

<b>PHA 5-Year and Annual Plan</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 4/30/2011</b>
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<b>1.0</b>	<b>PHA Information</b> PHA Name: Georgetown Housing Authority _____ PHA Code: KY061 _____ PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 10/01/2015 _____												
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: 328 _____ Number of HCV units: 399 _____												
<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only												
<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)												
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program <table border="1"> <tr> <th>PH</th> <th>HCV</th> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>	PH	HCV						
PH	HCV												
	PHA 1:												
	PHA 2:												
	PHA 3:												
<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.												
<b>5.1</b>	<b>Mission.</b> 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: <b>5.1 MISSION: THE GEORGETOWN [KY] HOUSING AUTHORITY (GHA) IS COMMITTED TO PROVIDING QUALITY, AFFORDABLE HOUSING TO LOW AND MODERATE-INCOME FAMILIES AND INDIVIDUALS IN A SAFE, DESIRABLE, NON-DISCRIMINATORY NEIGHBORHOOD SETTING, FULLY ACCESSIBLE TO ALL, WHILE PROMOTING ECONOMIC INDEPENDENCE AND SELF-SUFFICIENCY TO IMPROVE THE OVERALL QUALITY OF LIFE FOR OUR RESIDENTS.</b>												

5.2	<p><b>Goals and Objectives.</b> 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.</p> <p><b>5.2 Goals and Objectives.</b> 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.</p> <p><b>I. HUD Strategic Goal Increase the availability of decent, safe and affordable housing</b></p> <p><b>A. PHA Goal: Improve the quality of assisted housing</b></p> <ul style="list-style-type: none"> <li>o The GHA has established monthly Resident Advisory Board and Council meetings to better communicate the goals and directives of the HA to its residents.</li> </ul> <p><b>1. Concentrate on efforts to improve specific management functions:</b> (List: e.g., public housing finance; voucher unit inspections)</p> <ul style="list-style-type: none"> <li>o Continue to improve work order completion time</li> <li>o Decrease vacancy rate</li> <li>o Focus housing management efforts to emphasize curb appeal</li> <li>o Good housekeeping; (Policy enforcement)</li> <li>o UAP's are sent directly to the utility vendors</li> <li>o Improve HQS enforcement</li> <li>o Continue to improve financial internal controls</li> <li>o Collaborate with local law enforcement to improve security at sites; Meet to review and discuss monthly police reports; implement security plan and foot patrol; initiate Block-Watch program and increase visibility at resident meetings.</li> <li>o Streamline procurement</li> <li>o Partner with local community agencies to improve and strengthen community relations and encourage on-site services in public housing communities.</li> <li>o Additional staff training in all management areas will continue to be provided both in-house and offsite.</li> <li>o It shall be the continued goal of the GHA to improve PHAS and SEMAP scores; the authority is now recognized as a PHAS &amp; SEMAP "High Performer" for FY2014</li> <li>o Continue to update, publish and distribute procedures and policy manual for all programs.</li> <li>o Board of Commissioner have reviewed and approved all policies to include job descriptions, organization chart, and employee handbook. Will continue to review and approve when changes or updates are made.</li> <li>o Restructure agency based on need and funds</li> <li>o Update and improve Website</li> <li>o Completed and organizational review of Georgetown Housing Authority with improved employee job descriptions and goals to enhance the GHA ability to deliver services to its residents while dealing with dwindling financial resources.</li> <li>o Exploring the option of sharing resources, personnel with other nearby housing authorities.</li> </ul> <p><b>2. Renovate or modernize public housing units: (On-going)</b></p> <ul style="list-style-type: none"> <li>o Please see Strategies for Comprehensive Modernization utilizing Capital Funds.</li> </ul> <p><b>B. PHA Goal: Increase assisted housing choices (Utilized)</b> <b>Objectives: Provide voucher mobility counseling:</b></p> <ul style="list-style-type: none"> <li>o All eligible HCV recipients, to include new move-ins and portability participants will be briefed at initial voucher issuance.</li> </ul> <p><b>1. Conduct outreach efforts to potential voucher landlords: (Conduct landlord briefings twice a year)</b></p> <ul style="list-style-type: none"> <li>o The HA will continue its outreach plans to attract landlords in suitable locations throughout Scott County to improve and increase its owners/agents base.</li> <li>o The HA will continue to host landlord briefing meetings to educate and familiarize potential new landlords and update existing landlords on the Section 8 HCV Program.</li> </ul>
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- The HA will continue to brief new applicants that come into our jurisdiction by way of the waiting list, portability, annual recertification, and on an as needed basis on the HCV program guidelines and obligations of all involved.
- GHA will continue to maximize program utilization dollars of HCV annual budget authority funding while ensuring Rent Reasonableness to house as many families as possible.

**C. PHA Goal: Increase assisted housing choices**  
**Objectives: Implement voucher Homeownership Program based on grant funding. (Initiate and refer tenants to respective counseling agencies. Establish MOU's with REACH and Community Ventures Corporation to increase housing and permanent housing choices for HCV and Public Housing program participants.**

**II. HUD Strategic Goal: Improve community quality of life and economic vitality**

**A. PHA Goal: Provide an improved living environment**  
**Objectives: Implement measures to de-concentrate poverty by bringing higher income public housing households into lower income developments:**

- The HA will continue to utilize available communication strategies to publicize and mark its housing units throughout Scott County and the City of Georgetown and not just target low income/poverty areas. Methods currently being used is the HA website at [www.gtownha.org](http://www.gtownha.org). This site enables outreach to potential referral sources and offers information on public housing and the Section 8 HCV program to include valuable information on eligibility requirements, documents required to make an application, etc. (Currently under construction) The HA also publishes a newsletter that is informative and includes resident families and community events.
- The De-concentration Rule as contained in Section 3 of the Admissions and Continued Occupancy Policy (ACOP) will continue to be enforced.

