

El Paso County Housing Authority

Fabens, Texas

Admissions and Continued Occupancy Policy

Adopted by PHA Board of Commissioners

Resolution No.: _____

Date of Adoption: _____

Effective Date of Implementation: _____

Admissions and Continued Occupancy Policy Implementation Schedule

Staff Training Date, if needed: _____

Distribution to Functional Areas

This policy has been distributed to staff in the following departments:

- Public Housing Managers**
- Admissions/Occupancy Staff**
- Financial Staff**
- Maintenance Staff**
- Other Specify:** _____

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Introduction and Statement of Local Objectives

The overall objective of the El Paso County Housing Authority hereinafter referred to as (EPCHA) is to provide housing for low-income families that is decent, safe, sanitary, and in good repair, on a continuing basis. The EPCHA's residents play an important role in the EPCHA's ability to accomplish this mission. Selection and approval of housing residents and their continued occupancy of units affects rental income, maintenance of dwelling units, safety and security of residents and EPCHA employees, and the impressions or perceptions that the EPCHA makes on the general public.

Consequently, it is essential that an authority have written policies and procedures that provide for adequate screening of applicants and for continued occupancy of dwelling units by residents. This policy is also in compliance with the Rental Housing Improved Integrity Program (RHIP) as set forth by the Department of Housing and Urban Development (HUD).

This document contains the EPCHA's policies pertaining to the admissions and continued occupancy of public housing residents. It is organized basically in the order of concerns that responsible EPCHA staff members encounter in selecting and reexamining residents. These policies include requirements in the Housing Act of 1937, as amended, Title VI of the Civil Rights Act of 1964 and other civil rights requirements, HUD regulations, the Annual Contributions Contract, and state and local laws.

EPCHA staff members in the housing management area are primarily responsible for implementing the policies contained in the following sections of this document.

Local Objectives

In addition to the general statement above, the Admission and Continued Occupancy Policy (hereinafter referred to as the ACOP) is designed to achieve the following objectives:

- To provide improved living conditions for very low income families while maintaining their rent payments at an affordable level;
- To operate a socially and fiscally sound public housing agency that provides drug-free, decent, safe and sanitary housing with a suitable living environment for residents and their families;
- To avoid concentrations of economically and socially deprived families in any one or all of the EPCHA's public housing developments;
- To lawfully deny the admission of applicants, or the continued occupancy of residents whose habits and practices reasonably may be expected to adversely affect the health, safety, comfort or welfare of other residents, or, the physical environment of the neighborhood, or, create a danger to EPCHA employees.

CHAPTER 1. Nondiscrimination and Privacy Requirements

In making decisions concerning admissions and occupancy of dwelling units, the EPCHA must comply with requirements against discrimination contained in Civil Rights legislation enacted in the 1960's and subsequently legislation concerning the disabled, familial status and the aged. The following outlines the EPCHA's general policy concerning the requirements and specific actions to be taken in the admission and occupancy process.

A. General Policy

1. The El Paso County Housing Authority, Fabens, Texas, will not discriminate against any person or family because of race, color, creed, age, sex, religion, disability, national origin, actual or perceived sexual orientation or gender identity, marital status or familial status in any phase of the occupancy process. The occupancy process includes, but is not limited to, application processing, leasing, transfers, delivery of management and maintenance services, access to common facilities, treatment of residents, and termination of tenancy.
2. The EPCHA shall not deny admission to an applicant or participant who is or has been a victim of domestic violence, sexual assault or stalking, if the applicant otherwise qualifies for admission or assistance.
3. There will no intimidation or retaliatory actions by the EPCHA or its staff against any applicant or resident because of participation in civil rights activities, or for having asserted any civil rights under statute, regulations, or requirements pursuant thereto.
4. The race, color, or national origin of the residents of the dwelling units or of the staff will not be a factor in the assignment of managers and other staffs responsible for the administration of the public housing program.
5. The EPCHA will abide by the nondiscrimination requirements of 24 CFR 960.203:
 - a) Title VI of the Civil Rights Act of 1964 (42.U.S.C. 200d), which prohibits discrimination based on race, color, or national origin in programs receiving Federal financial assistance. (24CFR part 1)
 - b) The Fair Housing Act of 1988 (42 U.S.C. 3601-3619), also prohibits discrimination in housing practices based on disability in residential real estate related transactions. (24 CFR parts 100, 108, 109, 110)
 - c) Executive Order 11-63 on Equal Opportunity Housing. (24 CFR part 107)
 - d) Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), which prohibits discrimination based on disability in programs receiving Federal financial assistance. (24 CFR part 8)
 - e) The Age Discrimination Act of 1975 (42 U.S.C. 6101-6107), which prohibits discrimination based on age in programs receiving Federal financial assistance (24 CFR part 146)
 - f) Title II of the Americans with Disabilities Act. (42 U.S.C. 12101-12213)
 - g) Executive Order 131666 requiring agencies and grantees to take affirmative steps to communicate with people who need services or information in a language other than English. (Improving Access to Services for Persons with Limited English Proficiency [LEP])

h) Obligation to Affirmatively Further Fair Housing (24 CFR §903.7(o))

B. Specific Actions

1. The EPCHA will not, on the grounds of race, color, creed, sex, Religion, age disability, national origin, actual or perceived sexual orientation or gender identity, marital status or familial status:
 - a) Deny a person or family admission to housing;
 - b) Provide housing which is different than that provided others, except for elderly and/or disabled where accessibility features may be required;
 - c) Subject a person to segregation or separate treatment;
 - d) Restrict a person's access to any benefit enjoyed by others in connection with housing programs;
 - e) Treat a person differently in determining eligibility or other requirements for admission;
 - f) Deny any person access to the same level of services provided others;
 - g) Deny a person the opportunity to participate in a planning or advisory group that is an integral part of the housing programs.
2. It will not intimidate, threaten or take any retaliatory action against any applicant or resident because of a person's participation in civil rights activities or assertions of civil rights.
3. It will not deny physically disabled persons an opportunity to apply for housing due to inaccessible application offices. Accessibility to the main office is available.
4. It will not assign employees in a way that would result in discrimination against applicants or residents.
5. It will make sure that all employees of the EPCHA, especially those who are involved in the admissions process, are familiar with discrimination and nondiscrimination requirements.
6. It will prominently display a fair housing poster at:
 - a) Each office where applications are taken; and
 - b) Each management office, except single-family dwellings.
7. It will maintain information on the race, ethnicity (Hispanic or non-Hispanic), sex and age of the head of the household of all applicants and residents.
8. It will not discriminate in the rental of, or otherwise make unavailable or deny, a dwelling to any renter because of a disability of:
 - a) That renter;
 - b) A person residing in or intending to reside in that dwelling after it is rented, or made available; or
 - c) Any person associated with that person.

9. It will not discriminate against any person in the terms, conditions or privileges of the rental of a dwelling, or in the provision of services or facilities in connection with such dwelling, because of a disability of:
 - a) That renter; a person residing in or intending to reside in that dwelling after it is rented, or made available; or
 - b) Any person associated with that person.
10. It will not make inquiry to determine whether an applicant for a dwelling, a person intending to reside in that dwelling after it is rented or made available, or any person associated with that person, has a disability, or make an inquiry as to the nature or severity of a disability of such a person. Furthermore, the EPCHA will not inquire whether an applicant or resident is “capable of living independently”. However, this paragraph does not prohibit the EPCHA from making the following inquiries, provided that these inquiries are made of all applicants, whether or not they have disabilities.
 - a) Inquiry into an applicant’s ability to meet the requirements of tenancy;
 - b) Inquiry to determine whether an applicant is qualified for a dwelling available only to persons with disabilities or persons with a particular type of disability;
 - c) Inquiry to determine whether an applicant for a dwelling is qualified for a priority available to persons with particular type of disability should such priority be a part of the EPCHA’s policy;
 - d) Inquiry to determine whether an applicant for a dwelling is a current illegal abuser or addict of a controlled substance, except that such persons who claim eligibility as disabled due to drug or alcohol abuse alone are not eligible for housing; or
 - e) Inquiry to determine whether an applicant has been convicted of the illegal manufacture or distribution of a controlled substance, or of any violent crime.
11. The EPCHA will not require that a dwelling be made available to an individual whose tenancy would constitute a direct threat to the health or safety of other individuals, or whose tenancy would result in substantial physical damage to the property of others. *Chapter 7. Applicant Screening and Denial of Admission*, of this policy, will describe in detail how such individuals will be identified prior to occupancy.
12. The EPCHA reviews its policies and procedures, at least annually, to assure compliance with all civil rights requirements.

C. Service Policy/Reasonable Accommodations

1. The EPCHA’s policies and practices are designed to provide assurances that all persons with disabilities will be provided reasonable accommodations so that they may fully access and utilize the housing programs and related services.
2. The EPCHA will identify and eliminate situations and/or procedures that create barriers to equal housing opportunity for all. In accordance with Section 504, and the Fair Housing Amendments Act of 1988, the EPCHA will make structural modifications to its housing and non-housing facilities and make reasonable accommodations or combinations of structural modifications and reasonable accommodations, provided that the modifications can be accomplished without undue financial and/or administrative burden. If providing a requested modification results in a fundamental alteration in the nature of the program or an undue financial/administrative burden, the EPCHA need not provide that accommodation. However, the EPCHA is required to provide any other

accommodation that would not result in undue financial and/or administrative burden or fundamental alteration of the program.

3. Requests for reasonable accommodation from persons with disabilities may be presented to an employee of the EPCHA. The request may be written, verbal or presented in another understandable manner. The employee receiving the request will deliver the request to the occupancy staff person assigned to the applicant/resident or other designated staff who are authorized to process that request and seek verification of the need for the accommodation. The accommodation will be granted upon receipt of third-party verification that the accommodation meets the need presented by disability and does not result in substantial alteration of the program or create an undue financial or administrative burden on the EPCHA. Should the request be denied, an applicant may request an informal meeting to appeal the decision and a resident may request a hearing under the EPCHA's Grievance Procedures.
4. Reasonable accommodations will be made for persons with a disability who require an advocate, accessible offices, or alternative locations for making application, including their home or a service agency. A designee will be allowed to provide some information, but only with the permission of the person with the disability.
5. All EPCHA mailings will be made available in an accessible format upon request as a reasonable accommodation.
6. In response to a request for a reasonable accommodation, a housing provider may request reliable disability-related information that (1) is necessary to verify that the person meets the Act's definition of disability (i.e., has a physical or mental impairment that substantially limits one or more major life activities, (2) describes the needed accommodation, and (3) shows the relationship between the person's disability and the need for the requested accommodation.
 - a) 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 also provide verification of a disability. In most cases, an individual's medical records or detailed information about the nature of a person's disability is not necessary for this inquiry.
 - b) Once a housing provider has established that a person meets the Act's definition of disability, the provider's request for documentation should seek only the information that is necessary to evaluate if the reasonable accommodation is needed because of a disability. Such information must be kept confidential and must not be shared with other persons unless they need the information to make or assess a decision to grant or deny a reasonable accommodation request or unless disclosure is required by law (e.g. a court-issued subpoena requiring disclosure). (Department of Justice and HUD joint statement, May 17, 2004).
7. The EPCHA will make a reasonable effort to provide accessibility to an individual with a long-term but temporary disability that limits their mobility or other major life activities. In such cases, their lease will specify that they will be required to relocate to another unit when the need for the accessibility features is no longer required. The temporary nature of the disability and the approximate length of time of the disability will be verified through a qualified health or services professional.
8. The EPCHA will not permit these policies to be subverted to do personal or political favors. The EPCHA will offer units in an order different from that prescribed by this

policy, since doing so violates the policy, Federal law, and the civil rights of the other families on the waiting list.

9. The EPCHA will also provide reasonable accommodation in order to ensure equal access to the programs during the admissions phase. These accommodations may include but are not limited to:
 - a) Mail application to the applicant (original documents with signature must be returned in person)
 - b) Hand-deliver and take application at family home/hospital/convalescent home, etc.
 - c) Accept applications on behalf of disabled applicants from social service agencies which serve the disabled

D. Translation of Documents

In determining whether it is feasible to translate documents into other languages or Braille for the blind, the EPCHA will consider the following factors:

1. The number of applicants and residents who do not speak English and speak another language, or need Braille for adequate understanding.
2. The cost per client of translating the documents into another language or into Braille.
3. The availability of translation and/or interpreter services in the EPCHA's jurisdiction.
4. Documents intended for use by applicants and residents will be made available in formats accessible to those with vision or hearing impairments. Equally important, the documents will be simply and clearly written to enable applicants with learning or cognitive disabilities to understand as much as possible. It is also understood that many of the public housing related concepts may need to be explained more than once to applicants/residents. Sign language interpreters may be provided for hearing-impaired applicants/residents if requested as a reasonable accommodation. For applicants/residents the intake/occupancy staff will read and explain orally anything they would normally hand to an applicant/resident to be read or filled out. Staff will assist in completing forms and other required documents for persons unable to write.
5. At a minimum, the EPCHA will prepare the following information in a clearly written accessible format:
 - a) Marketing and informational material;
 - b) Application process information;
 - c) The application;
 - d) All form letters and notices to the applicant/resident;
 - e) The EPCHA's general policy regarding reasonable accommodation;
 - f) New resident orientation materials;
 - g) The lease and any applicable house rules;
 - h) Guidance/instructions on care of the housing unit;
 - i) Information on opening, closing and updating the waiting list;
 - j) All information related to applicant/resident rights (informal/formal hearings grievance procedures, etc.).

E. Privacy Policy

1. It is the EPCHA's policy to guard the privacy of individual applicants and residents in accordance with the Privacy Act of 1974, and to ensure the protection of those individuals' records maintained by the EPCHA. The EPCHA does not allow the disclosure of any personal abuse/treatment or criminal background contained in any of their records to any person or agency without express written consent of the affected individual, or as required by law or regulation. However, this privacy policy in no way limits the EPCHA's right or ability to determine the applicant's suitability for tenancy or evaluate the resident's suitability for continued occupancy.
2. As required by the Violence Against Women Act (VAWA), the EPCHA shall notify applicants and tenants assisted under Section 8 of the U.S. Housing Act of 1937 of their rights and the VAWA, including their right to confidentiality and the limits thereof.
3. The EPCHA shall retain in confidence all information pursuant to Violence Against Women Act including the fact that an individual is a victim of domestic violence, dating violence, sexual assault, or stalking.
4. The information shall neither be entered into any shared database nor be provided to any related entity, except:
 - a) To the extent that disclosure is requested or consented to in writing by the individual; or
 - b) Required for use in an eviction proceeding of an abuser, stalker or perpetrator of domestic violence; or
 - c) Is otherwise required by applicable law

F. Code of Conduct

In accordance with the Annual Contributions Contract, Section 19, Conflict of Interest, the EPCHA has established a written code of conduct for conducting business in accordance with core values and ethical standards. (See also EPCHA's Conduct Standards Policy.)

1. Neither the EPCHA, nor any of its contractors or subcontractors, may enter into any contract or arrangement in connection with tenant-based programs in which the following class of persons has any interest, direct or indirect, during tenure or for one year thereafter.
 - a) Any present or former member or officer of the EPCHA, or any member of the officer's immediate family; exempted is any present or former resident commissioner who does not serve on the governing body of a resident corporation, and who otherwise does not occupy a policy-making position with the resident corporation.
 - b) Any employee of the EPCHA, any contractor or subcontractor, any agent of the EPCHA, who formulates policy or who influences decisions with respect to the EPCHA's programs;
 - c) Any public official, member of a local governing body, or state or local legislator, or any members of such individuals' immediate family who exercises, function, or has responsibilities with respect to the EPCHA's programs;
 - d) Any member of the Congress of the United States; and

- e) Any member of the classes described in paragraph 1 of this section must disclose their interest or prospective interest to the EPCHA and HUD.
- 2. The EPCHA's Code of Ethics Policy prohibits solicitation or acceptance of gifts or gratuities, in excess of nominal value, by any officer or employee of the EPCHA, any contractor or subcontractor, or agent of the EPCHA.

The EPCHA shall adhere to the Code of Conduct and shall sanction and/or terminate an officer, employee, or agent of violations consistent with applicable state or local law.

The conflict of interest prohibition under this section may be waived by the HUD field office for good cause.

CHAPTER 2 Outreach Program

A. Overview

1. The purpose of the EPCHA's outreach program is to inform eligible families of the availability of the public housing program and to attract a sufficient number and variety of applicants to fill all vacancies as they arise.
2. The EPCHA conducts affirmative marketing when needed to specified types of groups of families to assure that all eligible participants have an equal opportunity to utilize the program.
3. It will also conduct other outreach efforts from time to time if it finds that certain categories of families are not making applications in sufficient numbers to keep all dwelling units occupied.

B. Public Notice to Families

Each time the EPCHA receives or acquires an allocation of new units or its waiting list has been depleted, it will make known to the public, through publication in a newspaper of general circulation, minority media, and other suitable means, the availability and nature of its housing assistance for low-income families, unless it has earlier suspended application-taking and the size of the new allocation of dwelling units does not warrant resumption of such procedures. In addition to publishing the notice in local newspapers, the Agency may utilize free advertising via broadcast public service announcements.

1. The notice may also be posted at churches, public service/government offices, supermarkets, homeless shelters and senior/youth community centers to broaden outreach efforts.
2. The public notice will:
 - a) Advise families where they may apply for the program;
 - b) Give a brief description of the program;
 - c) State that applicants must submit a written application if they wish to apply; and
 - d) Itemize the income limits for eligibility, including the low-income limits up to eighty percent (80%) of the local area median income (AMI).

C. Special Outreach

As needed, the EPCHA will take affirmative action in marketing the program, to assure that opportunities for program participation are adequately publicized to the following:

1. Families identified by the EPCHA as being among those least likely to apply. These families may include the frail elderly, homeless and disabled because of their inability to travel to the EPCHA's application office.
2. Families identified in the jurisdiction's Consolidated Plan as being expected to reside in the EPCHA's jurisdiction because of present and planned employment.

D. Equal Opportunity

All outreach efforts must be accomplished in accordance with the nondiscrimination requirements of Federal and state laws, and HUD guidelines for fair housing that require the use of the equal opportunity logo, statement and slogan.

E. Planning for Outreach

1. Within the constraints of its financial resources and the number of applicants needed, the EPCHA may utilize some or all of the following methods to attract eligible families:
 - a) Identify local resources for performing outreach functions, such as the EPCHA staff, community groups and agencies, elements of city and county governments, colleges and universities;
 - b) Post notices in places of employment, unemployment offices, welfare offices, Post Offices, grocery stores, churches, community halls, city and county offices, utility companies, day-care centers, Salvation Army offices, laundry facilities and senior citizen centers;
 - c) Place news stories in daily and weekly newspapers and other local publications;
 - d) Request public service announcements by local radio and television stations of English and any other language common to the area;
 - e) Make oral presentations before organizations, groups and agencies that serve the elderly, disabled, homeless and victims of domestic violence;
 - f) Place notices in church bulletins and newsletters; and
 - g) Encourage applicants and residents to inform their friends and relatives about the public housing program.

F. The Outreach “Message”

1. The outreach message will inform families of where, when and how families may apply for the program, and will also include information about the EPCHA’s application procedures.
2. The EPCHA will also stress characteristics of the housing program which appeal to low income families, such as the fact that the rent is based on income and includes the cost of utilities (except telephone, A/C and cable); and dwelling units may be more attractive in appearance than the single-family homes or rental units where applicants currently live. Applicants should also be advised that families, as well as elderly or disabled residents may own a pet (service animals for the disabled are allowed in any unit and are exempt from the EPCHA’s pet ownership rules on size, type and weight).

G. Outreach Techniques

Family characteristics, ethnic backgrounds, income levels, ages, health and employment opportunities are all among the various factors which influence family decisions on whether to apply for public housing. As needed, special efforts will be made to attract the following types of families when the number of residents in these categories is low in relation to all the resident population.

1. Non-elderly, “working poor” families receiving no welfare or other public assistance income, and whose members are only marginally employed.
 - a) Such families are usually less knowledgeable about government assistance programs, and although eligible, may be reluctant to apply, since they perceive such assistance as “charity” or “welfare”.
 - b) To attract working poor families, the EPCHA will emphasize the confidentiality of the application and income/assets information, the objective of providing decent, safe, sanitary housing in good repair; and that having affordable housing may help the family improve financial condition and be a key factor in upward mobility and self-sufficiency.
2. Elderly families whose heads, spouses, or sole members are sixty-two (62) years of age or older.
 - a) Some senior citizens, like the working poor families, may be reluctant to apply for public housing. Limited mobility, a desire to retain their possessions and remain in familiar surroundings, and incorrect information about having to sacrifice assets may all influence an elderly person’s decision on whether or not to apply for public housing.
 - b) To attract elderly families, the EPCHA will use some of the same techniques it uses on working poor families, including the following:
 - (1) Contacting the elderly person or family personally;
 - (2) Providing information to groups and organizations representing the elderly;
 - (3) Taking applications at the elderly person’s home if transportation is unavailable or mobility is a problem; and
 - (4) Enlisting the support and assistance of groups, organizations and agencies representing the elderly.
3. Homeless Families
 - a) The EPCHA will contact welfare agencies, churches, food centers, temporary shelters, and other groups or locations serving homeless families.
 - b) The Agency may also engage in a Memorandum of Understanding with social service groups to facilitate referrals between the agencies.
4. Individuals with disabilities, families including a person with disabilities and families that include persons who may be unable to complete an application without assistance.
 - a) In hardship cases, the EPCHA may take applications at the home of applicants, or by mail, if requested to do so by applicants or their guardians.
 - b) The EPCHA may encourage interested service agencies to assist such as persons in the application process, and may contact organizations that provide services to the disabled, to explain the public housing program and distribute information and guidance on the program.
 - c) Dwelling units of any size may be used to accommodate elderly or disabled persons living alone, in pairs, or in small groups, in accordance with the EPCHA’s Occupancy Standards.

5. Involuntarily displaced families, such as those affected by new streets, roads or highways which make their current dwellings uninhabitable, or families whose rental apartments have been converted into other types of housing, such a condominiums. Possible actions that can be taken include the following:
 - a) Monitor local news media reports of code enforcement, community redevelopment, rehabilitation and new housing developments;
 - b) Participate in the meetings of local governing bodies to monitor the responses of affected families;
 - c) Contact the officials, agents, or representatives responsible for the new situations and offer assistance in providing housing for the affected clients; and
 - d) If possible, obtain the names and addresses of affected families and mail letters to them on a housing program.

H. Monitoring and Evaluating Outreach Efforts

The EPCHA will establish and maintain internal documentation and monitoring procedures that will enable it to analyze the effectiveness of its outreach program. For example, it may design an appropriate form and, as part of its application process, ask each applicant how they heard about the public housing program, especially families among the groups identified as the least likely to apply. Such procedures will help the EPCHA determine the cost effectiveness of each method of outreach, as well as show where the outreach program needs to be improved, discontinued, or emphasized.

