
172	Notes and mortgages receivable-non-current - past du	-	-	-	-	-	
174	Other assets	2,076,291	-	-	-	-	
175	Undistributed debits	-	-	-	-	-	
176	Investment in joint venture:	-	-	-	-	-	
180	TOTAL NONCURRENT ASSETS	64,805,516	-	-	-	-	
190	TOTAL ASSETS	\$ 71,220,632	\$ 2,548,665	\$ -	\$ 77,506	\$ 604,278	

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	PROJECTS	HOUSING CHOICE VOUCHERS	REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSI	OTHER FEDERAL PROGRAM 1	BUSINESS ACTIVITIES 1
LIABILITIES AND EQUITY						
Liabilities:						
Current Liabilities:						
311	Bank overdraft	\$ -	\$ -	\$ -	\$ -	\$ -
312	Accounts payable ≤ 90 days	1,309,013	25,393	-	1,598	-
313	Accounts payable > 90 days past due	-	-	-	-	-
321	Accrued wage/payroll taxes payable	39,808	9,705	-	14,629	3,747
322	Accrued compensated absences - current portion	6,843	1,835	-	454	-
324	Accrued contingency liability	-	-	-	-	-
325	Accrued interest payable	41,141	-	-	-	-
331	Accounts payable - HUD PHA program	-	-	-	-	-
332	Accounts payable - PHA projects	-	-	-	-	-
333	Accounts payable - other government	-	-	-	-	-
341	Tenant security deposits	226,948	-	-	-	-
342	Deferred revenue	45,588	-	-	-	-
343	Current portion of L-T debt - capital projects	490,297	-	-	-	-
344	Current portion of L-T debt - operating borrowing	-	-	-	-	-
345	Other current liabilities	-	-	-	-	-
346	Accrued liabilities - other	296,348	1,152	-	-	-
347	Interprogram - due to	1,162,588	-	-	609,525	-
310	TOTAL CURRENT LIABILITIES	3,618,574	38,085	-	626,206	3,747
NONCURRENT LIABILITIES						
351	Long-term debt, net of current - capital project	6,828,306	-	-	-	-
352	Long-term debt, net of current - operating borrowing	-	-	-	-	-
353	Non-current liabilities- other	14,826	101,346	-	-	-
354	Accrued compensated absences - noncurrent	122,094	34,862	-	8,628	-
355	Loan Liability - Non Current	-	-	-	-	-
356	FASB 5 Liabilities	-	-	-	-	-
357	Accrued pension and OPEB liabilities	-	-	-	-	-
350	TOTAL NONCURRENT LIABILITIES	6,965,226	136,208	-	8,628	-
300	TOTAL LIABILITIES	10,583,800	174,293	-	634,834	3,747
EQUITY:						
508.1	Invested in Capital Assets, Net of Related Deb	27,798,783	-	-	-	-
511.1	Restricted Net Assets	27,611,839	1,944,146	-	-	-
512.1	Unrestricted Net Assets	5,226,210	430,226	-	(557,328)	600,531
513	TOTAL EQUITY	60,636,832	2,374,372	-	(557,328)	600,531
600	TOTAL LIABILITIES AND EQUITY	\$ 71,220,632	\$ 2,548,665	\$ -	\$ 77,506	\$ 604,278
	Proof of concept	-	-	-	-	-

Housing Authority of the City of Camden												
NJ010												
Financial Data Schedule (FDS)												
December 31, 2010												
Line Item #		Account Description	OPPORTUNITIES FOR YOUTH_YOUTHBUILD PROGRAM	RESIDENT OPPORTUNITY AND SUPPORTIVE SERVICES	ADULT EDUCATION_STATE GRANT PROGRAM	VETERANS AFFAIRS SUPPORTIVE HOUSING PROGAM	ARRA FORMULA 85					
		ASSETS:										
		CURRENT ASSETS:										
		Cash:										
111		Cash - unrestricted	\$ -	\$ 4,616	\$ -	\$ -	\$ -					
112		Cash - restricted - modernization and developmen	-	-	-	-	-					
113		Cash - other restricted	-	18,751	-	241,590	-					
114		Cash - tenant security deposits	-	-	-	-	-					
115		Cash - restricted for payment of current liabilities	-	-	-	-	-					
100		Total cash	-	23,367	-	241,590	-					
		Accounts and notes receivables										
121		Accounts receivable - PHA project	-	-	-	-	-					
122		Accounts receivable - HUD other project	84,082	101,901	-	-	-			112,715		
124		Accounts receivable - other governmen	-	-	25,260	-	-			-		
125		Accounts receivable - miscellaneous	-	-	-	-	-			-		
126		Accounts receivable- tenants	-	-	-	-	-			-		
126.1		Allowance for doubtful accounts - tenants	-	-	-	-	-			-		
126.2		Allowance for doubtful accounts - other	-	-	-	-	-			-		
127		Notes and mortgages receivable- curren	-	-	-	-	-			-		
128		Fraud recovery	-	-	-	-	-			-		
128.1		Allowance for doubtful accounts - fraud	-	-	-	-	-			-		
129		Accrued interest receivabl	-	-	-	-	-			-		
120		Total receivables, net of allowances for doubtful account:	84,082	101,901	25,260	-	-			112,715		
		Current investments										
131		Investments - unrestrictec	-	-	-	-	-			-		
132		Investments - restrictec	-	-	-	-	-			-		
135		Investments - restricted for payment of current liabilit	-	-	-	-	-			-		
142		Prepaid expenses and other assets	-	-	-	-	-			-		
143		Inventories	-	-	-	-	-			-		
143.1		Allowance for obsolete inventories:	-	-	-	-	-			-		
144		Interprogram - due fron	-	6,925	-	-	-			-		
145		Assets held for sale	-	-	-	-	-			-		
150		TOTAL CURRENT ASSETS	84,082	132,193	25,260	241,590	112,715					
		NONCURRENT ASSETS:										
		Fixed assets:										
161		Land	-	-	-	-	-			-		
162		Buildings	-	-	-	-	-			-		
163		Furniture, equipment & machinery - dwelling:	-	-	-	-	-			-		
164		Furniture, equipment & machinery - administrator	-	-	-	-	-			-		
165		Leasehold improvement	-	-	-	-	-			-		
166		Accumulated depreciator	-	-	-	-	-			-		
167		Construction in Progress	-	-	-	-	-			-		
168		Infrastructure	-	-	-	-	-			-		
160		Total fixed assets, net of accumulated depreciator	-	-	-	-	-			-		
		Other non-current assets:										
171		Notes and mortgages receivable - non-curren	-	-	-	-	-			-		
172		Notes and mortgages receivable-non-current - past du	-	-	-	-	-			-		
174		Other assets	-	-	-	-	-			-		
175		Undistributed debits	-	-	-	-	-			-		
176		Investment in joint ventures	-	-	-	-	-			-		
180		TOTAL NONCURRENT ASSETS	-	-	-	-	-			-		
190		TOTAL ASSETS	\$ 84,082	\$ 132,193	\$ 25,260	\$ 241,590	\$ 112,715					

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	OPPORTUNITIES FOR YOUTH_YOUTHBUILD PROGRAM	RESIDENT OPPORTUNITY AND SUPPORTIVE SERVICES	ADULT EDUCATION_STATE GRANT PROGRAM	VETERANS AFFAIRS SUPPORTIVE HOUSING PROGAM	ARRA FORMULA 85
LIABILITIES AND EQUITY						
Liabilities:						
Current Liabilities:						
311	Bank overdraft	\$ -	\$ -	\$ -	\$ -	\$ -
312	Accounts payable < 90 days	-	-	-	-	-
313	Accounts payable > 90 days past due	-	-	-	-	-
321	Accrued wage/payroll taxes payable	4,060	2,450	915	-	4,989
322	Accrued compensated absences - current portion	-	-	-	-	-
324	Accrued contingency liability	-	-	-	-	-
325	Accrued interest payable	-	-	-	-	-
331	Accounts payable - HUD PHA program	-	11,541	-	-	-
332	Accounts payable - PHA project:	-	-	-	-	-
333	Accounts payable - other government	-	-	-	-	-
341	Tenant security deposits	-	-	-	-	-
342	Deferred revenue	-	-	-	-	-
343	Current portion of L-T debt - capital projects	-	-	-	-	-
344	Current portion of L-T debt - operating borrowing:	-	-	-	-	-
345	Other current liabilities	-	-	-	-	-
346	Accrued liabilities - other	-	-	-	-	-
347	Interprogram - due to	80,022	99,451	24,345	-	107,726
310	TOTAL CURRENT LIABILITY	84,082	113,442	25,260	-	112,715
NONCURRENT LIABILITIES						
351	Long-term debt, net of current - capital project:	-	-	-	-	-
352	Long-term debt, net of current - operating borrowing	-	-	-	-	-
353	Non-current liabilities- other	-	18,751	-	-	-
354	Accrued compensated absences - noncurrent	-	-	-	-	-
355	Loan Liability - Non Current	-	-	-	-	-
356	FASB 5 Liabilities	-	-	-	-	-
357	Accrued pension and OPEB liabilities	-	-	-	-	-
350	TOTAL NONCURRENT LIABILITY	-	18,751	-	-	-
300	TOTAL LIABILITIES	84,082	132,193	25,260	-	112,715
EQUITY:						
508.1	Invested in Capital Assets, Net of Related Debt	-	-	-	-	-
511.1	Restricted Net Assets	-	-	-	241,590	-
512.1	Unrestricted Net Assets	-	-	-	-	-
513	TOTAL EQUITY	-	-	-	241,590	-
600	TOTAL LIABILITIES AND EQUITY	\$ 84,082	\$ 132,193	\$ 25,260	\$ 241,590	\$ 112,715
Proof of concept						
		-	-	-	-	-

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	ARRA COMPETITIVE 84	NEIGHBORHOOD STABILIZATION 14256	CENTRAL OFFICE COST CENTER	ELIMINATION	TOTAL
ASSETS:						
CURRENT ASSETS:						
Cash:						
111	Cash - unrestricted	\$ -	\$ -	\$ 44,586	\$ -	\$ 3,521,687
112	Cash - restricted - modernization and developmen	-	-	-	-	806,722
113	Cash - other restricted	-	-	-	-	2,980,417
114	Cash - tenant security deposits	-	-	-	-	226,948
115	Cash - restricted for payment of current liabilities	-	-	-	-	-
100	Total cash	-	-	44,586	-	7,535,774
Accounts and notes receivables						
121	Accounts receivable - PHA project:	-	-	-	-	-
122	Accounts receivable - HUD other project	599,924	-	-	-	1,140,827
124	Accounts receivable - other governmen	-	-	-	-	90,710
125	Accounts receivable - miscellaneous:	-	-	70,791	-	89,148
126	Accounts receivable- tenants:	-	-	-	-	74,662
126.1	Allowance for doubtful accounts - tenants	-	-	-	-	(49,333)
126.2	Allowance for doubtful accounts - other	-	-	-	-	-
127	Notes and mortgages receivable- curren	-	-	-	-	-
128	Fraud recovery	-	-	-	-	-
128.1	Allowance for doubtful accounts - fraud	-	-	-	-	-
129	Accrued interest receivable	-	-	-	-	-
120	Total receivables, net of allowances for doubtful account:	599,924	-	70,791	-	1,346,014
Current investments						
131	Investments - unrestricted	-	-	-	-	-
132	Investments - restricted	-	-	-	-	-
135	Investments - restricted for payment of current liabilit	-	-	-	-	-
142	Prepaid expenses and other assets	-	-	60,573	-	267,493
143	Inventories	-	-	-	-	-
143.1	Allowance for obsolete inventories:	-	-	-	-	-
144	Interprogram - due fron	-	258,617	556,966	(2,683,581)	-
145	Assets held for sale	-	-	-	-	-
150	TOTAL CURRENT ASSETS	599,924	258,617	732,916	(2,683,581)	9,149,281
NONCURRENT ASSETS:						
Fixed assets:						
161	Land	-	-	-	-	1,169,182
162	Buildings	-	-	-	-	153,629,686
163	Furniture, equipment & machinery - dwelling:	-	-	-	-	324,669
164	Furniture, equipment & machinery - administrati	-	-	24,544	-	752,986
165	Leasehold improvement:	-	-	-	-	-
166	Accumulated depreciator	-	-	-	-	(129,351,675)
167	Construction in Progress	-	-	-	-	8,617,082
168	Infrastructure	-	-	-	-	-
160	Total fixed assets, net of accumulated depreciator	-	-	24,544	-	35,141,930
Other non-current assets:						
171	Notes and mortgages receivable - non-curren	-	-	-	-	27,611,839
172	Notes and mortgages receivable-non-current - past du	-	-	-	-	-
174	Other assets	-	-	-	-	2,076,291
175	Undistributed debits	-	-	-	-	-
176	Investment in joint venture:	-	-	-	-	-
180	TOTAL NONCURRENT ASSETS	-	-	24,544	-	64,830,060
190	TOTAL ASSETS	\$ 599,924	\$ 258,617	\$ 757,460	\$ (2,683,581)	\$ 73,979,341

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	ARRA COMPETITIVE 84	NEIGHBORHOOD STABILIZATION 14256	CENTRAL OFFICE COST CENTER	ELIMINATION	TOTAL
LIABILITIES AND EQUITY						
Liabilities:						
Current Liabilities:						
311	Bank overdraft	\$ -	\$ -	\$ -	\$ -	\$ -
312	Accounts payable < 90 days	-	-	5,853	-	1,341,857
313	Accounts payable > 90 days past due	-	-	-	-	-
321	Accrued wage/payroll taxes payabl	-	-	75,533	-	155,836
322	Accrued compensated absences - current portioi	-	-	7,364	-	16,496
324	Accrued contingency liability	-	-	-	-	-
325	Accrued interest payable	-	-	-	-	41,141
331	Accounts payable - HUD PHA program	-	8,617	-	-	20,158
332	Accounts payable - PHA project	-	-	-	-	-
333	Accounts payable - other governmen	-	-	-	-	-
341	Tenant security deposits	-	-	-	-	226,948
342	Deferred revenue	-	250,000	-	-	295,588
343	Current portion of L-T debt - capital projects	-	-	-	-	490,297
344	Current portion of L-T debt - operating borrowing:	-	-	-	-	-
345	Other current liabilities	-	-	-	-	-
346	Accrued liabilities - other	-	-	241,622	-	539,122
347	Interprogram - due tc	599,924	-	-	(2,683,581)	-
310	TOTAL CURRENT LIABILITY	599,924	258,617	330,372	(2,683,581)	3,127,443
NONCURRENT LIABILITIES						
351	Long-term debt, net of current - capital project:	-	-	-	-	6,828,306
352	Long-term debt, net of current - operating borrowing	-	-	-	-	-
353	Non-current liabilities- other	-	-	-	-	134,923
354	Accrued compensated absences - noncurren	-	-	139,914	-	305,498
355	Loan Liability - Non Current	-	-	-	-	-
356	FASB 5 Liabilities	-	-	-	-	-
357	Accrued pension and OPEB liabilities	-	-	-	-	-
350	TOTAL NONCURRENT LIABILITY	-	-	139,914	-	7,268,727
300	TOTAL LIABILITIES	599,924	258,617	470,286	(2,683,581)	10,396,170
EQUITY:						
508.1	Invested in Capital Assets, Net of Related Deb	-	-	24,544	-	27,823,327
511.1	Restricted Net Assets	-	-	-	-	29,797,575
512.1	Unrestricted Net Assets	-	-	262,630	-	5,962,269
513	TOTAL EQUITY	-	-	287,174	-	63,583,171
600	TOTAL LIABILITIES AND EQUITY	\$ 599,924	\$ 258,617	\$ 757,460	\$ (2,683,581)	\$ 73,979,341
Proof of concept						
		-	-	-	-	-

Housing Authority of the City of Camden							
NJ010							
Financial Data Schedule (FDS)							
December 31, 2010							
Line Item #	Account Description	OPERATING	CAPITAL	HOUSING CHOICE VOUCHERS	REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSI	OTHER FEDERAL PROGRAM 1	BUSINESS ACTIVITIES 1
REVENUE:							
70300	Net tenant rental revenue	\$ 3,014,151	\$ -	\$ -	\$ -	\$ -	\$ -
70400	Tenant revenue - other	95,378	-	-	-	-	-
70500	Total tenant revenue	3,109,529	-	-	-	-	-
70600	HUD PHA grant:	9,320,163	953,074	11,668,776	362,255	-	-
70610	Capital grant:	-	1,964,175	-	-	-	-
70710	Management fee	-	-	-	-	-	-
70720	Asset management fee	-	-	-	-	-	-
70730	Book keeping fee	-	-	-	-	-	-
70750	Other fees	-	-	-	-	-	-
70800	Other government grant	-	-	-	-	953,700	-
71100	Investment income - unrestricted	15,061	-	1,941	-	-	239
71200	Mortgage interest income	-	-	-	-	-	-
71300	Proceeds from disposition of assets held for sal	-	-	-	-	-	-
71301	Cost of sale of assets:	-	-	-	-	-	-
71400	Fraud recovery	-	-	3,302	-	-	-
71500	Other revenue	101,124	-	561,612	-	3,101	4,980
71600	Gain or loss on sale of fixed asset	(24,356,155)	-	-	-	-	-
72000	Investment income - restrictec	464,094	-	8,844	-	-	2,361
70000	TOTAL REVENUE	(11,346,184)	2,917,249	12,244,475	362,255	956,801	7,580
EXPENSES:							
Administrative							
91100	Administrative salaries:	716,063	12,971	161,997	-	872	-
91200	Auditing fees	41,490	-	17,876	-	-	-
91300	Outside management fee:	725,093	243,423	179,724	-	91,248	-
91310	Book-keeping fee	146,679	-	112,260	-	-	-
91400	Advertising and marketin	-	-	-	-	-	-
91500	Employee benefit contributions- administrativ	992,100	-	83,994	-	55	-
91600	Office expenses	338,432	-	27,415	-	13,090	-
91700	Legal expenses:	5,454	-	-	-	-	-
91800	Travel	4,310	-	6,499	-	589	-
91810	Allocated overhac	-	-	-	-	-	-
91900	Other	31,707	57,267	43,867	-	14,958	-
92000	Asset Management Fee	204,720	-	-	-	-	-
Tenant services							
92100	Tenant services - salaries:	49,591	-	163,821	-	750,409	128,537
92200	Relocation costs:	-	-	-	-	-	-
92300	Employee benefit contributions- tenant service	3,298	-	82,544	-	193,897	36,624
92400	Tenant services - other	146,552	18,902	-	-	10,014	61,979