**1. Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:**

- Public Housing: Measures to de-concentrate poverty through our approved De-concentration Rule as contained in Section II of the Agency Plan have been implemented and will continue to be monitored at monthly manager meetings.

**B. PHA Goal: Increase assisted housing choices**

- Section 8: Measures to provide de-concentration for Section 8 applicants include a website to be established to provide prospective tenants and landlords with available unit locations by poverty levels and census tracts. Section 8 applicants and program participants are provided with jurisdictional maps and are encouraged to locate housing in low-poverty areas. To further increase assisted housing choices, portability is presented along with PHA contact information for those who chose to exercise portability.

**1. Implement public housing security improvements:**

- Limit ingress and egress at all developments.
- HA staff will continue working with Law Enforcement Agencies.
- The HA is investigating state-of-the-art security cameras in housing communities.
- Increase and improve lighting in all housing communities.
- HA will examine the possibility of earmarking some of its capital fund monies toward efforts in providing safer housing communities by utilizing Georgetown Police and Sheriff Departments. Currently, we are working on a security plan involving both agencies listed above. HA will continue to maintain a close working relationship with law enforcement, which provides us with weekly incident and arrest reports in our housing communities.

**2. Other: (list below)**

- The HA continues to enforce its Screening and Eviction Rule formerly known as One Strike Policy

**III. HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals.**

	<p><b>A. PHA Goal: Promote self-sufficiency and asset development of assisted households.</b>  <b>Objectives: Increase the number and percentage of employed persons in assisted families:</b>  <b>HA staff will continue its efforts to encourage its residents to move to work by providing services and referrals, etc.</b></p> <p><b>1. Provide or attract supportive services to improve assistance recipients' employability; On-Going</b></p> <ul style="list-style-type: none"> <li>○ The HA will continue to seek new innovative partnerships to improve and enhance initiatives for its residents to assist them to become employable or employed.</li> </ul> <p><b>2. Provide or attract supportive services to increase independence for the elderly or families with disabilities: On-Going</b></p> <ul style="list-style-type: none"> <li>○ The HA will continue to provide on-site resources to assist elderly and/or disabled families with educational, informational and supportive services to encourage independent living. (Southland Church, Hometown Pharmacy, and Community Life Learning Center) (On-going)</li> </ul> <p><b>3. Other: (list below)</b></p> <ul style="list-style-type: none"> <li>○ Continue to monitor and enforce its Community Services Requirements policy.</li> </ul> <p><b>IV. HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans (On-going)</b></p> <p><b>A. PHA Goal: Ensure equal opportunity and affirmatively further fair housing</b>  <b>Objectives: Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability:</b></p> <p>The HA continues to ensure equal housing opportunity for all housing applicants and affirmatively furthers fair housing as contained in the Fair Housing Policy of the HA's Admissions and Continued Occupancy Policy (ACOP) and Administrative Plan. 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 and disability.</p> <p>Affirmative measures to provide a suitable living environment for those living in assisted housing are specified in the HA Admissions and Continued Occupancy Policy (ACOP) and Administrative Plan. The HA is also educating residents at the time of orientation on the new Violence against Women Act. Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required. Both the PH and HCV programs now offer a housing preference for homeless veterans.</p> <ul style="list-style-type: none"> <li>○ To provide interpreters upon request.</li> </ul>



**PHA Plan Update**

(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

(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.

6.0

**6.0 PHA Plan Update**

Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

The Georgetown Housing Authority is a one site-based management operation and has revised its ACOPS and Section 8 Administrative Plan to include local preferences as well as adjusting flat rents. Additionally, the GHA now offers a housing preference for homeless veterans in both the PH and HCV programs. A copy of the 5-Year and Annual Plans may be obtained at the offices of the Georgetown Housing Authority at 139 Scroggin Park, Georgetown, KY.

**903.79 (2) Financial Resources****Financial Resources: Planned Sources and Uses**

Sources	Planned Money	Planned Uses
<b>1. Federal Grants (Fiscal Year 2015) Grants</b>		
a. Public Housing Operating Fund	\$1,030,576	Public Housing
e. Annual Contributions for Section 8 Tenant Based Assistance (estimate)	\$1,917,418	Housing Choice Voucher
Resident Self Sufficiency	\$45,908	Housing Choice Voucher
<b>Capital Fund Prior Year</b>		
2014	\$335,636	CFP Funds
2013	\$9,601	CFP Funds
<b>2. American Recovery and Reinvestment Act Grant (unobligated funds only)</b>		
		PHA Operations
<b>3. Public Housing Dwelling</b>		
Rental Income	\$817,554	PHA Operations
<b>Total Resources</b>	<b>\$4,156,693</b>	

**903.79 (4) Rent Determination –**

**Public Housing:** The HA employs discretionary policies for determining income based rents. The minimum rent is set at \$50.00 The HA has adopted a discretionary minimum rent hardship exemption policy. Between income reexaminations, tenants must report changes in income or family composition to the HA which may result in an adjustment to tenants rent. In setting the market-based flat rents, the HA uses the Section 8 rent reasonableness study of comparable housing and survey of rents listed in local newspapers and on web-site.

**Housing Choice Voucher Program:** The HA's payment standard for HCVP is at or above 90% but below 110% of FMR. FMR's are adequate to ensure success among assisted families in the HA's segment of the FMR area. The payment standards are reevaluated for adequacy on an annual basis. Additional, detailed language regarding eligibility, selection and admissions policies and wait list procedures for both the Public Housing and Housing Choice Voucher Programs can be found in the Admissions and Continued Occupancy Policy (ACOP) and the Housing Choice Voucher Administrative Plan.