CHAPTER 3. Application for Admission

During open application periods, the EPCHA will accept applications at the main administrative office at 650 NE G Avenue, Fabens, TX 79838. Each person or family seeking admission to a unit must submit a written application. When applications are being accepted, the EPCHA accepts them between the hours of 9:00 am to 11:00 am and 2:00 pm to 4:00 pm on Monday thru Friday each week. Families may contact the EPCHA on Monday thru Friday between the hours of 8:00 am to 5:00 pm to check waiting list status. Steps for processing the applications are outlined below. Accessibility is available or will be provided as a reasonable accommodation for the disabled.

1. Unless the EPCHA's waiting list is closed, it will accept an application from any person or family who wants to apply, even if an informal discussion indicates that the applicant may not be eligible.
2. The application must be signed by both the applicant and the EPCHA, date-stamped and time-stamped and referred to a central resident selection and assignment office for processing.
3. Each application will be processed only to the extent necessary to determine initial eligibility based on information provided on the application or placement on the waiting list.
4. The EPCHA will notify all applicants for general occupancy developments constructed prior to 1978, especially those with children who are under six (6) years of age, of the dangers of lead-based paint poisoning, and whether blood lead level screening is available for those children. This notification will be done even though the EPCHA may have a completed all lead-based paint abatement requirements for all development units. If blood level screening is available, the applicant will be advised to notify the EPCHA if any of the applicant's children under six (6) years of age who are tested have an elevated blood lead level.
5. During periods of time when application taking is closed, the EPCHA will not maintain a list of individuals who wish to be notified when the wait list is reopened. However, the Authority will maintain a recorded message providing current information on when the wait list will or might be reopened.
6. The application may be fully completed by the applicant or by the EPCHA and signed by the applicant. Incomplete applications will be denied by the EPCHA.
7. The EPCHA may request documentation from the applicant needed to verify the information provided at the time of application is taken. All information necessary to determine appropriate placement on the waiting list including documentation of need for a reasonable accommodation or family composition will be requested.
8. In addition to obtaining information from the applicant, the EPCHA will respond to questions from the applicant, and will provide whatever EPCHA-related information the applicant may desire, including information about the public housing program, the dwelling lease, and the number of bedrooms in units at various developments or sites.
9. The EPCHA will also inform applicants of any other housing assistance programs the EPCHA administers. If the applicant is interested, the EPCHA will advise the applicant how and where to apply for those programs. The EPCHA will also advise applicants about housing assistance programs in other localities, where available.

10. The EPCHA may take applications at more than one location, so long as the applications are processed at a central location. The EPCHA may also take applications in outlying areas on specific days. The EPCHA will make special arrangements to take the applications of persons who are unable to come to the office, such as elderly or disabled persons. It may also utilize other locations as will afford applicants the greatest opportunity to exercise their rights under the resident selection and admissions policies and procedures. The staff may make accommodations for non-elderly/disabled families including, but not limited to making a home visit, mailing an application to the family, accepting application electronically or by telephone, etc.

CHAPTER 4. Record of Applications and Waiting List

The following are policies for documenting actions taken by EPCHA employees in processing applications for dwelling units.

A. Record of Applications/Waiting List

1. Each applicant's name will be placed on the EPCHA's Record of Applicant/Community-Wide Waiting List, based on the date and time the application is received. The EPCHA will assure that at least forty percent (40%) of annual new admissions are families with incomes at or below thirty percent (30%) of local area median income (extremely low-income families). This includes families, who at the time of application are unable to provide evidence that they have any income.
2. The Record of Applications/Waiting List will include, at a minimum, the following:
 - a) The applicant's name;
 - b) Date and time of application;
 - c) Race/ethnicity of the head of household;
 - d) Unit size required based on EPCHA occupancy standards;
 - e) Determination of eligibility or ineligibility;
 - f) The applicant's preferences;
 - g) The date and time the applicant was offered a unit;
 - h) The unit number and location;
 - i) The date the applicant was assigned a unit, or the date the applicant rejected the assignment; and
 - j) Any circumstances pertaining to assignment of a unit, such as removing the applicant's name because the applicant requested it be done;
3. Consistent with the objectives of Title IV of the Civil Rights Act of 1964, other statutory requirements and HUD regulations and policies the EPCHA will make offers from the Record of Applications only based on the date and time of application and bedroom size needed.

B. Organization of the Waiting Lists

1. The Record of Applications (Waiting List) will be organized in such a manner that the EPCHA can easily identify the date and time the application was submitted, the size and type of unit needed, and other decision-making factors.
2. The EPCHA will not solicit a statement from any applicant regarding his or her desire to live in a particular development or group of developments, except that the EPCHA may allow applicant to designate the development(s) in which they wish to reside.
3. Waiting lists are community-wide in scope. Changes in the scope of the waiting list will be duly adopted by the Board of Commissioners and incorporated into this document by reference following a period of thirty (30) days posting.

C. Updating the Waiting Lists

1. The EPCHA may update (purge) its waiting list at least every six (6) months in order to remove the names of applicants who are no longer interested in being admitted, no longer qualify for admission or who cannot be located.
2. The EPCHA will document the reason for removing any applicant's name from the waiting list(s).
3. The EPCHA requires applicants to report, in person or in writing any changes in family composition or circumstances, and any significant changes in income or assets that would affect the family's eligibility, the type of development, or the size and type of unit needed.
4. If an applicant does not respond to the EPCHA's efforts to contact them regarding continued interest, updates, additional information or offers of assistance, the applicant will be removed from the waiting list and their application withdrawn.
5. Application Rejection and Removal from the Waiting List

The EPCHA will remove an applicant's name from the waiting list under the following conditions:

- a) The applicant requests that their name be removed; or
- b) The applicant is advised in writing to inform the EPCHA of the applicant's continued interest by a particular time, and the applicant fails to do so; or
- c) The EPCHA makes reasonable efforts to contact the applicant to determine if there is continued interest, but the EPCHA is unsuccessful in locating the applicant; or
- d) The EPCHA makes reasonable efforts to contact the applicant to schedule interviews necessary to complete the application process or to obtain information necessary to process the application, and the applicant fails to respond; or
- e) The applicant fails to keep a scheduled interview or provide necessary information for application processing or waiting list maintenance. The EPCHA will notify the applicant that he/she has seven (7) working days to reschedule or provide requested information. If the applicant fails to respond, their application will be withdrawn. However, the EPCHA will consider mitigating circumstances such as health problems or lack of transportation in determining whether the application should be withdrawn.
- f) The EPCHA notifies the applicant of its intention to remove the applicant's name from the waiting list(s), because the applicant no longer qualifies for Public Housing;
- g) The applicant fails to complete any required pre-occupancy classes/orientation;
- h) The applicant fails to pay an existing utility balance resulting in denial of service by the utility supplier;
- i) If after initial determination of eligibility, a member of the applicant family has:
 - (1) Become required by law to register for lifetime as a sex offender.
 - (2) Become involved in drug or violent criminal activity as determined by a conviction.

- (3) Perpetrated domestic violence including dating violence, sexual assault, or stalking. Family members who were involved in such acts as victims may be considered for admission only if the perpetrator is no longer in the household.
- (4) The applicant fails to satisfy Tenant Selection Criteria as outlined in this policy.

The EPCHA will notify the applicant of the rejection, in writing, and advise him/her of their right to an informal meeting.

6. The EPCHA will take the following actions when updating the waiting list:
 - a) Mail a notice to each applicant on the waiting list advising them of the need to update their application. The notice will include instructions for responding to the letter and an update form to be completed and returned to the EPCHA
 - b) Applicants will have seven (7) calendar days from the postmark date of the update notice to respond by mail or in person.
 - c) If applicants fail to respond to either the update letter or if the letter is returned postmarked by the post office as undeliverable, the EPCHA will withdraw their application.
 - d) If the reason an applicant does not respond to the EPCHA's attempt to contact him/her is related to a disability, the EPCHA will, as a reasonable accommodation, reinstate the applicant in their former position on the waiting list.

D. Closing the Waiting List

1. If the EPCHA has enough applicants to fill expected vacancies over a period of one (1) year, the EPCHA may close the waiting list.
2. The EPCHA will close the waiting list by publicly announcing any decision to suspend or to restrict the taking of applications. It will not reopen the list until it publicly announces when it will resume the taking of applications.
3. If the EPCHA has too many applicants it may close all waiting lists or close portions of the waiting list by type of development, or size and type of dwelling unit as appropriate.
4. The EPCHA will not close a waiting list if closing the list would have a discriminatory effect that would be inconsistent with applicable civil rights laws.
5. Prior to closing a waiting list, the EPCHA will assess the waiting list to determine that it has sufficient applicants to fill expected vacancies for a minimum of one (1) year.

E. Opening the Waiting List

The opening of the Waiting List shall be announced through public notices as follows:

1. The notice shall be placed in a newspaper of general circulation, in a minority publication and in plain view in the application office.
2. Postings may be made at locations throughout the community and may be sent to social service agencies.
3. The notice shall contain where and when interested parties can apply.
4. The notice shall state limitations on who may apply (i.e. bedroom size, etc.).
5. The EPCHA may open all waiting lists or only portions of waiting lists by type of development or size and type of dwelling unit as appropriate.

6. The notice shall contain the Equal Opportunity Housing logo and non-discrimination statement in the advertising message.

F. Applicant Files

The EPCHA will establish and maintain an individual file containing information on each applicant household. Such files will be retained for at least three (3) years after the audited Public Housing Assessment System (PHAS) submission for that year.

Material secured under a criminal background check or drug treatment center check will not be retained in the applicant file but will be segregated in a secure location under lock and key. Following a decision on acceptability of an applicant, the criminal background check and drug treatment program information will be removed and destroyed (shredded).

This procedure is subject to delay if the applicant requests an informal review with respect to denial of their application based on information received from either source. The EPCHA may retain the information until the statute of limitations passes for filing a civil lawsuit if the EPCHA believes there will be litigation.

Applications and material submitted by the family will be retained for a minimum of five (5) years if there is a U.S. Citizenship and Immigration Services (CIS) [formerly the Immigration and Naturalization Service (INS) appeal and/or an informal hearing with the EPCHA concerning the citizen/non-citizen documentation.

Applicant files that have been the subject of an appeal to the U.S. Citizenship and Immigration Services (CIS) or have been used in an informal hearing with the EPCHA concerning the citizen/non-citizen documentation will contain the following:

- a) The original application for housing assistance;
- b) Form HUD 92006: Supplemental Information to Application for Federally Assisted Housing;
- c) Photocopies of any original documents (front and back), including Social Security cards, birth certificates, photo identifications and original CIS documents. (Under no circumstances will photocopies of Federal checks be made or retained in applicant/resident files);
- d) All signed verification consent forms including Form HUD-9886 executed by all household members age 18 and older;
- e) The CIS verification results (both primary and, if applicable, secondary);
- f) The request for a CIS appeal;
- g) The final CIS determination;
- h) The request for a EPCHA informal hearing; and
- i) The final EPCHA informal hearing decision.

Chapter 5. Basic Eligibility Requirements

Pursuant to HUD regulation the Housing Authority is permitted to admit only eligible families to the Public Housing Program. To be eligible, an applicant must meet the EPCHA's definition of family, must be income eligible and must be a citizen or a non-citizen who has eligible immigration status. In addition, once the family is determined to be eligible, the family must meet the EPCHA's screening criteria regarding family behavior and suitability for tenancy. These requirements are outlined below.

A. General Eligibility Requirements

The EPCHA will determine whether an applicant for participation in the low-rent housing program qualifies as a family, is income-eligible, has disclosed and verified Social Security Numbers of each household member, is a U.S. Citizen or National or meets eligible non-citizen immigration status, and has no history of drug/alcohol abuse and/or record of violent crime.

1. Definition of a Family

The applicant must qualify as a family. A family may be a single person or a group of persons.

Family includes but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

- a) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
- b) A group of persons residing together and such group include, but are not limited to:
 - (1) A family with or without children (a child who is temporarily away from home because of placement in foster care is considered a member of the family);
 - (2) An elderly family;
 - (3) A near-elderly family;
 - (4) A disabled family;
 - (5) A displaced family; and
 - (6) The remaining member of a tenant family.

Discrimination on the basis of familial status is prohibited, and a group of persons may not be denied solely on the basis that they are not related by blood, marriage or operation of law.

The term "Disabled Person" (or "person with a disability") does not include disability based solely on the basis of drug or alcohol dependence.

Definitions of "disabled family", "elderly family", "near elderly family", "sexual orientation" and "gender identity" are found in Appendix L – "Definitions" of this document.

2. Special Eligibility Provisions Relating to Applicants Requiring a Live-In Aide

The live-in aide must submit information as requested and for review by the EPCHA for eligibility under the Tenant Selection Criteria of this policy, including the criminal background check. If the EPCHA determines an individual proposed as a live-in aide to

be ineligible, the resident or applicant may propose an alternate live-in aide for screening or may appeal the determination of ineligibility to the EPCHA.

3. Unit Size Consideration

The applicant or resident and the live-in aide may each be allocated a separate bedroom. However, because the availability of 2-bedroom units in mixed population developments may be limited, the EPCHA may allow the resident or applicant to choose from the following options with the understanding that transfer requests will not be honored after occupancy:

- a) To be considered for a 2-bedroom unit in a mixed population development;
- b) To be considered for a 1-bedroom unit in a mixed population development;
- c) To be considered for a 2-bedroom unit in a general occupancy development.

Applicants requesting placement in a 2-bedroom unit in a mixed population development will be placed on the 2-bedroom waiting list in the order of the applicant's application date.

A live-in aide who has been approved for occupancy by management is added to the lease by means of a live-in aide amendment. This amendment specifically states that a live-in aide does not have rights to occupy a EPCHA unit as the Remaining Member of a Tenant Family if the resident requiring their services vacates the unit or dies.

The Head of Household resident is responsible for all acts of all household members with respect to the requirements of the dwelling lease. Any violation of lease provisions by the live-in aide may be cause for eviction of the household.

4. Income Eligibility

a) Overall Income Eligibility for Admission

No family other than a low-income family as defined in regulations is eligible for admission to Low-Rent Public Housing units. An exception to this regulation may be made by PHAs with 250 or fewer units if they have no eligible applicants and advertising does not result in additional eligible applicants.

At least forty percent (40%) of new admissions annually must be extremely low-income families (families whose incomes fall at or below 30% of the local area median income). This includes families who, at the time of application and/or admission, have no countable income. *See Chapter 7. Applicant Screening and Denial of Admission*, for policies applicable to applicants reporting "zero" income.

b) Family Income

A family's annual income, at the time of admission, may not exceed the income limits established by HUD and published in the Federal Register applicable to the EPCHA's jurisdiction, for the current year. (See Appendix D)

The EPCHA will complete verification of income eligibility within fifteen (15) days prior to the family being offered a unit. However, any change in income, family size or composition can occur during the period of time between that verification and the offer of housing. Since such changes can affect eligibility, the family must immediately report such changes so that the correct rent and unit size can be determined.

- c) The EPCHA shall comply with HUD prescribed reporting requirements so that HUD may maintain reasonably current data. Records of admissions of low-income families will be maintained by the EPCHA to ensure that admission requirements and targets are met.
- d) The EPCHA will not commence eviction proceedings, or refuse to renew a lease, based on the income of the resident family unless:
 - (1) It is identified, for possible rental by the family, a unit of decent, safe, sanitary housing in good repair, of suitable size, available at a rent not exceeding the Tenant Rent; or
 - (2) It is permitted to do so by local law.

5. Background

The following background factors will limit admission of families who have as a household member any of the following:

- a) Persons convicted of manufacturing or producing methamphetamines on the premises of any assisted housing are permanently denied admission to public housing. **The EPCHA will not waive this criterion;**
- b) Any person determined to be currently using an illegal substance will be denied admission;
- c) Persons determined to be currently abusing alcohol in a way that will interfere with the safety or right to peaceful enjoyment of other residents will be denied admission;
- d) Any household with a family member subject to a lifetime registration under a state sex offender registration act will be denied admission. **The EPCHA will not waive this criterion;**
- e) Any person determined to be 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, (in the case of the State of New Jersey is a high misdemeanor).
- f) Any person violating a condition of probation or parole imposed under Federal or State law.

The EPCHA may waive the denial of admission if the drug or alcohol abuser can demonstrate successful current participation in, or completion of, a supervised drug/alcohol rehabilitation program. No exception will be made for persons convicted of methamphetamine production or manufacture on the premises of any assisted housing and those subject to the sex offender lifetime registration requirement.

6. Mandatory Disclosure and Verification of Social Security Numbers (SSN)

Prior to admission, all family members must disclose the Social Security Number assigned to each member by the Social Security Administration. This includes any SSN numbers assigned to applicant/participant family members under any other names. The family must provide assigned numbers for newborns within ninety (90) days.

All household members approved by the EPCHA to be added after admission are required to disclose and provide documentation of Social Security numbers at the time the request is made to add the member.

Should a family member not have a Social Security number, they must certify that they do not, in fact, have a number.

7. Penalties for Failure to Disclose and/or Provide Documentation of the SSN

In accordance with 24 CFR 5.218, the following penalties apply for noncompliance with the SSN disclosure and documentation requirements:

a) Applicants

EPCHA shall deny the eligibility of an applicant if each member of the household who is required to disclose their SSN fails to disclose and/or provide documentation of their individual SSN.

If the family is otherwise eligible to participate in the public housing program, EPCHA shall allow the family to maintain their position on the waiting list for a period of sixty (60) days to permit the family to obtain and disclose the required SSN information. During this period, if a unit becomes available and the household members have not disclosed their SSN, EPCHA shall offer the available unit to the next eligible applicant family on the waiting list.

b) Program Participants

EPCHA shall terminate the tenancy of the entire household of a public housing participant family if the household members who are required to disclose and document their SSN fail to do so.

If the family is otherwise eligible for continued occupancy, EPCHA, at its discretion, may defer the family's termination and provide the family an opportunity to comply with the requirement within a period not to exceed ninety (90) calendar days from the date EPCHA determined the family noncompliant with the SSN disclosure and documentation requirement, if EPCHA determines.

- (1) The failure to meet the SSN disclosure and documentation requirements was due to circumstances that could not have been foreseen and were outside the control of the family; and
- (2) There is reasonable likelihood that the family will be able to disclose the SSN and provide documentation of the SSN by the deadline.

EPCHA shall terminate the tenancy of the entire household if the family is unable to comply with the requirements by the specified deadline.

8. Verification of Social Security Numbers

Social Security verification requirements are outlined in 24 CFR Part 5.216 and 5.218 – Disclosure of Social Security and Employer Identification Numbers.

Social Security numbers (SSN) for each household member must be disclosed as a condition of eligibility and all applicants and tenants in the public housing program (24 CFR 5.216)

An individual who previously declared to have eligible immigration or eligible citizenship status may not change his/her declaration to not contend to have eligible immigration status for the purpose of avoiding compliance with the SSN disclosure and documentation requirements for penalties associated with noncompliance of these requirements (PIH Notice 2012-10).

- a) Exception to this requirement are:
 - (1) Those individuals who do not contend to have eligible immigration status.
 - (2) The EPCHA shall request applicants and tenants to disclose and provide documentation of each household member's SSN in the following acceptable forms:
 - (3) Original SSN card issued by the Social Security Administration (SSA);
- b) The EPCHA shall request applicants and tenants to disclose and provide documentation of each household member's SSN in the following acceptable forms:
 - (1) Original SSN card Issued by the Social Security Administration (SSA);
 - (2) Original SSN-issued document, which contains the name and SSN of the individual, or;
 - (3) Original document issued by a federal, state, or local government agency which contains the name and SSN of the individual.
- c) To verify the disclosed SSN for each household member, the EPCHA, as required by regulation, shall:
 - (1) Obtain the documentation listed above;
 - (2) Make a copy of the documentation submitted and retain the copy in the file folder;
 - (3) Record the SSN accordingly in the Family Report (HUD-50058) and transmit the form to HUD with in a timely manner. (NOTE: Not applicable to applicants).

If an Applicant or Resident is able to disclose the Social Security number but cannot meet the documentation requirements, the Applicant or Resident must sign a self-certification to that effect. The Applicant/Resident or Family member will have an additional sixty (60) calendar days to provide proof of the Social Security number. If the documentation is not provided, the Family's lease may be terminated and the Family evicted or the Applicant not admitted.

d) Rejection of Documentation

EPCHA may reject the documentation of the SSN provided by the applicant or tenant for the following reasons:

- (1) The documentation is not an original document; or
- (2) The original document has been altered, mutilated, or not legible; or
- (3) The document appears to be a forged document (does not appear to be authentic).

The EPCHA shall explain to the applicant or tenant the reason(s) the document is not acceptable. The EPCHA shall then request the individual to obtain acceptable documentation of the SSN and submit the document to EPCHA within thirty (30) days.

The EPCHA shall verify the SSN via the EIV Summary Report or the EIV Income Report and shall maintain a copy of the report in the family file as confirmation of compliance with SSN disclosure, documentation, and verification requirements.

Once the household member's SSN verification status is classified as verified, the EPCHA shall remove and destroy (by shredding or burning) the copy of the acceptable form of documentation from the family file no later than by the next re-exam of family income or composition. Retention of the EIV reports in the tenant file shall be considered adequate.

e) Individuals without an assigned SSN

Examples of some individuals who may not have a SSA-assigned SSN are listed below. This list is not all-inclusive.

(1) Newborn children

(2) Noncitizens lawfully present in the U.S.

(3) Noncitizens unlawfully present in the U.S.

(4) Newborn children will be issued a SSN upon SSA confirmation of birth.

Noncitizens lawfully present in the U.S. will be issued a SSN upon SSA confirmation of the individual's DHA documentation or confirmation that the individual is required by law to provide a Social Security number in order to receive assistance benefit that they already have qualified for.

Noncitizens unlawfully present in the U.S. cannot be assigned a Social Security Number.

The EPCHA shall require that a citizen or lawfully present noncitizen who state that they have not been assigned a SSN by the SSA to make such declaration in writing and under penalty of perjury.

f) Addition of a New Household Member

(1) New household member at least six (6) years of age or under the age of six (6) and has an assigned SSN:

When the family requests to add a new household member in this age category, the Family must disclose to the EPCHA the assigned SSN number of the new household member and provide the EPCHA with the acceptable form of documentation at the time of such request. If the family is unable to provide the EPCHA with the required documentation of the SSN, the EPCHA will not add the new household member until the family provides such documentation.

g) New household member under the age of six (6)

When the family requests to add a new household member in this age category and the new member does not have an assigned SSN, the family must disclose the assigned SSN and provide the EPCHA with the acceptable form of documentation within ninety (90) calendar days of the child being added to the household.

If the EPCHA determines that the family was not able to comply with the SSN disclosure and documentation requirement due to circumstances that could not have reasonably been foreseen and were outside the control of the family, the EPCHA will, as required, grant the family an additional 90-day period to comply.

Examples of circumstances outside the control of the family include but are not limited to:

(1) Delayed processing of SSN application by SSA

- (2) Natural Disaster
- (3) Fire
- (4) Death in family

The EPCHA shall require the family to provide documentation for the unforeseen circumstances out of the control of the family to be presented.

During the time allotted for the family to comply with the SSN disclosure and documentation requirements, the child shall be included as part of the assisted household and shall be entitled to all the benefits of being a household member.

If the family does not comply with the SSN disclosure and documentation requirements by the expiration of the allotted time provide to the family, the EPCHA shall terminate the family's tenancy.