Housing Authority of the City of Camden							
NJ010							
Financial Data Schedule (FDS)							
December 31, 2010							
Line Item #	Account Description	OPERATING	CAPITAL	HOUSING CHOICE VOUCHERS	REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSI	OTHER FEDERAL PROGRAM 1	BUSINESS ACTIVITIES 1
	Utilities						
93100	Water	421,704	-	-	-	-	-
93200	Electricity	504,347	-	14,768	-	-	-
93300	Gas	1,052,069	-	4,062	-	-	-
93400	Fuel	-	-	-	-	-	-
93500	Labor	237,598	-	-	-	-	-
93600	Sewer	340,847	-	-	-	-	-
93700	Employee benefit contributions- utilitie	63,957	-	-	-	-	-
93800	Other utilities expense	-	-	-	-	-	-
	Ordinary maintenance & operatio						
94100	Ordinary maintenance and operations - labo	999,445	-	99,201	-	-	-
94200	Ordinary maintenance and operations - materials & oth	278,290	-	124	-	6,407	-
94300	Ordinary maintenance and operations - contract cos	549,102	-	-	-	6,113	-
94500	Employee benefit contributions- ordinary maintenanc	372,847	-	49,984	-	1,984	-
	Protective services						
95100	Protective services - labo	204,853	-	-	-	-	-
95200	Protective services- other contract cost	-	-	-	-	-	-
95300	Protective services - othe	-	-	-	-	-	-
95500	Employee benefit contributions- protective service	88,675	-	-	-	-	-
	General expenses						
96100	Insurance premium:	367,901	-	47,783	-	28,236	-
96200	Other general expense:	1,350,841	-	-	-	-	-
96210	Compensated absence:	31,141	-	7,075	-	16	-
96300	Payments in lieu of taxe:	-	-	-	-	-	-
96400	Bad debt - tenant rent:	85,733	-	-	-	-	-
96500	Bad debt- mortgage:	-	-	-	-	-	-
96600	Bad debt - other:	-	-	-	-	-	-
96700	Interest expense	325,381	-	-	-	-	-
96710	Amortization of bond issue cost	9,400	-	-	-	-	-
96800	Severance expense	-	-	-	-	-	-
96900	TOTAL OPERATING EXPENSES	10,689,620	332,563	1,102,994	-	1,117,888	227,140
97000	EXCESS OPERATING REVENUE OVER OPERATING EXPENSES	(22,035,804)	2,584,686	11,141,481	362,255	(161,087)	(219,560)
97100	Extraordinary maintenanc	6,649	-	-	-	-	-
97200	Casualty losses - non capitaliz	8,461	-	-	-	-	-
97300	Housing assistance payment	-	-	10,433,788	-	-	-
97350	HAP Portability - ir	-	-	449,824	-	-	-
97400	Depreciation expense	6,470,442	-	-	-	-	-
97500	Fraud losses	-	-	-	-	-	-
97800	Dwelling units rent expens	-	-	-	-	-	-
90000	TOTAL EXPENSES	17,175,172	332,563	11,986,606	-	1,117,888	227,140

Housing Authority of the City of Camden							
NJ010							
Financial Data Schedule (FDS)							
December 31, 2010							
Line Item #	Account Description	OPERATING	CAPITAL	HOUSING CHOICE VOUCHERS	REVITALIZATION OF SEVERELY DISTRESSED PUBLIC HOUSI	OTHER FEDERAL PROGRAM 1	BUSINESS ACTIVITIES 1
OTHER FINANCING SOURCES (USES)							
10010	Operating transfers in	620,511	-	-	-	-	362,255
10020	Operating transfers out	-	(620,511)	-	(362,255)	-	-
10030	Operating transfers from/to primary government	-	-	-	-	-	-
10040	Operating transfers from/to component unit	-	-	-	-	-	-
10070	Extraordinary items, net gain/loss	-	-	-	-	-	-
10080	Special items (net gain/loss)	-	-	-	-	-	-
10091	Inter Project excess cash transfer in	-	-	-	-	-	-
10092	Inter Project excess cash transfer out	-	-	-	-	-	-
10093	Transfers between program and project in	-	-	-	-	-	-
10094	Transfers between program and project out	-	-	-	-	-	-
10100	TOTAL OTHER FINANCING SOURCES (USES)	620,511	(620,511)	-	(362,255)	-	362,255
10000	EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES	(27,900,845)	1,964,175	257,869	-	(161,087)	142,695
MEMO ACCOUNT INFORMATION:							
11020	Required annual debt principal payments	-	-	-	-	-	-
11030	Beginning equity	42,568,767	(11,170,712)	2,116,503	45,968,910	(396,241)	457,836
11040	Prior period adjustments and equity transfers	45,968,910	9,206,537	-	(45,968,910)	-	-
11170	Administrative fee equity	-	-	-	-	-	-
11180	Housing assistance payments equity	-	-	-	-	-	-
11190	Unit months available	20,616	-	15,060	-	-	-
11210	Number of unit months leased	19,436	-	14,593	-	-	-
Equity Roll Forward Test:							
	Calculation from R/E Statement	\$ 60,636,832	\$ -	\$ 2,374,372	\$ -	\$ (557,328)	\$ 600,531
	B/S Line 513	\$ 60,636,832	\$ -	\$ 2,374,372	\$ -	\$ (557,328)	\$ 600,531
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	OPPORTUNITIES FOR YOUTH_YOUTHBUILD PROGRAM	RESIDENT OPPORTUNITY AND SUPPORTIVE SERVICES	ADULT EDUCATION_STATE GRANT PROGRAM	VETERANS AFFAIRS SUPPORTIVE HOUSING PROGRAM	ARRA FORMULA 85
	REVENUE:					
70300	Net tenant rental revenue	\$ -	\$ -	\$ -	\$ -	\$ -
70400	Tenant revenue - other	-	-	-	-	-
70500	Total tenant revenue	-	-	-	-	-
70600	HUD PHA grant:	526,219	526,673	-	409,658	433,723
70610	Capital grant:	-	-	-	-	2,426,382
70710	Management fee	-	-	-	-	-
70720	Asset management fee	-	-	-	-	-
70730	Book keeping fee	-	-	-	-	-
70750	Other fees	-	-	-	-	-
70800	Other government grant	-	-	87,301	-	-
71100	Investment income - unrestricted	-	-	-	-	-
71200	Mortgage interest income	-	-	-	-	-
71300	Proceeds from disposition of assets held for sale	-	-	-	-	-
71301	Cost of sale of asset:	-	-	-	-	-
71400	Fraud recovery	-	-	-	-	-
71500	Other revenue	-	-	-	-	-
71600	Gain or loss on sale of fixed asset	-	-	-	-	-
72000	Investment income - restricted	-	-	-	-	-
70000	TOTAL REVENUE	526,219	526,673	87,301	409,658	2,860,105
	EXPENSES:					
	Administrative					
91100	Administrative salaries:	-	-	-	-	-
91200	Auditing fees	-	-	-	-	-
91300	Outside management fee:	27,498	45,501	-	-	433,723
91310	Book-keeping fee	-	-	-	-	-
91400	Advertising and marketing	-	-	-	-	-
91500	Employee benefit contributions- administrative	-	-	-	-	-
91600	Office expenses	-	-	-	-	-
91700	Legal expenses	-	-	-	-	-
91800	Travel	-	-	-	-	-
91810	Allocated overhead	-	-	-	-	-
91900	Other	11,575	-	-	-	-
92000	Asset Management Fee	-	-	-	-	-
	Tenant services					
92100	Tenant services - salaries:	186,417	183,849	53,618	-	-
92200	Relocation costs:	-	-	-	-	-
92300	Employee benefit contributions- tenant service	68,059	76,407	23,131	-	-
92400	Tenant services - other	204,420	218,503	14,721	-	-

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	OPPORTUNITIES FOR YOUTH_YOUTHBUILD PROGRAM	RESIDENT OPPORTUNITY AND SUPPORTIVE SERVICES	ADULT EDUCATION_STATE GRANT PROGRAM	VETERANS AFFAIRS SUPPORTIVE HOUSING PROGRAM	ARRA FORMULA 85
	Utilities					
93100	Water	-	-	-	-	-
93200	Electricity	-	-	-	-	-
93300	Gas	-	-	-	-	-
93400	Fuel	-	-	-	-	-
93500	Labor	-	-	-	-	-
93600	Sewer	-	-	-	-	-
93700	Employee benefit contributions- utilitie	-	-	-	-	-
93800	Other utilities expense	-	-	-	-	-
	Ordinary maintenance & operatio					
94100	Ordinary maintenance and operations - labo	-	-	-	-	-
94200	Ordinary maintenance and operations - materials & oth	-	-	-	-	-
94300	Ordinary maintenance and operations - contract cos	-	-	-	-	-
94500	Employee benefit contributions- ordinary maintenanc	-	-	-	-	-
	Protective services					
95100	Protective services - labo	-	-	-	-	-
95200	Protective services- other contract cost	-	-	-	-	-
95300	Protective services - othe	-	-	-	-	-
95500	Employee benefit contributions- protective service	-	-	-	-	-
	General expenses					
96100	Insurance premium:	-	-	-	-	-
96200	Other general expense:	-	-	-	-	-
96210	Compensated absence:	-	-	-	-	-
96300	Payments in lieu of tax:	-	-	-	-	-
96400	Bad debt - tenant rent:	-	-	-	-	-
96500	Bad debt- mortgage	-	-	-	-	-
96600	Bad debt - other	-	-	-	-	-
96700	Interest expense	-	-	-	-	-
96710	Amortization of bond issue cost	-	-	-	-	-
96800	Severance expense	-	-	-	-	-
96900	TOTAL OPERATING EXPENSES	497,969	524,260	91,470	-	433,723
97000	EXCESS OPERATING REVENUE OVER OPERATING EXPENSES	28,250	2,413	(4,169)	409,658	2,426,382
97100	Extraordinary maintenanc	-	-	-	-	-
97200	Casualty losses - non capitalize	-	-	-	-	-
97300	Housing assistance payment	-	-	-	168,068	-
97350	HAP Portability - ir	-	-	-	-	-
97400	Depreciation expense	-	-	-	-	-
97500	Fraud losses	-	-	-	-	-
97800	Dwelling units rent expense	-	-	-	-	-
90000	TOTAL EXPENSES	497,969	524,260	91,470	168,068	433,723

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	OPPORTUNITIES FOR YOUTH_YOUTHBUILD PROGRAM	RESIDENT OPPORTUNITY AND SUPPORTIVE SERVICES	ADULT EDUCATION_STATE GRANT PROGRAM	VETERANS AFFAIRS SUPPORTIVE HOUSING PROGRAM	ARRA FORMULA 85
OTHER FINANCING SOURCES (USES)						
10010	Operating transfers in	-	-	-	-	-
10020	Operating transfers out	-	-	-	-	-
10030	Operating transfers from/to primary government	-	-	-	-	-
10040	Operating transfers from/to component unit	-	-	-	-	-
10070	Extraordinary items, net gain/loss	-	-	-	-	-
10080	Special items (net gain/loss)	-	-	-	-	-
10091	Inter Project excess cash transfer in	-	-	-	-	-
10092	Inter Project excess cash transfer out	-	-	-	-	-
10093	Transfers between program and project in	-	-	-	-	-
10094	Transfers between program and project out	-	-	-	-	-
10100	TOTAL OTHER FINANCING SOURCES (USES)	-	-	-	-	-
10000	EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES	28,250	2,413	(4,169)	241,590	2,426,382
MEMO ACCOUNT INFORMATION:						
11020	Required annual debt principal payments	-	-	-	-	-
11030	Beginning equity	(28,250)	(2,413)	4,169	-	1,008,645
11040	Prior period adjustments and equity transfers	-	-	-	-	(3,435,027)
11170	Administrative fee equity	-	-	-	-	-
11180	Housing assistance payments equity	-	-	-	-	-
11190	Unit months available	-	-	-	337	-
11210	Number of unit months leased	-	-	-	337	-
Equity Roll Forward Test:						
	Calculation from R/E Statement	\$ -	\$ -	\$ -	\$ 241,590	\$ -
	B/S Line 513	\$ -	\$ -	\$ -	\$ 241,590	\$ -
		\$ -	\$ -	\$ -	\$ -	\$ -

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	ARRA COMPETITIVE 84	NEIGHBORHOOD STABILIZATION 14256	CENTRAL OFFICE COST CENTER	ELIMINATION	TOTAL
	REVENUE:					
70300	Net tenant rental revenue	\$ -	\$ -	\$ -	\$ -	\$ 3,014,151
70400	Tenant revenue - other	-	-	-	-	95,378
70500	Total tenant revenue	-	-	-	-	3,109,529
70600	HUD PHA grant:	121,827	32,480	-	-	24,354,848
70610	Capital grant:	5,771,510	-	-	-	10,162,067
70710	Management fee	-	-	1,868,037	(1,868,037)	-
70720	Asset management fee	-	-	204,720	(204,720)	-
70730	Book keeping fee	-	-	258,939	(258,939)	-
70750	Other fees	-	-	-	-	-
70800	Other government grant	-	-	-	-	1,041,001
71100	Investment income - unrestricted	-	-	1,680	-	18,921
71200	Mortgage interest income	-	-	-	-	-
71300	Proceeds from disposition of assets held for sal	-	-	-	-	-
71301	Cost of sale of assets:	-	-	-	-	-
71400	Fraud recovery	-	-	-	-	3,302
71500	Other revenue	-	-	57,334	-	728,151
71600	Gain or loss on sale of fixed asset	-	-	-	-	(24,356,155)
72000	Investment income - restrictec	-	-	-	-	475,299
70000	TOTAL REVENUE	5,893,337	32,480	2,390,710	(2,331,696)	15,536,963
	EXPENSES:					
	Administrative					
91100	Administrative salaries:	-	-	1,088,080	-	1,979,983
91200	Auditing fees	-	-	4,360	-	63,726
91300	Outside management fee:	121,827	-	-	(1,868,037)	-
91310	Book-keeping fee	-	-	-	(258,939)	-
91400	Advertising and marketin	-	-	-	-	-
91500	Employee benefit contributions- administrativ	-	-	310,460	-	1,386,609
91600	Office expenses	-	-	197,949	-	576,886
91700	Legal expenses	-	-	99,548	-	105,002
91800	Travel	-	-	10,454	-	21,852
91810	Allocated overhead	-	-	-	-	-
91900	Other	-	-	189,329	-	348,703
92000	Asset Management Fee	-	-	-	(204,720)	-
	Tenant services					
92100	Tenant services - salaries:	-	29,748	9,389	-	1,555,379
92200	Relocation costs:	-	-	-	-	-
92300	Employee benefit contributions- tenant service	-	2,465	2,631	-	489,056
92400	Tenant services - other	-	267	77,867	-	753,225

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	ARRA COMPETITIVE 84	NEIGHBORHOOD STABILIZATION 14256	CENTRAL OFFICE COST CENTER	ELIMINATION	TOTAL
	Utilities					
93100	Water	-	-	105	-	421,809
93200	Electricity	-	-	41,537	-	560,652
93300	Gas	-	-	2,219	-	1,058,350
93400	Fuel	-	-	-	-	-
93500	Labor	-	-	-	-	237,598
93600	Sewer	-	-	-	-	340,847
93700	Employee benefit contributions- utilitie	-	-	-	-	63,957
93800	Other utilities expense	-	-	-	-	-
	Ordinary maintenance & operatio					
94100	Ordinary maintenance and operations - labo	-	-	4,221	-	1,102,867
94200	Ordinary maintenance and operations - materials & oth	-	-	25,621	-	310,442
94300	Ordinary maintenance and operations - contract cos	-	-	147,673	-	702,888
94500	Employee benefit contributions- ordinary maintenanc	-	-	1,183	-	425,998
	Protective services					
95100	Protective services - labo	-	-	-	-	204,853
95200	Protective services- other contract cost	-	-	-	-	-
95300	Protective services - othe	-	-	-	-	-
95500	Employee benefit contributions- protective service	-	-	-	-	88,675
	General expenses					
96100	Insurance premium	-	-	55,938	-	499,858
96200	Other general expense	-	-	40,049	-	1,390,890
96210	Compensated absence	-	-	19,666	-	57,898
96300	Payments in lieu of tax	-	-	-	-	-
96400	Bad debt - tenant rent	-	-	-	-	85,733
96500	Bad debt- mortgage	-	-	-	-	-
96600	Bad debt - other	-	-	-	-	-
96700	Interest expense	-	-	-	-	325,381
96710	Amortization of bond issue cost	-	-	-	-	9,400
96800	Severance expense	-	-	-	-	-
96900	TOTAL OPERATING EXPENSES	121,827	32,480	2,328,279	(2,331,696)	15,168,517
97000	EXCESS OPERATING REVENUE OVER OPERATING EXPENSES	5,771,510	-	62,431	-	368,446
97100	Extraordinary maintenanc	-	-	-	-	6,649
97200	Casualty losses - non capitaliz	-	-	-	-	8,461
97300	Housing assistance payment	-	-	-	-	10,601,856
97350	HAP Portability - ir	-	-	-	-	449,824
97400	Depreciation expense	-	-	-	-	6,470,442
97500	Fraud losses	-	-	-	-	-
97800	Dwelling units rent expense	-	-	-	-	-
90000	TOTAL EXPENSES	121,827	32,480	2,328,279	(2,331,696)	32,705,749

Housing Authority of the City of Camden						
NJ010						
Financial Data Schedule (FDS)						
December 31, 2010						
Line Item #	Account Description	ARRA COMPETITIVE 84	NEIGHBORHOOD STABILIZATION 14256	CENTRAL OFFICE COST CENTER	ELIMINATION	TOTAL
OTHER FINANCING SOURCES (USES)						
10010	Operating transfers in	-	-	-	-	982,766
10020	Operating transfers out	-	-	-	-	(982,766)
10030	Operating transfers from/to primary government	-	-	-	-	-
10040	Operating transfers from/to component unit	-	-	-	-	-
10070	Extraordinary items, net gain/loss	-	-	-	-	-
10080	Special items (net gain/loss)	-	-	-	-	-
10091	Inter Project excess cash transfer in	-	-	-	-	-
10092	Inter Project excess cash transfer out	-	-	-	-	-
10093	Transfers between program and project in	-	-	-	-	-
10094	Transfers between program and project out	-	-	-	-	-
10100	TOTAL OTHER FINANCING SOURCES (USES)	-	-	-	-	-
10000	EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES	5,771,510	-	62,431	-	(17,168,786)
MEMO ACCOUNT INFORMATION:						
11020	Required annual debt principal payments	-	-	-	-	-
11030	Beginning equity	-	-	224,743	-	80,751,957
11040	Prior period adjustments and equity transfers	(5,771,510)	-	-	-	-
11170	Administrative fee equity	-	-	-	-	-
11180	Housing assistance payments equity	-	-	-	-	-
11190	Unit months available	-	-	-	-	36,013
11210	Number of unit months leased	-	-	-	-	34,366
Equity Roll Forward Test:						
	Calculation from R/E Statement	\$ -	\$ -	\$ 287,174	\$ -	\$ 63,583,171
	B/S Line 513	\$ -	\$ -	\$ 287,174	\$ -	\$ 63,583,171
		\$ -	\$ -	\$ -	\$ -	\$ -

6.0(12) Asset Management

Overview

Over the last twelve years, HACC has aggressively pursued renovation and redevelopment of a large portion of its low-income public housing inventory. Using a variety of financial and asset management strategies, the Authority to date has redeveloped or is in the process of redeveloping 70% of its original low-income portfolio of 2,334 rental units. In addition, HACC has created over 350 homeownership opportunities for low-income families and additional units are currently in the homeownership pipeline.