**903.79 (5) Operation and Management - (A)** The rules, standards and policies of the HA that govern maintenance and management are covered in the agency's maintenance plan. They are extensive and comprehensive and cannot be included within the limits of this pace. A copy of the policies and procedures can be made available upon request. **(B)** HUD programs under the HA management:

Program Name	Units or Families Served at Year Beginning	Expected Turnover
<b>Public Housing</b>	<b>320</b>	<b>45</b>
<b>Housing Choice Voucher</b>	<b>326</b>	<b>48</b>



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**903.79 (6) Grievance Procedures - HA's** grievance procedure is provided to assure that any housing authority applicant/resident has the opportunity for a hearing if that applicant/resident disputes within a reasonable time an HA action or failure to act which involves that applicants/residents request for admission and/or lease with the HA or with any HA regulations which adversely affect that individual, residents rights, duties, welfare, or status. The grievance procedures are outlined and followed according to the agency's ACOP and Administrative Plan. The document is available upon request at all administrative offices and housing development locations.

**903.79 (9) Designated Housing Plan –** Available units for Elderly and Disabled families are available at – Washington Heights, Washington Streets, Scroggin Park, Main, Teddy Lynn, and Prather Place Development.

**903.79 (12) Community Service and Self Sufficiency -** The HA has partners with a number of community organizations to provide services for residents that assist and support them and their families.

**Neighborhood Network Center –** HA currently has one neighborhood network center located at 139 Scroggin Park. The center offers a variety of programs: Adult basic skills; GED prep; computer skill classes (basic computer skills, how to use Microsoft Office; how to use email and internet services); homework, health, youth book club programs; assistance in job search; and other youth, adult and senior programing. There are weekly and monthly activities.

**Self-Sufficiency -** Any policies or programs of the HA for the enhancement of the economic and social self sufficiency of assisted families, including families under Section 3, Section 8 and public housing.

**FSS; Resident Employment/Case Manager –** the HA currently has one full-time self-sufficiency coordinator, acts as Case Manager to assist residents in improving their economic self-sufficiency and employment. The Family Self Sufficiency Coordinator works with any residents that calls for assistance or referred by their managers. The coordinator will first conduct an individualized assessment to help a resident identify their interest, skills, goals, barriers, and needs. The resident and the coordinator will then strategize to help the resident find a job or obtain a better job. The coordinator will also refer the resident to other services available in the community that are needed to help them in their job search, such as GED preparation course, resume assistance, interview skills, job training, and other skills to help employability. Housing Choice Voucher FSS Coordinator currently serves 32 participants. The GHA will continue to apply for the FSS coordinators grant.

**TANF Agencies:** HA's case manager's work closely with the TANF Agency in Georgetown (K-TAP) that serve residents eligible for such services. The HA has entered into a cooperative agreement with the TANF (K-TAP) Agency, to share information and/or target supportive services. Upon completion of all policies/procedures the HA will ensure all families receive training; inform tenants of new policy on admissions and reexamination; actively notify residents of new polices at times in addition to admission and reexamination. HA makes every effort to encourage contractors to hire public housing residents and other Section 3 persons to the greatest extent feasible. HA helps to link public housing and Section 8 residents and other Section 3 persons to training and employment opportunities whenever possible and does significant outreach to residents to notify them of the availability of such opportunities through resident meetings and through their case managers.

**How the PHA will comply with the requirements of Community Services and changes resulting from Welfare Program requirements:**

To the greatest extent possible and practical, the HA will provide names and contact at agencies that can provide opportunities for residents, including disabled, to fulfill their community service obligations (according to QHWRA), a disabled person who is otherwise able to be gainfully employed is not necessarily exempt from the Community Service requirement. HA will also provide in-house opportunities for volunteer work or self-sufficiency programs. HA will provide the family with exemption verification forms and recording/certification documentation forms and a copy of the policy at initial application and at lease execution. HA will make the final determination as to whether or not a family member is exempt from the Community Service requirement. Resident may use the Grievance Procedure if they disagree with the determination. At least thirty (30) days prior to Annual Re-Examination and/or lease expiration, HA will begin reviewing the exempt or non-exempt status and compliance of family members. If a family member is



found to be noncompliant, the HA will enter into an agreement with the non-compliant member and head of household to make-up the deficient hours over the next twelve (12) month period. If, at the next Annual Re-examination, the family member, is still non-compliant the lease will not be renewed and the entire family will have to vacate, unless the non-compliant member agrees to move out of the unit. The family may use the Grievance Procedure to protest the lease termination.

**907.39 (13) Safety and Crime Prevention**

(i) A description of the need for measures to ensure the safety of public housing residents. ii) Description of coordination between the PHA and appropriate police department for carrying out crime prevention measures and activities: The need for safety and crime prevention has increased in Georgetown, KY over the past year. The HA has gathered information from public and community meetings, and PA employees to determine the need for the HA actions to improve safety of residents. The HA will utilize Georgetown Police and Scott County Sheriff Departments for the provision of crime-and/or drug-prevention activities, crime prevention through activities targeting at-risk youth, adults or seniors, and a volunteer resident patrol/block watch program. We will coordinate efforts to prevent crime with the following activities: To hold neighborhood crime watch meetings; patrol (foot or car) housing authority properties; partnership with the Father Day Initiative Annual Board Meeting, Back to School Rally and National Night Out, Share the Joy, and other events. The Quality of Life (QOL) problems that are precursors to drug, gang and serious criminal activity are unabated noise complaints, loitering, disorderly conduct, vandalism and trespassing. High visibility of law enforcement will be maintained through uniforms, marked vehicles, and presence, creating a visual deterrent to criminal behavior. The HA will coordinate safety efforts with those of other law enforcement agencies as such; meet and communicate regularly with the Georgetown Police Department, Scott County Sheriff Department and other law enforcement agencies; exchange information and work cooperatively, in order to provide a safe, secure and enjoyable environment for all residents. The GHA is also investigating the use of state-of-the-art security cameras to enhance overall security for each development in the authority.