9. Authorization for the Release of Information/Privacy Act Notice

Each member of the applicant family who is eighteen (18) years of age or older, must sign an Authorization for the Release of Information/Privacy Act form (HUD-9886) annually authorizing HUD and the EPCHA to request information from specified sources necessary to verify the household's income. A household member who turns 18 during the year will be required to sign a HUD-9886 at the family's next annual or interim recertification.

B. U.S. Citizen, U.S. National or Eligible Non-citizen Immigration Status

All applicants for public housing must meet the following requirements:

- 1. A U.S. Citizen or U.S. National must sign a declaration of U. S Citizenship or status of U.S. National;
- 2. Non-citizens who are sixty-two (62) years of age or older, must provide the following:
 - a) A signed declaration of eligible immigration status; and
 - b) Proof of age document
- 3. All other non-citizens must:
 - a) Sign a declaration of eligible non-citizen immigration status;
 - b) Provide original documents which verify status; and
 - c) Sign a verification consent form.
- 4. All declarations will be verified.

Every adult family member must sign either a declaration of U. S. Citizenship or eligible immigration status. For each child, and adult who is responsible for the child and who is residing in the assisted dwelling unit, must sign a declaration. The family must identify in writing any household members who do not claim to have eligible status.

C. Delay of Assistance to Applicant

Housing Assistance to an applicant family may not be delayed or denied on the basis of ineligible immigration status of a family member if the primary and secondary verification of any immigration documents that were timely submitted has not been completed. However,

the EPCHA will delay or deny assistance to a family until at least one family member has been determined eligible for assistance.

1. Delay to an applicant is permissible after the conclusion of the CIS appeal process but assistance is not denied until the conclusion of the EPCHA informal hearing process if the family requests an informal hearing.
2. Other events causing denial of assistance are:
 - a) Evidence of citizenship (i.e. The declaration) or eligible immigration status is not submitted by the date specified in the written notice or by the expiration of any extension granted in accordance with a written notice of an extension period; or
 - b) Evidence of citizenship or eligible immigration status is timely submitted, but CIS primary and second verification does not verify eligible immigration status of a family member and;
 - (1) The family does not pursue CIS appeal or EPCHA informal hearing rights as provided in this section; or
 - (2) The CIS appeal and informal hearing rights are pursued, but the final appeal or hearing decisions are decided against the family member.
3. A notice of denial or termination of assistance shall inform the family:
 - a) That financial assistance will be denied or terminated with the reasons for the denial or termination; and
 - b) That they may be eligible for prorated assistance; and
 - c) That they have the right to request an appeal to the CIS of the results of the secondary verification of immigration status and to submit additional documentation or a written explanation in support of the appeal in accordance with CIS appeal procedures to CIS; and
 - d) That the family has the right to request an informal hearing with the EPCHA within fourteen (14) days either upon completion of the CIS appeal or in lieu of the CIS appeal; and
 - e) That the EPCHA cannot overrule the CIS decision regarding eligible immigration status.

D. Appeal to the U.S. Citizenship and Immigration Services (CIS)

1. Submission of the request of appeal

Upon receipt of notification by the responsible entity that CIS secondary verification failed to confirm eligible immigration status, the responsible entity shall notify the individual or family of the results of the CIS verification. After notification of the CIS decision on appeal, or in lieu of an appeal request to the CIS, the individual or family may request that the responsible entity provide a hearing. This request must be made either within thirty (30) days of receipt of the notice described in paragraph (d) of Section 5.514, or within thirty (30) days of receipt of the CIS appeal decision issued in accordance with section 5.514. The family shall make the request for an appeal by communicating that request in writing directly to the CIS. The family must provide the responsible entity with a copy of the written request for appeal and proof of mailing. For

good cause shown, the responsible entity shall grant the family an extension of the time within which to request an appeal.

2. Documentation to be submitted as part of the appeal to CIS

The family shall forward to the designated CIS office any additional documentation or written explanation in support of the appeal. This material must include a copy of the CIS document verification request form G-845S (used to process the secondary verification request) or such other form specified by the CIS to record immigration status verification results. The EPCHA will provide the family a copy of the G-845S that documents the ineligible status of a family member.

3. Decision by CIS

a) When the decision will be issued. The CIS will issue to the family, with a copy to the responsible entity, a decision within thirty (30) days of the receipt of documentation concerning the family's appeal of the verification of immigration status. If, for any reason, the CIS is unable to issue a decision within the thirty (30) day time period, the CIS will inform the family and the responsible entity of the reasons for the delay.

b) Notification of the CIS decision and of informal hearing procedures. When the EPCHA receives a copy of the CIS decision, the EPCHA's ineligibility determination in accordance with the informal hearing procedures previously noted, if the family has not been admitted. If the family has been admitted, pending all appeals, the grievance procedure will be used for the appeals process.

4. There will be no delay, denial or termination of assistance until completion of the CIS appeal process and/or the EPCHA appeal of a family member's ineligible status is completed.

E. Non-Eligible Immigration Status

Individuals who contend not to have eligible immigration status must identify themselves to the EPCHA that they elect not to provide documentation of eligible immigration status or sign a declaration of eligible non-citizen immigration status. However, family members must identify in writing to the EPCHA the family member(s) who will elect not to contend having eligible status. Family members who elect not to provide documentation concerning eligible non-citizen immigration status shall be required to comply with other program requirements or assistance may be denied to the entire applicant family.

If a family member has chosen not to contend to have eligible immigration status, the EPCHA may admit the family under Prorated Assistance. See the section noted Prorated Assistance to determine how the family's rent will be calculated.

CHAPTER 6. Selection Policies and Preferences System

The EPCHA has elected not to establish local preferences.

Applicants are selected from the waiting list in sequence according to the date and time of their applications and priorities as listed in “B” Below.

A. Policies and Requirements

These selection policies:

1. Are based on local housing needs and priorities as determined by the EPCHA using generally accepted data sources, including its waiting list, public comment or the EPCHA’s Annual Plan, and requirements of the Consolidated Plan;
2. Direct the EPCHA to match characteristics of an applicant family with the type of unit available, for example, number of bedrooms;
3. Provide preference to elderly and/or disabled families for units in a public housing mixed population (formerly designated elderly) developments;
4. Prohibit automatically denying admission to a particular group or category of otherwise eligible applicants (e.g., unwed mothers or families with children born out of wedlock); nor apply any information pertaining to attributes or behavior that may be imputed by some to a particular group or category. All criteria applied or information considered in administering this policy shall relate solely to the attributes/behavior of the individual members of the family being considered for assistance;
5. Assure that selection by the EPCHA among otherwise eligible applicants is objective and reasonable;
6. Are consistent with the EPCHA’s responsibilities as a public body; and
7. Are in compliance with state, local and Federal laws and regulations, including the nondiscrimination requirements of Title VI of the Civil Rights Act of 1964, the provisions of the Annual Contributions Contract between HUD and the EPCHA, and 24 CFR Part 5.216-5.218, “Disclosure and Verification of Social Security Numbers and Employer Identification Numbers by Applicants and Participants in Certain Housing Assistance program.”
8. Provide that a family that is on the Section 8 waiting list will not lose its place on the waiting list by applying for admission to the public housing developments;

B. Priorities

The EPCHA will select and house residents in accordance with the following priorities in the order listed:

1. Limitations on Admission
 - a) Types of developments and units available;
 - b) Occupancy Standards (limitation on the minimum and maximum number of household members permitted to live in dwelling units of specified sizes)

2. Date and Time of Application (in each of the above circumstances)

Applicants are selected from the waiting list in sequence according to the date and time of their applications

CHAPTER 7. Applicant Screening and Denial of Admission

In screening applicants, the EPCHA employees will observe EPCHA policies/procedures and will verify all information submitted by the applicants. (See *Chapter 8. Verifications of Eligibility*) The following outlines the actions to be taken in the process.

A. Applicant Screening

1. The resident selection criteria, and the screening information to be considered by the EPCHA, will be reasonably related to the individual attributes and behavior of an applicant, and will not be related to those which may be imputed to a particular group or category of persons of which an applicant may be a member.
2. Suitability screening attempts to determine if the applicant is likely to interfere with other residents by adversely affecting their health, safety or welfare, or affect adversely the physical environment or financial stability of the development if the applicant were admitted. Relevant information concerning the habits or practices to be considered may include, but is not limited to:
 - a) Past performance in meeting financial obligations, especially rent and prior rental history with the EPCHA, if applicable;
 - b) Rental history from previous owners/landlords or another PHA;
 - c) A record of disturbance of neighbors, destruction of property, or living or housekeeping habits at prior residences which may adversely affect the health, safety, or welfare of other residents;
 - d) Information from personal references;
 - e) Information from previous owners/landlords concerning housekeeping that would create health or sanitation problems;
 - f) A history of criminal activity involving drug-related activity, a pattern of alcohol abuse, crimes of physical violence to persons or property, or other criminal acts which would adversely affect the health, safety or welfare of other residents;
 - g) A conviction for manufacturing or producing methamphetamine (speed). These individuals will be permanently barred from public housing; or
 - h) Eviction from federally assisted housing because of drug-related criminal activity. These individuals and their families are ineligible for admission to public housing for a three (3) year period beginning on the date of such eviction.

The EPCHA may waive this requirement if:

- (1) The person demonstrates successful completion of a rehabilitation program approved by the EPCHA, or;
 - (2) The circumstances leading to the eviction no longer exist. For example, the individual involved in drugs is no longer in the household because the person is incarcerated.
3. Applicants must conform to the occupancy standards on family size, family composition and extenuating circumstances discussed in *Section 12: Occupancy Standards*.
 4. The EPCHA will use up-front or third-party verification of all information whenever possible and the return envelope will be retained in the resident's file. If such up-front or third-party documentation is not available, the reason must be documented in the file.

5. The family will also submit, directly to the EPCHA, all documentation required for purposes of determining or auditing a family's eligibility to receive housing assistance, for calculating the family's adjusted income for Tenant Rent, for verifying related information, or for monitoring compliance with equal opportunity requirements. Failure to provide requested documentation will result in the denial of assistance.

6. Home Visits

The EPCHA may conduct a home visit to consider if the conditions they observe are the result of the resident's treatment of the unit or are caused by the unit's overall substandard condition. The EPCHA will give at least two (2) days' written notice to all applicants or residents. Reasons for a home visit may include, but not be limited to, the following circumstances:

- a) Conflicting or negative rental history received from previous landlords;
- b) Conflicting or negative information received from personal references;
- c) Applicant provides no previous rental references;
- d) Applicant provides only related personal references; or
- e) Applicant has no credit history.

B. Consideration of Favorable Factors

In the event unfavorable information with respect to an applicant is received, the EPCHA will give consideration to the time, nature and extent of applicant's conduct, and to factors which might indicate a reasonable probability to favorable future conduct or financial prospects, including:

1. Evidence of successful completion of an appropriate rehabilitation program for drug or alcohol-related problems (requiring certification from a health professional, or State certified program). The applicant or family may be required to provide evidence of otherwise being rehabilitated successfully (i.e., participation in AA, ALANON, or other drug/alcohol support group);
2. The seriousness of the offending action;
3. The effect on the community of denial or the failure of the EPCHA to take such action;
4. The extent of participation by the leaseholder in the offending action;
5. The effect of denial of admission on household members not involved in the offending action;
6. The demand for assisted housing by families who will adhere to lease responsibilities;
7. The extent to which the applicant has shown personal responsibility and taken all reasonable steps to prevent or mitigate the offending action;
8. The effect of the EPCHA's action on the integrity of the program;
9. The willingness of the applicant to exclude the offending household member in order to be admitted to the housing program, where the identified member has participated in or been culpable for action or failure to act that warrants denial;

10. Evidence of the applicant family's participation in or willingness to participate in social services or other appropriate counseling programs, and the availability of such programs; and
11. Evidence of the applicant family's willingness to attempt to increase family income, and the availability of training or employment programs in the locality.

C. Denial of Admission

The EPCHA has established standards that prohibit admission of a household to the EPCHA's public housing program for certain drug and criminal activities. All standards shall be applied uniformly.

1. Pursuant to 24 CFR Part 960.204 the EPCHA must deny admission to:
 - a) Persons evicted from federally-assisted housing for drug-related criminal activity for three (3) years from the date of eviction; (See Definition of federally-assisted housing.)

EPCHA may admit the household if the EPCHA determines:

 - (1) The evicted household member who engaged in the drug-related criminal activity has successfully completed a supervised drug rehabilitation program approved by the EPCHA; or
 - (2) The circumstances leading to the eviction no longer exists (for example, the responsible household member has died or is imprisoned).
 - b) Persons currently engaging in illegal use of drug or where the EPCHA determines that it has reasonable cause to believe that a household member's illegal use or pattern of illegal use of a drug may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents'
 - c) Persons who have ever been convicted for manufacture or production of methamphetamine on the premises of federally assisted housing; (see Definitions to determine federally-assisted housing).
 - d) Persons subject to lifetime registration requirement under a State sex offender registration program. This check must be carried out with respect to the State in which the housing is located and in States where members of the applicant household are known to have resided;
 - e) Persons that abuse or show a pattern of abuse of alcohol that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.
2. The EPCHA defines "currently engaged in" as any occurrence within the last thirty six (36) months.
3. The EPCHA will use criminal history reports as detailed in Chapter 8 of this policy in gathering applicant background information.
4. Pursuant to the Violence Against Women Act, the EPCHA must and shall deny admission to any member of the household who is a perpetrator of domestic violence, dating violence, sexual assault, or stalking.

D. Falsified or Misrepresented Information

If the EPCHA determines that an applicant has falsified or misrepresented family income, composition, circumstances, conduct or behavior, the EPCHA will, on the basis of such falsification or misrepresentation, find the applicant ineligible for admission to a EPCHA dwelling unit. In justifiable cases, the EPCHA may take such other action as deemed advisable.

E. Mitigating Circumstances

Screening applicants who claim mitigating circumstances:

1. If unfavorable information about an applicant is received, the applicant will be provided an opportunity to present mitigating circumstances. The EPCHA will consider the time, nature and extent of the applicant's conduct. These mitigating circumstances must be verifiable.
2. Mitigating circumstances are facts relating to the applicant's unsuitable rental history or behavior which, when verified, would indicate both: (a) the reason for the unsuitable behavior; and (b) that the reason for the unsuitable rental history or behavior no longer applies or is under control and the applicant's prospect for lease compliance is an acceptable one, justifying admission. Such mitigating circumstances would overcome or outweighs information already gathered in the screening process.
3. If the mitigating circumstances relate to change in disability or handicap, the EPCHA shall have the right to verify the information or to request further information which is reasonably needed to verify the mitigating circumstances, even if such information is of a medically confidential nature.
4. An applicant who is a victim of domestic violence, dating violence, sexual assault, or stalking as afforded certain protections pursuant to the Violence Against Women and Department of Justice Reauthorization Act of 2005, as amended by a bill in August 2006.
5. Protection of Victims of Domestic Violence

Incidents of domestic violence, dating violence, sexual assault, or stalking shall not be good cause for denying victims access to or terminations from the Public Housing Program or for terminating a lease held by a victim of such violence.

The EPCHA, at its discretion may request certification of the claim to be a victim of domestic violence, dating violence, sexual assault, or stalking.

If certification is requested, the applicant must provide it within 14 business days from the date of the request (or within the time allotted by any extension by the EPCHA). Any of the following methods is an acceptable response by the applicant to the request:

- a) Completion of the form HUD 50066: Certification of Domestic Violence, Dating Violence or Stalking.
- b) Providing documentation signed by an employee, agent, or volunteer of a victim service provider, an attorney, or a medical professional, from who the victim has sought assistance in addressing domestic violence, dating violence, sexual assault, or stalking or the effects of the abuse, in which the professional attests under penalty of perjury (28 U.S.C. 1746) to the professional's belief that the incidents in question

are bona fide incidents of abuse and the victim has signed or attested to the documentation; or

- c) Producing a Federal, State, tribal, territorial, or local police or court record.

At its discretion the Authority may provide benefits to a victim of domestic violence, dating violence, sexual assault, or stalking based solely on the victim's statement or other corroborating evidence.

- 6. Consideration of mitigating circumstances does not guarantee that the applicant will qualify for admission.

CHAPTER 8. Verification Requirements

A. General Requirements

The verification requirements described in this section are applicable to initial screening for eligibility, initial certification, interim recertifications and annual recertifications.

1. The EPCHA will use up-front or written third-party verification of all information whenever possible. Family-reported income will be verified via HUD's Enterprise Income Verification System for the following:
 - a) New admissions
 - b) Annual reexamination
 - c) Interim reexamination
2. If there is a discrepancy between the family-reported income and the EIV family income report, the EPCHA will follow the written third party verification hierarchy to verify the family's income.
3. At least two documented attempts to obtain Third-Party Verification shall be made before the next level of verification is used. If up-front or third-party documentation is not available, the reason must be documented in the file.
4. Verified information not subject to change (such as a person's date and place of birth) need not be re-verified.
5. Information obtained that is subject to change and for which verifications are more than 60 calendar days old, should be re-verified.
6. HUD requires that verification forms to support EPCHA's admission decisions be placed in the applicant's (and subsequently, the tenant's) files.
7. Information that is subject to change, such as income, assets, family composition, etc. should be verified close to certification or recertification.

B. Tiers of Verification as Mandated by HUD

Information will be verified in order through the six tiers of verification hierarchy described briefly below. Should the highest level of verification techniques not contain any employment and income information for the family, the EPCHA will attempt the next lower level of verification technique and move down the hierarchy until an acceptable form of verification is obtained. At least two (2) documented attempts to obtain third-party verification shall be made at each level before the next level of verification is used. (Level 6 being the 'highest' form of acceptable verification and Level 1 being the 'last resort' method of acceptable verification).

1. Upfront Income Verification (UIV) (Level 6): The highest mandatory level of third party verification using HUD's Enterprise Income Verification (EIV) system.
NOTE: NOT AVAILABLE FOR INCOME VERIFICATION OF APPLICANT
2. Upfront Income Verification (UIV) (Level 5): The highest (optional) level of third party verification using non-HUD systems. Utilization of The Work Number (an automated verification system) and state government databases to validate tenant-reported income.

3. Written Third Party Verification (Level 4): The high level of third party verification mandated as follows:
 - a) Mandatory to supplement EIV-reported income sources;
 - b) Mandatory when EIV has no data;
 - c) Mandatory for non-EIV reported income sources;
 - d) Mandatory when tenant disputes EIV-reported employment and income information and is unable to provide acceptable documentation to support dispute.
4. Written Third Party Verification Form (Level 3): The Medium-Low level of third party verification mandated as follows:
 - a) Mandatory if third-party written verification documents are not available or rejected by the EPCHA;
 - b) Mandatory when the applicant or tenant is unable to provide acceptable documentation
5. Oral Third-Party (Level 2): The Low level of third party verification mandated as follows:
 - a) Mandatory if written third-party verification is not available.
 - b) The EPCHA may use telephone verifications.
6. Tenant Declaration (Level 1): The Low level of verification techniques. (Also known as Self Certification)
 - a) Used as a last resort when unable to obtain any type of third party verification.
 - b) The EPCHA will accept a notarized sworn statement (with penalty of perjury) from the Applicant as Tenant Declaration when no other form of verification is available.

The EPCHA will not delay the processing of an Applicant beyond fourteen (14) calendar days because a third-party information provider does not return the verification in a timely manner.

For Applicants, income verification may not be more than 60 calendar days old at the time of a unit offer. For Residents, income verifications are valid for 60 calendar days from the date of receipt.

Regardless of these timeframes, Criminal History Reports will be useable as a valid verification for no longer than 120 calendar days.

C. EPCHA Use of Enterprise Income Verification (EIV) System

In accordance with §5.236 and administrative guidance issued by HUD, the EPCHA will utilize HUD's Enterprise Income Verification System, in its entirety, as a third party source to verify tenant employment and income information during mandatory reexaminations or re-certifications of family composition and income.

The EPCHA shall obtain an 'Income Report' from the EIV System for each household. As required, the EPCHA shall maintain the Income Report in the resident file along with the Family Report form (HUD-50058) and all documents used to support the income and rent determinations for all mandatory annual reexaminations of family income and composition.

If the Income Report does not contain any employment and income information for the family, the EPCHA shall attempt the next verification technique level and document why it moved to next lower level.

1. Use of EIV Data

EIV data is used by the EPCHA to validate tenant-reported income and supplement tenant-provided documents. Pursuant to HUD guidelines, the EPCHA shall use information for the sole purpose of determining eligibility and level of assistance for the public housing program.

Upon obtaining the EIV Income Report for the family, the EPCHA shall compare the EIV information to the tenant-reported information. If no discrepancy is found, the EPCHA shall calculate annual income using the tenant-provided documentation.

If there is a discrepancy between the EIV Income Report data and the tenant-reported income, i.e., income source not reported by tenant, substantial difference (\$2,400+ annually) in income reported, the EPCHA shall obtain additional information from the tenant and/or the third party source, if necessary.

The EPCHA shall use the most current and reliable documentation obtained to calculate annual income. EIV data shall not be used to calculate anticipated annual income (except as specified in HUD guidelines).

NOTE: EIV is not available for income verification of applicants or new admissions.

However, as mandated by HUD, the EPCHA will review the EIV Income Report for all new admissions within 120 days of the PIC submission date (EPCHA submission of Family Characteristic Report [form HUD-50058] to HUD) to validate the family-reported income. Any discrepancy in income shall be resolved with the family within 60 days of the EIV Income Report date.

2. Tenant Dispute of EIV Data

When a tenant disputes the EIV Income Report data obtained by the EPCHA, the EPCHA shall request the tenant to provide acceptable documentation to support the information in dispute. If the tenant is unable to provide any form of acceptable documentation, the EPCHA will request written third party verification.

3. Dispute Reveals Incorrect EIV

a) Employment and Wage Information

Employment and wage information reported to EIV originates from the employer. The employer reports this information to the local State Workforce Agency (SWA). The SWA, in turn, reports the information to the HHS' National Directory of New Hires (NDNH) database.

If the tenant disputes the information the employer provided, it is the tenant's responsibility to contact the employer directly in writing to dispute the employment and/or wage information that the employer reported to the SWA. The tenant will be required to provide the EPCHA with a copy of the 'written dispute'. The 'written

dispute' to the employer from the tenant should request the employer to correct the erroneous information. If employer resolution is not possible between the tenant and the employer, the tenant the tenant should contact the local State Workforce Agency for assistance.

If provided to the EPCHA, the copy of the tenant's correspondence to the employer that disputes the employment and/or wage information will be maintained in the tenant file.

b) Unemployment Benefit

Unemployment benefit information reported in EIV also originates from the local SWA and thus the tenant shall follow the same process as stated to dispute the information, if applicable. If provided to the EPCHA, the copy of the tenant's correspondence to the employer that disputes the unemployment benefit information will be maintained in the tenant file.

c) SS and SSI Benefit Information

Social Security (SS) and Social Supplemental (SSI) benefit information reported to EIV originates from the Social Security Administration (SSA). If the tenant disputes the information the SSA provided, it is the tenant's responsibility to contact the SSA at (800) 772-1213 or visit the local Social Security Administration Office.

d) Debts Owed to PHA's and Termination Information

Debts owed to PHAs and termination of tenancy information reported to EIV originates from the current or a former PHA. If the tenant disputes the information provided, it is the responsibility of the tenant to contact the PHA (who reported the information) in writing to dispute the information and provide any documentation that supports the dispute.