Our focus over the next several years will be preservation of the low-income nature of some of HACC's sites, pursuit of opportunities for redevelopment of the oldest in our inventory, aggressively monitor existing contracts with private management companies, and improve the Authority's asset management and property management capabilities.

AMP 1 Ablett Village: Ablett Village is the agency's second oldest family development site. The End of Initial Operating Period (EIOP) for this development was December 31, 1943. There are 23 two-story buildings on the site with 306 row-type units. Each unit is individually metered for gas cooking and hot water. Ablett Village is one of only two sites left in HACC's low-income real estate portfolio yet to be completely redeveloped or scheduled for redevelopment.

Recently, as part of a comprehensive strategy to deal with the long term vacant units on the site, various units were rehabilitated using Capital Fund Program monies. As a result, the vacancy rate has been reduced to 3% from 6% just 12 months ago.

Long-term Vision for Property: Hold, Maintain and Upgrade. Consider for future redevelopment by HACC or in conjunction with the City of Camden.

Strategies:

- Maximize staff and other resources available to address unit turnaround and leasing of units at the property.
- Dedicate Capital Fund Resources for rehabilitating vacant units that require more work than a standard unit turnover.
- Aggressively pursue solutions to the problems identified including occupancy, turnover rate, and overall physical condition of property.
- Continue improvements to further enhance private sector appeal.
- Consider redevelopment. A component of the City of Camden's redevelopment strategy is the inclusion of the site as a part of a \$1.2 billion redevelopment plan in the Cramer Hill section of the City. This would require the relocation of all 306 families and demolition of the site. HUD's Special Applications Center (SAC) has indicated that the City of Camden would have to pay for relocation costs, the replacement housing units, and demolition of the property. The HACC and the City have agreed to continue discussions and planning for this section of the City.
- Should the City not proceed with including the site in their redevelopment plan, HACC will maintain the property until 9% tax credits can be applied for. The

City of Camden under the state of NJ Qualified Action Plan can only received three tax credit awards per year. At this time there are over 20 development deals that are waiting to apply for tax credits.

AMP 2 **Branch Village:** Branch is the oldest family development site. The EIOP for this development was September 30, 1941. There are 18 two-story buildings that contain 279 row-type units. This property is one of only two properties in HACC's portfolio that has not yet been comprehensively redeveloped. HACC has rehabilitated over 100 vacant units over the last 24 months to reduce the vacancy rate to 3% from over 16% in the last 24 months. All units were quickly occupied after completion. The demand for affordable housing in this market exceeds the supply.

Long-term Vision for Property: Hold, Maintain and Upgrade. Consider for future HACC redevelopment including applying for an HOPE VI Grant.

Strategies:

- Aggressively pursue management solutions to the issues and problems identified as deficiencies in the areas of vacancy management, overall physical condition, and crime and drug incidents.
- Continue improvements to landscaping and other site amenities/curb appeal items to further enhance private sector appeal and compliment the \$144 million HOPE VI redevelopment plan that is nearly completed across the street from Branch.
- Consider for Redevelopment. This site is located across the street from the \$144 million Roosevelt Manor HOPE VI redevelopment. HACC has completed some necessary site and building work within the last 12-month period. In addition, some site fencing has been constructed and a new community center will be designed in the near future and permanently placed on-site taking into account the new site plan when the site is ultimately redeveloped. HACC will use any available resources including HOPE VI to redevelop the property and including if necessary to wait until other priority projects go through the 9% tax credit pipeline.

Chelton Terrace – AMP 5: This site's original EIOP was June 1943 and included 200 family units. The site was demolished in 2002 and redeveloped in two phases as reflected below:

AMP 3 **Chelton Terrace Phase I:** This first phase consisted of 66 newly constructed Annual Contribution Contract (ACC) family townhouse units and is currently owned by HACC but managed by a private property management company. The newly renovated units have been occupied for seven years and are well managed and maintained. The property sustains a very low vacancy rate. Demand for the units is high. A new community center was also completed as part of this phase of construction.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall operation of the property.

AMP 4 Chelton Terrace Phase II: The second phase of construction was completed in December 2005 and consists of 101 newly constructed ACC family townhouse units. The second phase was a HUD Mixed-Finance development that is privately owned and privately managed by the same company managing Phase I. The units were occupied in January 2006. The property is well managed and maintained. The units are in high demand.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall operation of the property.

AMP 6 McGuire Gardens: The original EIOP for this site was March 1955. The site originally consisted of 367 family units. McGuire Gardens has been fully redeveloped using a 1994 HOPE VI grant of \$42 million. The site has been occupied for over 7 years. During the period 1999 through 2002, 190 units on the original site were demolished. On-site relocation was part of the redevelopment plan thus necessitating phased demolition. The redevelopment plan created 75 newly constructed ACC family units and another 178 reconfigured and completely rehabilitated ACC family units for a total of 253 units on the site. The units are owned by HACC but are privately managed. Demand for the units is high and the property is always occupied. A newly constructed community center was completed in 2005 and a passive park/town square with a tot lot was completed in 2006.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall operation of the property. HACC is planning to request HUD approval to include these 253 units in the Capital Funds Formula to ensure the long-term viability of the property.

AMP 5, 7 –12 Roosevelt Manor: The original EIOP for this site was June 1955. The site consisted of 268 family units. HACC received a 2004 HOPE VI grant of \$20 million as part of a \$144 million, 13-phase redevelopment plan for this site and the surrounding neighborhood. Currently, two off-site construction phases are complete and another three phases have been funded. All of the residents of the site were relocated as of January 2006 and all units have been demolished in preparation for five on-site phases of development which include both rental and homeownership units. Phases 5, 7, and 12 have been fully occupied with Phases 9 and 10 near full occupancy. All of the ACC rental units are privately owned and managed pursuant to HUD's Mixed-Finance program.

Long-term Vision for Property: Complete redevelopment, Hold and Maintain.

Strategies: Complete all of the phases of construction by August 2009 as planned under the redevelopment plan. The newly constructed rental phases will be privately owned and managed and each will have a separate AMP number.

Westfield Acres: This site's original EIOP was June 1943. The site originally had 514 family units and was demolished in 2000-2001 with the use of a "Demolition Only" HOPE VI grant. The HACC was able to secure a \$35 million HOPE VI Grant in 2000 for this site which has since been demolished and redeveloped. The \$106 million redevelopment plan was carried out in nine (9) phases. Eight (8) of the phases were completed and occupied as of September 2007. The final phase is now under construction. When completed, this redevelopment will have created 516 new houses both on site and off site in the surrounding neighborhood. Two hundred and nineteen (219) of the units are owner occupied. The 182 family and senior ACC rental units that are completed are privately owned and managed under HUD's Mixed-Finance program. This development also has a newly constructed community center as well. The four rental phases

that are replacing the original Westfield Acres are Baldwin's Run, Carpenter's Hill, Baldwin's Run Senior Building and Baldwin's Run General Color Site. The four rental phases are described below.

AMP 13 **Baldwin's Run :** This site's original EIOP was December 31, 2003. This is the first rental phase redeveloped on the former Westfield Acre site. This phase consists of 78 family rental units. The rental units are interspersed with 109 newly constructed homeownership units, constructed in June 2003. The project design received a HUD Secretary Award of Excellence in 2003. The site was financed under HUD's Mixed Finance Program using HOPE VI funds and leveraged tax credit equity. The site is privately owned and managed. The site is located in a very stable section of the City where property values are rising. Demand for these units is very high. A new \$30 million elementary school across the street from the site was opened in September 2007.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall long-term viability of the property.

AMP 14 **Carpenter's Hill:** The EIOP for this property was March 31, 2003. This is the first off-site rental phase of the Westfield Acres HOPE VI grant and consists of 30 family rental units located across from Baldwin's Run and one block from the new \$30 million dollar school. The 30 family rental units are interspersed with 19 market rate tax credit only rental units. The units are privately owned and managed.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall long-term viability of the property.

AMP 15 **Baldwin's Run General Color Site:** These recently newly constructed 73 family units were completed the end of December 2007. These townhouse units are in a very stable neighborhood. These units have a very strong market demand. The units are two blocks from a newly constructed \$30 million school. The site is right next to what will soon be a new county park. Twenty (20) of the units have been set aside for special needs housing for formerly homeless women and their families. The state has provided \$2 million in Capital Funds for these 20 special needs housing units. Direct services for these families have also been funded. The site will be privately owned and operated.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall long-term viability of the property.

AMP 19 **Baldwin's Run Senior Building:** This recently newly constructed 74 unit Senior only building was completed in June 2007. The building is fully leased. The property is in a very stable neighborhood, and the building has many amenities and services including a laundry room on each floor, a library, a room for light gym equipment, a visiting doctor's office, and a community room. There is a very high market demand for these units. The site is privately owned and managed.

Long-term Vision for Property: Hold and Maintain

Strategies: Continue to monitor the management and maintenance of the site as well as the overall long-term viability of the property.

AMP 16 **Kennedy Tower:** The EIOP for this property was February 1966. There recently were 99 units in this 10-story elevator building. The Authority has converted, with HUD approval, the second floor (11 residential units) for HACC's administrative offices. The administrative offices for HACC's Assisted Living Program are on the first floor. HACC's most recent modernization and physical improvement activities include restoration of the building facade; installation of two new elevators; and retrofitting the building with a fire suppression system throughout. HACC has also completed several major energy efficient upgrades throughout the units as part of a HUD approved Energy Services Contract. In order to mitigate fire safety issues HACC has installed smoke and CO detectors throughout the building. HACC has also recently installed a new HVAC system throughout. Designation as an "Elderly Only" building by HUD facilitated creation of a state approved "Assisted Living" program for the residents of this building.

Long-term Vision for Property: Hold, Maintain and Upgrade

Strategies: This is a well-maintained building. HACC will continue to enhance the amenities provided and routinely maintain and upgrade the physical plant. Strategies to reduce operating costs and increase revenue generated at the site are being developed.

AMP 17 **Westfield Tower:** The EIOP for this property was March 1970. There are presently 103 elderly and disabled units in this 10-story elevator building. As part of its long-term strategy to maintain and upgrade this property, HACC recently completed restoration of the building facade; installation of two new elevators; and retrofitting the building with a fire suppression system throughout. HACC also completed major energy efficient upgrades throughout the units as part of a HUD approved Energy Services Contract. In order to mitigate fire safety issues HACC has installed smoke and CO detectors throughout the building.

Long-term Vision for Property: Hold, Maintain and Upgrade

Strategies: This is a well-maintained building. HACC will continue to enhance the amenities provided at this site and pursue cost reduction and revenue generating strategies.

AMP 18 **Mickle Tower:** The EIOP for this property was December 1974. Presently there are 104 elderly and disabled units in this 9-story elevator building. As part of its long-term strategy to maintain and upgrade this property, HACC recently completed restoration of the building facade, installation of two new elevators; and retrofitting of the building with a fire suppression system throughout. In addition, the Authority has completed major energy efficient upgrades throughout the units as part of a HUD approved Energy Services Contract. In order to mitigate fire safety issues HACC has installed smoke and CO detectors throughout the building.

Long-term Vision for Property: Hold, Maintain and Upgrade

Strategies: This is a well-maintained building. The Authority will continue to enhance the amenities provided at this site and pursue cost reduction and income generation strategies.

6.0(13) Violence Against Women Act (VAWA)

The Authority has a Violence Against Women Act (VAWA) Policy in place (see attached). In addition to the policy the HACC's Resident Initiatives Department provides counseling services by a Certified Rape Counselor to victims of sexual assault of all ages and gender. Hospital emergency assistance, crisis intervention, and victims/witness assistance is also available. The HACC also provides an array of assistance for victims of domestic violence including emergency shelter assistance via relocation throughout New Jersey.

PHA 5 Year and Annual Plan Form HUD – 50075

Statements for Number 7.0

I. HOPE VI's Mixed Finance, Modernization and Development Activities

Branch Village – NJ010-000002 (245 – Family Units)

Construction of community center on site in 2011. This community center may be expanded in 2012/13 if we get a HOPE VI grant for Branch.

Will continue to do unit rehab, site improvements and building repairs on an as- needed basis.

We may have Pennrose Properties submit a 9% tax credit application in 2012 for the second new on-site rental phase.

We are building up RHF reserves for redevelopment activities using the HOPE VI or Mixed-Financed method. We are planning on reapplying for a HOPE VI when the NOFA comes out in 2011/12.

We have authorize our developer (Michaels) to submit a 9% tax credit application to do replacement housing for Branch Village, presently proposed for commencement in 2012. It would be the first on-site phase (68 rental units). Five (5) of the units will be special needs units for formerly homeless. Should this phase receive credits, 9 buildings (117 units) will be demolished during 2011 and 2012.

Received an NSP2 award (B09CNNJ0010) amounting to \$14,140,923. This is a non-public housing source of funds. The work involves the purchase, rehab and selling of 53 homeownership homes at Waterfront south and Liberty Park. There will be new construction of 40 family rental units in 2011/2012 at Morgan Village to be used as relocation resource for Branch Village residents if necessary.

A Phase 2 Energy Audit will be done for all sites that were a part of the Phase 1 Energy Audit. Any additional energy efficient upgrades at any of the sites will be included in a Phase 2 Energy Services contract.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Ablett Village – NJ010-000001 (306 Family Units)

HACC will spend a good amount of Capital funds for insulating the unit crawl spaces and pipes in the crawl spaces in 2011, 2012, and maybe 2013 for each unit that OEO does energy efficient upgrades.

The replacement of doors and screen doors may be done throughout the site over the next few years possibly starting in 2012.

The HACC may be submitting a CHOICE Neighborhood Planning Grant Application for this site in 2011/2012.

Will continue to rehabilitate units, site improvements and building repairs on an as-needed basis.

A Phase 2 Energy Audit will be done for all sites that were a part of the Phase 1 Energy Audit. Any additional energy efficient upgrades at any of the sites will be included in a Phase 2 Energy Services contract.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Roosevelt Manor – NJ10-3 (Originally 268 family units now demolished)

We will be completing the development of 58 family rental units on this site for replacement housing for Branch Village residents during 2011/2012.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Westfield Acres – NJ10-6 (Originally 514 family units now demolished)

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Kennedy Towers – NJ010-000016 (99 – Elderly)

Demo/Renovate existing site manager's office.

Continue to do rehab of units, site improvements and building repairs when necessary.

Will construct an additional 5,000 sq ft of office space for health and social services as well as expand the community room and build a commercial kitchen. The work is included in the Annual Statement NJ01000001609E (\$1 million) grant. The additional leverage funding came from the interest of revenue bond amounting to \$465,550 and Capital Fund of \$354,345. In addition, we will rehab 2,000 sq ft. of existing space on the 1st floor of Kennedy Tower to complement the 5,000 sq. ft. addition.

A Phase 2 Energy Audit will be done for all sites that were a part of the Phase 1 Energy Audit. Any additional energy efficient upgrades at any of the sites will be included in a Phase 2 Energy Services contract.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Westfield Towers – NJ010-000017 (103 Elderly)

Continue to do rehab of units, site improvements and building repairs when necessary.

May do site improvements and energy audit for retrofitting building with a HVAC system.

A Phase 2 Energy Audit will be done for all sites that were a part of the Phase 1 Energy Audit. Any additional energy efficient upgrades at any of the sites will be included in a Phase 2 Energy Services contract. This includes the possibility of upgrading Westfield tower to a HVAC system.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

Mickle Towers – NJ010-000018 (104 Elderly)

May do site improvements and energy audit for retrofitting building with a HVAC system.

Continue to do rehab of units, site improvements and building repairs when necessary.

A Phase 2 Energy Audit will be done for all sites that were a part of the Phase 1 energy Audit. Any additional energy efficient upgrades at any of the sites will be included in a Phase 2 Energy Services contract. This includes the possibility of upgrading Mickle tower to a HVAC system.

A Physical Needs Assessment will be completed of this site and all HACC sites in 2011/2012 as required by HUD.

II. Demolition and/or Disposition

Branch Village – NJ010-000002 (245 – Family Units)

Will plan on doing demolition in 2012 if we receive a 2011 HOPE VI award or other development funds to do mixed-finance phases. We will dispose of the land as necessary to each development entity per phase in order to secure tax credits. We will demolish 7 buildings (83 units) in 2012 if we receive 9% tax credit to do the first 68 units on-site.

Ablett Village – NJ010-000001 (306 Family Units)

None scheduled.

Roosevelt Manor – NJ10-3 (Originally 268 family units now demolished)

Completely demolished. No further dispositions are planned.

Chelton Terrace – NJ10-5

Completely demolished. No further dispositions are planned.

General Demo

We will be demolishing 12 to 15 private vacant properties in Water Front South with funding from the NSP2 grant, a non-public housing funding source.

III. Conversion of Public Housing

HACC is not proposing to do any voluntary conversion of any units throughout the inventory.

IV. Homeownership

Branch Village – NJ010-000002 (279 – Family Units)

May construct up to 50 -100 units of homeownership if we receive a HOPE VI grant for the site. We have already received NSP2 funds to do 53 of the units, 25 in Liberty Park and 28 in Waterfront South.