**907.39(14) Pets:** Residents are permitted to keep pets with written permission from HA. The privilege may be revoked at any time subject to HA's grievance procedure if the animal becomes destructive, a nuisance, or a health or safety hazard to the other residents. **24 CFR Part 5 Subpart C** and with regard to assistance animals Section 504; Fair Housing Act (42 U.S.C.); **24 CFR 5.303**. Details of the HA's Pet Policy is available at the Administrative Office.

**907.39(15) Civil Rights Certification:** HA is in compliance with the KY State Consolidated plan.

**907.39(16) Fiscal Year Audit:** The most recent audit was submitted to HUD. It is available for review upon reasonable request at all Administrative and Housing Development Office.

**907.39(17) Asset Management:** The HA recently centralized its maintenance warehouse. We have transitioned to a single development with a central office based accounting system. HA will utilize Capital Fund grant money to improve management deficiencies; increase occupancy rates by providing crime prevention services and reduce the amount of computer processing time for wait list management and eligibility determination by updating and relocating server.

**907.39(18): Violence Against Women Act (VAWA)** In an effort to enhance the safety of the applicant/resident. HA will offer case management service to those in need. HA will also use the resources of the Scott County Bluegrass Domestic Violence Program (Breaking the Cycle) an organization charged with increasing safety for victims of domestic violence and their children, and to make referrals for victims. HA will offer training to various groups of HA staff: those responsible for determining an applicant's eligibility for housing; those at the housing developments and HCV & those responsible for overseeing resident continued occupancy; and staff involved in intervention. The training will educate staff on how to obtain information from the applicant/resident who is seeking protection under VAWA and make appropriate referrals to agencies that have been identified as offering assistance to such victims. Resident council members and other key residents will also receive training on how to help victims get connected to services when actual or threatened domestic abuse situation occurs. The HA has notified all current residents of public housing of provisions of VAWA. VAWA has been adopted. Residents should contact their manager in the event they are a victim of or are facing lease violations for an actual or threatened domestic abuse incident. All applicants will receive a certification form with their applicant packet that will offer them the opportunity to make HA aware of the fact if they have been a victim of an actual or

	threatened domestic violence incident that may impact their application for housing. In the last year, HA has not knowingly denied any person for housing due to their being a victim of domestic violence.
7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p><b>7.0 Project –based vouchers:</b> Construction of Harmony Village by Georgetown Affordable Housing is complete. HA committed 34 project-based vouchers to Georgetown Affordable Housing for Harmony Village Development- 151 Cornwallis Drive, Georgetown, KY 40324. Lease-up began September, 2009. The usage of project-based voucher's is consistent with HA's annual plan in terms of the eligibility criteria. In addition our goal is to work collectively with the Georgetown community in strengthening neighborhoods.</p>
8.0	<b>Capital Improvements.</b> Capital Fund Documents for 2015 are now de-coupled from the Agency Plan and have already been forwarded to HUD; see HUD Form 50075.2 approved by HUD in 2013.
8.1	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> 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.</p> <p>All Performance &amp; Evaluation Reports were forwarded to HUD with the 2015 CFP Annual Plan &amp; 5-Year Plan submission.</p>
8.2	<p><b>Capital Fund Program Five-Year Action Plan.</b> 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.</p> <p>Five-Year Action Plan is now de-coupled from the Agency Plan and has been delivered to HUD with the 2015 CFP submission</p>
8.3	<p><b>Capital Fund Financing Program (CFFP).</b></p> <p><input type="checkbox"/> 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>



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Public Housing Waiting list total	# of families	% of total families				
	Income <30% of AMI	204	100			
	Income>30% but <50% of AMI	9	100			
	Income>50% but <80% of AMI	2	100			
	Families with children	139	64.06			
	Elderly Families	25	11.52			
	Families with Disabilities	75	34.57			
	Race/Ethnicity White	161	74.19			
	Race/Ethnicity Black	52	23.96			
	Race/Ethnicity Hispanic	3	1.38			
Section 8 Wait list totals	# of total families	264	% of total families	Annual Turnover		
	30% of AMI	116	99			
	Income>30% but <=50% of AMI	1	1			
	Income>50% but<80% of AMI	0	0			
	Families with Children	108	94			
	Families with elderly	8	7			
	Families with Disabilities	1	1			
	Race/Ethnicity White	54	46.15			
	Race/Ethnicity Black	63	53.85			
	Race/Ethnicity Hispanic	0	0			