If the PHA determines that the disputed information is, in fact, incorrect, the PHA will update or delete the record from EIV.

Former tenants may dispute debt and termination information for a period of three years from the end of participation (EOP) date in the public housing program.

e) Identity Theft

If the tenant suspects identity theft, it is the responsibility of the tenant to:

Check their Social Security records;

File an identity theft complaint with the local police department;

File an identity theft complaint with the Federal Trade Commission; and

Monitor their credit reports with the three national credit reporting agencies (Equifax, TransUnion, and Experian).

The tenant will be required to provide the EPCHA with written documentation of the filed identity theft complaint.

f) Disclosure of EIV Information

The Federal Privacy Act (5 USC §552a, as amended) prohibits the disclosure of an individual's information to another person without the written consent of such individual. As such, the EPCHA will not share, will not provide a copy, and will not display the EIV data of an adult household member with another adult household member, unless the individual identified in the EIV data has provided written consent to disclose such information.

However, the EPCHA can elect to discuss with and show the head of household how the household's income and rent were determined based on the total family income reported to and verified by the EPCHA.

EIV information and any other information obtained by the EPCHA for the purpose of determining eligibility for the program may not and will not be disclosed to third parties for any reason, unless the tenant has authorized such disclosure in writing.

g) Income Discrepancy Resolution

In accordance with 24 CFR 5.236 the EPCHA will exercise the following in an attempt to resolve the discrepancy:

Discuss the income discrepancy with the tenant;

Request the tenant to provide documentation to confirm or dispute the unreported or underreported income;

If the tenant is unable to provide acceptable documentation, the EPCHA shall request 3rd party verification directly from the source.

If the additional documentation confirms that the family failed to report complete and accurate income information, the EPCHA will redetermine the tenant rent contribution retroactively as mandated by regulation. The family is required to repay the EPCHA for any retroactive amount owed due to the family's underreporting or failure to report income.

The tenant is required to pay the retroactive amount in full or enter into a repayment agreement with the EPCHA. If the tenant refuses to enter into a repayment agreement, the EPCHA shall terminate the family's assistance as required by regulation.

Amnesty programs are not permissible. A family terminated from the assistance program may not receive future rental assistance until the debt is repaid to the EPCHA.

D. Information to Be Verified

1. The EPCHA is required to verify information that is used to determine the family's eligibility and program compliance. The information to be verified includes, but is not limited to, the following:

Claims by an applicant or program participant that the individual is a victim of domestic violence, dating violence, sexual assault, or stalking and that the incident in question are bona fide incidents of such actual or threatened abuse and meet the requirements set

forth in the Violence Against Women Act. Such verification/certification shall include the name of the perpetrator.

Self-certification will be accepted via the approved certification form (HUD-91066) that the individual presenting it is a victim of domestic violence, dating violence, sexual assault, or stalking and the incident or incidents in question are bona fide incidents of such actual or threatened abuse and meet the requirements set forth in the Violence Against Women Act. Such certification shall include the name of the perpetrator.

The individual shall provide such certification within fourteen (14) business days after the owner, manager, or EPCHA requested such certification. If the individual does not provide such certification within fourteen (14) business days after requested, admissions to the housing assistance program may be denied or the housing assistance may be terminated.

2. Zero and/or sporadic income status of household. Zero and/or sporadic income applicants and participant will be required to complete a family expense form at each certification or recertification. The EPCHA will conduct an interim recertification every thirty (30) days for zero and/or sporadic income households.
3. Full time student status including High School students who are eighteen (18) years of age or older;
4. Current assets including assets disposed of for less than fair market value in the preceding two years;
5. Childcare expenses when it allows an adult family member to be employed; look for work, or further his/her education;
6. Total medical expenses of all family members in households whose head, spouse, or co-head is elderly or disabled;
7. Disability assistance expenses to include only those costs associated with attendant care or auxiliary apparatus that allow any adult family member, including the person with the disability, to be employed;
8. Legal identity;
9. U.S. citizenship/eligible immigration status;
10. Social Security Numbers for all members in the household;
11. Familial/Marital status when needed for head, spouse, or co-head definition;
12. Disability for determination of allowances, deductions or requests for accommodation including need for a live in aide;
13. Time spent seeking employment when childcare is claimed for the activity; and
14. All sources of income.

E. Release of Information

As a condition of admission to, or continued occupancy of, any assisted unit, the EPCHA will require the family head and such other family members eighteen (18) years of age and older to execute a HUD-approved release and consent form authorizing any depository or private source of income, or any Federal, state or local agency, to furnish or to release to the

EPCHA and to HUD such information as the EPCHA or HUD determines to be necessary. This includes a consent form for release of criminal/sex offender status information signed by each adult household member. The EPCHA will furnish applicants and participants a Release of Information/Privacy Act Notice [HUD-9886] when collecting information to verify income. Refusal to cooperate with the HUD prescribed verification process as outlined in this Plan and HUD regulations will result in denial of admission or termination of tenancy.

F. Authority to Obtain Criminal History Records

The EPCHA is authorized by 24 CFR part 5, subpart J to obtain criminal conviction records from a law enforcement agency and to use those records to screen applicants for admission to covered housing programs.

24 CFR part 5, subpart J, §5.905 states that a PHA that administers a Public Housing program must carry out background checks necessary to determine whether a member of a household applying for admission to any federally-assisted housing program is subject to a lifetime sex offender registration requirement under a State Sex Offender Registration program.

G. Permitted Use and Disclosure

1. The use and disclosure of criminal records/sex offender registration records received by the EPCHA may only be used for applicant screening and/or for termination of assistance. The EPCHA may disclose criminal conviction records as follows:

To officers or employees of the EPCHA, or to authorized representatives of the EPCHA who have a job-related need to have access to the information. For example, if the EPCHA is seeking to terminate assistance to a Public Housing participant on the basis of criminal activity/sex offender status as shown in criminal conviction records, the records may be disclosed to EPCHA employees performing functions related to the termination, or to the EPCHA hearing officer conducting an administrative grievance hearing concerning the proposed termination.

2. If the EPCHA obtains criminal records from a State or local agency showing that a household member has been convicted of a crime relevant to applicant screening or tenant lease enforcement or termination of assistance, the EPCHA must:
 - a) Notify the household of the proposed action based on the information obtained; and
 - b) Provide the subject of the record and the applicant/participant a copy of such information and an opportunity to dispute the accuracy and relevance of the information.

Note: This opportunity must be provided before a denial of admission, lease enforcement action or termination of assistance on the basis of such information.

3. Any other negligent or knowing action that is inconsistent with the statute or regulations. Conviction for a misdemeanor and imposition of a penalty of not more than \$5,000 is the potential for:
 - a) Any person, including an officer, employee, or authorized representative of a PHA who knowingly and willfully requests or obtains any information concerning an applicant for, or tenant of the PHA under false pretenses; and

- b) Any person, including an officer, employee, or authorized representative of a PHA who knowingly and willfully discloses any such information in any manner to any individual not entitled under any law to receive the information.
- c) A PHA may be liable under civil law to any applicant for, or participant of the PHA who is affected by either of the following:
- d) A negligent or knowing disclosure of criminal records information obtained under statutory authority about such person by an officer, employee, or authorized representative of a PHA if the disclosure is not authorized under the statute or regulations; or
- e) An applicant for, or assisted participant of the PHA may seek relief against the PHA for inappropriate disclosure by bringing a civil action for damages and such other relief as may be appropriate. The United States district court in which the applicant or participant resides, in which the unauthorized action occurred, or in which the officer, employee, or representative of a PHA alleged to be responsible resides, has jurisdiction. Appropriate relief may include reasonable attorney's fees and other litigation costs.

H. Receipt of Information from Law Enforcement Agencies

When the law enforcement agency/state registration entity receives the EPCHA's request, the agency must promptly release to the EPCHA a certified copy of criminal conviction records concerning the household member they have in their possession or under their control. National Crime Information Center (NCIC) records must be provided in accordance with NCIC procedures.

The law enforcement agency may charge a reasonable fee for this service but any fee charged by the agency for this service may not be passed on to the applicant.

I. Denial Based on Consumer Reporting Agency Criminal Reports

1. When the EPCHA obtains the criminal background report from a consumer reporting agency (CRA), provisions of the Fair Credit Reporting Act apply.
2. If a PHA denies/terminates assistance based in part on a report obtained from a CRA, the notice must include:
 - a) Name address and telephone number of the CRA
 - b) A statement that the CRA did not make the decision to deny/terminate
 - c) Notice of the right to obtain a free copy of the report and dispute any information in the report

J. Records Management

1. The EPCHA has established and implemented a system of records management that ensures that records received from a law enforcement agency are:
 - a) Maintained confidentially;
 - b) Not misused or improperly disseminated;
 - c) Destroyed once the purpose for which the record was requested has been accomplished, including expiration of the period for filing a challenge to the EPCHA action without institution of a challenge or final disposition of any such litigation.

2. All information provided to an owner, manager, or EPCHA pursuant to VAWA, including the fact that an individual is a victim of domestic violence, dating violence, sexual assault, or stalking, shall be retained in confidence by an owner, manager, or EPCHA, and shall neither be entered into any shared database nor be provided to any related entity, except to the extent that disclosure is requested or consented to in writing by the individual; required for use in an eviction proceeding of an abuser, stalker or perpetrator of domestic violence; or is otherwise required by applicable law.
3. The records management requirements do not apply to sex offender registration information that is public information or is obtained by the EPCHA other than from a State or local agency responsible for the collection or maintenance of such information.

K. Verifications through Drug Treatment Centers

The EPCHA does not request verification information directly from Drug Treatment Centers.

L. Verification of Income

1. All Income will be verified.
2. Gross Employment Income of all Household Members;
3. Social Security, Pensions, SSI and Disability Income;
4. Unemployment Compensation;
5. Welfare Payments or General Assistance;
6. Alimony or Child Support, Monetary or Not;
7. Net Income From a Business, Including Childcare and Home Sales;
8. Recurring Monetary Contributions and Gifts;
9. Zero and/or Sporadic Income Status; or
10. Full-Time Student Status;

M. Verification of Fully Excluded Income (PIH Notice 2013-4)

1. When an income is fully excluded, the EPCHA is **not** required to:
 - a) Verify the income in accordance with the HUD-prescribed verification hierarchy;
 - b) Document in the tenant file why third party verification was not available; and
 - c) Report the income in Section 7 of the form HUD-50058.
2. The EPCHA may accept an applicant or participant's self-certification as verification of fully excluded income. The EPCHA's application and reexamination documentation, which is signed by all adult family members, may serve as the self-certification of the fully excluded income.
3. The EPCHA may elevate the verification requirements, on a case by case basis, to determine if a source of income qualifies for a full exclusion.
4. Examples of common fully excluded income categories that are verifiable through applicant or participant self-certification are:
 - a) Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps.

- b) Income from a live-in aide.

N. Verification of Partially Excluded Income (PIH Notice 2013-4)

1. Income that is partially excluded means that only a certain portion of the income reported by the family qualifies to be excluded, while the remainder must be included when determining the family's annual income.
2. For partially excluded income, PHAs are required to:
 - a) Comply with HUD-prescribed verification requirements and all applicable regulations pertaining to the determination of annual income; and
 - b) Report the income in Section 7 of the form HUD-50058.
3. Examples of partially excluded income that are subject to regular verification requirements include:
 - a) Income subject to the 50% phase-in period of the Earned Income Disallowance
 - b) Earnings in excess of \$480 for full-time students 18 years old or older
4. To determine the amount of earnings to include in the calculation of the family's annual income, the EPCHA must verify the amount of employment income for these family members.

O. Assets and Income From Assets

All assets to which any household member has access and Income from assets will be verified. This may include, but not be limited to the following:

1. Checking Accounts
2. Current Savings Accounts and Certificates of Deposit of all Household Members;
3. Property Owned or Financed by Household Members;
4. Cash Value of Life Insurance Policies;
5. Retirement/Pension Funds; or
6. Assets Disposed of for Less than Fair Market Value in Previous 24 Months.

P. Verification of Deductions from Income

1. Childcare Expenses

The EPCHA will verify:

- a) Eligibility for Childcare Expenses;
- b) Reasonable Cost for Childcare;
- c) A childcare expense deduction is allowed when a family member requires childcare to:
 - (1) Further his/her education, or
 - (2) Actively seek employment, or
 - (3) Be employed

Verification of childcare expenses must validate the requirements of the childcare deduction found in Chapter 9. G. 5 of this policy

2. Medical and Handicapped Assistance Expense

- a) IRS publication 502 will be used as guidance where questions arise as to an item's eligibility.
- b) Where an expense item can be treated as either a medical or a disability assistance expense the EPCHA will calculate the expenses both ways and give the family the greater deduction.
- c) The EPCHA will advise all families at each certification/recertification that they may report any one-time non-recurring medical or disability expense cost and request an interim recertification.
- d) Families who claim medical expenses or expenses to assist a person with disability will be required to submit a certification as to whether or not any expense payments have been, or will be, reimbursed by an outside source. Reimbursement of medical expenses must be reported on form HUD-50058.
- e) All expense claims will be verified by one or more of the methods listed below:
 - (1) Written third party verification by a doctor, hospital or clinic personnel, dentist, pharmacist, concerning anticipated medical costs to be incurred by the family and regular payments due on medical bills; and extent to which those expenses will be reimbursed by insurance or a government agency.
 - (2) Written third party confirmation by the insurance company or employer of health insurance premiums to be paid by the family.
 - (3) Written third party confirmation from the Social Security Administration of Medicare premiums to be paid by the family over the next twelve (12) months. A computer printout will be accepted.

3. Disability Assistance Expense Deduction

- a) Families are entitled to deduction for un-reimbursed expenses for care attendants and auxiliary apparatus expenses for a member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including member disabled) to work.
- b) The allowable disability assistance expense is that portion that exceeds three percent of annual income.
- c) This deduction may not exceed the earned income received by family members who are eighteen (18) or over, and who are able to work because of such attendant care or auxiliary apparatus.
- d) The EPCHA will verify:
 - (1) The disability;
 - (2) The un-reimbursed expenses for care or apparatus;
 - (3) Whether the expense is directly related to enabling employment; and
 - (4) Income earned due to the care or apparatus.

Q. Verifying Non-Financial Factors

Non-financial factors that must be verified include, but are not limited to:

1. Legal Identity;
2. Marital Status;
3. Familial Relationships;
4. Permanent Absence of Adult Member;
5. Change in Family Composition;
6. Disability;
7. Funds Owed the EPCHA or Other Housing Authorities;
8. Social Security Numbers

The EPCHA will require the applicant to provide Social Security Numbers for all household members or certify that no Social Security Number has been issued; or

9. Citizenship and Non-Eligible Immigration Status.

CHAPTER 9. Determination of Income and Rent Calculation

A. Annual Income

Annual income is used to determine whether the family is within the Income Limits applicable to the EPCHA's jurisdiction. Annual income is the anticipated amounts, monetary or not, that go to, or on behalf of, the family (including temporarily absent head, spouse or co-head), and are received from a source outside the family" within the twelve (12) months following certification.

- a) All income that is not specifically excluded by HUD regulations is counted.
- b) Adjusted income is the annual income minus HUD mandated deductions.
- c) Both annual and adjusted incomes are used to calculate the amount of rent. In calculating annual and adjusted income, the EPCHA must include the income of every member of the household, including those who are temporarily absent. Income of persons who are permanently absent from the household will not be counted.

B. Income Inclusions

1. Temporarily and Permanently Absent

HUD regulations specify that the income of family members who are "temporarily absent" from the household is to be included in total family income. The EPCHA has determined that "temporarily absent" is defined as an absence for up to ninety (90) days. An exception to the inclusion of that income is extended to members of the military and temporarily absent may exceed one year. Military absence can be confirmed with call-up orders. Other absences will be confirmed based on the circumstances of the absence.

Families must report in person or in writing to the EPCHA any absence of the entire household from the unit of more than thirty (30) consecutive days, consistent with the lease provisions. Families must report any family members who have been or are expected to be absent from the household for more than ninety (90) days. Any changes in family composition must be reported in person or in writing to the EPCHA within ten (10) days. Families will be counseled at briefing sessions and re-certification on the effect family composition may have in determining unit size and Total Tenant Payment as well as the EPCHA's policies for dealing with such changes. At times, situations may arise that result in the temporary or permanent absence of a family member or members from the household. Such situations will be handled in the following manner:

- a) Absence of children for foster care. In instances in which the children have been removed from the home by a social service agency, the agency will be contacted to determine the approximate length of time the children are expected to be away from the home.
 - (1) If the agency indicates that the children are expected to return to the home at some point during the next twelve (12) months, the children will remain a part of the family composition and will be counted in determining the family's unit size.

- (2) If the children are not ever expected to be returned to the home, the children will be removed from the family composition and the family's unit size may be reduced accordingly.
- (3) If the agency indicates that it is unknown whether the children will be returned to the home, the children will remain a part of the family composition.

Oral conversations with the social service agency must be thoroughly documented in the family file, including the date of contact, name and title of contact person, name of agency, and telephone number and the details of the conversation.

- b) *Absence of single parent; use of caretaker adult.* When a single parent leaves the household for an extended period as a result of imprisonment, hospitalization, military service, etc., and another adult approved by the EPCHA moves into the home to care for the children, the rental assistance will not be terminated. The family composition will be modified to include the name of the caretaker as head of household. The caretaker's income will not be included in the family income. The single parent's name shall be temporarily removed and the file documented to explain the circumstances. When the parent returns to the unit, the caretaker may leave or remain in the household. If the caretaker remains, his/her income will be included in the calculation of family income.
- c) *Absence of head of household, spouse or co-head due to military service or school.* If the head of household, spouse or co-head is absent from the home to serve in the military or attend school, the individual will be considered temporarily absent and the income will be included in the calculation of family income. However, income received as a result of special hazardous duty pay when exposed to hostile fire will not be included.
- d) *Absence of other family member due to military service or school.* If a family member other than the head of household, spouse or co-head is absent from the home to serve in the military or attend school, the family has the option of considering the person permanently absent (income not counted; not on lease) or temporarily absent (income counted; on lease). Income received as a result of imminent danger pay when exposed to hostile fire will not be included.
- e) *Absence due to hospitalization.* When the family consists of only one member and that person leaves the home to go into a hospital or nursing home for a period of more than six (6) months, the assistance will be terminated. If a responsible medical professional verifies prior to the expiration that the confinement will be permanent, the EPCHA will terminate the assistance.

If a medical source documents that a family member who is residing in a nursing facility or hospital is expected to return to the unit in 180 days or less, the person shall be considered temporarily absent. If the person does not return to live in the unit within 180 days, the individual will be considered permanently absent.

- f) *Absence of All Household Members.* If all members of the household are absent for ninety (90) consecutive days, but have not moved from the unit, assistance will be terminated. In order to determine if the family is absent from the unit, the EPCHA may write letters to the family at the unit, telephone the family at the unit, interview neighbors, and/or verify if utilities are in service. In cases in which the family has moved from the unit, assistance will be terminated in accordance with the EPCHA's termination and eviction policies.

- g) Adult visitors. An adult may visit a unit for no more than fourteen (14) cumulative days per year. Exceptions may be granted by the EPCHA if the visitor is providing care for a household member with a long-term illness. Adults exceeding this limit must be approved by the EPCHA before being considered a family member and added to the lease. Addition of such person may not be approved if they cannot be accommodated within the existing occupancy limits for the unit.
- h) Child visitors. Children under the age of eighteen (18) may visit a unit for a maximum of fourteen (14) cumulative days per year without being considered part of the family, provided the family has the written permission of the EPCHA.
- i) Joint Custody of Children. Children who are subject to a joint custody agreement but live in the unit at least fifty-one percent (51%) of the time will be considered members of the household. The EPCHA defines 51% of the year as 186 days. If the family includes a child who is temporarily absent from the home due to foster care, the standards in paragraph "a" above will be used.

2. Earned Income

Earnings anticipated to be received in the twelve (12) months following the effective date of the certification will be annualized. To annualize income, the EPCHA will multiply:

- a) Hourly income by the number of hours worked in a year;
- b) Weekly income by 52 weeks, unless it is verified that less weeks will be worked;
- c) Bi-weekly income by 26 pay-periods;
- d) Semi-monthly by 24 pay-periods; and
- e) Monthly by 12 pay-periods.

Where income is seasonal or fluctuates as to hours or rates, such as for teachers, construction workers, farmers or migrant workers, the EPCHA will use an average for twelve (12) months based on past income history of the family and such anticipated income that can be verified.

3. Temporary or Sporadic Income

Temporary or sporadic income is not counted in determination of annual income. Employment lasting less than thirty (30) days will be considered temporary. Sporadic income includes amounts that are neither reliable nor periodic. The EPCHA will average amounts of recurring sporadic or temporary income in an effort to present the most accurate calculation of annual income.

4. Cyclical or Seasonal Work

When income varies due to cyclical or seasonal work, and the source of income has not changed from the previous year, the EPCHA may rely on the previous year's income to anticipate income for the coming year. Increases in pay rate over that of the previous year would be considered.

When anticipated income cannot be determined for a full twelve (12)-month period, the EPCHA will annualize current income and conduct an interim reexamination when income changes.

5. Net Income from Business or from Self-Employment

The net income from the operation of a business or self-employment is counted as income. Net income is the amount of business income received less expenses incurred. Deductions from business income can include business vehicle expenses, supplies and materials, staff salary and benefits, depreciation of assets. Any withdrawals of cash from the business will be considered income unless the withdrawal is reimbursements of cash or assets invested in the operation by the family. Expenditures for expansion or amortization of capital indebtedness are not used as deductions from income.

Business expansion includes substantially increasing the size of the business or branching out into adjacent areas that are not part of the original operation. Straight-line depreciation of assets is an allowable expense and can be verified through examination of the income tax forms filed for the business or audited financial statements. Similarly, the accounting records and financial statements can be used to determine the initial/ongoing cash or assets invested in the business. This information can be used to determine whether or not a withdrawal is a reimbursement of investments in the business. If a business is co-owned by someone outside the household, audited financial statements and income tax returns can provide information to determine the level of net income to be attributed to the family from part ownership of the business.

6. Regular Contributions and Gifts

The EPCHA has determined that a regular contribution is one that is made weekly or monthly for at least seven months within a twelve (12) month period. Contribution/gift values will be determined by verifying with the giver, the amount, type and frequency of the contributions. For example, the average cost of regular donations of groceries or clothing to the family will be counted in family income. Also, where specific bills are paid such as telephone, gas, electric, cable, rent, etc., verification of billed amounts will be sought from the providers.

Payments made by persons or entities (such as insurance company reimbursement for doctor bills or prescriptions) specifically for medical expenses will be excluded from income. Verification of the amount paid will be secured directly from the provider and third-party verification will be secured from the recipient. Any discrepancy between the amount paid and the amount due, or credit to the family will be counted as income unless it is determined that the amount is a one-time contribution.