V. Project Based Vouchers

None anticipated.

7.0 (d) (e) Homeownership/Project-based Vouchers

(d) Homeownership

The HACC has admitted and provided voucher subsidy for 10 homeownership units as referred through the Public Housing Homeownership (ROSS Grant).

The Section 8 Homeownership program allows for voucher holders to utilize their vouchers to assist in homeownership. The HACC will continue to operate the homeownership program in accordance with the HACC's Housing Choice Voucher Administrative Plan.

(e) Project-Based Vouchers

The Housing Authority of the City of Camden (HACC) has entered into contract with Liberty Park Apartments for 149 units for project-based vouchers. Liberty Park Apartments are located in South Camden, an area with both public and private housing.

The HACC also has contracted 8 special purpose project-based vouchers for seniors in Parker Hall Senior Apartments located in the Centerville area of the city. Parker Hall Senior Apartments are located in the HOPE VI redevelopment in the southern area of the city that is under current redevelopment.

The HACC has also contracted with Michael's Development for 10 special needs project-based vouchers for homeless families within Roosevelt Manor Phase 9 & 10 located in the Centerville area of the city.

The Housing Choice Voucher Program has been awarded 60 special purpose tenant-based vouchers (VASH) in partnership with Veterans Affairs Administration for housing for our homeless or near homeless Veterans.

8.0 Capital Improvements/8.1 Capital Fund Program Annual Statement/Performance & Evaluation Report 8.2 Capital Fund Program Five-Year Plan/ 8.3 Capital Fund Financing Program (CFFP)

Annual Statement/Performance and Evaluation Report
Capital Fund Program, Capital Fund Program Replacement Housing Factor and
Capital Fund Financing Program

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2012 FFY of Grant Approval:	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Final Performance and Evaluation Report <input type="checkbox"/> Performance and Evaluation Report for Period Ending:						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³		\$460,423			
3	1408 Management Improvements		92,309			
4	1410 Administration (may not exceed 10% of line 21)		230,211			
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs		120,298			
8	1440 Site Acquisition					
9	1450 Site Improvement		100,000			
10	1460 Dwelling Structures		676,985			
11	1465.1 Dwelling Equipment—Nonexpendable		50,000			
12	1470 Non-dwelling Structures		25,000			
13	1475 Non-dwelling Equipment		9,999			
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs		2,500			
17	1499 Development Activities ⁴					

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant:2012 FFY of Grant Approval: 2012	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	529,389				
19	1502 Contingency (may not exceed 8% of line 20)	5,000				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,302,114				
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director Maria Marquez, Ph.D., Executive Director			Date 			
Signature of Public Housing Director 			Date 			

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	A/E Fees	1430		\$29,633				
	Inspection Fees	1430		13,816				
	Permit and Other Fees	1430		1,000				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		28,960				
	Unit Rehab and Repair	1460		180,127				
	Upgrade/Repair Building	1460		80,000				
	Dwelling Equipment	1465		4,729				
	Non-Dwelling Structures	1470		7,240				
	Non-dwelling Equipment	1475		1,896				
	Computer Upgrades- Hardware	1475		1,000				
	Relocation	1495		500				
	Operations Transfer	1406		58,529				
	Management Improvements	1408		18,544				
	Financial Management	1408		1,000				
	Pest Control/Treatment	1408		1,000				
	Computer Upgrades – Software	1408		2,000				

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 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	Staff Training/Travel	1408		2,000				
	Youth program	1408		3,000				
	Administration	1410		29,264				
	Contingency	1502		1,000				
	Sub-total Branch Village			\$465,238				

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² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village								
	A/E Fees	1430		\$37,011				
	Inspection Fees	1430		17,505				
	Permit and Other Fees	1430		1,000				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		36,170				
	Unit Rehab and Repair	1460		224,894				
	Upgrade/Repair Building	1460		100,000				
	Dwelling Equipment	1465		14,244				
	Non-Dwelling Structures	1470		9,043				
	Non-dwelling Equipment	1475		2,617				
	Computer Upgrades- Hardware	1475		1,000				
	Relocation	1495		500				
	Operations Transfer	1406		18,102				
	Management Improvements	1408		18,438				
	Financial Management	1408		1,000				
	Computer Upgrades – Software	1408		2,000				

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village	Staff Training/Travel	1408		2,000				
	Youth program	1408		3,000				
	Administration	1410		9,051				
	Contingency	1502		1,000				
	Sub-total Ablett Village			\$498,575				

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower								
	A/E Fees	1430		\$4,044				
	Inspection Fees	1430		1,522				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		10,402				
	Unit Rehab and Repair	1460		22,433				
	Upgrade/Repair Building	1460		5,000				
	Dwelling Equipment	1465		7,774				
	Non-Dwelling Structures	1470		2,600				
	Non-dwelling Equipment	1475		540				
	Computer Upgrades- Hardware	1475		500				
	Relocation	1495		500				
	Operations Transfer	1406		147,833				
	Management Improvements	1408		8,657				
	Financial Management	1408		800				
	Computer Upgrades – Software	1408		1,000				

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Annual Statement/Performance and Evaluation Report
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower	Pest Control/Treatment	1408		500				
	Staff Training/Travel	1408		1,800				
	Administration	1410		73,917				
	Contingency	1502		1,000				
	Sub-total Kennedy Tower			\$291,322				

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Annual Statement/Performance and Evaluation Report
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower								
	A/E Fees	1430		\$4,733				
	Inspection Fees	1430		1,866				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		12,175				
	Unit Rehab and Repair	1460		22,110				
	Upgrade/Repair Building	1460		10,000				
	Dwelling Equipment	1465		11,502				
	Non-Dwelling Structures	1470		3,044				
	Non-dwelling Equipment	1475		717				
	Computer Upgrades- Hardware	1475		500				
	Relocation	1495		500				
	Operations Transfer	1406		109,245				
	Management Improvements	1408		8,684				
	Financial Management	1408		800				
	Computer Upgrades – Software	1408		1,000				

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower								
	A/E Fees	1430		\$4,779				
	Inspection Fees	1430		1,889				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		12,293				
	Unit Rehab and Repair	1460		22,421				
	Upgrade/Repair Building	1460		10,000				
	Dwelling Equipment	1465		11,751				
	Non-Dwelling Structures	1470		3,073				
	Non-dwelling Equipment	1475		729				
	Computer Upgrades- Hardware	1475		500				
	Relocation	1495		500				
	Operations Transfer	1406		126,714				
	Management Improvements	1408		8,686				
	Financial Management	1408		800				
	Computer Upgrades – Software	1408		1,000				

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower	Fresh Start	1408		500				
	Staff Training/Travel	1408		1,800				
	Administration	1410		63,357				
	Contingency	1502		1,000				
	Sub-total Mickle Tower			\$272,292				
NJ10-13 Authority Wide								
	Collateralization or Debt Service	9000		529,389				
	GRAND TOTAL			\$2,302,114				

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2012	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	07/14/2014		07/14/2016		
NJ010-000001 Ablett Village	07/14/2014		07/14/2016		
NJ010-000016 Kennedy Tower	07/14/2014		07/14/2016		
NJ010-000017 Westfield Tower	07/14/2014		07/14/2016		
NJ010-000018 Mickle Tower	07/14/2014		07/14/2016		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2012 FFY of Grant Approval:	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)					
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs					
8	1440 Site Acquisition					
9	1450 Site Improvement					
10	1460 Dwelling Structures					
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures					
13	1475 Non-dwelling Equipment					
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴		\$273,027			

¹ To be completed for the Performance and Evaluation Report.

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³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
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U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
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Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2012 FFY of Grant Approval: 2012	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$273,027			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2012		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	A/E Fees	1430		\$15,000				
	Inspection Fees	1430		10,724				
	Legal and Other Fees	1430		10,000				
	Construction – New Dwelling	1460		210,000				
	Administration	1410		27,303				
	TOTAL			\$273,027				

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2012	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	07/14/2014		07/14/2016		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Part I: Summary						
PHA Name/Number Housing Authority of the City of Camden (NJ10)		Locality (City/County & State) Camden, NJ			<input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013	Work Statement for Year 3 FFY 2014	Work Statement for Year 4 FFY 2015	Work Statement for Year 5 FFY 2016
B.	Physical Improvements Subtotal	Annual Statement	\$1,285,691	\$1,285,691	\$1,285,691	\$1,285,691
C.	Management Improvements		142,659	142,659	142,659	142,659
D.	PHA-Wide Non-dwelling Structures and Equipment					
E.	Administration		230,211	230,211	230,211	230,211
F.	Other		10,500	10,500	10,500	10,500
G.	Operations		460,423	460,423	460,423	460,423
H.	Demolition					
I.	Development		273,027	273,027	273,027	273,027
J.	Capital Fund Financing – Debt Service		527,575	524,537	529,887	524,440
K.	Total CFP Funds		\$2,930,086	\$2,927,048	\$2,932,398	\$2,926,951
L.	Total Non-CFP Funds					
M.	Grand Total		\$2,930,086	\$2,927,048	\$2,932,398	\$2,926,951

Part I: Summary (Continuation)

PHA Name/Number		Locality (City/county & State)		<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013	Work Statement for Year 3 FFY 2014	Work Statement for Year 4 FFY 2015	Work Statement for Year 5 FFY 2016
	NJ010-000002 Branch Village	Annual Statement				
	Physical Improvements Subtotal		348,401	348,401	348,401	348,401
	Management Improvements		27,544	27,544	27,544	27,544
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration		29,264	29,264	29,264	29,264
	Other		1,500	1,500	1,500	1,500
	Operations		58,529	58,529	58,529	58,529
	Demolition					
	Development		273,027	273,027	273,027	273,027
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Branch Village		738,265	738,265	738,265	738,265
	NJ010-000001 Ablett Village					
	Physical Improvements Subtotal		443,484	443,484	443,484	443,484
	Management Improvements		26,438	26,438	26,438	26,438
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration		9,051	9,051	9,051	9,051
	Other		1,500	1,500	1,500	1,500
	Operations		18,102	18,102	18,102	18,102
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Ablett Village		498,575	498,575	498,575	498,575

Part I: Summary (Continuation)

PHA Name/Number		Locality (City/county & State)		<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013	Work Statement for Year 3 FFY 2014	Work Statement for Year 4 FFY 2015	Work Statement for Year 5 FFY 2016
	NJ010-000006 McGuire Gardens					
	Physical Improvements Subtotal		130,489	130,489	130,489	130,489
	Management Improvements		25,175	25,175	25,175	25,175
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration					
	Other		1,500	1,500	1,500	1,500
	Operations					
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – McGuire Gardens		157,164	157,164	157,164	157,164
	NJ010-000003 Chelton Terrace					
	Physical Improvements Subtotal		172,920	172,920	172,920	172,920
	Management Improvements		25,175	25,175	25,175	25,175
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration					
	Other		1,500	1,500	1,500	1,500
	Operations					
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Chelton Terrace		199,595	199,595	199,595	199,595

Part I: Summary (Continuation)

PHA Name/Number		Locality (City/county & State)		<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013	Work Statement for Year 3 FFY 2014	Work Statement for Year 4 FFY 2015	Work Statement for Year 5 FFY 2016
	NJ010-000016 Kennedy Tower					
	Physical Improvements Subtotal		55,315	55,315	55,315	55,315
	Management Improvements		12,757	12,757	12,757	12,757
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration		73,917	73,917	73,917	73,917
	Other		1,500	1,500	1,500	1,500
	Operations		147,833	147,833	147,833	147,833
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Kennedy Tower		291,322	291,322	291,322	291,322
	NJ010-000017 Westfield Tower					
	Physical Improvements Subtotal		67,147	67,147	67,147	67,147
	Management Improvements		12,784	12,784	12,784	12,784
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration		54,622	54,622	54,622	54,622
	Other		1,500	1,500	1,500	1,500
	Operations		109,245	109,245	109,245	109,245
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Westfield Tower		245,298	245,298	245,298	245,298

Part I: Summary (Continuation)

PHA Name/Number		Locality (City/county & State)		<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013	Work Statement for Year 3 FFY 2014	Work Statement for Year 4 FFY 2015	Work Statement for Year 5 FFY 2016
	NJ010-000018 Mickle Tower					
	Physical Improvements Subtotal		67,935	67,935	67,935	67,935
	Management Improvements		12,786	12,786	12,786	12,786
	PHA-Wide Non-dwelling Structures and Equipment					
	Administration		63,357	63,357	63,357	63,357
	Other		1,500	1,500	1,500	1,500
	Operations		126,714	126,714	126,714	126,714
	Demolition					
	Capital Fund Financing – Debt Service					
	Total CFP Funds – Mickle Tower		272,292	272,292	272,292	272,292
	NJ10-13 AUTHORITY WIDE					
	Capital Fund Financing – Debt Service		527,575	524,537	529,887	524,440
	Total CFP Funds – Authority Wide		527,575	524,537	529,887	524,440
	CFP Total		\$2,930,086	\$2,927,048	\$2,932,398	\$2,926,951

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See	NJ010-000002 Branch Village			NJ010-000002 Branch Village		
Annual Statement						
	A/E Fees		\$29,633	A/E Fees		\$29,633
	Inspection Fees		13,816	Inspection Fees		13,816
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		28,960	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		28,960
	Unit Rehab and Repair		180,127	Unit Rehab and Repair		180,127
	Upgrade / Repair Building		80,000	Upgrade / Repair Building		80,000
	Dwelling Equipment		4,729	Dwelling Equipment		4,729
	Non-Dwelling Structures		7,240	Non-Dwelling Structures		7,240
	Non-Dwelling Equipment		1,896	Non-Dwelling Equipment		1,896
	Computer Upgrades - Hardware		1,000	Computer Upgrades - Hardware		1,000
	Subtotal Branch Village		348,401	Subtotal Branch Village		348,401
	NJ010-000001 Ablett Village			NJ010-000001 Ablett Village		
	A/E Fees		37,011	A/E Fees		37,011
	Inspection Fees		17,505	Inspection Fees		17,505
	Permits and Other Fees		1,000	Permits and Other Fees		1,000

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		36,170	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		36,170
	Unit Rehab and Repair		224,894	Unit Rehab and Repair		224,894
	Upgrade / Repair Building		89,000	Upgrade / Repair Building		89,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		10,000	Termite Treatment		10,000
	Dwelling Equipment		14,244	Dwelling Equipment		14,244
	Non-Dwelling Structures		9,043	Non-Dwelling Structures		9,043
	Non-Dwelling Equipment		2,617	Non-Dwelling Equipment		2,617
	Computer Upgrades - Hardware		1,000	Computer Upgrades - Hardware		1,000
	Subtotal Ablett Village		443,484	Subtotal Ablett Village		443,484
	NJ010-000006 McGuire Gardens			NJ010-000006 McGuire Gardens		
	A/E Fees		10,000	A/E Fees		10,000
	Inspection Fees		10,000	Inspection Fees		10,000
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		47,289	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		47,289
	Unit Rehab and Repair		15,000	Unit Rehab and Repair		15,000
	Upgrade / Repair Building		15,000	Upgrade / Repair Building		15,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		1,000	Termite Treatment		1,000

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Dwelling Equipment		14,000	Dwelling Equipment		14,000
	Non-Dwelling Structures		10,000	Non-Dwelling Structures		10,000
	Non-Dwelling Equipment		5,000	Non-Dwelling Equipment		5,000
	Computer Upgrades - Hardware		1,200	Computer Upgrades - Hardware		1,200
	Subtotal McGuire Gardens		130,489	Subtotal McGuire Gardens		130,489
	NJ010-000003 Chelton Terrace			NJ010-000003 Chelton Terrace		
	A/E Fees		10,000	A/E Fees		10,000
	Inspection Fees		10,000	Inspection Fees		10,000
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		25,000	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		25,000
	Unit Rehab and Repair		80,720	Unit Rehab and Repair		80,720
	Upgrade / Repair Building		30,000	Upgrade / Repair Building		30,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		1,000	Termite Treatment		1,000
	Dwelling Equipment		5,000	Dwelling Equipment		5,000
	Non-Dwelling Structures		5,000	Non-Dwelling Structures		5,000
	Non-Dwelling Equipment		3,000	Non-Dwelling Equipment		3,000
	Computer Upgrades - Hardware		1,200	Computer Upgrades - Hardware		1,200

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal Chelton Terrace		172,920	Subtotal Chelton Terrace		172,920
	NJ010-000016 Kennedy Tower			NJ010-000016 Kennedy Tower		
	A/E Fees		4,044	A/E Fees		4,044
	Inspection Fees		1,522	Inspection Fees		1,522
	Permits and Other Fees		500	Permits and Other Fees		500
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		10,402	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		10,402
	Unit Rehab and Repair		22,433	Unit Rehab and Repair		22,433
	Upgrade / Repair Building		4,000	Upgrade / Repair Building		4,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Dwelling Equipment		7,774	Dwelling Equipment		7,774
	Non-Dwelling Structures		2,600	Non-Dwelling Structures		2,600
	Non-Dwelling Equipment		540	Non-Dwelling Equipment		540
	Computer Upgrades - Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Kennedy Tower		55,315	Subtotal Kennedy Tower		55,315
	NJ010-000017 Westfield Tower			NJ010-000017 Westfield Tower		
	A/E Fees		4,733	A/E Fees		4,733
	Inspection Fees		1,866	Inspection Fees		1,866
	Permits and Other Fees		500	Permits and Other Fees		500

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,175	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,175
	Unit Rehab and Repair		22,110	Unit Rehab and Repair		22,110
	Upgrade / Repair Building		9,000	Upgrade / Repair Building		9,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Dwelling Equipment		11,502	Dwelling Equipment		11,502
	Non-Dwelling Structures		3,044	Non-Dwelling Structures		3,044
	Non-Dwelling Equipment		717	Non-Dwelling Equipment		717
	Computer Upgrades - Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Westfield Tower		67,147	Subtotal Westfield Tower		67,147
	NJ010-000018 Mickle Tower			NJ010-000018 Mickle Tower		
	A/E Fees		4,779	A/E Fees		4,779
	Inspection Fees		1,889	Inspection Fees		1,889
	Permits and Other Fees		500	Permits and Other Fees		500
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,293	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,293
	Unit Rehab and Repair		22,421	Unit Rehab and Repair		22,421
	Upgrade / Repair Building		9,000	Upgrade / Repair Building		9,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Dwelling Equipment		11,751	Dwelling Equipment		11,751
	Non-Dwelling Structures		3,073	Non-Dwelling Structures		3,073
	Non-Dwelling Equipment		729	Non-Dwelling Equipment		729
	Computer Upgrades – Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Mickle Tower		67,935	Subtotal Mickle Tower		67,935
	Subtotal of Estimated Cost		\$ 1,285,691	Subtotal of Estimated Cost		\$ 1,285,691