9.1	<p><b>Strategy for Addressing Housing Needs.</b> 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. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p><b>9.1 Strategy for Addressing Housing Needs.</b> 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. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p><b>Strategy for Addressing Housing Needs.</b></p> <p><b>Public Housing</b></p> <ul style="list-style-type: none"> <li>○ The HA will continue to develop marketing strategies that promote each development and the growth of the HA.</li> <li>○ The HA will promote affordable housing unit development through the use of Low-Income Housing Tax Credit (LIHTC).</li> <li>○ The HA will reduce vacancy turn-around time in each development.</li> <li>○ The GHA is currently addressing accessibility concerns in 16 units to comply with a Voluntary Compliance Agreement (VCA) with HUF FHEO and will complete the upgrades in 2015.</li> </ul> <p><b>Housing Choice Voucher Program</b></p> <ul style="list-style-type: none"> <li>○ The HA may apply for additional Section 8 vouchers, if, after evaluating the rental market in HA's jurisdiction, a determination is made that the market can absorb additional vouchers.</li> <li>○ The HA will continue to develop marketing strategies that promote landlord participation in the Housing Choice Voucher Program.</li> <li>○ The HA will continue to make available project-based assistance as a tool in the development of affordable housing.</li> </ul> <p>In addition, the HA is working in collaboration with other housing providers to provide and retrieve information about the agency's available housing stock on a regular basis. The HA's Managers and Resident Service Coordinator act as a liaison in the community to disseminate information about resources and self-sufficiency programs. Case management and other resident services are provided for all public housing residents and Housing Choice Voucher Program tenants. The HA publishes a monthly newsletter and is completing the update of its agency website.</p>
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**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.
- (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

**10.0 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. (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification" "HA will amend or modify its agency plan upon the occurrence of any of the following events during the first nine months of the terms of an approved plan:

- a. A federal statutory or regulatory change is made effective and, in the opinion of the authority, has either substantial programmatic or financial effects on the program administered by the Authority, or creates substantial obligations or administrative burdens beyond the programs under administration at the time of the plan year.
- b. Any other events that the Authority's Board determines to be an significant amendment or modification of the approved annual plan.

### **Strategies for Comprehensive Modernization Utilizing Capital Funds**

The Housing Authority of Georgetown (HA) is currently updating the Physical Needs Assessment to access the needs of its developments following the completion of the 504/ADA upgrades which are scheduled to be completed in 2015.

### **PROGRESS IN MEETING CURRENT FIVE YEAR PLAN MISSION AND GOALS**

10.0 The Housing Authority of Georgetown has transitioned into one site-based management. The Portfolio Manager and other key management staff continue to meet regularly to discuss ways on how to improve operating methods and provide better services to the residents of our housing communities. Maintenance staff is assigned to each community that enables accountability of their time resulting in improved efficiency and response time. Efforts continue to improve unit turnaround time. With the increased emphasis on good housekeeping, more home visits, grounds inspection, new landscaping, reinforcing the need for residents to take pride in their community by participating in keeping their communities clean, there is noticeable improvement in curb appeal in our housing developments. Increased home inspections have also resulted in improved unit conditions. Applications are made available and accepted at the management office. The HA is currently meeting to discuss and implement goals and objectives to address public safety and security concerns. The HA is working to attain 100% occupancy in all of its housing communities. Special emphasis is being placed on good housekeeping and resident participation in keeping their community clean; stricter rules were implemented and are being enforced to ensure better management. Resident Council meetings in 2015 will include updates on planning, capital improvements, security and lease enforcement initiatives. The Authority's is now a high performer with a PHAS score of 95. We are working diligently to enhance our operations and maintain our current levels of high service. Staff-members are dedicated to quality assurance and this, along with the emphasis being placed on increased inspections, improved management of client files, reduction in errors, improve compliance with RIM requirement, etc., will go a long way in helping us maintain our operations. Marketing efforts are also being made to increase occupancy. The HA also continues to implement its de-concentration policy community-wide. The SEMAP score for the GHA for FYE 9/30/14 is 145 which designates the authority as a high performer. The HCV department has made grant applications for the HCV Family Self Sufficiency (FSS) and Home-ownership programs; and continues to maintain and serve FSS participants/ and Homeownership clients. The GHA has also implemented the use of a housing preference for homeless veterans in both the PH and HCV programs. The Section 8 HCV Administrative Plan was revised to include homeownership. With the recent reorganization and restructuring of the HA, improved communications, emphasis on customer service and overall improvement in management operations has allowed the HA to operate more efficiently and effectively and fulfill its mission and goals to provide adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

### **Statement of Substantial Deviation**

There was no substantial deviation or amendment to this PHA Annual Plan.



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11.0	<p><b>Required Submission for HUD Field Office Review.</b> 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. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <ul style="list-style-type: none"> <li>(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)</li> <li>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</li> <li>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</li> <li>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</li> <li>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</li> <li>(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.</li> <li>(g) Challenged Elements</li> <li>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</li> <li>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</li> </ul>
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# **PHAS & SEMAP DOCUMENTATION**





U.S. Department of Housing and Urban  
OFFICE OF PUBLIC AND INDIAN HOUSING  
REAL ESTATE ASSESSMENT CENTER

**Public Housing Assessment System (PHAS) Score Report for Interim Rule**

Report Date: 01/26/2015

PHA Code:	KY061
PHA Name:	Housing Authority of Georgetown
Fiscal Year End:	09/30/2014

PHAS Indicators	Score	Maximum Score
Physical	36	40
Financial	24	25
Management	25	25
Capital Fund	10	10
Late Penalty Points	0	
<b>PHAS Total Score</b>	<b>95</b>	<b>100</b>
<b>Designation Status:</b>	<b>High Performer</b>	
Published 01/26/2015	Initial published	01/26/2015

Financial Score Details	Score	Maximum Score
1. FASS Score before deductions	24.38	25
2. Audit Penalties	0.00	
Total Financial Score Unrounded (FASS Score - Audit Penalties)	24.38	25

Capital Fund Score Details	Score	Maximum Score
Timeliness of Fund Obligation:		
1. Timeliness of Fund Obligation %	90.00	
2. Timeliness of Fund Obligation Points	5	5
Occupancy Rate:		
3. Occupancy Rate %	100.00	
4. Occupancy Rate Points	5	5
Total Capital Fund Score (Fund Obligation + Occupancy Rate):	10	10