7. Alimony and Child Support

The full amount of alimony and child support payments is included in the calculation of annual income. Verification of the amounts can be found in the final divorce decree or settlement papers or may be obtained from the court if payments are made to and distributed by the court. If the family asserts that they are not receiving the full amounts due, the family must present documentation of collection efforts or other satisfactory documentation that verifies the funds are not paid in full. If the payee has filed a claim in court for non-payment or under-payment, the EPCHA may use those documents for verification. Until the EPCHA obtains verification of the lesser amount, the full amount of alimony and child support payments will be included in income.

In cases where there is no award by the court, the EPCHA must seek verification from the provider of the amounts paid, view canceled checks or money order receipts and, for alimony, the provider's income tax returns, if available. Information from the provider will be matched against records provided by the payee including tax returns, if any, and any discrepancies reconciled to assure an accurate amount to include in annual income.

8. Lump Sum Payments

Lump-sum payments received due to delayed start of periodic payments (e.g., unemployment, TANF, or child support) except Social Security and Supplemental Security Income benefits, whether due to disputes or processing problems are counted as income.

Attorney fees may be deducted from lump-sum payments when the services were necessary to recover the lump-sum settlement and when the recovery does not include additional monies to pay the attorney fees.

Social Security and Supplemental Security Income benefits that are received in a lump sum or prospective monthly amounts are excluded from annual income. The lump sum payment may be treated as an asset.

9. Income from Assets

a) Assets Valued Under \$5,000

When assets owned by any family member (including minors) have a combined cash value of less than \$5,000, actual income received from the asset(s) is counted as income. (For example, checking and savings accounts.) In determining the value of checking accounts the EPCHA will use the lesser of the current balance or the average daily balance of the account for the most recent past three (3) months. Anticipated interest will be determined by multiplying the value of the checking account by the annual interest rate.

b) Assets Valued Over \$5,000

When assets owned by any family member (including minors) have a combined cash value of more than \$5,000, the EPCHA will use the greater of actual income received from the asset(s) or imputed income using the passbook rate as determined by the EPCHA.

c) Assets Disposed of for Less than Fair Market Value

The EPCHA will count as an asset the difference between the market value and the actual amount received for assets disposed of for less than market value for two (2) years from date of disposition. If all assets total more than \$5,000, the EPCHA will use the greater of actual income received from the asset(s) or imputed income using the passbook rate as determined by the EPCHA.

d) Contributions to Retirement Funds

While an individual is employed, only the amount the family can withdraw without retiring or terminating employment is included as an asset. After retirement or

termination of employment, any amount the employee elects to receive as a lump sum is included in income.

e) Passbook Rate Calculation

The EPCHA will use the actual Savings National Rate that is in effect on the first day of the EPCHA's fiscal year. The EPCHA will review the Savings National Rate annually and adjust it accordingly on the first day of the EPCHA's fiscal year. Current and historical Savings National Rates may be accessed at www.fdic.gov/regulations/resources/rates/.

10. Military (Armed Forces) Pay

The Military Pay of the head of household, spouse or co-head is included in annual income. All regular pay, special pay and allowances of member of the military will be included in income (EXCEPTION: Special hazardous duty pay for a family member exposed to hostile fire.)

11. Public Assistance

a) Public assistance includes:

- (1) Temporary Assistance to Needy Families (TANF); and
- (2) General Assistance.

b) Special calculations must be made for benefits received in "as paid" state or local programs.

"As paid" programs are those in which the family receives a specific amount for shelter and utilities and the amount is adjusted based upon the actual amount the family pays for shelter and utilities.

c) In "as paid" programs, the amount of welfare assistance income shall consist of:

- (1) The amount of the grant exclusive of the amount specifically designated for shelter and utilities; plus
- (2) 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 counted, as income is the actual amount received.

12. Imputed Welfare Income

The EPCHA will not reduce a family's contribution if the family's welfare benefits are reduced due to:

- a) Welfare fraud; or
- b) Failure to fulfill the Welfare Department's economic self-sufficiency or work requirements.

Imputed Welfare income must be calculated if the Welfare Agency verifies in writing that a family has been sanctioned for one of the two reasons above. Under these circumstances, the EPCHA will not reduce the total tenant payment for the family. The amount of the sanction in welfare benefits is identified as imputed welfare income. The

amount of the imputed welfare income plus other income received by the family is used to calculate the total tenant payment.

When new income to the household exceeds the imputed welfare income, the imputed welfare income is no longer considered in the determination of annual income.

The family will be offered an opportunity for an informal hearing. The EPCHA will determine through third-party written verification why the benefits were reduced or suspended before adjusting the income and rent. If welfare benefits expired and program requirements were met, the family income will be reduced to determine rent.

13. Payments in Lieu of Earnings

When payments in lieu of earnings cannot be anticipated for the twelve (12) months following examination, annualize the payments in lieu of earnings and conduct an interim recertification when income changes.

This may include:

- a) Unemployment and Disability Compensation; and
- b) Severance Pay.

Lump-sum health and accident insurance payments and Workers' Compensation benefits are not counted as income.

14. Periodic Payments and Allowances

The full amount of periodic amounts received from:

- a) Social Security;
- b) Supplemental Security Income;
- c) Annuities;
- d) Insurance Policies;
- e) Retirement Funds;
- f) Pensions;
- g) Disability or Death Benefits;
- h) Alimony or Spousal Support;
- i) Child Support;
- j) Other Types of Periodic Receipts.

The withdrawal of cash from an investment that is received as periodic payments (i.e. 401K, IRA) should be counted as income unless the family can document and the EPCHA verifies that amounts withdrawn are reimbursement of amounts invested. When a family makes a withdrawal from an account in which it has made an investment (such as an annuity or IRA), the withdrawals count as income only after the amount invested has been totally paid out.

If benefits (such as Social Security or Veteran's benefits) are reduced due to a prior overpayment, use the actual amount of the current allocation (before withholding for medical premiums).

If benefits are reduced due to other withholding, such as an IRS garnishment or child support garnishment, use the full award amount.

15. Income of Dependents

- a) A dependent is a family member who is under 18 years of age, is disabled (regardless of age), or is a full-time student (regardless of age).
- b) The head of household, spouse or co-head, foster-child, or live-in aide are never dependents.
- c) Benefits and non-earned income of minors are counted in determining annual income. Earned income of minors is not counted.
- d) Count only the first \$480 of earned income of full-time students age 18 and older who are not the head of household, spouse or co-head.
- e) Count all non-earned income of full-time students.
- f) Count all income (earned and non-earned) of the head of household, spouse or co-head, even if he/she is a full-time student or a minor.

16. Income of Student of Higher Education

- a) Include only the first \$480 of earnings for full time students other than the Head of Household, Spouse, Co-head, or foster children
- b) Include the gross earnings of a student of higher education who is Head of Household, Spouse, or Co-head
- c) Include all other unearned income (except that which is excluded by federal regulation) of students of higher education.
- d) The full amount of student financial assistance paid directly to the student or educational institution is excluded. Student Work Study income is considered to be financial assistance and therefore excluded.

17. Income of a Live-in Aide

- a) The income of a live-in aide is excluded from income provided that the person meets the live-in aide criteria established by HUD.
- b) A live-in aide is a person who resides with one or more elderly or near elderly persons or persons with a disability 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.
- c) This definition does not automatically exclude relatives. Adult sons, daughters or other relatives could qualify as a live-in aide and have their income excluded if they demonstrated that they otherwise would be living elsewhere. Verification would involve a determination regarding whether the person previously lived outside the

unit and moved back solely to take care of the family member, or hasn't resided in the unit for at least three months. However, husbands or wives may provide attendant care for spouses but would not qualify as a live-in aide and have their income excluded since they would be living in the unit and are legally responsible for support.

- d) Verification of the need for live-in aide services should be obtained from qualified medical, health or social services/rehabilitation specialists. Verification of a legal requirement for support includes marriage certificates, court ordered guardianship, or other legal documents requiring the attendant to be legally responsible for support of the person they care for. The EPCHA will verify residency of the attendant as being elsewhere through prior landlords, rental agreements or leases, rental receipts, utility bills in the attendant's name for another address, driver's license or other government issued ID, etc.
- e) Live-in aides are not remaining members of a resident family and must vacate the unit if the person they care for vacates. Also, live-in attendants should have their own bedroom and may have family members live with them provided that the presence of the live-in aide's family does not cause over-crowding. Regulations prevent the EPCHA from providing additional bedrooms for live-in aides family members.

C. Averaging Income

There are two ways to calculate income when the income cannot reasonably be anticipated for a full year:

- a) Annualize current income (and subsequently conduct an interim reexamination if income changes); or
- b) Average known sources of variable income to estimate an annual income (no interim adjustment is required if income remains as predicted).

Income from the previous year may be analyzed to determine the amount of anticipated income when future income cannot be clearly verified. If, by averaging, a reasonable estimate can be made, that estimate will be used to anticipate annual income over the next twelve (12) months, instead of changing the rent every month as the income fluctuates.

D. Federally Mandated Income Exclusions

Some amounts are prohibited from being included in a family's income for rent determination purposes. These amounts, called exclusions, are not part of Annual Income. See Section VIII: Verifications for verification and reporting requirements related to Fully Excluded and Partially Excluded Income.

1. Wages of Family Members under Age 18

The full amount of income from employment of children (including foster children) under the age of 18 (excluding the head of household, spouse of head of household, or co-head).

2. Earnings in Excess of \$480 for Full-Time Students Over Age 18 (except Head of Household, spouse or co-head)

The first \$480 of earned income of each full-time student 18 years old or older (excluding the Head of Household, spouse or co-head) earned is counted in calculation of Annual Income.

3. Refunds or Rebates of Property Tax on Home

Amounts received by a family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit are excluded in the calculation of Annual Income.

4. Payments for Student Financial Assistance Paid Directly to the Student or Educational Institution

The full amount of financial assistance, including grants, scholarships, educational entitlements, work-study programs and financial aid packages, are excluded in the calculation of Annual Income. (Although not counted toward annual income the EPCHA shall record grants, scholarships and student financial aid on Form HUD-50058 and show as excluded.)

5. Lump-Sum Additions to Family Assets

Lump-sum additions to family assets, such as inheritances, health and accident insurance, worker's compensation, capital gains and settlements for personal or property losses are excluded in the calculation of Annual Income.

6. Lump-Sum Payments of Deferred Benefits

Deferred periodic amounts from Supplemental Security Income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded in the calculation of Annual Income.

7. Amounts Set Aside for Use under PASS

Amounts received by a person with a disability that are disregarded for a limited time for purposes of SSI eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS) are excluded in the calculation of Annual Income.

8. Temporary, Non-Recurring, Sporadic Income

Temporary, non-recurring or sporadic income (including gifts) is excluded in the calculation of Annual Income.

Sporadic income is that which is not of a regular nature and which cannot be counted on continuing.

9. Medical Expenses

Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member are excluded in the calculation of Annual Income.

10. Income of Live-In Aides

All income of a live-in aide is excluded in determining annual income.

11. Adoption Assistance Payments in Excess of \$480 per Child

Count as Annual Income the first \$480 per child of adoption assistance payments.

12. Payments to Keep Developmentally Disabled Family Members at Home

An amount paid by a State or local agency to a family with a member who has a developmental disability living at home is excluded in the calculation of Annual Income.

13. Payments Received for the Care of Foster Children or Adults

Payments received for the care of foster children or foster adults are excluded in the calculation of Annual Income. Foster Adults are usually persons with disabilities, unrelated to the tenant family, who are unable to live alone.

14. Armed Forces Hostile Fire Pay

The special pay to a family member serving in the Armed Forces who is exposed to hostile fire is excluded in the calculation of Annual Income. All other pay to household members who are serving in the Armed Forces is included in income.

15. Foreign Government Reparation Payments

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 are excluded in the calculation of Annual Income.

16. Earnings and Benefits from Employment Training Programs Funded by HUD

Training programs funded by HUD will have goals and objectives. This is not to be confused with employment by the EPCHA.

17. Incremental Earnings and Benefits from Participation in Qualifying State and Local Employment Programs

Incremental earnings and benefits received by 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 are excluded in the calculation of Annual Income.

A qualified training program is one that is part of a State or local employment-training program and has clear goals and objectives. This would include programs that have the goal of assisting participants in obtaining employment skills, and are authorized or funded by Federal, State or local law, or operated by a public agency. These include programs through Department of Labor, Employment Training Administration, and Welfare-to-Work Grants.

Amounts excluded by this provision are excluded only for the period during which the family member participates in the employment-training program.

18. Reimbursement for Out of Pocket Expenses While Attending a Public Assisted Training Program

Amounts received by participants in other publicly assisted programs that 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 are excluded in the calculation of Annual Income.

19. Resident Service Stipend not to Exceed \$200 per Month for Services to the EPCHA

Amount received under a resident service stipend are excluded in the calculation of Annual Income.

A resident service stipend is a modest amount, not to exceed \$200 per month, received by a resident for performing a service for the EPCHA, 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, ground maintenance, resident initiatives coordination, and serving as a member of the EPCHA's governing board.

No resident may receive more than one such stipend during the same period of time.

The Public Housing Reform Act provides that the governing board of a PHA must generally contain at least one member who is directly assisted by the PHA. To support and facilitate implementation of this new statutory requirement, HUD has clarified that the resident service stipend exclusion covers amounts received by residents who serve on the PHA governing board.

20. The value of the allotment provided to an individual under the Food Stamp Act.

21. Payments to volunteers under the Domestic Volunteer Services Act which includes, but is not limited to:

- a) RSVP;
- b) Foster Grandparents;
- c) Senior Companion Program;
- d) VISTA;
- e) Peace Corps;
- f) Service Learning Program;
- g) Special Volunteer Programs;
- h) Small Business Administration programs such as National Volunteer Program to Assist Small Business and Promote Volunteer Service to Persons with Business Experience;
- i) Service Corps of Retired Executives (SCORE); or
- j) Active Corps of Executives.

22. Payments received under the Alaska Native Claims Settlement Act.

23. Income derived from certain sub-marginal land of the U.S. that is held in trust for certain Indian tribes.

24. Payments or allowances under Department of Health and Human Services Low-Income Home Energy Assistance Program (LIHEAP).

25. Income derived from the disposition of funds of the Grand River Band of the Ottawa Indians.

26. The first \$2000 of per capita shares 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.
27. The full amount of Federal scholarships funded under Title IV of the Higher Education Act of 1965, including awards under Federal work study programs or under the Bureau of Indian Affairs student assistance program.
28. Payments received from programs funded under Title V of the Older Americans Act of 1965 which includes, but is not limited to:
 - a) Senior Community Services Employment Program;
 - b) National Caucus Center on the Black Aged;
 - c) National Urban League;
 - d) Association National Pro Personas Mayors;
 - e) National Council on Senior Citizens; or
 - f) Green Thumb.
29. Payments received on or after January 1, 1989 from the Agent Orange Settlement Fund or any fund established pursuant to the settlement in the Agent Orange product liability legislation.
30. Payments received under the Maine Indian Claims Settlement Act of 1980.
31. 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.
32. Earned Income Tax Credit refund payment.
33. Payments by the Indian Claims Commission to the Confederate Tribes and Bands of the Yakima Indian Nation or the Apache Tribe of the Mescalero Reservation.
34. Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990.
35. Any allowance paid under the provisions of 38 U.S.C. 1833(c) to children of Vietnam veterans born with spina bifida (38 U.S.C. 1802-05), children of women Vietnam veterans born with certain birth defects (38 U.S.C. 1811-16), and children of certain Korean service veterans born with spina bifida (38 U.S.C. 1821).
36. Any amount of crime victim compensation that the applicant (under the Victims of Crime Act) receives 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.
37. Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998.
38. An amount earned by temporary Census employees for determining income in the Department's assisted housing programs. Terms of employment may not exceed 180 days for the purposes of the exclusion.

39. Amounts received under Section 1780 of the School Lunch Act and the Child Nutrition Act of 1966, including reduced-price lunches and food under the Special Supplemental Food Program for Women, Infants and Children (WIC).
40. Payments, funds, or distributions authorized, established or directed by Section 8 of the Seneca Nation Settlement Act of 1990.
41. Payments from any deferred Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts as provided by an amendment to the definition of annual income in the U.S. Housing Act of 1937 by Section 2608 of the Housing and Economic Recovery Act of 2008.
42. Compensation received by or on behalf of a veteran for service-connected disability, death, dependency or indemnity compensation as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010.
43. A lump sum or a periodic payment received by an individual Indian pursuant to the Class Action Settlement Agreement in the case entitled *Elouise Cobell et al. v. Ken Salazar et al.*, as provided in the Claims Resolution Act of 2010 for a period of one year from the time of receipt of that payment.
44. Any amounts in an "individual development account" as provided by the Assets for Independence Act, as amended in 2002.
45. Kin-Gap Payments that go to, or on behalf of children leaving the juvenile court system to live with a relative or legal guardian.
46. Kinship Payments that go to, or on behalf of children living with a relative or legal guardian

E. Earned Income Disallowance Self-Sufficiency Incentive (EID)

1. Any family may qualify for the earned income disallowance if:

Their annual income increases as a result of employment of an adult family member who was previously unemployed for one or more years prior to the employment; or

 - a) Their annual income increases as a result of employment of an adult family member who was previously unemployed for one or more years prior to the employment. The definition of previously unemployed is found in 960.255(a), and is as follows: "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." The established minimum wage means the federal minimum wage unless there is a higher state or local minimum wage; or
 - b) Their annual income increases as a result of increased earnings by an adult family member during participation in any economic self-sufficiency or other job training program; or
 - c) Their annual income increases as a result of new employment or increased earnings of an adult family member, during or within six (6) 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. The TANF program includes formula-driven maintenance assistance and such benefits and services as one-time payments; wage subsidies and transportation assistance-provided that the total amount over a six (6)-month period is at least \$500.

d) A family cannot qualify for the EID at the time of admission.

Note: Receipt of Food Stamps and/or Medicaid is not part of the TANF program. If no TANF assistance is provided as listed above, the family will not qualify for the earned income disallowance under TANF provisions but may qualify under the remaining criteria. The EPCHA will verify receipt of benefit or services other than monthly maintenance with the TANF provider if the family indicates that their eligibility for the earned income disallowance is based on other assistance under TANF.

Incremental increases in earned income are excluded fully for the first twelve (12)-month period and fifty percent (50%) excluded for the second twelve (12)-month period. The EPCHA will maintain a log for each individual showing, if applicable, earning and benefits from qualified training programs, incremental increased earnings from employment for the first twelve (12)-month period and the second twelve (12)-month period. Since the total window of opportunity for the earned income disallowance extends over forty-eight (48) months, the log will adequately reflect all periods of employment and non-employment, to assure the family member receives the benefit of each full twelve (12)-month period.

2. The disallowance of increase in earned income will be calculated as follows:

- a) During the cumulative twelve (12) month period beginning on the date an adult member, of a qualified family, is first employed or the family first experiences an increase in annual income attributable to employment, the EPCHA must exclude from annual income, of a qualified family, any increase in earned income of the adult family member as a result of employment, over prior income of that family member.
- b) Phase-In Period. During the second cumulative twelve (12) month period after the date an adult family member, of a qualified family, is first employed or the family first experiences an increase in annual income attributable to employment, the EPCHA must exclude from the annual income of a qualified family member fifty percent (50%) of any increase in income of such family member as a result of employment over income of the family member prior to the beginning of such employment.
- c) Maximum four (4)-year window of opportunity. The disallowance of increase in earned income of an adult family member, as provided in a. and b., above, is limited to a lifetime forty-eight (48) month period window of opportunity. The disallowance applies for the 100% exclusion for a cumulative twelve (12) month period and for the fifty percent (50%) exclusion for the second twelve (12)-month period.

F. Assets

The EPCHA will determine the net cash value of each asset by deducting reasonable costs that would be incurred to convert the asset to cash from the market or face value of the asset.

Reasonable costs include, but are not limited to: penalties for early withdrawal of funds from CD's, Money Market accounts, IRAs, annuities, etc.; the cost basis plus commissions and fees for stocks, bonds and other capital investments; appraisal fees, realtor commissions, closing costs, repair costs, if applicable, for real property; penalty fees for early withdrawal of IRA's, pensions and annuities.

If assets are held jointly in an “and” or an “or” account, the full value of the asset less any reasonable costs will be counted unless the family member can demonstrate that their access to the account is legally restricted. The EPCHA must be able to verify the restriction.

Necessary items of personal property are not counted as assets. These include but are not limited to: clothing; furniture, personal automobiles, computers and related equipment for personal but not business use.

Assets include, but are not limited to trusts (only if a family member has access or control of the trust), joint accounts, investments, CDs, IRAs, Keogh, real or personal property or other annuities to which the family member has access even if penalties would be imposed for early withdrawal.

In determining the net cash value of assets, the EPCHA will treat assets as follows:

1. Trusts

Principal from a trust is not counted as an asset if the trust is not revocable by, or under the control of, any member of the family, so long as the fund continues to be held in trust. The distributions are considered to be part of annual income. A lump sum distribution in total or in part will be added to all other income and divided by twelve (12) to obtain the gross monthly income. Verification of trust provisions should be contained in the original trust documents. If the documents cannot be obtained, verification should be obtained from the trustee (individual or financial institution).

If a family sets up an irrevocable trust for the benefit of another person outside of the household, the EPCHA must determine whether or not the value of the trust is less than the fair market value of the assets contained therein had the family retained the asset. If that is the case, the fair market value less reasonable costs must be determined and the net value of the asset included in total assets. Any income the family receives from this trust will be included in annual income. Nominal amounts set aside in trust for or donated to charitable organizations up to \$1000.00 will not be considered assets disposed of for less than fair market value.

2. Joint Ownership

For joint ownership of assets, the EPCHA must determine the percentage of ownership attributable to the family member. Documents that may provide this information include deeds, tax returns, ownership papers, and financial institution records. These types of documents should, if applicable to the asset, describe whether the family member has full or restricted access to the asset. If restricted, the EPCHA will use only that portion of the asset available to the family member.

3. Investments

The EPCHA will use the balance from the most recent statement or report and subtract all costs for converting the investment to cash in order to determine the cash value of investments. Income from investment accounts will be based on the rate of return. Whenever the EPCHA cannot determine an anticipated rate of return, use the earnings shown on the most recent statement or report as the basis for calculation.

4. Retirement Benefits (CDs, IRAs, Keogh)

Retirement/pension accounts, while the household member is employed, are counted as assets only if there is access to cash from the account while employed. Similarly, if funds are held in the account with the principal restricted from access, only distributions from the fund are counted as income.

5. Checking and Savings Accounts

Checking and savings accounts are also considered as assets. The total amount in savings will be considered an asset unless the account is specifically designated under a plan for self-sufficiency for a person with a disability under Social Security Administration guidelines. Checking accounts are also assets under HUD guidelines; however, since most checking accounts are used primarily as a pass-through for receipt of income and payment of monthly household expenses, only the amount in the checking account in excess of \$1000.00 will be considered to be an asset. The EPCHA may grant an exception to this threshold if the family states and the EPCHA can verify that regular household expenses such as rent, utilities, food, etc., exceed that threshold. Bank statements for at least six (6) consecutive months will be requested for checking accounts. The cash value will be based on an average of the closing balances of the statements. The EPCHA will use the closing balance of the most recent statement to determine the cash value of savings accounts. For threshold exceptions, original billings, rental receipts and related documents will be required.