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See	NJ010-000002 Branch Village			NJ010-000002 Branch Village		
Annual Statement						
	A/E Fees		\$29,633	A/E Fees		\$29,633
	Inspection Fees		13,816	Inspection Fees		13,816
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		28,960	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		28,960
	Unit Rehab and Repair		180,127	Unit Rehab and Repair		180,127
	Upgrade / Repair Building		80,000	Upgrade / Repair Building		80,000
	Dwelling Equipment		4,729	Dwelling Equipment		4,729
	Non-Dwelling Structures		7,240	Non-Dwelling Structures		7,240
	Non-Dwelling Equipment		1,896	Non-Dwelling Equipment		1,896
	Computer Upgrades - Hardware		1,000	Computer Upgrades - Hardware		1,000
	Subtotal Branch Village		348,401	Subtotal Branch Village		348,401
	NJ010-000001 Ablett Village			NJ010-000001 Ablett Village		
	A/E Fees		37,011	A/E Fees		37,011
	Inspection Fees		17,505	Inspection Fees		17,505
	Permits and Other Fees		1,000	Permits and Other Fees		1,000

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		36,170	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		36,170
	Unit Rehab and Repair		224,894	Unit Rehab and Repair		224,894
	Upgrade / Repair Building		89,000	Upgrade / Repair Building		89,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		10,000	Termite Treatment		10,000
	Dwelling Equipment		14,244	Dwelling Equipment		14,244
	Non-Dwelling Structures		9,043	Non-Dwelling Structures		9,043
	Non-Dwelling Equipment		2,617	Non-Dwelling Equipment		2,617
	Computer Upgrades - Hardware		1,000	Computer Upgrades - Hardware		1,000
	Subtotal Ablett Village		443,484	Subtotal Ablett Village		443,484
	NJ010-000006 McGuire Gardens			NJ010-000006 McGuire Gardens		
	A/E Fees		10,000	A/E Fees		10,000
	Inspection Fees		10,000	Inspection Fees		10,000
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		47,289	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		47,289
	Unit Rehab and Repair		15,000	Unit Rehab and Repair		15,000
	Upgrade / Repair Building		15,000	Upgrade / Repair Building		15,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		1,000	Termite Treatment		1,000

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Dwelling Equipment		14,000	Dwelling Equipment		14,000
	Non-Dwelling Structures		10,000	Non-Dwelling Structures		10,000
	Non-Dwelling Equipment		5,000	Non-Dwelling Equipment		5,000
	Computer Upgrades - Hardware		1,200	Computer Upgrades - Hardware		1,200
	Subtotal McGuire Gardens		\$130,489	Subtotal McGuire Gardens		\$130,489
	NJ010-000003 Chelton Terrace			NJ010-000003 Chelton Terrace		
	A/E Fees		10,000	A/E Fees		10,000
	Inspection Fees		10,000	Inspection Fees		10,000
	Permits and Other Fees		1,000	Permits and Other Fees		1,000
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		25,000	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		25,000
	Unit Rehab and Repair		80,720	Unit Rehab and Repair		80,720
	Upgrade / Repair Building		30,000	Upgrade / Repair Building		30,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Termite Treatment		1,000	Termite Treatment		1,000
	Dwelling Equipment		5,000	Dwelling Equipment		5,000
	Non-Dwelling Structures		5,000	Non-Dwelling Structures		5,000
	Non-Dwelling Equipment		3,000	Non-Dwelling Equipment		3,000
	Computer Upgrades - Hardware		1,200	Computer Upgrades - Hardware		1,200
	Subtotal Chelton Terrace		\$172,920	Subtotal Chelton Terrace		\$172,920

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	NJ010-000016 Kennedy Tower			NJ010-000016 Kennedy Tower		
	A/E Fees		4,044	A/E Fees		4,044
	Inspection Fees		1,522	Inspection Fees		1,522
	Permits and Other Fees		500	Permits and Other Fees		500
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		10,402	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		10,402
	Unit Rehab and Repair		22,433	Unit Rehab and Repair		22,433
	Upgrade / Repair Building		4,000	Upgrade / Repair Building		4,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Dwelling Equipment		7,774	Dwelling Equipment		7,774
	Non-Dwelling Structures		2,600	Non-Dwelling Structures		2,600
	Non-Dwelling Equipment		540	Non-Dwelling Equipment		540
	Computer Upgrades - Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Kennedy Tower		55,315	Subtotal Kennedy Tower		55,315
	NJ010-000017 Westfield Tower			NJ010-000017 Westfield Tower		
	A/E Fees		4,733	A/E Fees		4,733
	Inspection Fees		1,866	Inspection Fees		1,866
	Permits and Other Fees		500	Permits and Other Fees		500

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,175	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,175
	Unit Rehab and Repair		22,110	Unit Rehab and Repair		22,110
	Upgrade / Repair Building		9,000	Upgrade / Repair Building		9,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Dwelling Equipment		11,502	Dwelling Equipment		11,502
	Non-Dwelling Structures		3,044	Non-Dwelling Structures		3,044
	Non-Dwelling Equipment		717	Non-Dwelling Equipment		717
	Computer Upgrades - Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Westfield Tower		67,147	Subtotal Westfield Tower		67,147
	NJ010-000018 Mickle Tower			NJ010-000018 Mickle Tower		
	A/E Fees		4,779	A/E Fees		4,779
	Inspection Fees		1,889	Inspection Fees		1,889
	Permits and Other Fees		500	Permits and Other Fees		500
	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,293	Site Improvements – Upgrade Sidewalks, Paving, Drainage , Fencing and Landscape		12,293
	Unit Rehab and Repair		22,421	Unit Rehab and Repair		22,421
	Upgrade / Repair Building		9,000	Upgrade / Repair Building		9,000
	Fire Alarm / Security		1,000	Fire Alarm / Security		1,000
	Dwelling Equipment		11,751	Dwelling Equipment		11,751

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015			Work Statement for Year: 5 FFY 2016		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
	Non-Dwelling Structures		3,073	Non-Dwelling Structures		3,073
	Non-Dwelling Equipment		729	Non-Dwelling Equipment		729
	Computer Upgrades – Hardware		500	Computer Upgrades - Hardware		500
	Subtotal Mickle Tower		67,935	Subtotal Mickle Tower		67,935
	Subtotal of Estimated Cost		\$1,285,691	Subtotal of Estimated Cost		\$1,285,691

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013		Work Statement for Year: 3 FFY 2014	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See	NJ010-000002 Branch Village		NJ010-000002 Branch Village	
Annual Statement	Management Improvement	19,544	Management Improvement	19,544
	Financial Management	1,000	Financial Management	1,000
	Computer Upgrades - Software	2,000	Computer Upgrades - Software	2,000
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal Branch Village	27,544	Subtotal Branch Village	27,544
	NJ010-000001 Ablett Village		NJ010-000001 Ablett Village	
	Management Improvement	18,438	Management Improvement	18,438
	Financial Management	1,000	Financial Management	1,000
	Computer Upgrades - Software	2,000	Computer Upgrades - Software	2,000
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal Ablett Village	26,438	Subtotal Ablett Village	26,438
	NJ010-000006 McGuire Gardens		NJ010-000006 McGuire Gardens	
	Management Improvement	15,000	Management Improvement	15,000
	Financial Management	2,300	Financial Management	2,300
	Computer Upgrades - Software	2,875	Computer Upgrades - Software	2,875
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal McGuire Gardens	25,175	Subtotal McGuire Gardens	25,175
	NJ010-000003 Chelton Terrace		NJ010-000003 Chelton Terrace	
	Management Improvement	15,000	Management Improvement	15,000
	Financial Management	2,300	Financial Management	2,300
	Computer Upgrades - Software	2,875	Computer Upgrades - Software	2,875
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013		Work Statement for Year: 3 FFY 2014	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
	Subtotal Chelton Terrace	25,175	Subtotal Chelton Terrace	25,175
	NJ010-000016 Kennedy Tower		NJ010-000016 Kennedy Tower	
	Management Improvement	8,657	Management Improvement	8,657
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Kennedy Tower	12,757	Subtotal Kennedy Tower	12,757
	NJ010-000017 Westfield Tower		NJ010-000017 Westfield Tower	
	Management Improvement	8,684	Management Improvement	8,684
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Westfield Tower	12,784	Subtotal Westfield Tower	12,784
	NJ010-000018 Mickle Tower		NJ010-000018 Mickle Tower	
	Management Improvement	8,686	Management Improvement	8,686
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Mickle Tower	12,786	Subtotal Mickle Tower	12,786
	Subtotal of Estimated Cost	\$142,659	Subtotal of Estimated Cost	\$142,659

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY	Work Statement for Year 4 FFY 2015		Work Statement for Year: 5 FFY 2016	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See	NJ010-000002 Branch Village		NJ010-000002 Branch Village	
Annual Statement	Management Improvement	19,544	Management Improvement	19,544
	Financial Management	1,000	Financial Management	1,000
	Computer Upgrades - Software	2,000	Computer Upgrades - Software	2,000
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal Branch Village	27,544	Subtotal Branch Village	27,544
	NJ010-000001 Ablett Village		NJ010-000001 Ablett Village	
	Management Improvement	18,438	Management Improvement	18,438
	Financial Management	1,000	Financial Management	1,000
	Computer Upgrades - Software	2,000	Computer Upgrades - Software	2,000
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal Ablett Village	26,438	Subtotal Ablett Village	26,438
	NJ010-000006 McGuire Gardens		NJ010-000006 McGuire Gardens	
	Management Improvement	15,000	Management Improvement	15,000
	Financial Management	2,300	Financial Management	2,300
	Computer Upgrades - Software	2,875	Computer Upgrades - Software	2,875
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000
	Subtotal McGuire Gardens	25,175	Subtotal McGuire Gardens	25,175
	NJ010-000003 Chelton Terrace		NJ010-000003 Chelton Terrace	
	Management Improvement	15,000	Management Improvement	15,000
	Financial Management	2,300	Financial Management	2,300
	Computer Upgrades - Software	2,875	Computer Upgrades - Software	2,875
	Staff Training/Travel	2,000	Staff Training/Travel	2,000
	Youth Program	3,000	Youth Program	3,000

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY _____	Work Statement for Year 4 FFY 2015		Work Statement for Year: 5 FFY 2016	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
	Subtotal Chelton Terrace	25,175	Subtotal Chelton Terrace	25,175
	NJ010-000016 Kennedy Tower		NJ010-000016 Kennedy Tower	
	Management Improvement	8,657	Management Improvement	8,657
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Kennedy Tower	12,757	Subtotal Kennedy Tower	12,757
	NJ010-000017 Westfield Tower		NJ010-000017 Westfield Tower	
	Management Improvement	8,684	Management Improvement	8,684
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Westfield Tower	12,784	Subtotal Westfield Tower	12,784
	NJ010-000018 Mickle Tower		NJ010-000018 Mickle Tower	
	Management Improvement	8,686	Management Improvement	8,686
	Financial Management	800	Financial Management	800
	Computer Upgrades - Software	1,000	Computer Upgrades - Software	1,000
	Fresh Start	500	Fresh Start	500
	Staff Training/Travel	1,800	Staff Training/Travel	1,800
	Subtotal Mickle Tower	12,786	Subtotal Mickle Tower	12,786
	Subtotal of Estimated Cost	\$142,659	Subtotal of Estimated Cost	\$142,659

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39C010501-10 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2010 FFY of Grant Approval: 2011
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)		\$78,928		
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs		230,000		
8	1440 Site Acquisition				
9	1450 Site Improvement		180,000		
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable		10,000		
12	1470 Non-dwelling Structures		1,731,240		
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39C010501-10 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2010 FFY of Grant Approval: 2011	
Type of Grant					
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,230,168			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39C010501-10 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000006 McGuire Gardens								
	Legal Fees	1430		\$10,000				
	Architecture & Engineering Fees	1430		150,000				
	Permits and Other Fees	1430		40,000				
	HACC Inspection Fees	1430		10,000				
	Environmental Consultant Fees	1430		20,000				
	Site Improvements	1450		180,000				
	Equipment – Computers and Tools	1465		10,000				
	Construction – Social Service Facility	1470		1,651,240				
	Contingency	1470		80,000				
	Administration	1410		78,928				
	Total			\$2,230,168				

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2010
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000006 McGuire Gardens	06/07/2013		06/07/2015		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39S01050109 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2009 FFY of Grant Approval: 2009	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 03 for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)	\$420,592	\$420,592	\$420,592	\$420,592	
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs	13,673	13,673	13,673	13,673	
8	1440 Site Acquisition					
9	1450 Site Improvement	201,451	201,451	201,451	201,451	
10	1460 Dwelling Structures	3,570,205	3,570,205	3,570,205	3,515,029	
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures					
13	1475 Non-dwelling Equipment					
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴					

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary	
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ39S01050109 Replacement Housing Factor Grant No: Date of CFFP:
FFY of Grant:2009 FFY of Grant Approval: 2009	

Type of Grant			
<input type="checkbox"/> Original Annual Statement	<input type="checkbox"/> Reserve for Disasters/Emergencies	<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11	<input type="checkbox"/> Final Performance and Evaluation Report		

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$4,205,921	\$4,205,921	\$4,205,921	\$4,150,745
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				

Signature of Executive Director Maria Marquez, Ph.D., Executive Director	Date	Signature of Public Housing Director 	Date
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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39S01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	Unit Rehab and Repair (Force Account)	1460		\$568,459	\$470,816	\$470,816	\$466,010	
	Administration (Staff and Related items)	1410		63,162	63,162	63,162	63,162	
	Subtotal Branch Village			\$631,621	\$533,978	\$533,978	\$529,172	
NJ010-000001 Ablett Village								
	Inspection Fees	1430		3,708	3,708	3,708	3,708	Completed.
	Unit Rehab and Repair (Force Account)	1460		516,348	578,526	578,526	574,396	Completed.
	Upgrade/Repair Building (Roofs)	1460		1,116,560	1,116,560	1,116,560	1,116,560	Completed.
	Upgrade/Repair Building (Windows) (Force Account)	1460		1,018,889	1,054,354	1,054,354	1,008,114	
	Administration (Staff and Related items)	1410		295,056	295,056	295,056	295,056	
	Subtotal Ablett Village			2,950,561	3,048,204	3,048,204	2,997,834	
NJ010-000016 Kennedy Tower								
	Inspection Fees	1430		3,319	3,319	3,319	3,319	Completed.
	Permits and Other Fees	1430		508	508	508	508	Completed.
	Site Improvements – Upgrade Sidewalks, Paving, Drainage, Fencing and Landscape (Parking Lot)	1450		75,283	75,283	75,283	75,283	Completed.
	Administration (Staff and Related items)	1410		8,790	8,790	8,790	8,790	
	Subtotal Kennedy Tower			87,900	87,900	87,900	87,900	

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39S01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower								
	Inspection Fees	1430		3,914	3,914	3,914	3,914	Completed.
	Permits and Other Fees	1430		224	224	224	224	Completed.
	Site Improvements – Upgrade Sidewalks, Paving, Drainage, Fencing and Landscape (Parking Lot)	1450		126,168	126,168	126,168	126,168	Completed.
	Upgrade/Repair Building (Roof)	1460		211,897	211,897	211,897	211,897	Completed.
	Administration (Staff and Related items)	1410		38,023	38,023	38,023	38,023	
	Subtotal Westfield Tower			380,226	380,226	380,226	380,226	
NJ010-000018 Mickle Tower r								
	Inspection Fees	1430		2,000	2,000	2,000	2,000	Completed.
	Upgrade/Repair Building (Roof)	1460		138,052	138,052	138,052	138,052	Completed.
	Administration (Staff and Related items)	1410		15,561	15,561	15,561	5,561	
	Subtotal Mickle Tower			155,613	155,613	155,613	155,613	
	GRAND TOTAL			\$4,205,921	\$4,205,921	\$4,205,921	\$4,150,745	

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2009
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	Mar 2010	Mar 2010	Mar 2012		
NJ010-000001 Ablett Village	Mar 2010	Mar 2010	Mar 2012		
NJ010-000016 Kennedy Tower	Mar 2010	Mar 2010	Mar 2012		
NJ010-000017 Westfield Tower	Mar 2010	Mar 2010	Mar 2012		
NJ010-000018 Mickle Tower	Mar 2010	Mar 2010	Mar 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ01000000709F Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 2009 FFY of Grant Approval: 2009

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no: 01)
 Performance and Evaluation Report for Period Ending: 06/30/11 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	\$418,251	\$418,251	\$418,251	\$223,816
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	2,311,823	2,006,337	2,006,337	912,860
8	1440 Site Acquisition				
9	1450 Site Improvement		843,500	843,500	580,842
10	1460 Dwelling Structures	7,193,126	6,731,912	6,731,912	4,987,018
11	1465.1 Dwelling Equipment—Nonexpendable	76,800			
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part I: Summary	
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ01000000709F Replacement Housing Factor Grant No: Date of CFFP:
FFY of Grant:2009 FFY of Grant Approval: 2009	

Type of Grant

Original Annual Statement
 Reserve for Disasters/Emergencies
 Revised Annual Statement (revision no: 01)

Performance and Evaluation Report for Period Ending: 06/30/11
 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$10,000,000	\$10,000,000	\$10,000,000	\$6,704,536
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				

Signature of Executive Director Maria Marquez, Ph.D., Executive Director	Date	Signature of Public Housing Director 	Date
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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ01000000709F CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010000010 Roosevelt Manor/ Branch Village Phase 2	Accounting and Cost Certification	1430		\$35,000	\$47,500	\$47,500	\$16,000	
	Appraisal and Market Study	1430		24,418	10,000	10,000	6,375	
	A/E Fees	1430		0	668,584	646,860	505,313	In progress.
	Financing & Application Fees	1430		0	229,330	229,330	20,518	
	Tax Credit Fees	1430		200,000	130,000	130,000	5,250	In progress.
	Environmental Assessment, Testing and Cleanup	1430		50,000				
	Insurance	1430		75,000	60,000	60,000		
	Interest, construction & Bridge Loan(s)	1430		444,861	28,057	28,057	20,113	
	Legal Fees, Developer	1430		250,000	200,000	200,000		
	Marketing & Lease-up Expense	1430		200,000	0			
	Permits, Construction & Utility Hookup	1430		122,880	168,000	168,000	138,147	In progress.
	PILOT & Taxes Construction Period	1430			25,000	25,000		
	Title & Recording Fees	1430		80,000	100,000	100,000		
	Contingency-Soft Costs/ Other Fees	1430		43,118	0			
	Water Connection Fees	1430			99,379	99,379	74,531	
	RBC Cost Reimbursement	1430		0	122,000	122,000		
	Negative Arbitrage and Cost of Issuance	1430		183,640	60,211	60,211	60,221	
	Legal Fees, HACC	1430		30,000	30,000	50,000	50,000	
	Inspection Fees, HACC	1430		100,000	50,000	30,000	16,392	

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ01000000709F CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010000010 Roosevelt Manor/ Branch Village Phase 2								
	Working Capital	1430		134,993				
	MIP & Insurance	1430		19,200				
	Escrows, ACC Reserves	1430		161,856				
	Taxes	1430		28,857				
	Permits and Other Fees	1430		128,000	0			
	Site Improvement	1450			843,500	843,500	580,842	
	Residential Construction	1460		7,193,126	6,731,912	6,731,912	4,987,018	
	Dwelling Equipment	1465		76,800	0			
	Administration	1410		418,251	418,251	418,251	223,816	
	TOTAL			\$10,000,000	\$10,000,000	\$10,000,000	\$6,704,536	

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 Capital Fund Financing Program

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2009	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010000010 Roosevelt Manor/ Branch Village Phase 2	09-23-2010	09-23-2010	09-23-2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ01000001609E Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2009 FFY of Grant Approval: 2009	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)	\$100,000	\$100,000	\$100,000	\$49,169	
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs	108,000	125,560	125,560	106,621	
8	1440 Site Acquisition					
9	1450 Site Improvement					
10	1460 Dwelling Structures					
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures	762,000	774,440	774,440	177,012	
13	1475 Non-dwelling Equipment	30,000	0	0	0	
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴					

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⁴ RHF funds shall be included here.