Notes:

1. The scores in this Report are the official PHAS scores of record for your PHA. PHAS scores in other systems are not to be relied upon and are not being used by the Department.
2. Due to rounding, the sum of the PHAS indicator scores may not equal the overall PHAS score.
3. "0" FASS Score indicates a late presumptive failure. See 902.60 and 902.92 of the Interim PHAS rule.
4. "0" Total Capital Fund Score is due to score of "0" for Timeliness of Fund Obligation. See the Capital Fund
5. PHAS Interim Rule website - <http://www.hud.gov/offices/reac/products/prodphasinrule.cfm>





U. S. Department of Housing and Urban Development  
Louisville Field Office, Region IV  
601 West Broadway, Room 110  
Louisville, Kentucky 40202

December 19, 2014

Mr. Tom Wilson  
Executive Director  
Housing Authority of Georgetown  
139 Scroggin Park  
Georgetown, KY 40324

Dear Mr. Wilson:

Thank you for completing your Section 8 Management Assessment Program (SEMAP) certification for the Housing Authority of Georgetown (HAG). We appreciate your time and the attention given to the SEMAP assessment process. SEMAP enables HUD to better manage the Section 8 Tenant-Based rental assistance program by identifying PHA capabilities and deficiencies related to the administration of the Section 8 program. As a result, HUD will be able to provide more effective program assistance to PHAs.

The HAG has a **final score for the fiscal year ended September 30, 2014 is 100% (145 points earned of a maximum 145 points). This designates your housing authority as a High PERFORMER.** Enclosed for your information is the worksheet that provides the calculation of the PHA scoring and rating. The following table lists the score for each indicator.

SEMAP INDICATORS		POINTS EARNED
Indicator 1	Selection from the Waiting List (24 CFR 982.54(d)(1) and 982.204(a))	15
Indicator 2	Reasonable Rent (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.504)	20
Indicator 3	Determination of Adjusted Income (24 CFR part 5, subpart F and 24 CFR 982.1)	20
Indicator 4	Utility Allowance Schedule (24 CFR 982.517)	5
Indicator 5	Housing Quality Standards (HQS) Quality Control (24 CFR 982.405(b))	5
Indicator 6	Housing Quality Standards Enforcement (24 CFR 982.404)	10
Indicator 7	Expanding Housing Opportunities (24 CFR 982.54(d)(5))	5
Indicator 8	Payment Standards (24 CFR 982.503)	5
Indicator 9	Timely Annual Reexaminations (24CFR 5.617)	10
Indicator 10	Correct Tenant Rent Calculations (24CFR 982, Subpart K)	5
Indicator 11	Pre-Contract HQS Inspections (24 CFR 982.305)	5
Indicator 12	Annual HQS Inspections (24 CFR 982.405(a))	10
Indicator 13	Lease-Up	20
Indicator 14	Family Self-Sufficiency (24CFR 984.105 and 984.305)	10
Indicator 15	De-concentration Bonus	N/A
PHA TOTAL SCORE		145
MAXIMUM SCORE POSSIBLE		145

***HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.***



The SEMAP rating is subject to change based on conflicting information disclosed in the PHA's fiscal IPA audit. As a reminder, the fiscal audit is due nine months following the end of the PHA's fiscal year. The SEMAP rating may also change as the result of information discovered during a confirmatory review.

We appreciate your cooperation with the SEMAP process. If you have any questions regarding any information in the rating process you may contact me at 502-618-8152 or Carol.C.Spencer@hud.gov, Sinae Lashley, SEMAP Coordinator, at 502-618-8154 or Sinae.R.Lashley@hud.gov, or Barbara Finch, Public Housing Revitalization Specialist, at 502-618-8118 or Barbara.Finch@hud.gov.

Sincerely Yours,



J. Carol Spencer  
Acting Director  
Office of Public Housing  
Louisville Field Office

Enclosure

cc:

Mr. Tim Foley  
Chairperson of the Board  
Housing Authority of Georgetown  
220 Quail Run Road  
Georgetown, KY 40324

The Honorable Everett Varney  
Mayor, City of Georgetown  
100 Court Street  
Georgetown, KY 40324

HA KY061

## Georgetown Housing Authority

FYE: 09/30

		PHA		HUD	PHA		MAX		COMMENTS
INDICATOR	CERT	VERIF.	SCORE	SCORE	SCORE	DEFINITION	SCORE		
1 WAITING LIST	Y	Y	15	15	15	15 = 98%+	15		
2 REAS. RENT	Y	Y	20	20	20	20 = 98%+	20		
3 ADJ INCOME	Y	Y	20	20	20	20 = 90%+	20		
4 UTIL ALLOW	Y	Y	5	5	5	5 = min size	5		
5 HQS QC	Y	Y	5	5	5	5 = min size	5		
6 HQS ENFORCE	Y	Y	10	10	10	10 = 98%+	10		IPA findings 9/30/12; addressed
7 EXP HSG OPP	Y	Y	5	5	5	5 (metro)	5		
8 PYMT STAND	Y	Y	5	5	5	5 = 98%+	5		
9 ANNUAL REEX		Y-MTCS	10	10	10	10 = >5%	10		
10 CORRECT RENT		Y-MTCS	5	5	5	5 = <=2%	5		
11 PRE HQS	N/A	Y-MTCS	5	5	5	5 = 98%- 99%	5		
12 ANNUAL INSP	N/A	Y-MTCS	10	10	10	N/A	10		
13 LEASE-UP		FMD RPT	20	20	20	20 = < 95%	20		106% of ABA
14 FSS	Y	Y	10	10	10	5 = 80%+	10		
15 D- BONUS	N/A	N/A	0	0	N/A	N/A	N/A		
			145	145	145				