Note: The interest from an interest bearing checking account is considered as income.

6. Annuities

Annuities may provide for either fixed or variable payment. For variable payments, the EPCHA will evaluate historical information to determine the approximate anticipated payment amount for the next twelve (12) month period. This annualized income may be adjusted based on significant changes from the anticipated income. The holder of an annuity may withdraw the funds at any time before maturity but will pay a penalty for early withdrawal. Verification of the penalty amount may be obtained from the company holding the annuity and should be deducted from the total distribution before determining asset or income amounts. Monthly or periodic regular annuity payments are counted, as income while the principal of the annuity remains an asset until fully liquidated. Verification of any annuity expenses will be obtained from the annuity provider.

7. Net Cash Value of Assets Disposed of for Less than Fair Market Value for 2 Years from Date of Disposition

Reasonable costs include, but are not limited to: penalties for early withdrawal of funds from CD's, Money Market accounts, IRAs, annuities, etc.; the cost basis plus commissions and fees for stocks, bonds and other capital investments; appraisal fees, realtor commissions, closing costs, repair costs, if applicable, for real property; penalty fees for early withdrawal of IRA's, pensions and annuities.

If assets are held jointly in an "and" or an "or" account, the full value of the asset less any reasonable costs will be counted unless the family member can demonstrate that their

access to the account is legally restricted. The EPCHA must be able to verify the restriction.

Not counted, as assets are necessary items of personal property. These include but are not limited to: clothing; furniture, personal automobiles, computers and related equipment for personal but not business use.

8. Lump Sum Additions

Lump sum additions such as inheritances, insurance payments (including payments under health and accident insurance and Workers' Compensation, except those portions which are reimbursement for expenses paid out by the family or otherwise excluded by HUD regulation), capital gains and settlement for personal or property losses are counted as assets whether or not they are placed in savings or other investment vehicles. The EPCHA will verify payments of inheritances through the executor; health, accident and Workers' Compensation payments through the provider; capital gains through the broker, original 1099s or tax returns; and settlements for personal or property losses through the insurer.

Lump sum payments of \$500 or less will not be included in the calculation of assets.

G. HUD Required Deductions

HUD has five (5) mandatory deductions from annual income:

1. Dependent Allowance: \$480 each for family members (other than the head, spouse or co-head) who are minors (including children who are adopted), and for family members who are eighteen (18) and older who are full-time students or who are disabled (foster children, foster adults, and children of live-in aides are not entitled to this deduction).
2. Elderly/Disabled Allowance: \$400 per family for families whose head, spouse or co-head is 62 or over or disabled.
3. Allowable Medical Expenses: Deducted for all family members of an eligible elderly/disabled family.

IRS publication 502 will be used as guidance where questions arise as to an item's eligibility. This publication provides a complete listing and description of allowable medical and dental expenses that can be included as medical deductions. Where an expense item can be treated as either a medical or a disability assistance expense the EPCHA will calculate the expenses both ways and give the family the greater deduction.

The EPCHA will advise all families at each certification/recertification that they may report any one-time nonrecurring medical or disability expense cost and request an interim recertification.

4. Allowable Disability Assistance Expenses: Deducted for attendant care or auxiliary apparatus for persons with disabilities if needed to enable the disabled person or another adult family member to work.

Disability assistance expenses are those 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 family member) to be employed. These expenses may not be paid to a member of the family nor reimbursed by an outside source.

The EPCHA must determine what is "reasonable" based on local conditions and costs as well as whether the expenses are directly linked to enabling the family member to work. In determining the reasonable cost for equipment, special apparatus or accessibility modifications, the family should provide estimates of costs for the EPCHAs use in evaluating what is "reasonable".

Attendant care includes the actual cost of providing an attendant to care for a disabled person either in the home or in the work place based on local standards for hourly pay or salary.

Equipment may include but not be limited to providing a wheelchair (manual or electric) to allow the disabled individual the mobility to go from home to place of employment or to facilitate care in the home, ramps to provide access to and from the unit, modifications to a vehicle or special equipment to enable a blind individual to read or type, but only if this enables the disabled person or other family member to work, any other type of special equipment needed for mobility if the use thereof is demonstrated to be employment related for the disabled person or another family member.

The amount allowed is limited to the amount that exceeds 3% of gross family income and does not exceed the amount earned as a result of the expense.

The EPCHA will advise all families at each certification/recertification that they may report any one-time nonrecurring medical or disability expense cost and request an interim recertification.

The EPCHA must be able to verify that there is a direct link between the disability assistance expenses claimed by the family and a family member's (including the disabled family member) employment. .

If more than one family member is enabled to work as a result of the incurring of disability assistance expenses, the EPCHA will verify the employment and combine the incomes of all working family members to establish the cap by which the expenditures are limited.

5. Childcare Expenses: Child care for children twelve (12) years of age or under when necessary to allow an adult member to work, attend school, or actively seek employment.

Childcare expenses must be "reasonable" and may not exceed the amount of employment income that is included in annual income. The EPCHA will make a determination as to what is a reasonable rate for childcare based on local conditions and rates. The EPCHA will obtain information from the social services agency that certifies childcare providers, day care centers, federally funded after school programs, etc., and determine a scale of reasonable costs. If it is determined that there is a significant difference between in-home care and day care center charges, the EPCHA will develop a separate scale for each.

To claim the deduction, verification from the childcare provider must include the name, address, and phone number of the company or individual childcare provider, the names of the children being cared for, the number of hours for which childcare is provided, the rate of pay, and the typical yearly amount paid (taking into account school and vacation periods).

The following standards are the criteria for allowing childcare expenses as a deduction:

- a) *Childcare to work:* The maximum childcare allowed would be based on the amount earned by the person enabled to work. The "person enabled to work" is the adult member of the household who earns the least amount of income from employment. The childcare deduction may not exceed the amount of income earned by the person enabled to work.
- b) *Childcare for school:* To qualify for childcare deductions under the provision of furthering education, the family member must demonstrate that they are enrolled in some accredited or approved educational or training program. While the type of educational effort may vary widely and be either full-time or part-time, evidence of regular participation will be required and verified by the EPCHA. Furthering education can include but is not limited to; completing high school or equivalency (GED), trade school, Community or Junior College, four-year College, technical schools, ESL or basic education classes, apprenticeship programs, certificate programs, clerical school and even independent study, if the family member must access on-line educational programs out of the home. The family member must provide and the EPCHA verifies information on the type of educational program, the number of units or hours of participation, the name of the educational institution or training facility. The EPCHA will allow childcare expense coverage to include pick-up and drop-off of children at the provider's location. The EPCHA will also evaluate expenses which may exceed the norm if childcare must be provided evenings, nights or week-ends for either educational or employment purposes.

The EPCHA will review the work hours or educational hours to assure that the combined employment or education hours plus pick-up/drop-off times are within a reasonable timeframe (generally determined to be no more than one hour before or after scheduled work hours or class times). Exceptions may be made for overtime, special seminars or testing, providing the EPCHA can verify the extended times. The number of hours for the childcare deduction shall not exceed the number of hours of school and travel time.

- c) *Childcare to seek employment:* The deduction for childcare to seek employment must not exceed the Annual Adjusted Income of the family member seeking employment. The deduction does not include transportation costs, or other expenses incurred, and are limited to one year per individual.

To qualify for childcare deductions under the provision of actively seeking employment, the family member may be a participant in an official job search program or may simply demonstrate independent job search activities. In either case, in order to verify the time spent in seeking employment, the EPCHA will require the family to maintain a log that reflects the following:

- (1) The date and time of departure from home (including time needed to drop off children for childcare, if provided outside the home);

- (2) The name and location of the prospective employer, unemployment office or employment agency;
- (3) The name of the person(s) contacted and telephone number;
- (4) The length of time for completion of the application, the interview, testing or other job search activity;
- (5) The time the children are picked up and the time arrived at home;
- (6) The name, address, telephone number and social security number of the childcare provider; and
- (7) The total amount paid for the childcare.

If multiple applications are placed or interviews are held consecutively or on the same day, the above information should be provided for each prospective employer or agency. The EPCHA will use this information to verify the contacts and the eligibility of childcare expenses. Since job search activities may be irregular and not easily anticipated, the EPCHA may attempt a limited inclusion at the annual certification and conduct an interim examination after some actual expenditures have been incurred. In many instances, job search periods will be of limited duration, but in some cases the job search period may be extended, especially if the type of employment sought is limited in availability, employment opportunities of any kind are scarce or the job skills needed are unusual.

Childcare expenses may be divided between two households in cases of split custody. If only one custodian is an assisted family, the cost of childcare will be pro-rated based on the percentage paid by each custodial parent. The cap on eligibility for childcare expenses allowed the assisted family would still be based on the earned income limitation.

One or more family members can engage in qualifying activities for childcare purposes as long as the limitations of reasonable expenses for job search and education and expenses not exceeding earned income for employment are applied.

The deduction for childcare is not given if an agency or person outside the household reimburses the expenses.

H. Minimum Rent

The EPCHA has adopted a minimum rent of \$50.00.

Hardship Exemption

1. The minimum rent requirement may be waived due to certain financial hardships. The request for minimum rent hardship must be made in writing to the EPCHA prior to the rent becoming delinquent. The EPCHA will verify whether the hardship claimed is temporary or long term. Payment of the minimum is suspended immediately for ninety (90) days when a hardship is requested on one of the following conditions:
 - a) The family has lost eligibility or is awaiting an eligibility determination to receive federal, state or local assistance, including a family having a non-citizen household member lawfully admitted for permanent residence and who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996;

- b) The family income has decreased due to changed circumstances such as loss of employment, separation, divorce, and abandonment;
- c) The family would be evicted as a result of imposing the minimum rent requirement;
- d) There has been a death in the family; or
- e) There are other hardship situations determined by the EPCHA on a case-by-case basis, i.e. alimony, child support, etc.

Financial hardship exemption only applies to payment of minimum rent - not to rent based on the statutory formula for determining the Total Tenant Payment (TTP) or Flat Rent in the public housing program.

2. If tenant initiates a request for a hardship exemption that the EPCHA determines is temporary in nature:
 - a) Rent may be suspended, during the ninety (90) day period beginning on the day the request is made. At the end of the ninety (90) day period, the minimum rent is reinstated retroactively to the date of suspension.
 - b) The EPCHA will allow the family a maximum of six (6) months to make payment of any delinquent minimum rent payments accrued during the suspension period. However, the family must execute a Repayment Agreement.
 - c) The family may not be evicted for non-payment of rent during the ninety (90)-day suspension period.
 - d) If the hardship is subsequently determined to be long-term, the EPCHA will retroactively exempt residents from the minimum rent requirement for the ninety (90)-day period.
3. If the circumstances supporting the request for a minimum rent hardship exemption are long term, tenant's rent will be based on the statutory income-based rent calculation formula during the minimum rent exemption period.
4. Hardship determinations are subject to the EPCHA's Informal Hearing Process and families are exempt from any escrow deposit that may be required under regulations governing the hearing process for other determinations.

I. Prorated Assistance for "Mixed" Families

1. Applicability

Prorated assistance must be offered to any mixed applicant or participant family. A "mixed" family is one that includes at least one U.S. citizen or eligible non-citizen and any number of ineligible non-citizens.

If the household is sole-member, the head of household must be a citizen or eligible non-citizen.

In all other cases, the head of household, spouse and co-head are not required to be either citizens or non-citizens. A qualifying minor will satisfy the requirement of having at least one member who is a citizen or eligible non-citizen.

2. Prorated Assistance Calculation

Prorated assistance is calculated by determining the amount of assistance payable if all family members were eligible and multiplying by the percent of the family members who actually are eligible. Total Tenant Payment is the gross rent minus the prorated assistance.

J. Zero Income Families

Families reporting no family income will be asked at application and re-certification how the family pays for necessary living expenses. If it is determined that the family is receiving regular monetary or non-monetary contributions and/or gifts from non-household members, the value of these gifts will be annualized to estimate income.

If it is determined that the family receives no income from gifts, contributions, or any other source, the family will be required to complete, sign, and date a statement of zero family income. Such families will be required to maintain all receipts for any expenses (e.g., food and clothing, utility bills) for the most recent three (3) months. This amount, excluding any food stamps or the EPCHA Utility Allowance payments, will be annualized to determine annual income. Zero income families will be reevaluated every thirty (30) days to determine if there are any new sources of income. The reevaluation may include an inquiry to the Department of Labor.

1. If a family reports that it does not have an income, all adult members will be required to sign a no income affidavit, and answer all questions on a zero income questionnaire and execute a temporary thirty (30) day recertification.
2. Family members 18-25 years of age who are attending school full-time may not be required to report income status every thirty (30) days.
3. Where outside sources are paying bills or donating household goods on a regular basis, the value of these contributions will be included as annual income.

CHAPTER 10. Notification of Eligibility

After completing the screening process, the EPCHA will, in writing, promptly notify applicants, both ineligible and eligible, of the results of the screening. This will be done as follows.

A. Ineligible Applicants

The EPCHA will promptly notify, in writing, any applicant determined to be ineligible for admission to a development of the basis for such determination within ten (10) working days, and will provide the applicant, upon request, an opportunity for an informal hearing on such determination.

Informal hearings may be conducted with the mediator/hearing officer attending either in person or by remote electronic access such as webcam.

1. Informal hearing for denial of admission due to ineligibility, other than non-citizen eligibility:
 - a) The notice will contain a brief statement of the reasons for the determination, and will state that the applicant has the right to meet with the EPCHA's designated person to review it.
 - b) If the meeting is requested, it will be conducted by a person or persons designated by the EPCHA. Those designated may be an officer or an employee of the EPCHA, including the person who made or reviewed the determination, or his or her subordinate.
 - c) The policies will be carried out in accordance with HUD's requirements.
 - d) The applicant may exercise other rights if the applicant believes that he or she has been discriminated against on the basis of race, color, religion, sex, national origin, age, familial status, sexual orientation, gender identity, marital status or disability.
 - e) The request for a hearing must be submitted to the EPCHA either orally or in writing no later than ten (10) calendar days from the postmark date of the denial notice.
2. Informal Hearing Policies for Applicants Denied Assistance for Non-Eligible Immigration Status.
 - a) Requests for an informal hearing will be personally presented either orally or in writing, to the EPCHA's administrative office so that the grievance may be discussed informally.
 - b) The applicant shall be provided a hearing before any person(s) designated by the EPCHA (including an officer or employee of the EPCHA), 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.
 - c) The applicant shall be provided the opportunity to examine and copy at the applicant's expense, at a reasonable time in advance of the hearing, any documents in the possession of the EPCHA pertaining to the applicant's eligibility status, or in the possession of the CIS (as permitted by CIS requirements), including any records and regulations that may be relevant to the hearing.

- d) The applicant shall 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.
- e) The applicant shall be provided the opportunity to controvert evidence relied upon by the EPCHA and to confront and cross-examine all witnesses on whose testimony or information the EPCHA relies.
- f) The applicant shall be entitled to be represented by an attorney, or other designee, at the applicant's expense, and to have such person make statements on the applicant's behalf.
- g) The applicant shall be entitled to arrange for an interpreter to attend the hearing, at the expense of the applicant or the EPCHA, as may be agreed upon by both parties.
- h) The applicant shall be entitled to have the hearing recorded by audiotape (a transcript of the hearing may, but is not required to be provided by the EPCHA).
- i) The EPCHA shall provide the applicant with a written final decision, based solely on the facts presented at the hearing within fourteen (14) days of the date of the informal hearing.
- j) A decision against a family member, issued in accordance with 24 CFR 5.514(d) does not preclude the family from exercising the right, that may otherwise be available, to seek redress directly through judicial procedures.
- k) If the family chooses not to continue to contend eligible immigration status, the family may be offered prorated housing assistance, if at least one family member is a U.S. citizen or has eligible immigration status (not a non-citizen student).

B. Eligible Applicants

When a determination has been made that an applicant is eligible and satisfies all requirements for admission, including the resident selection criteria, the applicant will be notified, in writing, of the approximate date of occupancy insofar as that date can be reasonably projected.

C. Resident Orientation

Eligible applicants selected for admission will be required to participate in an orientation program (if provided by the EPCHA) to acquaint new resident families with the policies herein; the Lease Agreement; maintenance procedures; services provided by the EPCHA; Grievance Procedures; resident rights, responsibilities and obligations. After resident move-in, EPCHA staff will acquaint the family with the operation of heating, cooling, and plumbing equipment in the units.

CHAPTER 11. Types of Developments and Requirements

Housing Authorities typically have several types of housing developments and dwelling unit sizes. Admission requirements for these may be different. The following outlines requirements for general occupancy developments, developments for the elderly, and units designed for the disabled.

A. General Occupancy Developments

1. The EPCHA will not give elderly families or non-elderly families a preference over single applicants for admission to general occupancy developments.
2. An elderly family that wants to, or needs to, be admitted to a general occupancy development must be considered on the same basis as any other family.
3. If units of appropriate sizes are available in both a general occupancy development and a development for the elderly, elderly families with children or young disabled family members may choose to be housed in the general occupancy development.

B. Mixed Population Developments

1. Preference for Elderly Families

Unless the EPCHA has obtained HUD approval to designate certain developments or portions of developments for the elderly and/or disabled, the EPCHA may not limit occupancy of certain units to those groups.

- a) If a non-elderly, non-disabled applicant is next on the waiting list and the unit available is located in a development originally built for elderly/disabled but not designated, the EPCHA must offer that unit to the applicant, even if the family includes children, as long as the composition and size of the family meets the EPCHA's occupancy standards.
- b) Elderly and non-elderly disabled may receive preference over non-elderly families in mixed population developments.
- c) Elderly and non-elderly disabled families will not receive preference in general occupancy developments.

2. Selection Preference for Mixed Population Developments

- a) The EPCHA is required to give preference to elderly families and disabled families equally in determining priority for admission to mixed population developments. No limit will be established on the number of elderly or disabled families who may be accepted for occupancy in such developments.
- b) When offering units in mixed population developments, the EPCHA will first offer units with accessible features to persons with disabilities who require the accessibility features of the unit.

3. Discretionary Preference for Near Elderly Families in Mixed Population Developments

A near elderly person(s) is at least 50 years of age but below the age of 62; or 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.

- a) In no event will the EPCHA admit a near elderly family to a development for elderly families if there are eligible elderly families on the EPCHA's waiting list that would be willing to accept an offer of a suitable vacant unit in a mixed population development.
 - b) When the EPCHA determines that there are not enough elderly families to fill all of the units that are currently vacant or expected to become vacant within the next twelve (12) months, the EPCHA will give near elderly families a preference for admission to mixed population developments.
 - c) Before electing to give near elderly families such a preference, however, the EPCHA will conduct outreach to attract eligible elderly families, including:
 - (1) Those groups that historically have been the least likely to apply; and
 - (2) Where appropriate, elderly families residing in general occupancy developments.
 - d) If the EPCHA elects to give near elderly families a preference for admission to a mixed population development, the EPCHA will apply the preference when it selects applicants for admission from among near elderly families.
4. Discretionary Preference for Near Elderly Single Persons in Mixed Population Developments.
- If a near elderly applicant is a single person, as that term is defined in HUD regulations, the near elderly single person is given a preference for admission over other single persons to mixed population developments.
5. The EPCHA will not set a minimum age (such as 50 or 55) for the admission of persons who are disabled to mixed population developments.
 6. The EPCHA will not exclude families with children from mixed population developments, provided such developments have dwelling units of the appropriate sizes for such families.

C. Units Designed for the Disabled

1. Without incurring vacancies, the EPCHA will make every reasonable effort to provide dwelling units that are specially designed for families with physically disabled members who require such units.
2. The EPCHA may provide a dwelling unit designed for the disabled to a family that includes a mobility impaired person (such as a child or a grandparent who uses a wheelchair) even though the family head or spouse is not disabled.
3. When there are not enough disabled applicants to fill units especially designed for such persons, non-disabled applicants may be offered such units. However, it must be made clear to the family that when another unit becomes available which meets the family's needs, they will be required to move if the accessible unit is needed for a family with a member who has a disability. The lease agreement will be modified to reflect this requirement.
4. Should there be a disabled applicant or resident needing a unit with special features, that applicant/resident will be offered the unit prior to transferring a family or individual who is over-housed or under-housed.

D. Designated Housing

The EPCHA will give priority for occupancy of the designated housing development units to designated families.

1. If there are an insufficient number of elderly families to fully occupy the units in the designated development, the EPCHA may make units available to near elderly families, who qualify for preference.
2. If there are an insufficient number of elderly and near elderly families to fully occupy the units in the designated development, the EPCHA shall make available to all other families any dwelling unit that is:
 - a) Ready for re-rental and for a new lease to take effect; and
 - b) Vacant for more than sixty (60) consecutive days.
3. If any disabled family or elderly family chooses not to occupy or accept occupancy in a designated development there will be no adverse effect on:
 - a) The family's admission to or continued occupancy in public housing; or
 - b) The family's position on or placement on a public housing waiting list.

E. See Appendix C for Development Units.

CHAPTER 12. Occupancy Standards

The EPCHA's occupancy standards specify the minimum and maximum number of household members who will be permitted to occupy dwelling units of various sizes, depending on family size, composition and extenuating circumstances, such as the ages, sexes, and disabilities of household members. The standards take into consideration the need to assign a unit with the smallest number of bedrooms that will avoid overcrowding the unit or project and minimize vacancies. The occupancy standards are as follows.

1. The Standards described below take into consideration the minimum number of occupants for admission and the maximum number of persons for continued occupancy based on an occupancy standard of two persons per bedroom.
- 2.

Number of Bedrooms	Minimum No. Of Persons	Maximum No. Of Persons
1	1	2
2	2	4
3	3	6
4	4	8

3. Units will be assigned so that persons of the opposite sex, other than husband and wife, will not be required to occupy the same bedroom, except for minors under the age of 12 years.
4. Every family member, regardless of age, will be counted as a person. For the purpose of establishing the unit size for a family, an unborn child will not be counted as a member of the family household.
5. Normally, two persons will be assigned to each bedroom.
 - a) Persons of opposite sex, 12 years of age or older will not be required to occupy the same bedroom, except where no unit of a suitable size is available for transfer of the family.
6. Living room space may be used for sleeping purposes, at the request of the family.
7. A live-in aide who is not a family member normally will be provided a separate bedroom.
8. For reasons of health (old age, physical disability, etc.), a separate bedroom may be provided for individual family members, as verified by a medical professional.
9. When the EPCHA determines that a family is over-housed or under-housed according to the above standards, the EPCHA will require the family to transfer to a unit of the appropriate size. Transfers of this nature will be effective prior to voluntary or family requested transfers.