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ01000001609E Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant:2009 FFY of Grant Approval: 2009	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01)						
<input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$1,000,000	\$1,000,000	\$1,000,000	\$332,802	
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director			Signature of Public Housing Director			
Date			Date			
Maria Marquez, Ph.D., Executive Director						

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² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ01000001609E CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower								
	Non-Dwelling Extension for Supportive Services	1470		\$762,000	\$774,440	\$774,440	\$177,012	In progress.
	Administration (Staff and Related items)	1410		100,000	100,000	100,000	49,169	
	Fees and Costs	1430		0	22,457	22,457	22,457	
	Environmental Assessment, Testing & Cleanup	1430		3,000	0			
	Soil Structure Report	1430		5,000	0			
	City Inspection Report	1430		25,000	0			
	Fees & Costs (Construction Monitoring)	1430		70,000	97,700	97,700	78,761	
	Fees & Costs (Legal)	1430		5,000	5,403	5,403	5,403	
	Non-Dwelling Equipment	1475		30,000	0			
	Total Kennedy Tower			\$1,000,000	\$1,000,000	\$1,000,000	\$332,802	

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2009	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000016 Kennedy Tower	09-27-2010	08-31-2010	09-27-2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ010D001B (Interest Only) Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: FFY of Grant Approval:	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)	\$71,859	\$71,859			
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs		27,682	15,681	15,681	
8	1440 Site Acquisition					
9	1450 Site Improvement					
10	1460 Dwelling Structures	224,023	39,023	32,613	32,613	
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures	422,719	580,037			
13	1475 Non-dwelling Equipment					
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴					

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ010D001B (Interest Only) Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: FFY of Grant Approval:	
Type of Grant						
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$718,601	\$718,601	\$48,294	\$48,294	
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director			Signature of Public Housing Director			
Date			Date			
Maria Marquez, Ph.D., Executive Director						

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² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ010D001B (Interest Only) CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant:		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-1 Branch Village								
	Administration	1410		\$23,953	\$31,127			
	Inspection Fees	1430		0	3,669			
	Legal and Other Fees	1430		0	6,513	6,513	6,513	
	Replace Kitchen and Appliances, Minor Interior Work	1460		29,023	29,023	\$22,613	\$22,613	
	Construction – Community Center	1470		172,719	172,719			
	Subtotal			225,695	243,051	29,126	29,126	
NJ10-19 Westfield Acres								
	Administration	1410		23,953	0			
	Construction – New Units	1460		185,000	0			
	Subtotal			208,953	0	0	0	
NJ10-7 Kennedy Towers								
	Administration	1410		23,953	40,732			
	Inspection Fees	1430		0	12,500			
	Legal and Other Fees	1430		0	5,000	843	843	
	HVAC/Energy Efficiency Conversion	1460		10,000	10,000	10,000	10,000	
	Construction – Community Room and Office Expansion	1470		250,000	407,318			
	Subtotal			283,953	475,550	10,843	10,843	
	TOTAL			\$718,601	\$718,601	\$39,969	\$39,969	

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Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2011 FFY of Grant Approval: 2011
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³	\$460,423			
3	1408 Management Improvements	174,900			
4	1410 Administration (may not exceed 10% of line 21)	230,211			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	230,354			
8	1440 Site Acquisition				
9	1450 Site Improvement	110,001			
10	1460 Dwelling Structures	228,980			
11	1465.1 Dwelling Equipment—Nonexpendable	55,001			
12	1470 Non-dwelling Structures	221,156			
13	1475 Non-dwelling Equipment	57,983			
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	2,500			
17	1499 Development Activities ⁴				

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Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2011 FFY of Grant Approval: 2011	
Type of Grant					
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	530,605			
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,302,114			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	A/E Fees	1430		\$63,836				
	Inspection Fees	1430		17,834				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		55,114				
	Unit Rehab and Repair	1460		44,769				
	Upgrade/Repair Building	1460		5,000				
	Dwelling Equipment	1465		21,954				
	Non-Dwelling Structures	1470		205,712				
	Non-dwelling Equipment	1475		13,262				
	Computer Upgrades- Hardware	1475		3,896				
	Relocation	1495		500				
	Operations Transfer	1406		58,529				
	Management Improvements	1408		1,000				
	Financial Management	1408		500				
	Pest Control/Treatment	1408		1,000				
	Computer Upgrades – Software	1408		43,440				
	Staff Training/Travel	1408		1,000				
	Youth program	1408		3,000				
	Administration	1410		29,305				
	Sub-total Branch Village			\$570,151				

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village								
	A/E Fees	1430		\$73,636				
	Inspection Fees	1430		22,850				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		29,318				
	Unit Rehab and Repair	1460		113,278				
	Upgrade/Repair Building	1460		25,000				
	Dwelling Equipment	1465		10,932				
	Non-Dwelling Structures	1470		6,080				
	Non-dwelling Equipment	1475		16,092				
	Computer Upgrades- Hardware	1475		4,817				
	Relocation	1495		500				
	Operations Transfer	1406		18,102				
	Management Improvements	1408		5,000				
	Financial Management	1408		500				
	Computer Upgrades – Software	1408		54,255				
	Staff Training/Travel	1408		1,000				
	Youth program	1408		3,000				
	Administration	1410		9,063				
	Sub-total Ablett Village			\$393,923				

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PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower	A/E Fees	1430		\$10,859				
	Inspection Fees	1430		1,479				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		5,000				
	Unit Rehab and Repair	1460		7,925				
	Upgrade/Repair Building	1460		5,000				
	Dwelling Equipment	1465		7,573				
	Non-Dwelling Structures	1470		2,500				
	Non-dwelling Equipment	1475		3,752				
	Computer Upgrades- Hardware	1475		2,540				
	Relocation	1495		500				
	Operations Transfer	1406		147,833				
	Management Improvements	1408		1,000				
	Financial Management	1408		500				
	Computer Upgrades – Software	1408		15,603				
	Pest Control/Treatment	1408		1,000				
	Staff Training/Travel	1408		800				
	Administration	1410		74,018				
	Sub-total Kennedy Tower			\$288,382				

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower	A/E Fees	1430		\$16,398				
	Inspection Fees	1430		2,150				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		10,114				
	Unit Rehab and Repair	1460		10,005				
	Upgrade/Repair Building	1460		5,000				
	Dwelling Equipment	1465		7,120				
	Non-Dwelling Structures	1470		3,000				
	Non-dwelling Equipment	1475		4,562				
	Computer Upgrades- Hardware	1475		2,217				
	Relocation	1495		500				
	Operations Transfer	1406		109,245				
	Management Improvements	1408		1,000				
	Financial Management	1408		500				
	Computer Upgrades – Software	1408		18,262				
	Fresh Start	1408		500				
	Staff Training/Travel	1408		800				
	Administration	1410		54,380				
	Sub-total Westfield Tower			\$246,253				

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PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050111 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2011			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower	A/E Fees	1430		\$16,565				
	Inspection Fees	1430		2,247				
	Permit and Other Fees	1430		500				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		10,455				
	Unit Rehab and Repair	1460		8,003				
	Upgrade/Repair Building	1460		5,000				
	Dwelling Equipment	1465		7,422				
	Non-Dwelling Structures	1470		3,864				
	Non-dwelling Equipment	1475		4,616				
	Computer Upgrades- Hardware	1475		2,229				
	Relocation	1495		500				
	Operations Transfer	1406		126,714				
	Management Improvements	1408		1,000				
	Financial Management	1408		500				
	Computer Upgrades – Software	1408		18,440				
	Fresh Start	1408		500				
	Staff Training/Travel	1408		800				
	Administration	1410		63,445				
	Sub-total Mickle Tower			\$272,800				
NJ10-13 Authority Wide	Collateralization or Debt Service	9000		530,605				
	GRAND TOTAL			\$2,,302,114				

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2011	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	08/02/2013		08/02/2015		
NJ010-000001 Ablett Village	08/02/2013		08/02/2015		
NJ010-000016 Kennedy Tower	08/02/2013		08/02/2015		
NJ010-000017 Westfield Tower	08/02/2013		08/02/2015		
NJ010-000018 Mickle Tower	08/02/2013		08/02/2015		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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 Capital Fund Financing Program

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2010 FFY of Grant Approval: 2010	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 02 for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/2011 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³	\$558,089	\$558,089	\$558,089	\$558,089	
3	1408 Management Improvements	114,225	104,625	11,768	11,768	
4	1410 Administration (may not exceed 10% of line 21)	279,044	279,044	279,044	58,415	
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs	132,489	147,695	34,724	34,724	
8	1440 Site Acquisition					
9	1450 Site Improvement	416,631	410,842	296,514	296,514	
10	1460 Dwelling Structures	440,110	339,882	55,156	55,156	
11	1465.1 Dwelling Equipment—Nonexpendable	72,780	77,418	30,538	30,538	
12	1470 Non-dwelling Structures	215,000	279,655	16,880	16,880	
13	1475 Non-dwelling Equipment	24,533	37,251	1,212	1,212	
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs	2,500	21,500			
17	1499 Development Activities ⁴					

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

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 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2010 FFY of Grant Approval: 2010	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 02 for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/2011 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	531,048	531,048	531,048	264,466
19	1502 Contingency (may not exceed 8% of line 20)	4,000	3,400		
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,790,449	\$2,790,449	\$1,814,973	\$1,327,762
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	A/E Fees	1430		\$30,024	\$30,024	\$956	\$956	
	Inspection Fees	1430		20,012	20,012			
	Permit and Other Fees	1430		1,000	1,000			
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		286,386	286,386	284,451	284,451	In progress.
	Unit Rehab and Repair	1460		190,890	28,404			
	Upgrade/Repair Building	1460		55,740	55,740	36,600	36,600	
	Dwelling Equipment	1465		24,267	24,267			
	Non-Dwelling Structures	1470		13,778	13,778	8,500	8,500	
	Non-dwelling Equipment	1475		5,059	5,059			
	Computer Upgrades- Hardware	1475		1,000	1,000			
	Relocation	1495		1,000	20,000			
	Operations Transfer	1406		71,043	71,043	71,043	71,043	
	Management Improvements	1408		10,000	10,000			
	Financial Management	1408		2,100	2,100			
	Computer Upgrades – Software	1408		2,625	2,625			
	Staff Training/Travel	1408		2,000	2,000			
	Youth program	1408		3,000	3,000			
	Administration	1410		35,521	35,521	35,521	7,436	
	Sub-total Branch Village			\$755,445	\$611,959	\$437,071	\$408,986	

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² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
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 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village								
	A/E Fees	1430		\$22,000	\$26,567	\$26,567	\$26,567	
	Inspection Fees	1430		22,288	18,664	5,879	5,879	
	Permit and Other Fees	1430		1,000	57	57	57	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		70,113	70,113	12,063	12,063	
	Unit Rehab and Repair	1460		55,000	39,826	18,556	18,556	
	Upgrade/Repair Building	1460		20,368	20,368			
	Dwelling Equipment	1465		15,648	16,848	12,758	12,758	
	Non-Dwelling Structures	1470		26,080	26,080	8,380	8,380	
	Non-dwelling Equipment	1475		9,896	9,896	1,212	1,212	
	Computer Upgrades- Hardware	1475		2,700	2,700			
	Operations Transfer	1406		21,972	21,972	21,972	21,972	
	Management Improvements	1408		14,950	14,950	2,856	2,856	
	Financial Management	1408		2,300	2,300			
	Computer Upgrades – Software	1408		1,875	1,875	176	176	
	Staff Training/Travel	1408		12,000	12,000	225	225	
	Youth program	1408		25,575	25,575	8,511	8,511	
	Administration	1410		10,986	10,986	10,986	2,300	
	Contingency	1502		1,000	1,000			
	Sub-total Ablett Village			\$335,751	\$321,777	\$130,198	\$121,512	

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Annual Statement/Performance and Evaluation Report
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PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower	A/E Fees	1430		\$6,554	\$6,554			
	Inspection Fees	1430		3,277	7,088			
	Permit and Other Fees	1430		1,000				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		15,163	15,163			
	Unit Rehab and Repair	1460		19,192	19,192			
	Upgrade/Repair Building	1460		15,100	15,100			
	Dwelling Equipment	1465		22,280	22,280	17,780	17,780	
	Non-Dwelling Structures	1470		7,500	7,500			
	Non-dwelling Extension for supportive Services	1470		150,000	211,103			
	Non-dwelling Equipment	1475		1,000	1,000			
	Computer Upgrades- Hardware	1475		754	754			
	Relocation	1495		500	500			
	Operations Transfer	1406		179,438	179,438	179,438	179,438	
	Management Improvements	1408		8,500	8,500			
	Financial Management	1408		800	800			
	Computer Upgrades – Software	1408		1,000	1,000			
	Fresh Start	1408		500	500			
	Staff Training/Travel	1408		1,800	1,800			
	Administration	1410		89,719	89,719	89,719	18,782	
	Contingency	1502		1,800	1,800			
	Sub-total Kennedy Tower			\$525,877	\$589,791	\$286,937	\$216,000	

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower	A/E Fees	1430		\$7,447	\$8,298	\$1,265	\$1,265	
	Inspection Fees	1430		3,724	6,792			
	Permit and Other Fees	1430		2,000				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		23,829	10,354			
	Unit Rehab and Repair	1460		15,000	22,571			
	Upgrade/Repair Building	1460		26,780	69,856			
	Dwelling Equipment	1465		5,318	1,318			
	Non-Dwelling Structures	1470		8,864	7,607			
	Non-dwelling Equipment	1475		1,572	6,512			
	Computer Upgrades- Hardware	1475		500	1,854			
	Relocation	1495		500	500			
	Operations Transfer	1406		131,832	131,832	131,832	131,832	
	Management Improvements	1408		8,500	3,000			
	Financial Management	1408		800				
	Computer Upgrades – Software	1408		1,000				
	Fresh Start	1408		500				
	Staff Training/Travel	1408		1,800				
	Administration	1410		65,916	65,916	65,916	13,798	
	Contingency	1502		600				
	Sub-total Westfield Tower			\$306,482	\$336,410	\$199,013	\$146,895	

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2010			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower	A/E Fees	1430		\$7,442	\$12,566			
	Inspection Fees	1430		3,721	9,073			
	Permit and Other Fees	1430		1,000	1,000			
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		21,140	28,826			
	Unit Rehab and Repair	1460		15,000	33,266			
	Upgrade/Repair Building	1460		27,040	35,559			
	Dwelling Equipment	1465		5,267	12,705			
	Non-Dwelling Structures	1470		8,778	13,587			
	Non-dwelling Equipment	1475		1,552	3,908			
	Computer Upgrades- Hardware	1475		500	4,568			
	Relocation	1495		500	500			
	Operations Transfer	1406		153,804	153,804	153,804	153,804	
	Management Improvements	1408		8,500	8,500			
	Financial Management	1408		800	800			
	Computer Upgrades – Software	1408		1,000	1,000			
	Fresh Start	1408		500	500			
	Staff Training/Travel	1408		1,800	1,800			
	Administration	1410		76,902	76,902	76,902	16,099	
	Contingency	1502		600	600			
	Sub-total Mickle Tower			\$335,846	\$399,464	230,706	169,903	
NJ10-13 Authority Wide	Collateralization or Debt Service	9000		531,048	531,048	531,048	264,466	

	GRAND TOTAL			\$2,790,449	\$2,790,449	\$1,814,973	\$1,327,762	
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² To be completed for the Performance and Evaluation Report.