## LEASE-UP

UNITS MO LEASED	4164
DIV 12	
UMA-YES	4788
PERCENT	92%

## ABA

AVAILABLE	\$ 1,984,179
EXPENDED	\$ 1,942,891
PERCENT	98%
SCORE	145/145

RATING HIGH =&gt;100%


 PHRS: 2/9/14  
 DATE:



**HOUSING CHOICE VOUCHER  
(SECTION 8)  
HOME OWNERSHIP**

## **PART VII: HOMEOWNERSHIP**

[24 CFR 982.625 through 982.643]

### **15-VII.A. OVERVIEW [24 CFR 982.625]**

The homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted or an existing participant in the HCV program. The PHA must have the capacity to operate a successful HCV homeownership program as defined by the regulations.

There are two forms of homeownership assistance a PHA may offer under this option: monthly homeownership assistance payments, or a single down payment assistance grant. PHAs may choose to offer either or both forms of homeownership assistance, or choose not to offer either. If a PHA offers both forms of assistance, a family must choose which form of assistance to receive.

The PHA must offer either form of homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the PHA to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation. The PHA must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The PHA may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the PHA has otherwise opted not to implement a homeownership program.

The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

## **15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627]**

The family must meet all of the requirements listed below before the commencement of homeownership assistance. The PHA may also establish additional initial requirements as long as they are described in the PHA administrative plan.

- The family must have been admitted to the Housing Choice Voucher program.
- The family must qualify as a first-time homeowner, or may be a cooperative member.
- The family must meet the Federal minimum income requirement. The family must have a gross annual income equal to the Federal minimum wage multiplied by 2000, based on the income of adult family members who will own the home. The PHA may establish a higher income standard for families. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit.
- For disabled families, the minimum income requirement is equal to the current SSI monthly payment for an individual living alone, multiplied by 12.
- For elderly or disabled families, welfare assistance payments for adult family members who will own the home will be included in determining whether the family meets the minimum income requirement. It will not be included for other families.
- The family must satisfy the employment requirements by demonstrating that one or more adult members of the family who will own the home at commencement of homeownership assistance is currently employed on a full-time basis (the term 'full-time employment' means not less than an average of 30 hours per week); and has been continuously so employed during the year before commencement of homeownership assistance for the family.
- The employment requirement does not apply to elderly and disabled families. In addition, if a family, other than an elderly or disabled family includes a person with disabilities, the PHA must grant an exemption from the employment requirement if the PHA determines that it is needed as a reasonable accommodation.
- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option
- Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of any home.
- Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c).



### **15-VII.C. SELECTION OF FAMILIES [24 CFR 982.626]**

Unless otherwise provided (under the homeownership option), the PHA may limit homeownership assistance to families or purposes defined by the PHA, and may prescribe additional requirements for commencement of homeownership assistance for a family. Any such limits or additional requirements must be described in the PHA administrative plan.

If the PHA limits the number of families that may participate in the homeownership option, the PHA must establish a system by which to select families to participate.

### **15-VII.D. ELIGIBLE UNITS [24 CFR 982.628]**

In order for a unit to be eligible, the PHA must determine that the unit satisfies all of the following requirements:

- The unit must meet HUD's "eligible housing" requirements. The unit may not be any of the following:
  - A public housing or Indian housing unit;
  - A unit receiving Section 8 project-based assistance;
  - A nursing home, board and care home, or facility providing continual psychiatric, medical or nursing services;
  - A college or other school dormitory;
  - On the grounds of penal, reformatory, medical, mental, or similar public or private institutions.
- The unit must be under construction or already exist at the time the family enters into the contract of sale.
- The unit must be a one-unit property or a single dwelling unit in a cooperative or condominium.
- The unit must have been inspected by the PHA and by an independent inspector designated by the family.
- The unit must meet Housing Quality Standards (see Chapter 8).
- For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.

- For PHA-owned units all of the following conditions must be satisfied:
  - The PHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit and a PHA-owned unit is freely selected by the family without PHA pressure or steering;
  - The unit is not ineligible housing;
  - The PHA obtains the services of an independent agency to inspect the unit for compliance with HQS, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any PHA provided financing. All of these actions must be completed in accordance with program requirements.

The PHA must not approve the unit if the PHA has been informed that the seller is debarred, suspended, or subject to a limited denial of participation.

#### **15-VI.E. ADDITIONAL PHA REQUIREMENTS FOR SEARCH AND PURCHASE [24 CFR 982.629]**

It is the family's responsibility to find a home that meets the criteria for voucher homeownership assistance. The PHA may establish the maximum time that will be allowed for a family to locate and purchase a home, and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.



#### **15-VII.F. HOMEOWNERSHIP COUNSELING [24 CFR 982.630]**

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the PHA. HUD suggests the following topics for the PHA-required pre-assistance counseling:

- Home maintenance (including care of the grounds);
- Budgeting and money management;
- Credit counseling;
- How to negotiate the purchase price of a home;
- How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
- How to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction;
- Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The PHA may adapt the subjects covered in pre-assistance counseling (as listed) to local circumstances and the needs of individual families.

The PHA may also offer additional counseling after commencement of homeownership assistance (ongoing counseling). If the PHA offers a program of ongoing counseling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counseling.

If the PHA does not use a HUD-approved housing counseling agency to provide the counseling, the PHA should ensure that its counseling program is consistent with the counseling provided under HUD's Housing Counseling program.

## **15-VII.G. HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631]**

### **Home Inspections**

The PHA may not commence monthly homeownership assistance payments or provide down payment assistance grants for a family until the PHA has inspected the unit and has determined that the unit passes HQS.