10. Foster children will be counted as family members in determining the bedrooms to be assigned.
11. If the EPCHA is unable to fill units with families of appropriate sizes and types, it will house eligible families of the most nearly appropriate sizes on a temporary basis. Each such family will be informed, before moving in, of the dwelling lease agreement "to transfer to an appropriate size dwelling unit, based on family composition, upon appropriate notice by EPCHA that such a dwelling unit is available."
12. Exceptions to the minimum standards will be made if they are necessary to provide reasonable accommodation for a person with disabilities.
13. A single head of household shall not be required (but may choose) to share a bedroom with his/her children.
14. Additional bedrooms are not provided for visitors or guests. Residents will be allowed to have visitors for a period of up to fourteen (14) cumulative days in any twelve (12) month period, except in the case of a family member requiring care during illness or recuperation from illness or injury as certified by a medical professional. Written permission must be obtained from the EPCHA for any deviation from the occupancy standards included in this policy which may result from the presence of the temporary care giver in the unit.
15. **IMPORTANT:** The maximum and minimum number of persons per unit shall be discussed with each applicant family. Families will also be informed about the status and movement of the various waiting lists and sub-lists maintained by the EPCHA.
 - a) Families will be asked to declare in writing the waiting list on which they wish to be placed.
 - b) If a family opts for a smaller unit than would normally be assigned under the standard (because, for example, the list is moving faster), the family will be required to sign a statement agreeing to occupy the unit assigned at their request until their family size or circumstances change.
 - c) The EPCHA shall change the family's sub-list at any time while the family is on the waiting list at the family's request.

CHAPTER 13. Offering the Units (Tenant Selection and Assignment Plan)

As dwelling units become available for occupancy, responsible EPCHA employees will offer units to applicants on the waiting list. In accordance with the Quality Housing and Work Responsibility Act of 1998 (QHWRA), the EPCHA encourages occupancy of its developments by families with a broad range of incomes. At a minimum, forty percent (40%) of all new admissions on an annual basis will be families with incomes at or below thirty percent (30%) (extremely low-income) of the local area median income (See Appendix D for Income Limits). The offer of assistance will be made without discrimination because of race, color, religion, sex, national origin, age, disability or familial status.

A. Income Limits and Targeting

Families with income of 80% or less of the published Average Median Family Income (AMFI) are eligible for admission to the Low-Rent Public Housing program. 24 CFR 960.503 and 505 allow exceptions to this rule for PHA's with fewer than 250 units or for increasing security by housing a police officer who may be income ineligible.

Not less than 40% of the families admitted to the EPCHA's public housing program during the fiscal year from the waiting list shall be extremely low-income families.

This percentage of admissions of extremely low-income families to the Public Housing Program may be decreased by up to ten percent (10%) when more than seventy-five percent (75%) of extremely low-income families are admitted to the HCV program in the EPCHA's fiscal year. The percentage of extremely low-income families admitted to the Public Housing Program can never be less than thirty percent (30%) in a fiscal year.

The credit for Voucher program admissions that exceed the minimum Voucher program targeting requirement shall not exceed the lower of:

- a) 10% of public housing waiting list admissions during the EPCHA's fiscal year; or
- b) 10% of waiting list admission to the EPCHA's Section 8 tenant-based assistance program during the EPCHA's fiscal year; or

The number of qualifying low-income families who commence occupancy during the fiscal year of the EPCHA's public housing units located in census tracts with a poverty rate of 30% or more. For this purpose, qualifying low-income family means a low-income family other than an extremely low-income family.

B. Deconcentration

The offers will be made in the following manner.

To the maximum extent feasible, the deconcentration and income-mixing requirements of the QHWRA will be followed. Families with incomes ranging from 0% to 80% of median income will be selected in accordance with the tenant selection section of this policy. Families with the highest incomes will be offered units in developments where average family incomes are lowest. Conversely, families with the lowest incomes will be offered units in developments with the highest average family incomes. The EPCHA may offer incentives to families to accomplish the de-concentration and income-mixing objectives.

The EPCHA may employ a system of income ranges in order to maintain a resident body composed of families with a range of incomes and rent paying abilities representative of the range of incomes among low-income families in the EPCHA's area of operation, and may take into account the average rent the EPCHA should receive to maintain financial solvency. The EPCHA's selection policies are designed so that selection of new public housing residents will bring the EPCHA's actual distribution of rents closer to the projected distribution of rents.

The EPCHA will select, based on date and time of application and preferences, two (2) families in the extremely low-income category and two (2) families from the lower income category (31% to 80% of area median income) alternately until the forty percent (40%) admission requirement of extremely low-income families is achieved (2 plus 2 policy).

After the minimum level is reached, all selections will be made based solely on date and time

Any applicants passed over as a result of implementing this 2 plus 2 policy will retain their place on the waiting list and will be offered a unit in order of their original placement on the waiting list.

C. Unit Offer

1. Each qualified applicant, beginning at the top of the waiting list is made one offer of a unit of appropriate size and amenities (if an accessible unit is required) in the complex that has the most vacancies (and where their race does not predominate). If that offer is rejected, the applicant will be removed from the waiting list, unless the applicant has good cause (as defined below) to reject the offer. To the maximum extent possible, the offer will also be made to affect the EPCHA's policy of economic de-concentration.

The applicant must accept the vacancy offered within seven (7) days of the date the offer is communicated (by phone, mail, in person or other method of communication designated by the applicant) or be removed from the waiting list. A letter will be sent to the applicant confirming any offer made by telephone. If unable to contact the applicant by phone, the EPCHA will send a registered letter, return receipt requested.

2. When leasing a vacant dwelling unit, the EPCHA will offer the unit to applicants on the waiting list in sequence, until someone accepts it, in accordance with the EPCHA's local preferences and/or the date and time of application.
3. If more than one unit of the appropriate size and type is available, the first unit to be offered will be the unit that will serve to achieve the EPCHA's goal of economic de-concentration.
4. The applicant will not be considered to have been offered a suitable unit if:
 - a) The unit is not of the proper size and type, and the applicant would be able to reside there only temporarily (e. g., a specially designed unit that is awaiting a disabled applicant needing such a unit).
 - b) The unit contains lead-based paint, and accepting the offer could result in subjecting the applicant's children who is under six (6) years of age to lead-based paint poisoning.

- c) The applicant is unable to move at the time of the offer and presents clear evidence that substantiates this to the satisfaction of the EPCHA. Examples:
 - (1) A physician verifies that the applicant has just undergone major surgery and needs a period of time to recuperate; or
 - (2) A court verifies that the applicant is serving on a jury which has been sequestered.
 - a) Accepting the offer would result in undue hardship to the applicant, and such acceptance is not related to consideration of race, color, creed, sex, age, religion, disability, national origin, or familial status, and the applicant presents clear evidence which substantiates this to the satisfaction of the EPCHA. Examples of this circumstance are inaccessibility to employment, education or job training, children's day care or educational programs for children with disabilities if the move would require a household member to quit a job, education or training program or take the child out of the special program.
 - b) A low-income family refuses the offer of a unit in a development with very low-income families or vice versa.

D. Primary Residence

1. The unit leased from the EPCHA must be the family's primary residence. Assistance will be terminated if the EPCHA determines the leased unit is not the family's primary residence.
2. Factors that may be considered in determining whether a tenant remains a primary resident include:
 - a) Family members using an address other than the EPCHA unit as a place of residence on any tax return, motor vehicle registration, driver's license or other document filed with a public agency;
 - b) Using an address other than the EPCHA unit as a voting address;
 - c) Subletting the housing accommodation.
 - d) Absence from the unit for ninety (90) consecutive days without notice and/or EPCHA approval.
 - e) Absence from the unit for more than ninety (90) cumulative days during a lease period, except for temporary periods of absence including military service, enrollment as a full time student; relocation by court order; temporary relocation due to employment; hospitalization or other reasonable grounds.
 - f) EPCHA exceptions to d) and e) above will be subject to EPCHA approval on a case by case basis.

CHAPTER 14. Rental Fees and Other Charges

The following outlines the policies for calculating rental fees and other charges to be paid by EPCHA residents.

A. Tenant Rent

Tenant rent is the amount of rent payable by the resident to the EPCHA. Tenant rent is Total Tenant Payment (TTP) minus any applicable utility allowance for tenant paid utilities.

1. Rent is due and payable on the first day of the month and is delinquent if not paid by the close of business on the tenth day of the month, unless the tenth day falls on a weekend or holiday, in which case rent will be late as of the close of business on the next full business day.
2. The EPCHA's policy does not allow acceptance of cash or personal checks for rent or other charges. Rental and other payments will be accepted in the form of money orders or cashier's checks, and upon approval by automatic draft, debit or credit cards.

B. Late Fees

1. If rent is unpaid by the close of business on the tenth day of the month, a one-time per month late fee of \$25.00 will be assessed.

C. Choice of Rent

1. At all new admissions, the EPCHA will permit the family the choice between the flat rent amount and the income-based rent.
2. Annually, the EPCHA will give each family the opportunity to select between two methods of determining the monthly amount of tenant rent payable by the family. The family may choose to pay as tenant rent a flat rent or a calculated income-based rent.
 - a) Flat Rent: Is determined annually by the EPCHA and is based on the market rental value of the unit. The EPCHA will establish a flat rent for each public housing unit that is:
 - (1) No less than 80 percent of the applicable Fair Market Rent (FMR).

The EPCHA must take into consideration and adjust the flat rent accordingly by the amount of a utility allowance for the unit if the tenant is responsible for direct utility payments to the utility company. If the EPCHA is responsible for paying the utilities to the utility company, no adjustment is necessary when setting the flat rent.

(Appendix E: Table of Flat Rents shows the EPCHA's flat rents by development, unit size and type)

- b) Income-Based Rent: Is a tenant rent which is based on the family's income and the EPCHA's rent policies for determination of the rent. The income-based rent plus any utility allowance will not exceed the Total Tenant Payment (TTP) as determined by the statutory formula

The EPCHA uses the standard formula for calculating income-based rent which is found in D of this section.

3. The EPCHA will provide through its orientations, individual counseling, and by written notices, sufficient information to allow families to make an informed choice of rent payment options. At a minimum, families will be advised of:
 - a) The dollar amounts of tenant rent for the family under each option; and
 - b) The EPCHA's policies on switching the type of rent in circumstances of financial hardship.
 - c) At initial occupancy, or in any year where a current program participating family is paying the income-based rent, the EPCHA:
 - (1) Will conduct a full reexamination of family income and composition at the first annual rent option (Year 1);
 - (2) Will inform the family of the flat rent amount and the rent amount determined by the reexamination of family income and composition;
 - (3) Will inform the family of the EPCHA's policies on switching rent types due to a financial hardship; and
 - (4) Will apply the family's rent choice at the next lease renewal.
 - d) At the second and third annual rent options, for families that choose to switch from income-based rent to pay the flat rent, the EPCHA:
 - (1) Will conduct a full reexamination of family income and composition for the second and third annual rent options. The EPCHA will use the income information from the reexamination of family income and composition from the first annual rent option.
 - (2) Must inform the family of the updated flat rent amount, and the rent amount determined by the most recent reexamination of family income and composition;
 - (3) Must inform the family of the EPCHA's policy of switching rent types due to a financial hardship; and
 - (4) Must apply the family's rent decision at the next lease renewal.
4. If the family experiences a financial hardship, the family may at any time, before the next annual choice of rent option, request to be switched to income-based rent.
 - a) The EPCHA will switch the family's rent from flat rent to income-based rent on the first of the month following verification of the financial hardship.
 - b) Once the family switches from flat rent to income-based rent due to financial hardship, the family may not change back to flat rent until its next annual reexamination.
5. The EPCHA has established the following policies for determining when payment of flat rent is a financial hardship:
 - a) The family's income has decreased because of changed circumstances, including loss or reduction of employment, death in the family which results in reduction of income or payment of funeral expenses, reduction in or loss of earnings, or reduction or loss of other assistance;
 - b) The family has experienced an increase in expenses, because of changed circumstances, for un-reimbursed medical costs, child care, transportation, education, or similar items; and

- c) Other reasonable financial hardship circumstances which may be applied on a case-by-case basis at the discretion of the EPCHA.
6. The EPCHA will review annually, and revise if necessary; the flat rent amount for a unit no later than 90 days after HUD issues the new FMRs.
 - a) The annual review may result in either an increase or decrease in the flat rent.
 - b) Families paying flat rent will not have their rent adjusted until their annual reexamination or annual update.
 - c) If the family's rent increases more than 35 percent due to the flat rent changes, the family's rent increase must be phased in at 35 percent annually until such time the family chooses to pay the income-based rent or the family is paying the flat rent established by the EPCHA.

D. Total Tenant Payment (TTP)

The Income-Based TTP for families shall be the highest of the following, rounded to the nearest dollar:

1. Thirty percent (30%) of the family's Monthly Adjusted Income; or
2. Ten percent (10%) of the family's Monthly Gross Income; or
3. Welfare rent (in as-paid welfare states); or

When welfare rent is the higher, the EPCHA will recalculate rent once after the welfare department recalculates welfare based on the EPCHA's initial rent determination.

4. A minimum rent of \$50.00.

The minimum rent requirement may be waived under certain financial hardships providing that the family requests the waiver in writing prior to the rent becoming delinquent as detailed in Chapter 9 above under paragraph H "Minimum Rent".

E. Special Reexamination

1. If, at the time of admission, a family's existing conditions of employment are too unstable to develop the adjusted income into the coming twelve (12)-month period for the purpose of determining TTP, the EPCHA will schedule a special reexamination.
 - a) This special reexamination will take place within 30, 60, or 90 days of admission, or at a date by which the EPCHA estimates that the family's circumstances will be stable.
 - b) If at the time of such special reexamination it is still not possible to make a reasonable estimate of adjusted income, special reexaminations will continue to be scheduled until a reasonable estimate of the adjusted income can be made.
 - c) Increases in rent determined at special reexaminations shall be made effective the first of the second month following the final rent determination. If the determination results in a decrease in rent, the effective date will be the first of the month following the reexamination verification.
 - d) Until the final rent determination can be made, the family will pay rent based upon the existing adjusted income.

2. Persons reporting zero income will have their circumstances reexamined every thirty (30) days until they have a stable income. Persons claiming zero income will also be asked to complete a family expense form. This form will ask residents to estimate how much they spend on food, beverages, transportation, health care, childcare, debts, household items, etc. Residents will then be asked how they pay for these items.

F. Policies to Obtain a Hearing Regarding Amount of Rent

1. Before a hearing is scheduled in any grievance involving the amount of rent that the EPCHA states is due, the family must pay an escrow deposit to the EPCHA in the amount which the EPCHA 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 continue to deposit the same amount monthly until the family's complaint is resolved by decision of the hearing officer or panel.
2. The EPCHA must waive this requirement for escrows concerning the financial hardship exemption of minimum rent or reductions in welfare benefits related to work requirements.
3. Unless the EPCHA waives the requirement or it meets the criteria of F 2. above, the family's failure to pay the escrow deposit will terminate the grievance procedure.
4. The family's failure to pay the escrow deposit does not constitute a waiver of the family's right to contest the EPCHA's disposition of the grievance in any appropriate judicial proceeding.

G. Charges In Addition to Rent

1. The EPCHA dwelling lease imposes charges for: (1) the late payment of rent and NSF check charges; (2) security deposits; (3) charges for maintenance and repair beyond normal wear and tear; (4) charges for the consumption of excess utilities; (5) pet security deposits; and (6) the payment of all court costs, expenses and attorney fees incurred in enforcing the dwelling lease or in recovering possession of the premises, if ordered by the court, unless the resident prevails in such legal action.
2. The EPCHA will provide basic pest control services without charge to its residents. Only staff or contractors who possess current pest control licensing will conduct pest control activities subject to law or regulation.
3. The security deposit is made upon occupancy and the pet security deposit and/or fee is paid in full prior to the pet being brought into the unit. Arrangements for partial payments of security deposits may be considered on a case by case basis. Partial payments for pet security deposits or fees will not be considered for any reason. Security deposits for a pet are not charged if the animal is determined to be a service animal needed by a person with a disability.
4. The payment of court costs by the resident occurs only when the EPCHA takes action against the resident and prevails.
5. The other charges listed above will become due and payable the first day of the month following the month in which the charge or charges incur and two (2) weeks after the EPCHA notice is provided to the resident.
6. The resident will be left a copy of the work order with charges or will be invoiced by the EPCHA. Invoices and work orders will state that the resident has a right to grieve said charges according to the EPCHA's established Grievance Procedures.

7. Appendix A contains the EPCHA's list of charges in addition to rent.

CHAPTER 15. Security Deposit

1. The EPCHA requires residents to pay a security deposit. The purpose of this deposit is to reimburse the EPCHA for any resident-caused damage to the dwelling unit, unpaid rent and other unpaid charges when a resident vacates the unit. Requirements concerning deposits follow.
2. The EPCHA currently requires all resident families to pay a Security Deposit prior to occupying a unit.
 - a) The EPCHA will deposit the Security Deposit paid by a resident in a bank or other lending institution. It will maintain full, accurate and detailed accounting records with respect to the Security Deposit paid by each resident.
 - b) The EPCHA will not pay a resident interest on a security deposit deposited in an account in a bank or other lending institution.
 - c) The EPCHA will not use the security deposit for any purpose whatsoever while the resident continues to occupy a dwelling unit.
 - d) When the resident vacates the premises, the EPCHA will refund the security deposit to the resident in accordance with state law, provided the following conditions have been met:
 - (1) The EPCHA has inspected the dwelling unit and attests that there are no resident-caused damages, or if there are such damages, the resident has paid the EPCHA for the cost of the necessary repairs and/or replacements to the dwelling unit.
 - (2) The resident does not owe the EPCHA rent or other charges.
 - (3) The dwelling unit and all equipment therein have been left reasonably clean and free of all trash and debris.
 - (4) The resident has returned all keys to the dwelling unit and any or all tools, supplies and equipment borrowed from the EPCHA.
 - e) If the head of a single member family dies and all of the above conditions prevail, the EPCHA will dispose of the security deposit in accordance with state laws, rules and regulations pertaining to the resident's estate.
 - f) Security deposits amounts are detailed in Appendix F of this Policy.

CHAPTER 16. Utility Allowances

A. General Policy

The EPCHA provides the same utilities for all its Public Housing Developments.

Allowances for EPCHA-furnished utilities represent the maximum consumption units (e.g., kilowatt hours of electricity) that may be used by a family occupying a dwelling unit without a surcharge for the excess consumption against the resident based on cost. (See Appendix B)

The information which follows does not apply to dwelling units which are served by EPCHA-furnished utilities, unless check-meters are installed to measure the actual utilities consumption of the individual dwelling units, except that residents in such units will be subject to charges for the consumption of resident-owned major appliances, or for the optional functions of EPCHA-furnished equipment such as air conditioners.

The EPCHA will take the following actions with respect to allowances:

1. For all check-metered utilities, establish consumption allowances for EPCHA-furnished utilities.
2. Maintain a record of the basis on which scheduled surcharges are established and revised, plus records of any revisions to the scheduled surcharges. The EPCHA will make such records available for inspection by residents.
3. Notify all residents of proposed, scheduled surcharges and revisions. Transmit the notice to residents not less than sixty (60) days prior to the proposed effective date of the new, scheduled surcharges or revisions and describe the basis for determining these.

Include in the notice a statement of the specific items of equipment and function whose utility consumption requirements were included in determining the, scheduled surcharges or revisions. Also include the name and address of the place where the EPCHA maintains, and residents may inspect, records pertaining to these matters.

4. Provide all residents an opportunity to submit written comments at least thirty (30) days before the proposed effective date of the, scheduled surcharges or revisions.
5. Maintain the resident comments and make them available for inspection by the residents and HUD.
6. Establish separate consumption allowances for each utility, and for each development and each bedroom size that are reasonably comparable in utility usage.
7. Establish allowances for EPCHA-furnished utilities and so that they include a reasonable amount of consumption for:
 - a) Major equipment or utility functions furnished by the EPCHA for all residents, such as a heating furnace and a hot water heater;
 - b) Essential equipment, whether or not furnished by the EPCHA, such as a cooking stove, range or refrigerator; and
 - c) Minor items of equipment furnished by residents, such as toasters, radios and television sets.

8. In establishing allowances, take into account relevant factors affecting consumption requirements, such as the equipment and functions to be covered by the consumption allowance; the local climate; design and construction of the housing development; energy efficiency of appliances and equipment; utility consumption requirements of appliances and equipment to be covered by the TTP; insulation, weatherization and other physical aspects of the housing development; and temperature of domestic hot water, size of units; and number of occupants.
9. For dwelling units that are subject to consumption allowances for EPCHA-furnished utilities and have check-meters installed, establish surcharges for utility consumption in excess of the allowances. Base surcharge on the EPCHA's average utility rate; compute the surcharge on the EPCHA's average utility rate; compute the surcharge on either a straight per unit-of purchase basis (such as so many cents per kilowatt hour of electricity) or on a stated block of excess consumption, and describe in the EPCHA Schedule of Surcharges the basis for calculating such surcharges.
10. For dwelling units that are served by EPCHA-furnished utilities and have no check-meters installed, establish a Schedule of Surcharges. Such schedules indicate the additional dollar amounts residents will be required to pay, on the basis of the estimated utility consumption attributable to resident-owned major appliances or optional functions, such as air conditioning or EPCHA-furnished equipment. In such Schedule of Surcharges, state the resident-owned equipment or EPCHA-furnished equipment for which surcharges will be made, and the amounts of such surcharges, based on the EPCHA cost of the utility consumption estimated to be attributable to the reasonable use of equipment.
11. At least annually, review the basis on which the consumption allowances have been established, and if necessary to adhere to the above standards, revise the allowances. Include in the review all changes in circumstances, such as the completion of a modernization program, energy conservation measures. The EPCHA should also check annually for the current average utility rate to compute the surcharge.
12. On a case-by-case basis, grant individual resident relief from the surcharges for excess consumption of EPCHA-furnished utilities, or from the payment of utility supplier billings in excess of the allowances for resident-purchased utilities, on such reasonable grounds as the EPCHA deems appropriate. For example, special needs of the elderly, disabled, or special factors affecting utility usage that are not within the control of the resident. (Examples: use of a battery charger for recharging electric wheelchair batteries or use of oxygen equipment.)

B. Reasonable Accommodation of Residents with Disabilities

Upon a request from a family that includes a disabled or elderly person, the EPCHA will approve a consumption allowance that is higher than the applicable amount on the consumption allowance schedule if a higher consumption allowance is needed as a reasonable accommodation in accordance with 24 CFR Part 8 to make the program accessible to and useable by the family with a disabled family member.

Residents with disabilities will not be charged for the use of certain resident-supplied appliances if there is a verified need for special equipment because of the disability.

CHAPTER 17. Dwelling Lease

A. Dwelling Lease Term, Renewal, Modification and Termination

Each dwelling lease has a twelve (12) month term which will automatically be renewed for all purposes except non-compliance by an adult member with the community service requirements.

1. The EPCHA incorporates the regulatory provisions in all leases for dwelling units assisted under the U. S. Housing Act of 1937, as amended, in developments owned by or leased to the EPCHA and leased or sublet to residents.
2. The EPCHA can modify the lease, and any other documents referenced therein, at any time during the lease term provided that the EPCHA provides the required notice to residents and resident organizations and considers their comments before adopting the new dwelling lease.
3. The lease may be modified at any time by written agreement of the resident and the EPCHA.
4. The EPCHA may terminate tenancy if the resident refuses to accept a revision to the lease after being given at least sixty (60) days' notice of its proposed effect and being allowed a reasonable time to respond to the offer.