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2010
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	07/14/2012		07/14/2014		
NJ010-000001 Ablett Village	07/14/2012		07/14/2014		
NJ010-000016 Kennedy Tower	07/14/2012		07/14/2014		
NJ010-000017 Westfield Tower	07/14/2012		07/14/2014		
NJ010-000018 Mickle Tower	07/14/2012		07/14/2014		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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 Capital Fund Financing Program

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2009 FFY of Grant Approval: 2009	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 03) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³	\$486,845	\$486,845	\$486,845	\$486,845	
3	1408 Management Improvements	114,166	14,269	14,269	14,269	
4	1410 Administration (may not exceed 10% of line 21)	243,423	243,423	243,423	243,423	
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs	218,962	115,792	66,477	66,477	
8	1440 Site Acquisition					
9	1450 Site Improvement	72,705	185,602	47,225	47,225	
10	1460 Dwelling Structures	143,062	44,598	44,598	44,598	
11	1465.1 Dwelling Equipment—Nonexpendable	55,913	11,406	11,406	11,406	
12	1470 Non-dwelling Structures	225,056	662,951	178,492		
13	1475 Non-dwelling Equipment	110,716	11,934	11,934	11,934	
14	1485 Demolition	175,000	101,791			
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs	49,963	25,000			
17	1499 Development Activities ⁴					

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Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2009 FFY of Grant Approval: 2009	
Type of Grant					
<input type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input checked="" type="checkbox"/> Revised Annual Statement (revision no: 03)	
<input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	530,615	530,615	530,615	530,615
19	1502 Contingency (may not exceed 8% of line 20)	7,800			
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,434,226	\$2,434,226	\$1,635,284	\$1,456,792
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	A/E Fees	1430		\$90,251	\$19,011	\$19,011	\$19,011	
	Inspection Fees	1430		5,000	4,340	4,340	4,340	
	Permit and Other Fees	1430		30,000	49,315			
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		23,778	159,702	22,500	22,500	In progress.
	Unit Rehab and Repair	1460		10,173				
	Upgrade/Repair Building	1460		1,656				
	Dwelling Equipment	1465		18,007				
	Community Center	1470			484,459			
	Non-Dwelling Structures	1470		7,505				
	Non-dwelling Equipment	1475		3,570				
	Non-dwelling Equipment (Automotive Equipment)	1475		65,000				
	Computer Upgrades- Hardware	1475		4,682	476	476	476	
	Demolition	1485		175,000	101,791			
	Relocation	1495		48,463	25,000			
	Operations Transfer	1406		59,626	59,626	59,626	59,626	
	Management Improvements	1408		4,100				
	Computer Upgrades – Software	1408		569	569	569	569	
	Administration	1410		30,987	30,987	30,987	30,987	
	Contingency	1502		0	0			

	Sub-total Branch Village			\$578,367	\$935,276	\$137,509	\$137,509
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² To be completed for the Performance and Evaluation Report.

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village	A/E Fees	1430		19,124	19,124	19,124	19,124	
	Inspection Fees	1430		5,755	5,755	5,755	5,755	
	Permit and Other Fees	1430						
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		8,400	8,400	8,400	8,400	
	Unit Rehab and Repair	1460		4,971	2,631	2,631	2,631	
	Upgrade/Repair Building (Windows) (Force Account)	1460						
	Upgrade/Repair Building	1460		6,894	6,894	6,894	6,894	
	Dwelling Equipment	1465		13,713	4,164	4,164	4,164	
	Non-Dwelling Structures	1470		0	0			
	Non-dwelling Equipment	1475		4,162	4,162	4,162	4,162	
	Computer Upgrades- Hardware	1475		0	0			
	Operations Transfer	1406		18,441	18,441	18,441	18,441	
	Management Improvements	1408		9,250	3,306	3,306	3,306	
	Youth program	1408		36,994	4,607	4,607	4,607	
	Administration	1410		9,584	9,584	9,584	9,584	
	Contingency	1502		0	0			

	Sub-total Ablett Village			\$137,288	\$87,068	\$87,068	\$87,068	
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¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
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 Capital Fund Financing Program

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower	A/E Fees	1430		10,155	12,096	12,096	12,096	
	Inspection Fees	1430		5,190	1,379	1,379	1,379	
	Permit and Other Fees	1430		0	0			
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		4,166	10,350	9,175	9,175	
	Unit Rehab and Repair	1460		8,108	7,895	7,895	7,895	
	Upgrade/Repair Building	1460		9,900	5,220	5,220	5,220	
	Dwelling Equipment	1465		5,863	3,846	3,846	3,846	
	Non-Dwelling Structures	1470		63,757	35,250	35,250		
	Non-Dwelling Extension for Supportive Services	1470		143,242	143,242	143,242		
	Non-dwelling Equipment	1475		7,861	1,305	1,305	1,305	
	Computer Upgrades- Hardware	1475		6,758	146	146	146	
	Relocation	1495		500				
	Operations Transfer	1406		150,602	150,602	150,602	150,602	
	Management Improvements	1408		5,795	821	821	821	
	Financial Management	1408		0	0			
	Computer Upgrades – Software	1408		3,888	747	747	747	
	Fresh Start	1408		0	0			
	Staff Training/Travel	1408		0	0			
	Administration	1410		78,266	78,266	78,266	78,266	
	Contingency	1502		0	0			

	Sub-total Kennedy Tower			\$504,051	\$451,165	\$449,990	\$271,498	
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower	A/E Fees	1430		2,623	1,772	1,772	1,772	
	Inspection Fees	1430		5,435	2,367	2,367	2,367	
	Permit and Other Fees	1430		1,012				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing & Landscaping	1450		17,425	5,900	5,900	5,900	
	Unit Rehab and Repair	1460		51,559				
	Upgrade/Repair Building	1460		14,308	6,413	6,413	6,413	
	Dwelling Equipment	1465		9,994	2,498	2,498	2,498	
	Non-Dwelling Structures	1470		5,743				
	Non-dwelling Equipment	1475		4,940				
	Computer Upgrades- Hardware	1475		4,408	3,054	3,054	3,054	
	Relocation	1495		0	0			
	Operations Transfer	1406		129,088	129,088	129,088	129,088	
	Management Improvements	1408		15,795	962	962	962	
	Financial Management	1408		1,600				
	Computer Upgrades – Software	1408		4,807	1,055	1,055	1,055	
	Fresh Start	1408		1,000				
	Staff Training/Travel	1408		3,600				
	Administration	1410		57,501	57,501	57,501	57,501	
	Contingency	1502		2,800				

	Sub-total Westfield Tower			\$333,638	\$210,610	\$210,610	\$210,610
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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower	A/E Fees	1430		\$15,657	\$533	533	533	
	Inspection Fees	1430		5,452	100	100	100	
	Permit and Other Fees	1430		2,000				
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		18,936	1,250	1,250	1,250	
	Unit Rehab and Repair	1460		17,029				
	Upgrade/Repair Building	1460		18,464	15,545	15,545	15,545	
	Dwelling Equipment	1465		8,336	898	898	898	
	Non-Dwelling Structures	1470		4,809				
	Non-dwelling Equipment	1475		4,972	2,616	2,616	2,616	
	Computer Upgrades- Hardware	1475		4,363	175	175	175	
	Relocation	1495		1,000				
	Operations Transfer	1406		129,088	129,088	129,088	129,088	
	Management Improvements	1408		15,795	971	971	971	
	Financial Management	1408		1,600				
	Computer Upgrades – Software	1408		4,773	1,231	1,231	1,231	
	Fresh Start	1408		1,000				
	Staff Training/Travel	1408		3,600				
	Administration	1410		67,085	67,085	67,085	67,085	
	Contingency	1502						
	Sub-total Mickle Tower			\$323,959	\$219,492	\$219,492	\$219,492	

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P01050109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2009		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-13 Authority Wide								
	Indefinite A/E Services	1430		16,308				
	Professional and Other Fees	1430		5,000				
	Collateralization or Debt Service	9000		530,615	530,615	530,615	530,615	
	Contingency	1502		5,000				
	Sub-total Authority Wide Projects			\$556,923	\$530,615	\$530,615	\$530,615	
	GRAND TOTAL			\$2,434,226	\$2,434,226	\$1,635,284	\$1,456,792	

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2009
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	09/14/2011		09/14/2013		
NJ010-000001 Ablett Village	09/14/2011	06/30/2011	09/14/2013		
NJ010-000016 Kennedy Tower	09/14/2011		09/14/2013		
NJ010-000017 Westfield Tower	09/14/2011	06/30/2011	09/14/2013		
NJ010-000018 Mickle Tower	09/14/2011	06/30/2011	09/14/2013		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2008 FFY of Grant Approval: 2008	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 03) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³	459,896	459,896	459,896	459,896	
3	1408 Management Improvements	34,641	37,253	37,251	37,251	
4	1410 Administration (may not exceed 10% of line 21)	237,555	237,555	237,555	237,555	
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs	45,312	45,414	45,414	45,414	
8	1440 Site Acquisition					
9	1450 Site Improvement	250,314	256,779	256,779	256,779	
10	1460 Dwelling Structures	717,442	708,263	700,767	673,382	
11	1465.1 Dwelling Equipment—Nonexpendable	49,813	49,813	49,813	49,813	
12	1470 Non-dwelling Structures	34,779	34,779	34,779	34,779	
13	1475 Non-dwelling Equipment	16,499	16,499	16,499	16,499	
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴					

¹ To be completed for the Performance and Evaluation Report.

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³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

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Part I: Summary					
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant:2008 FFY of Grant Approval: 2008			
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 03) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 6/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	529,305	529,305	529,305	529,305
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,375,555	\$2,375,555	\$2,368,058	\$2,340,673
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		100,000	100,000	100,000	100,000	Completed.
	Unit Rehab and Repair	1460		21,895	12,818	5,322	5,322	
	Non-Dwelling Structures	1470		829	829	829	829	
	Operations Transfer	1406		84,808	84,808	84,808	84,808	
	Administration	1410		29,095	29,095	29,095	29,095	
	Sub-total Branch Village			\$236,627	\$227,550	\$220,054	\$220,054	

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000001 Ablett Village								
	A/E Fees	1430		\$29,050	29,152	29,152	29,152	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		138,454	142,459	142,459	142,459	Completed.
	Unit Rehab and Repair	1460		588,500	588,398	588,398	564,049	In progress.
	Upgrade/Repair Building	1460		85,051	85,051	85,051	85,051	Completed.
	Fire Alarm/Security	1460		1,520	1,520	1,520	1,520	
	Dwelling Equipment	1465		29,499	29,499	29,499	29,499	
	Non-Dwelling Structures	1470		24,863	24,863	24,863	24,863	
	Non-dwelling Equipment	1475		4,408	4,408	4,408	4,408	
	Computer Upgrades- Hardware	1475		2,018	2,018	2,018	2,018	
	Operations Transfer	1406		44,900	44,900	44,900	44,900	
	Management Improvements	1408		1,205	1,205	1,205	1,205	
	Staff Training/Travel	1408		8,400	8,400	8,400	8,400	
	Youth program	1408		19,330	21,942	21,942	21,942	
	Administration	1410		8,998	8,998	8,998	8,998	
	Sub-total Ablett Village			\$986,196	\$992,813	\$992,813	\$968,464	

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000016 Kennedy Tower								
	A/E Fees	1430		\$4,062	\$4,062	\$4,062	\$4,062	
	Upgrade/Repair Building	1460		2,400	2,400	2,400	2,400	
	Non-Dwelling Structures	1470		3,029	3,029	3,029	3,029	
	Computer Upgrades- Hardware	1475		3,035	3,035	3,035	3,035	
	Operations Transfer	1406		136,787	136,787	136,787	136,787	
	Management Improvements	1408		1,205	1,205	1,205	1,205	
	Computer Upgrades – Software	1408		615	615	613	613	
	Administration	1410		73,486	73,486	73,486	73,486	
	Sub-total Kennedy Tower			\$224,619	\$224,619	\$224,617	\$224,617	
NJ010-000017 Westfield Tower								
	A/E Fees	1430		8,612	8,612	8,612	8,612	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		1,735	1,735	1,735	1,735	
	Upgrade/Repair Building	1460		10,276	10,276	10,276	10,276	
	Non-Dwelling Structures	1470		3,029	3,029	3,029	3,029	

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000017 Westfield Tower								
	Computer Upgrades- Hardware	1475		3,519	3,519	3,519	3,519	
	Operations Transfer	1406		128,185	128,185	128,185	128,185	
	Management Improvements	1408		1,205	1,205	1,205	1,205	
	Computer Upgrades – Software	1408		738	738	738	738	
	Administration	1410		62,988	62,988	62,988	62,988	
	Sub-total Westfield Tower			\$220,287	\$220,287	\$220,287	\$220,287	
NJ010-000018 Mickle Tower								
	A/E Fees	1430		\$3,588	\$3,588	\$3,588	\$3,588	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		10,125	12,585	12,585	12,585	
	Unit Rehab and Repair	1460		6,000	6,000	6,000	2,964	
	Upgrade/Repair Building	1460		1,800	1,800	1,800	1,800	
	Dwelling Equipment	1465		20,314	20,314	20,314	20,314	
	Non-Dwelling Structures	1470		3,029	3,029	3,029	3,029	
	Computer Upgrades- Hardware	1475		3,519	3,519	3,519	3,519	

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PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-08 CFPP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000018 Mickle Tower								
	Operations Transfer	1406		65,216	65,216	65,216	65,216	
	Management Improvements	1408		1,205	1,205	1,205	1,205	
	Computer Upgrades – Software	1408		738	738	738	738	
	Administration	1410		62,988	62,988	62,988	62,988	
	Sub-total Mickle Tower			\$178,522	\$180,982	\$180,982	\$177,946	
NJ10-13 Authority Wide								
	Collateralization or Debt Service	9000		529,305	529,305	529,305	529,305	
	Sub-total Authority Wide Projects			\$529,305	\$529,305	\$529,305	\$529,305	
	GRAND TOTAL			\$2,375,555	\$2,375,555	\$2,368,058	\$2,340,673	

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2008
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	June 2010	June 2010	June 2012		
NJ010-000001 Ablett Village	June 2010	June 2010	June 2012		
NJ010-000016 Kennedy Tower	June 2010	June 2010	June 2012		
NJ010-000017 Westfield Tower	June 2010	June 2010	June 2012		
NJ010-000018 Mickle Tower	June 2010	June 2010	June 2012		
NJ10-13 Authority Wide	June 2010	June 2010	June 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2007 FFY of Grant Approval: 2007
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:05) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³	\$312,682	\$312,682	\$312,682	\$312,682
3	1408 Management Improvements	186,786	135,643	135,643	135,643
4	1410 Administration (may not exceed 10% of line 21)	284,683	284,683	284,683	284,683
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	128,884	254,956	254,858	190,882
8	1440 Site Acquisition				
9	1450 Site Improvement	124,070	190,083	343,797	120,083
10	1460 Dwelling Structures	541,090	618,758	608,582	608,582
11	1465.1 Dwelling Equipment—Nonexpendable	107,549	109,330	109,330	109,330
12	1470 Non-dwelling Structures	576,779	33,875	33,875	33,875
13	1475 Non-dwelling Equipment	56,485	57,834	57,833	57,833
14	1485 Demolition		322,214	168,500	
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	1,050	0	0	0
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant:2007 FFY of Grant Approval: 2007	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 05) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	526,772	526,772	526,772	526,772
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$2,846,830	\$2,846,830	\$2,836,554	\$2,380,365
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director		Date		Signature of Public Housing Director	
Maria Marquez, Ph.D., Executive Director					

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

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-1 Branch Village	A/E Fees	1430		\$48,000	\$121,179	\$89,541	\$89,541	
	Permits and Other Fees	1430			63,219	63,219	30,881	
	Inspection Fees	1430		6,000	5,689	5,689	5,689	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		10,450	76,463	230,177	6,463	In progress.
	Upgrade/Repair Building	1460		74,783	73,386	73,386	73,386	
	Unit Rehab and Repair	1460		67,996	81,252	81,252	81,252	Completed.
	Dwelling Equipment	1465		33,895	33,895	33,895	33,895	
	Community Center	1470		539,683	0	0	0	
	Non-Dwelling Structures	1470		34,846	33,875	33,875	33,875	
	Non-dwelling Equipment	1475		6,486	7,959	7,959	7,959	
	Demolition	1485			322,214	168,500		
	Operations Transfer	1406		147,281	147,281	147,281	147,281	
	Management Improvements	1408		49,107	16,818	16,818	16,818	
	Financial Management	1408		2,100	0	0	0	
	Computer Upgrades – Software	1408		8,000	6,940	6,940	6,940	
	Fresh Start	1408		500	0	0	0	
	Staff Training/Travel	1408		5,000	4,617	4,617	4,617	
	Administration	1410		84,925	84,925	84,925	84,925	
	Computer Upgrades - hardware	1475		13,218	13,094	13,094	13,094	
	Relocation	1495		1,050				
	Sub-total Branch Village			1,133,320	1,092,806	1,092,806	636,616	

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² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-2 Ablett Village	A/E Fees	1430		17,932	17,932	17,932	17,932	
	Inspection Fees	1430		2,080	1,692	1,692	1,692	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		83,167	83,167	83,167	83,167	Completed.
	Unit Rehab and Repair	1460		269,063	325,348	334,592	334,592	Completed.
	Storm system video inspection and cleaning	1460		0	0	0	0	
	Upgrade/Repair Building	1460		22,964	22,964	22,964	22,964	
	Replace Smoke Detectors	1460		2,196	2,196	2,196	2,196	
	Dwelling Equipment	1465		38,957	38,957	38,957	38,957	
	Non-dwelling Equipment	1475		12,238	12,238	12,237	12,237	
	Operations Transfer	1406		61,191	61,191	61,191	61,191	
	Management Improvements	1408		27,408	29,088	29,088	29,088	
	Computer Upgrades – Software	1408		6,683	6,683	6,683	6,683	
	Staff Training/Travel	1408		9,743	9,743	9,743	9,743	
	Administration	1410		90,121	90,121	90,121	90,121	
	Computer Upgrades – Hardware	1475		11,045	11,045	11,045	11,045	
	Sub-total Ablett Village			\$654,788	\$712,365	\$721,608	\$721,608	

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-7 Kennedy Tower								
	A/E Fees	1430		3,733	4,335	4,237	4,237	
	Inspection Fees	1430		7,010	5,608	5,608	5,608	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		6,885	6,885	6,885	6,885	
	Unit Rehab and Repair	1460		4,180	12,075	12,075	12,075	
	Upgrade/Repair Building	1460		7,955	11,045	7,995	7,995	
	Dwelling Equipment	1465		2,658	2,658	2,658	2,658	
	Non-dwelling Equipment	1475		9,659	9,659	9,659	9,659	
	Operations Transfer	1406		60,435	60,435	60,435	60,435	
	Management Improvements	1408		20,620	29,317	29,317	29,317	
	Financial Management	1408		0	0	0	0	
	Computer Upgrades – Software	1408		1,937	1,937	1,937	1,937	
	Fresh Start	1408		0	0	0	0	
	Staff Training/Travel	1408		1,268	1,268	1,268	1,268	
	Administration	1410		34,369	34,369	34,369	34,369	
	Computer Upgrades- Hardware	1475		274	274	274	274	
	Relocation	1495		0	0	0	0	
	Sub-total Kennedy Tower			\$161,023	\$179,865	\$176,717	\$176,717	