An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.

The PHA may not require the family to use an independent inspector selected by the PHA. The independent inspector may not be a PHA employee or contractor, or other person under control of the PHA. However, the PHA may establish standards for qualification of inspectors selected by families under the homeownership option.

The PHA may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with HQS.

### **Contract of Sale**

Before commencement of monthly homeownership assistance payments or receipt of a down payment assistance grant, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the PHA a copy of the contract of sale. The contract of sale must:

- Specify the price and other terms of sale by the seller to the purchaser;
- Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser;
- Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;
- Provide that the purchaser is not obligated to pay for any necessary repairs; and
- Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR part 24.

### **Disapproval of a Seller**

In its administrative discretion, the PHA may deny approval of a seller for the same reasons a PHA may disapprove an owner under the regular HCV program [see 24 CFR 982.306(c)].



#### **15-VII.H. FINANCING [24 CFR 982.632]**

The PHA may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. The PHA must establish policies describing these requirements in the administrative plan.

A PHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.

#### **15-VII.I. CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS [24 CFR 982.633]**

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

Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option.

The family must comply with the following obligations:

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.
- The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member. Use and occupancy of the home are subject to 24 CFR 982.551 (h) and (i).
- The family must supply information to the PHA or HUD as specified in 24 CFR 982.551(b). The family must further supply any information required by the PHA or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home, or homeownership expenses.
- The family must notify the PHA before moving out of the home.
- The family must notify the PHA if the family defaults on the mortgage used to purchase the home.
- No family member may have any ownership interest in any other residential property.
- The family must comply with the obligations of a participant family described in 24 CFR 982.551, except for the following provisions which do not apply to assistance under the homeownership option: 24 CFR 982.551(c), (d), (e), (f), (g) and (j).

#### **15-VII.J. MAXIMUM TERM OF HOMEOWNER ASSISTANCE [24 CFR 982.634]**

Except in the case of a family that qualifies as an elderly or disabled family, other family members (described below) shall not receive homeownership assistance for more than:

- Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer; or
- Ten years, in all other cases.

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

- Has an ownership interest in the unit during the time that homeownership payments are made; or
- Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made.

In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance).

If the family has received such assistance for different homes, or from different PHAs, the total of such assistance terms is subject to the maximum term described in this part.

#### **15-VII.K. HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES [24 CFR 982.635]**

The monthly homeownership assistance payment is the lower of: the voucher payment standard minus the total tenant payment, or the monthly homeownership expenses minus the total tenant payment.

In determining the amount of the homeownership assistance payment, the PHA will use the same payment standard schedule, payment standard amounts, and subsidy standards as those described in elsewhere in this plan for the Housing Choice Voucher program.

The PHA may pay the homeownership assistance payments directly to the family, or at the PHA's discretion, to a lender on behalf of the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family.

Homeownership assistance for a family terminates automatically 180 calendar days after the last homeownership assistance payment on behalf of the family. However, a PHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.



The PHA must adopt policies for determining the amount of homeownership expenses to be allowed by the PHA in accordance with HUD requirements.

Homeownership expenses (not including cooperatives) only include amounts allowed by the PHA to cover:

- Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;
- Real estate taxes and public assessments on the home;
- Home insurance;
- The PHA allowance for maintenance expenses;
- The PHA allowance for costs of major repairs and replacements;
- The PHA utility allowance for the home;
- Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person;
- Land lease payments where a family does not own fee title to the real property on which the home is located; [see 24 CFR 982.628(b)].
- For a condominium unit, condominium operating charges or maintenance fees assessed by the condominium homeowner association.

Homeownership expenses for a cooperative member may only include amounts allowed by the PHA to cover:

- The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home;
- Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt;
- Home insurance;
- The PHA allowance for maintenance expenses;
- The PHA allowance for costs of major repairs and replacements;
- The PHA utility allowance for the home; and
- Principal and interest on debt incurred to finance major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.
- Cooperative operating charges or maintenance fees assessed by the cooperative homeowner association.



#### **15-VII.L. PORTABILITY [24 CFR 982.636, 982.637, 982.353(b) and (c), 982.552, 982.553]**

Subject to the restrictions on portability included in HUD regulations and PHA policies, a family may exercise portability if the receiving PHA is administering a voucher homeownership program and accepting new homeownership families. The receiving PHA may absorb the family into its voucher program, or bill the initial PHA.

The family must attend the briefing and counseling sessions required by the receiving PHA. The receiving PHA will determine whether the financing for, and the physical condition of the unit, are acceptable. The receiving PHA must promptly notify the initial PHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.

#### **15-VII.M. MOVING WITH CONTINUED ASSISTANCE [24 CFR 982.637]**

A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.

The PHA may deny permission to move to a new unit with continued voucher assistance as follows:

- Lack of funding to provide continued assistance.
- At any time, the PHA may deny permission to move with continued rental or homeownership assistance in accordance with 24 CFR 982.638, regarding denial or termination of assistance.
- In accordance with the PHA's policy regarding number of moves within a 12-month period.

The PHA must deny the family permission to move to a new unit with continued voucher rental assistance if:

- The family defaulted on an FHA-insured mortgage; and
- The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.

#### **15-VII.N. DENIAL OR TERMINATION OF ASSISTANCE [24 CFR 982.638]**

At any time, the PHA may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members).

The PHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633 and in accordance with its own policy.

The PHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.

#### **15-VIII.A. FAMILY SELF-SUFFICIENCY PROGRAM (FSS)**

The GHA, through its Housing Choice Voucher Program (HCV), administers the Family Self-Sufficiency Program, whose participants are committed to becoming economically self-sufficient.