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² To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-8 Westfield Tower								
	A/E Fees	1430		35,994	26,044	26,044	26,044	
	Inspection Fees	1430		2,966	2,966	2,966	2,966	
	Unit Rehab and Repair	1460		19,724	19,724	19,724	19,724	
	Elevator mechanical Motors Replacement	1460		49,476	24,739	24,739	24,739	
	Upgrade/Repair Building	1460		8,165	22,106	12,175	12,175	
	Dwelling Equipment	1465		15,050	16,831	16,831	16,831	
	Non-dwelling Equipment	1475		736	736	736	736	
	Operations Transfer	1406		42,348	42,348	42,348	42,348	
	Management Improvements	1408		18,793	12,800	12,800	12,800	
	Financial Management	1408		0	0	0	0	
	Computer Upgrades – Software	1408		1,937	1,937	1,937	1,937	
	Fresh Start	1408		0	0	0	0	
	Staff Training/Travel	1408		1,763	1,763	1,763	1,763	
	Administration	1410		37,489	37,489	37,489	37,489	
	Computer Upgrades- Hardware	1475		799	799	799	799	
	Sub-total Westfield Tower			\$235,240	\$210,282	\$200,351	\$200,351	

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-10 Mickle Tower								
	A/E Fees	1430		3,733	4,856	4,856	4,856	
	Inspection Fees	1430		1,436	1,436	1,436	1,436	
	Upgrade/Repair Building	1460		14,548	23,923	17,484	17,484	
	Site Improvements- Upgrade Sidewalks, Paving, Drainage, Fencing and Landscaping	1450		23,568	23,568	23,568	23,568	
	Dwelling Equipment	1465		16,989	16,989	16,989	16,989	
	Non-dwelling Equipment	1475		736	736	736	736	
	Operations Transfer	1406		1,427	1,427	1,427	1,427	
	Management Improvements	1408		29,995	10,800	10,800	10,800	
	Financial Management	1408		0	0	0	0	
	Computer Upgrades – Software	1408		1,517	1,517	1,517	1,517	
	Fresh Start	1408		0	0	0	0	
	Staff Training/Travel	1408		415	415	415	415	
	Administration	1410		37,779	37,779	37,779	37,779	
	Computer Upgrades- Hardware	1475		1,294	1,294	1,294	1,294	
	Sub-total Mickle Tower			\$133,437	\$124,740	\$118,301	\$118,301	

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² To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: NJ39P0501-07 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ10-13 Authority Wide	Office Building	1470		2,250	0			
	Collaterization or Debt Service	9000		526,772	526,772	526,772	526,772	
	Sub-total Authority Wide Projects			\$529,022	\$526,772	\$526,772	\$526,772	
	GRAND TOTAL			\$2,846,830	\$2,846,830	\$2,836,554	\$2,380,365	

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2007	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ10-1 Branch Village	Sep 2009	Sep 2009	Sep 2011		
NJ10-2 Ablett Village	Sep 2009	Sep 2009	Sep 2011		
NJ10-7 Kennedy Tower	Sep 2009	Sep 2009	Sep 2011		
NJ10-8 Westfield Tower	Sep 2009	Sep 2009	Sep 2011		
NJ10-10 Mickle Tower	Sep 2009	Sep 2009	Sep 2011		
NJ10-13 Authority Wide	Sep 2009	Sep 2009	Sep 2011		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050111 Date of CFFP:	FFY of Grant: 2011 FFY of Grant Approval: 2011

Type of Grant
 Original Annual Statement **Reserve for Disasters/Emergencies** **Revised Annual Statement (revision no:)**
 Performance and Evaluation Report for Period Ending: **Final Performance and Evaluation Report**

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴		\$273,027		

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³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050111 Date of CFFP:		FFY of Grant:2011 FFY of Grant Approval: 2011	
Type of Grant					
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$273,027			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R01050111			Federal FFY of Grant: 2011			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	A/E Fees	1499		\$25,000				
	Inspection Fees	1499		10,000				
	Legal and Other Fees	1499		15,000				
	Construction – New Dwelling	1499		195,724				
	Administration	1410		27,303				
	TOTAL			\$273,027				

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² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2011	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	08/02/2013		08/02/2015		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050211 Date of CFFP:			FFY of Grant: 2011 FFY of Grant Approval: 2011	
Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)					
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs					
8	1440 Site Acquisition					
9	1450 Site Improvement					
10	1460 Dwelling Structures					
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures					
13	1475 Non-dwelling Equipment					
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴		\$80,151			

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050211 Date of CFFP:		FFY of Grant:2011 FFY of Grant Approval: 2011	
Type of Grant					
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$80,151			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

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Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R01050211			Federal FFY of Grant: 2011			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	A/E Fees	1499		\$7,000				
	Inspection Fees	1499		3,500				
	Legal and Other Fees	1499		3,500				
	Construction – New Dwelling	1499		58,136				
	Administration	1410		8,015				
	TOTAL			\$80,151				

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2011	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	08/02/2013		08/02/2015		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050210 Date of CFFP:			FFY of Grant: 2010 FFY of Grant Approval: 2010	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01 for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/2011 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
1	Total non-CFP Funds					
2	1406 Operations (may not exceed 20% of line 21) ³					
3	1408 Management Improvements					
4	1410 Administration (may not exceed 10% of line 21)					
5	1411 Audit					
6	1415 Liquidated Damages					
7	1430 Fees and Costs					
8	1440 Site Acquisition					
9	1450 Site Improvement					
10	1460 Dwelling Structures					
11	1465.1 Dwelling Equipment—Nonexpendable					
12	1470 Non-dwelling Structures					
13	1475 Non-dwelling Equipment					
14	1485 Demolition					
15	1492 Moving to Work Demonstration					
16	1495.1 Relocation Costs					
17	1499 Development Activities ⁴		\$869,844	\$869,844		

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050210 Date of CFFP:		FFY of Grant:2010 FFY of Grant Approval: 2010	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01 for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$869,844	\$869,844		
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R01050210			Federal FFY of Grant: 2010			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	Inspection Fees	1499		20,000	26,637			
	Legal and Other Fees	1499		30,000	80,000			
	Construction – New Dwelling	1499		732,860	676,223			
	Administration	1410		86,984	86,984			
	TOTAL			\$869,844	\$869,844			

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2010	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	07/14/2012		07/14/2014		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050209 Date of CFFP:	FFY of Grant: 2009 FFY of Grant Approval: 2009

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no: 01 for submission)
 Performance and Evaluation Report for Period Ending: 06/30/11 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	\$99,635	\$99,635	\$99,635	
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	50,000			
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴	846,720	896,720	896,720	

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R01050209 Date of CFFP:		FFY of Grant:2009 FFY of Grant Approval: 2009	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01 (for submission) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$996,355	\$996,355	\$996,355	
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R01050209			Federal FFY of Grant: 2009			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	A/E Fees	1430		\$25,000				
	Inspection Fees	1430		20,000				
	Legal and Other Fees	1430		5,000				
	Construction – New Dwelling	1499		846,720	\$896,720	\$896,720		In progress.
	Administration	1410		99,635	99,635	99,635		
	TOTAL			\$996,355	\$996,355	\$996,355		

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2009
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	09/14/2011	05/31/2011	09/14/2013		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
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Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ39R010502-08 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 2008 FFY of Grant Approval: 2008

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: 06/30/11 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	\$94,718		\$94,718	
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures	852,458		852,458	\$6,738
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R010502-08 Date of CFFP:		FFY of Grant:2008 FFY of Grant Approval: 2008	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$947,176		\$947,176	\$6,738
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director		Date		Signature of Public Housing Director	
Maria Marquez, Ph.D., Executive Director					

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

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R010502-08			Federal FFY of Grant: 2008		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	Construct New Units	1499		\$852,458		\$852,458	\$6,738	In progress.
NJ10-13 Authority- wide Projects	Administration	1410		94,718		94,718		
	TOTAL			\$947,176		\$947,176	\$6,738	

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden				Federal FFY of Grant: 2008	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	Dec 2010	Nov 2010	Dec 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ39R010502-07 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 2007 FFY of Grant Approval: 2007

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: 06/30/11 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴		877,851		877,851

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R010502-07 Date of CFFP:			FFY of Grant:2007 FFY of Grant Approval: 2007	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report						
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$877,851		\$877,851		
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director Maria Marquez, Ph.D., Executive Director			Date 			
Signature of Public Housing Director 			Date 			

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

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R010502-07			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	Construct New Units	1499		\$790,066		\$790,066		In progress.
	Administration	1499		87,785		87,785		
	TOTAL			\$877,851		\$877,851		

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2007
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	Dec 2010	Sep 2010	Dec 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
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Part I: Summary		
PHA Name: Housing Authority of the City of Camden	Grant Type and Number Capital Fund Program Grant No: NJ39R010502-06 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: 2006 FFY of Grant Approval: 2006

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: 06/30/11 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)		\$48,691		\$48,691
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 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴		438,216		438,216

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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

Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R010502-06 Date of CFFP:		FFY of Grant:2006 FFY of Grant Approval: 2006	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$486,907		\$486,907	
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director			Signature of Public Housing Director		
Date			Date		
Maria Marquez, Ph.D., Executive Director					

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

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R010502-06			Federal FFY of Grant: 2006		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village	Construct New Units	1499		\$438,216		\$438,216		In progress.
	Administration	1410		48,691		48,691		
	TOTAL			\$486,907		\$486,907		

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2006
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	Dec 2010	Sep 2010	Dec 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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Part I: Summary					
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: NJ39R010502-05 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2005 FFY of Grant Approval: 2005
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)		\$13,274		\$13,274
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures		119,463		119,463
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary						
PHA Name: Housing Authority of the City of Camden		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No: NJ39R010502-05 Date of CFFP:			FFY of Grant:2005 FFY of Grant Approval: 2005	
Type of Grant						
<input type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)		
<input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 06/30/11		<input type="checkbox"/> Final Performance and Evaluation Report				
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA					
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$132,737		\$132,737		
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director			Signature of Public Housing Director			
Date			Date			
Maria Marquez, Ph.D., Executive Director						

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³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

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Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Camden			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: NJ39R010502-05			Federal FFY of Grant: 2005		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
NJ010-000002 Branch Village								
	Construct New Units	1460		\$119,463		\$119,463		In progress.
	Administration	1410		13,274		13,274		
	TOTAL			\$132,737		\$132,737		

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

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Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Camden					Federal FFY of Grant: 2005
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
NJ010-000002 Branch Village	Dec 2010	Sep 2010	Dec 2012		

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

9.0 Housing Needs

Housing Needs of Families in the City of Camden by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income<=30% of AMI	6,465	5	5	5	N/A	N/A	5
Income<=30% but <=50% of AMI	2,588	4	4	5	N/A	N/A	5
Income>50% but <80% of AMI	2,325	2	2	5	N/A	N/A	5
Elderly	1,674	2	2	5	N/A	N/A	5
Families with Disabilities	3,330	5	5	5	N/A	N/A	5
Race/Ethnicity African-American	6,855	5	5	5	N/A	N/A	5
Race/Ethnicity Hispanic	4,825	5	5	5	N/A	N/A	5
Race/Ethnicity Asian	339	5	5	5	N/A	N/A	5
Race/Ethnicity Caucasian	752	5	5	5	N/A	N/A	5

Based upon the information contained in the City of Camden Consolidated Plan and the U.S. Census data: Comprehensive Housing Affordability Strategy (CHAS), the above Table is a statement of the housing needs in the City of Camden. In the “Overall” Needs column, is the estimated number of renter families that have housing needs. For the remaining characteristics, is a rating of the factor on the housing needs from each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact”. N/A indicates that no information is available upon which HACC can make this assessment.

9.1 Strategies for Addressing Housing Needs

- 1.) Maximize the number of affordable units available to the HACC within its current resources.
 - a. Employ effective maintenance and management policies to minimize the number of public housing units off-line.
 - b. Reduce turnover time for vacated public housing units.
 - c. Reduce time to renovate units.
 - d. Seek replacement of units lost to the inventory through mixed finance development and/or demolition.
 - e. Seek replacement of units lost to the inventory through Section 8 replacement housing resources.
 - f. Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the HACC's jurisdiction.
 - g. Maintain or increase Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- 2.) Increase the number of affordable housing units.
 - a. Apply for additional Section 8 vouchers should they become available.
 - b. Leverage affordable housing resources in the community through the creation of mixed-finance housing.
 - c. Pursue housing resources other than public housing or Section 8 tenant-based assistance.
 - d. Increase housing stock by working with the City to acquire additional properties and securing appropriate financing to renovate.
- 3.) Target available assistance to families at or below 30% and 50% of AMI.
 - a. Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing and Section 8 tenant-based assistance.
 - b. Employ admissions preferences aimed at families with economic hardships.

- c. Have adopted policies to support and give preference to working families.
- 4.) Target available assistance to the elderly.
 - a. Seek designation of public housing for the elderly.
 - b. Apply for special-purpose vouchers targeted to the elderly, should they become available.
 - c. Continue to market the HACC Assisted Living Program at Kennedy Tower & Westfield Tower.

10.0 (a) Progress in Meeting Mission and Goals & Objectives

Goals and Objectives	
Goals	Objectives
Forecast Operating Subsidy.	Forecasted Operating Subsidy goals have been met. Under Asset Mgmt. the Projected Expense Level (PEL) tool provided by HUD has made forecasting total operating subsidy simpler. HACC budgets at 90-95% proration which help HACC meet its budget & financial goals.
Evaluate information for cost cutting decisions: a.) Prepare a plan that will assist in cost saving measures which should result in a 7-10% savings over expenses for a 3 year period b.) An ongoing goal to try and achieve each AMP to be a HUD High Performer under the FASS indicator	Currently all cost cutting decisions are a joint effort with Managers, Department/Program Heads, and the Director of Finance, with approval from the Executive Director, strictly based on budgets, current funding (prorated subsidy), and current needs.
Develop detailed individual site evaluations using the new PHAS III to determine needs, strengths and weaknesses	Continue to evaluate each AMP in these areas Through monthly Property Performance Reports
QC forms have been developed for tracking site performance- new monthly reports developed based on PHAS/MASS reporting indicators.	To assist management staff with a more efficient management tool.
Continue to maintain 95% PIC compliance	To stay in compliance and increase reporting rates above the 95%.
Continue to comply with HUD mandate of 3% vacancy rate at each development	To stay in compliance and reduce our vacancy rates to 2%.
Establish a 501(c)(3) corporation for tenant services and create two LLC's	Ongoing process
Improve quality of life issues; enforcing all Federal Regulations equally.	To continue to strive for better communities.
HACC will be creating a Non-Profit Foundation a.) Scholarships for HOPE VI Residents b.) Create outsourcing of development services to other PHA's	To Continue to provide our residents with furthering their educational opportunities.
Promote the Assisted Living Program.	Continue to provide the program so the elderly can age in place.
Expand the HACC's Green Initiative.	Ongoing

Attachment nj010n01

Upgrade our Information Technology infrastructure with a new Broad Band Initiative	Have created and implemented new IT Broad Band Service
Expand services delivered to the high-risk youth.	Expand our Youth Build Program. Partnership with the city to increase services to high-risk youth.
HACC will expand Community Services at Baldwin's Run	Through creation of Endowment Trust Fund Approved by HUD
HACC will work with residents of Branch Village in preparation for submission of a HOPE VI Application to redevelop Branch Village.	To apply for a HOPE VI for Branch Village and continue to provide new development opportunities for our distressed housing developments.
Improve public housing management: (PHAS score)	
Improve housing choice voucher management: (SEMAP)	
Increase customer satisfaction	We have updated the HACC Website for better customer service feedback
Concentrate on efforts to improve specific management functions	Continue to provide Asset Mgmt. Training & Project Based Accounting Training with outside consulting firm. CFO In-service training has been provided for preparation of Budgeting for Site Based Accounting. Weekly meetings are held as needed.
Renovate or modernize public housing units:	Apply for HOPE VI for Branch Village development. HACC has retained two developers who are responsible for the application submission. Also the use of mixed-finance low income tax credits.
Homeownership opportunities: Apply for additional Section8 vouchers: we are continuing to look for voucher opportunities.	Ongoing
Implement measures to deconcentrate property by bringing higher income public housing households into lower income developments: Implementation of income-tiering for all AMP's	Mixing homeownership into our HOPE VI development projects, Working families are given preference during admission to LIPH.
Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments	Mixed finance/HOPE VI sites using income tiering.
Implement public housing security improvements	The HACC continues to partner with State and Local law enforcement agencies. Use of website for anonymous reporting of crime incidents' within LIPH.

Attachment nj010n01

<p>Increase the number and percentage of employed persons in assisted families</p>	<p>The HACC continues to work with residents of public housing and utilize the Section 3 program to further our goals. The Endowment Trust also assisting in Employer/Employee Specialist. The building of the Education & Training Community Facility will also assist in training that will lead to employment.</p>
<p>Provide or attract supportive services to increase independence for the elderly or families with disabilities</p>	<p>Continue to implement the “Assisted Living” program at Kennedy and Westfield Towers.</p>
<p>Creation of the Adult Daycare Program</p>	<p>\$2,230,168 in HUD funds for Capital Fund Education & Training Community Facility (CFCE) Program. Facilities will house the Adult Daycare Program</p>
<p>Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability</p>	<p>HACC continues to qualify applicants based on the eligibility criteria as set forth by the HACC ACOP and HUD’s Public Housing Occupancy Guidebook and HUD Regulation</p>
<p>Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status or disability.</p>	<p>HACC continues to provide decent, safe, sanitary, and in good repair housing to our residents through annual UPCS inspections to monitor and address any repairs needed to units.</p>
<p>Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required</p>	<p>All housing developments have designated handicap accessible units in different bedroom sizes. The ACOP has been revised in accordance with compliance of the Asset Management Model and HUD Regulation.</p>
<p>Create new ways to increase revenue for the HACC</p>	<p>. An Asset management plan has been developed with a new Organizational Structure to increase efficiency and promote revenue. The Assisted living Program has also been a source of increased revenue.</p>
<p>Increase the quality of the current housing stock.</p>	<p>HACC will continue to use CFP funds to improve and upgrade its housing stock. Also, Low Income Tax Credits will be used to redevelop AMP’s.</p>
<p>Adopt Asset Management Policy in accordance with new HUD rules and regulations</p>	<p>Continue to implement (1)Project-based funding, (2) Project-based budgeting (3) Project-based accounting (4) Project-based management (5) Project-based performance assessments. All Stop-Loss mandates from HUD are being followed to stay in compliance.</p>