B. Policies

The dwelling lease policies are implemented for each resident as follows:

1. At admission, for new residents;
2. At the next regularly scheduled reexamination of income, for present residents;
3. Immediately, for any resident so requesting, whose next regularly scheduled reexamination of income is later than six (6) months after the date of adoption;
4. At the time of transfer, for any resident moving from one dwelling unit in a development to any other dwelling unit in a development.

C. Thirty (30) day Display and Comment Period

The EPCHA will provide at least thirty (30) days written notice to residents and resident organizations of any proposed changes in the dwelling lease.

1. Residents and resident organizations can present written comments on the proposed changes to the EPCHA during this thirty (30) day period. The EPCHA will take into consideration all comments before adopting any new lease.
2. If any change in the resident's status results in the need to change or amend any provision of the lease, or if the EPCHA desires to waive a provision with respect to the resident,
 - a) The existing lease is to be canceled and a new lease executed, or
 - b) An appropriate rider is to be prepared and executed by the resident and EPCHA and made a part of the existing lease.

D. Lease Agreement Contents

The dwelling lease, executed by the EPCHA and each adult resident of a dwelling unit, will contain the provisions with respect to the following subjects:

1. Description of Parties and Dwelling Units
2. Members of the Household
3. Rental Payments, Late Charges, Lease Term and Renewal
4. Security Deposit
5. Redetermination of Rent, Dwelling Size and Eligibility
6. Occupancy of the Dwelling Unit and Resident Obligations, including Community Service Requirements
7. EPCHA Obligations
8. Defects Hazardous to Life, Health and Safety
9. Entry of the Dwelling Unit during Occupancy
10. Utilities
11. Maintenance, Repairs and Services
12. Abandonment and Abandoned Property
13. Notices
14. Notice Procedures
15. Termination of Lease
16. Grievance Procedures
17. Modification of the Lease
18. Accommodation of Persons with Disabilities
19. Warranties and Representation of the Resident
20. EPCHA's Commitment to Investigate Misrepresentations and Pursue Remedies
21. Solicitation, Trespassing and Exclusion of Non-Residents

E. Additional Lease Provisions

1. Persons convicted of manufacturing or producing amphetamine on the premises of public housing will have their assistance permanently terminated.
2. Any person residing in public housing identified by the EPCHA as having fled to avoid prosecution, custody or confinement after a conviction of a felony, and/or in violation of a condition of probation or parole imposed under Federal or State law will have their lease terminated.
3. The EPCHA will notify the Post Office of any family evicted for criminal and/or drug/alcohol abuse.

F. Specific Data Required

1. Each lease shall specify:
 - a) The unit to be occupied,
 - b) The date of admission,
 - c) The size of the unit to be occupied,
 - d) All family members who will live in the unit,
 - e) The TTP or Tenant Rent (whichever is applicable),
 - f) Security deposit to be charged, the utility allowances, other charges under the lease,
 - g) The terms of occupancy.
2. It shall be explained in detail to the applicant and his/her family before he/she executes the lease.
3. The lease shall be kept current at all times.
4. The Head of Household of each family accepted as a resident is required to execute a lease agreement prior to actual admission.
5. All household members eighteen (18) years of age or older will be required to sign the lease.
6. One copy of the lease will be given to the lessee and the original will be filed as part of the permanent records established for the family.

G. Termination of Lease

Termination of the lease will be in accordance with the provisions of the lease the resident has signed.

CHAPTER 18. Reexaminations

To assure that residency in public housing is restricted to families meeting the eligibility requirements for continued occupancy and that such families are charged appropriate rents.

1. **Income-Based Rent:** For families who are paying income-based rent, the EPCHA must conduct a reexamination of family income, composition and compliance with community service and self-sufficiency requirements at least annually (every 12 months). The EPCHA shall make the appropriate adjustments in the family rent after consultation with the family and verification of the family's annual reexamination information.
2. **Flat Rent:** For families who are paying flat rent, the EPCHA must conduct a reexamination of family composition, compliance with community service and self-sufficiency requirements, and other criteria related to continued occupancy at least annually (every 12 months). The EPCHA must conduct a reexamination of family income at least once every three years.

At its discretion, the EPCHA may establish a policy requiring reexaminations of families paying flat rent at more frequent intervals, but not more frequently than annually unless the family requests a reexamination based on hardship circumstances.

3. The EPCHA may require the family to move to an appropriate unit size based on the results of the reexamination.
4. If the family fails to participate in the reexamination interview and/or fails to provide information required by the EPCHA, the EPCHA may establish the family's rent based upon local market rents or actual operating cost, whichever is higher, until the matter is resolved, or the EPCHA may terminate the family from the public housing program.

A. General Redetermination Requirements

The following requirements apply to all residents.

1. If the resident requests to add a new member(s), the resident must disclose the SSN of the new member to be added and provide documentation of the SSN to the EPCHA. Disclosure and documentation for the new member to be added must be provided at the time of request to add new household member.

The new household member cannot be added to the family composition until the family has complied with the SSN disclosure and documentation requirements.

2. The effective date of an annual reexamination requires a thirty (30) day notice prior to the effective date. Rent increases or decreases are always effective the first day of the month.
3. Community Service and Self-Sufficiency Requirement (CSSR)

Community Service is the performance of voluntary work or duties that are a public benefits, 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.

- a) The Quality Housing and Work Responsibility Act 1998 mandates that each non-exempt adult family member (18 years old or older) who resides in public housing must contribute either eight (8) hours of community service per month or participate in an economic self-sufficiency program for eight (8) hours per month, or perform a

combination of eight (8) hours of community service and participation in an economic self-sufficiency program per month.

The required community service contribution or self-sufficiency participation, or combination of both activities, may be completed at 8 hours each month or aggregated throughout the year, as long as 96 hours is completed by each annual reexamination.

- b) The effective date of participation for all non-exempt family members is the date the family executes the lease containing the CSSR requirement. New admissions, as well as families in occupancy, are affected by this requirement.
- c) The EPCHA will provide written notice to all applicants and residents of the CSSR requirement and describe the process to determine which family members are exempt from the requirement and the process to change the exemption status of family members.
- d) The EPCHA will administer the CSSR requirement directly or will make the activities available to non-exempt family members through a contractor or partnership with qualifying organizations, including resident organizations, faith-based, and community agencies/organizations or institutions.
 - (1) The EPCHA will provide names and contact information of agencies offering opportunities for residents, including persons with disabilities, to comply with the CSSR requirements.
 - (2) The EPCHA will not choose to coordinate with social service agencies, local schools, and human service offices to develop a referral list of names and agency contacts.
 - (3) PHAs that administer a ROSS or Family Self-Sufficiency (FSS) program will partnership with the Program Coordinating Committee.

The EPCHA will create an agreement with the local organizations to allow the organizations to advertise their program, assist with transportation, child care or other barriers and be able to verify the CSSR hours completed by the non-exempt family members.

- e) Community Service Activities: The EPCHA will provide guidance and a list of acceptable activities or advance approval of a community service activity to avoid the possibility of refusing to recognize the activity as eligible after the non-exempt family member performs it.
 - (1) Eligible community service activities include, but are not limited to:
 - a. Local public or nonprofit institutions, such as schools, Head Start Programs, before-or after-school programs, childcare centers, hospitals, clinics, hospices, nursing homes, recreation centers, senior centers, adult daycare programs, homeless shelters, feeding programs, food banks (distributing either donated or commodity foods), or clothes closets (distributing donated clothing);
 - b. Nonprofit organizations serving EPCHA residents or their children, such as: Boy or Girl Scouts, Boys or Girls Club, 4-H Clubs, Police Activities League (PAL), organized children's recreation, mentoring, or education programs, Big

Brothers or Big Sisters, Garden Centers, community clean-up programs, beautification programs;

- c. Programs funded under the Older Americans Act, such as Green Thumb, Service Corps of Retired Executives, senior meals programs, senior centers, Meals on Wheels;
- d. Public or nonprofit organizations dedicated to seniors, youth, children, residents, citizens, special-needs populations or with missions to enhance the environment, historic resources, cultural identities, neighborhoods or performing arts;
- e. EPCHA housing to improve grounds or provide gardens (so long as such work does not alter the EPCHA's insurance coverage); or work through resident organizations to help other residents with problems, including serving on the Resident Advisory Board, outreach and assistance with EPCHA-run self-sufficiency activities including supporting computer learning centers; and,
- f. Care for the children of other residents so parents may volunteer.
- g. The EPCHA may coordinate the ROSS and Family Self-Sufficiency program Individual Training and Services Plan (ITSP) with CSSR.
 1. The EPCHA may include specific self-sufficiency activities into the ITSP;
 2. The EPCHA may consider regular meetings with ROSS and FSS coordinator as CSSR activities.
 3. ROSS and FSS coordinators may verify community service hours within the non-exempt family member's monthly logs

The EPCHA will not accept community services activities performed at for profit-motivated entities, volunteer work performed at homes or offices of general private citizens, and court-ordered or probation-based community service.

The EPCHA will not substitute community service activity performed by a non-exempt family member for work ordinarily performed by an EPCHA employee. The non-exempt family member may perform community service on EPCHA property or with or through EPCHA programs to assist with or enhance work done by a EPCHA employee.

- f) Economic Self-Sufficiency Activity: Is any program designed to encourage, assist, train, or facilitate the economic independence of assisted families or to provide work experience for such families. It includes any work activities as defined in the Social Security Act.

(1) Eligible economic self-sufficiency activities include, but are not limited to:

- a. Job readiness or job training while not employed;
- b. Training programs through local One-Stop Career Centers, Workforce Investment Boards (local entities administered through the U.S. Department of Labor), or other training providers;
- c. Higher education (junior college or college);
- d. Apprenticeships (formal or informal);
- e. Substance abuse or mental health counseling;

- f. Reading, financial and/or computer literacy classes;
 - g. English as a second language and/or English proficiency classes;
 - h. Budgeting and credit counseling.
- g) Exempt Residents: The following family members are exempted from the CSSR requirements:
- (1) The elderly, age sixty-two (62) years of age or older;
 - (2) Blind or disabled as defined under law and who certify that because of this disability, he/she is unable to comply with the CSSR requirement;
 - a. Existing documentation will be accepted as evidence of disability; however, disabled family members are not automatically exempt from the requirement.
 - (3) A family member who is the primary caretaker for someone who is blind or disabled.
 - (4) An adult family member engaged in work activities. The EPCHA will consider 30 hours per week as the minimum number of hours for a work activity.
 - a. The non-exempt family member must be participating in one of the following work activities:
 - 1. Unsubsidized employment;
 - 2. Subsidized private-sector employment;
 - 3. Subsidized public-sector employment;
 - 4. Work experience (including work associated with the refurbishing of publicly assisted housing) if sufficient private sector employment is not available;
 - 5. On-the-job-training;
 - 6. Job-search;
 - 7. Community service programs;
 - 8. Vocational educational training (not to exceed 12 months with respect to any individual);
 - 9. Job-skills training directly related to employment;
 - 10. 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; and
 - 11. Satisfactory attendance at secondary school or in a course of study leading to a certificate of general equivalency, in the case of a recipient who has not completed secondary school or received such a certificate.
 - (5) A family member who meets the requirements of being exempted for having to engage in a work activity under the State program funded under Part A of Title IV of the Social Security Act (42 U.S.C. 601 et seq.) or under any other welfare program of the State in which the EPCHA is located, including a State-administered Welfare-to-Work program;

(6) A family member receiving assistance, benefits, or services under a State program funded under Part A of Title IV of the Social Security Act (42 U.S.C. 601 et seq.) or under any other State welfare program (Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP)) in which the EPCHA is located, including a State-administered Welfare-to-Work program, and who is in compliance with the requirements of such program.

(7) Change in exempt status:

- a. When a non-exempt family member becomes exempt, it is his/her responsibility to report the change in exempt status and provide documentation to the EPCHA.
- b. When an exempt family member becomes non-exempt, it is his/her responsibility to report the change in status to the EPCHA.

The EPCHA will make the final determination whether to grant an exemption from CSSR. If a resident does not agree with the EPCHA's determination, the resident has the right to dispute the decision through the grievance process.

h) At lease execution or annual reexamination all adult family members of a public housing resident family must:

- (1) Provide documentation, if applicable, that they qualify for an exemption from CSSR; and
- (2) Sign the CSSR Certification that they have received and read the CSSR Policy and understand that failure to comply with CSSR requirements will result in non-renewal of their lease, unless they are exempt for the CSSR requirement.
- (3) The effective date of participation of all non-exempt family members is the date the family executes the lease containing the CSSR requirement.

i) The EPCHA will verify annually exemptions to the CSSR requirement and completions of the CSSR requirements for non-exempt family members.

- (1) At least 30 days before the annual reexamination and/or lease expiration, the EPCHA will review the exempt or non-exempt status and compliance of non-exempt adult family members.
- (2) At each regularly schedule rent reexamination, each non-exempt family member must present a signed certification, on a form provided by the EPCHA, of their CSSR activities performed over the previous twelve (12) months.
- (3) The EPCHA will obtain third-party verification of the completion of CSSR activity completed outside of the EPCHA.

j) The EPCHA will not evict a family due to non-compliance with CSSR requirements. The EPCHA will provide a written notification to the family which must include:

- (1) A brief description of the finding of non-compliance with CSSR.
- (2) A statement that the EPCHA will not renew the lease at the end of the current 12-month lease term unless the tenant enters into a written Work-Out Agreement with the EPCHA or the family provides written assurance that is satisfactory to the EPCHA explaining that the tenant or other non-compliant resident no longer resides in the unit.

The Work-Out Agreement will include:

- a. The means which the non-compliant non-exempt family member will comply with the CSSR requirement;
 - b. The number of delinquent CSSR hours;
 - c. How the delinquent hours will be remedied during the next 12 months; and
 - d. The number of hours, if any, that will be required under the new lease.
- k) The EPCHA will enforce the Work-Out Agreement. If a family refuses to sign or fails to comply with the terms of the written Work-Out Agreement, the EPCHA will initiate termination of the tenancy at the end of the current 12-month lease. The termination is due to the family's failure to comply with lease requirements.

The EPCHA will provide the following when initiating the termination of tenancy:

- (1) A thirty (30) day notice to the tenant of the grounds for terminating the tenancy and for non-renewal of the lease;
 - (2) The tenant's right to request a grievance hearing on the EPCHA's determination;
 - (3) The tenant's right to exercise any available judicial remedy to see timely redress for the EPCHA's nonrenewal of the lease because of noncompliance with the CSSR requirements;
 - (4) The tenant's rights to be represented by counsel;
 - (5) Opportunity for the tenant to refute the evidence presented by the EPCHA, including the right to confront and cross-examine witnesses and present any affirmative legal or equitable defense which the tenant may have; and,
 - (6) A decision on the merits.
 - (7) The right to request reasonable accommodations during the grievance process.
4. Adjustments resulting from changes in welfare benefits will be handled as follows:
- a) A family's loss of welfare benefits due to the expiration of the lifetime time limit is not considered as fraud or noncompliance with economic self-sufficiency requirements. The EPCHA will lower the family's rent.
 - b) A family whose welfare benefits are reduced because of fraud or noncompliance with economic self-sufficiency requirements will not have its rent reduced.
 - c) A welfare agency may reduce welfare benefit payments to sanction a family for non-compliance with welfare self-sufficiency or work activities requirements. The rental contribution of a family assisted in the public housing program may not be reduced for this reason. The law requires that family income include the amount of the welfare benefits that would have been paid if not for the welfare agency sanction. For purposes of this section, the EPCHA will use the "imputed welfare income" (see definitions) to determine the family's annual income.
 - d) A family's annual income includes the imputed welfare income plus the total amount of other annual income; however, the amount of imputed annual income is offset by income from other sources received by the family that start after the sanction is imposed.

- e) The family's rent will not be adjusted until the basis for the reduction is confirmed through third-party verification and the return envelope will be retained in the resident's file. At the request of the EPCHA, the welfare agency is to inform the EPCHA in writing of the amount and term of any specified welfare benefit reduction and the reason for such reduction. Therefore, the EPCHA is entitled to base its imputed income on the information provided to it by the welfare agency and is not responsible for confirming the accuracy of the welfare agency's calculation.
 - f) The EPCHA must make its best effort to enter into cooperation agreements with welfare agencies to comply with this requirement.
 - g) If a family claims that the EPCHA has not correctly calculated the amount of the imputed welfare income, and if the EPCHA denies the family's request to modify such amount, the EPCHA will notify the family in writing with a brief explanation of the basis for their determination. The notice must state that the family has the right to a hearing through the EPCHA's Grievance Procedures without paying a deposit in escrow.
5. If the EPCHA determines that a resident has falsified or misrepresented family income, composition, circumstances, conduct or behavior, the EPCHA will:
 - a) Require the resident to pay the difference between the TTP the resident is currently paying and the TTP the resident should have been paying;
 - b) Evict the resident in accordance with state law and HUD regulations; or
 - c) Take such other remedial action as the EPCHA may deem necessary under pertinent HUD and EPCHA laws, rules and regulations.
 6. The family must have demonstrated satisfactory past performance in meeting financial obligations, especially rent.
 7. The family must have no record of the disturbance of neighbors, destruction of property, or living or housekeeping habits that adversely affect the health, safety, or welfare of other residents.
 8. The family must have no history of criminal activity involving crimes of physical violence to persons or property or other drug-related criminal acts or evidence of a pattern of alcohol abuse which adversely affect the health, safety, or welfare of other residents.
 9. If at the time of redetermination, or at any time during occupancy, it is determined by the EPCHA that any household member has been convicted of manufacturing or producing methamphetamine on the premises of any federally assisted housing, the family is required to have its assistance permanently terminated. Such termination is not subject to the EPCHA's Grievance Procedures.
 10. The family may request an interim redetermination of income or composition based on any changes since the last determination.
 - a) The EPCHA will conduct the redetermination within five (5) working days of the request.
 - b) The EPCHA has a policy on income level changes which must be reported and when rent adjustments will be made. (See Fixed Rent System later in this Section.)
 11. Any change in income resulting from the redetermination is annualized, even if the income is not expected to last for a full year. If the income changes again, the new amount of monthly income will be annualized again.

12. If at the time of annual recertification a family's present conditions of employment are too unstable to project the adjusted income for the coming twelve (12)-month period for the purpose of determining TTP, a special reexamination will be scheduled.
 - a) This special reexamination will take place on a date by which the EPCHA estimates that the family's circumstances will be stable.
 - b) If at the time of such special reexamination it is still not possible to make a reasonable estimate of the adjusted income, the EPCHA will continue to schedule special reexaminations until such time as a reasonable estimate of the adjusted income can be made.
 - c) Rent increases determined at special reexaminations shall be made effective the first of the second month following the final determinations.

B. Permissible Deductions

The EPCHA has elected not to have permissible deductions.

C. Interim Rent Adjustments: Fixed Rent System

1. Rent Adjustments

Residents must report all changes in family composition and/or income, in writing, to the management within ten (10) calendar days of the occurrence. Failure to report within the ten (10) calendar days may result in a retroactive rent charge.

EPCHA will process interim changes in rent in accordance with the chart below:

INCOME CHANGE CHART	
Income Change	EPCHA Action
Decrease in income for any reason except for decrease that lasts less than 30 days.	The EPCHA will process an interim adjustment in rent. An interim adjustment will not be processed if the decrease will last less than 30 days.
Increase in earned income due to the employment of a formerly unemployed current household member who is not qualified for the 24 month earned income disallowance.	The EPCHA will process an interim rent adjustment. This rent increase will be effective on the first day of the second month following the income increase.
Increase in unearned income.	The EPCHA will defer the increase to the next regular reexamination.
Increase in income because a person with income (from any source) joins the household.	The EPCHA will process an interim rent adjustment. This rent increase will be effective on the first day of the second month following the income increase.
Increase in earned income due to a current increase or change of employment of a current household member.	The EPCHA will defer the increase until the next regular re-examination.
Increase in income due to start of a new source of unearned income.	The EPCHA will process an interim re-adjustment effective the first of the second month following receipt of new unearned income to household.

Increase in earned income subject to the 24 month disallowance.	The EPCHA will exclude 100% of the qualified increase for 12 months and 50% of the qualified increase for an additional 12 months. The combined exclusion periods may not exceed a total of 48 months. The EPCHA will process interim re-certifications to be effective on the 13 th month after each exclusion period.
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This is the so-called "Fixed Rent System". EPCHA may elect to increase resident rent at an Interim Readjustment due to any increase in income (the "Interim Rent System") or for selected increases in income stated in the lease.

1. Residents with seasonal or part-time employment of a cyclical nature will be asked for third-party documentation of the circumstances of their employment including starting and ending dates.
2. The EPCHA will process an interim adjustment in rent if it is found that the resident at an annual or interim reexamination has misrepresented the facts upon which the rent is based so that the rent the resident is paying is less than the rent that he/she should have been charged. The EPCHA will apply any increase in rent retroactive to the first of the month following the month in which the misrepresentation occurred.
3. Complete justification and verification of the circumstances applicable to rent adjustments must be documented by the resident and approved by the Executive Director and/or his/her designee.
4. The EPCHA will process interim adjustments in rent accordance with the following policy:
 - a) When a decrease in income is reported, and the EPCHA receives confirmation that the decrease will last less than thirty (30) days, an interim adjustment will not be processed.
 - b) Residents reporting decreases in income that are expected to last more than thirty (30) days will have an interim adjustment processed.
5. Residents granted a reduction in rent under these provisions might be required to report for special reexaminations at intervals determined by the Housing Manager. Reporting is required until the circumstances cease or until it is time for the next regularly scheduled reexamination, whichever occurs first. If family income increases during this time, the rent will be increased accordingly. A fully documented record of the circumstances and decisions shall be included in the resident's folder.
6. Residents will be notified in writing of any rent adjustment and such notice will state the effective date of the adjustment.
7. Rent decreases go into effect the first month following the EPCHA's verification of the reported change. Failure to report a decrease will not result in retroactive action.
8. Rent increases (except those due to misrepresentation) require thirty (30) days' notice.

D. Failure to Report Accurate Information

If it is found that the resident has misrepresented or failed to report to management the facts on which his/her rent is based so that the rent being paid is less than what should have been charged, then the increase in rent will be made retroactive. Failure to report accurate

information is also grounds for initiating eviction proceedings in accordance with the EPCHA's dwelling lease.

E. Preservation of Mixed Families-Calculation of Rent

The following types of assistance are available only to families who were assisted as of June 19, 1995. These types of assistance would be offered a family during the reexamination process if the family contends that one or more family members do not have legal non-citizen resident status or that no family members have status. The assistance may also be offered when the appeals process with CIS and the Grievance Procedures with the EPCHA have all been exhausted.

1. Continued Assistance

Continued assistance is available to a mixed family only if all of the following conditions are met:

- a) The family was receiving assistance under a Section 214 covered program on June 19, 1995;
- b) The family's head of household or spouse has eligible immigration status; and
- c) The family does not include any person (who does not have eligible immigration status) other than:
 - (1) The head of household;
 - (2) Any spouse of the head of household;
 - (3) Any parents of the head of household;
 - (4) Parents of the spouse; or
 - (5) Any children of the head of household or spouse.

For continued assistance only, children who are only under guardianship or who are stepchildren, but not natural children of either the head of household or spouse, do not meet the criteria of child for this restricted definition of family.

Continued assistance means the family's rent is calculated in the same manner as a family where all members are eligible. Families who do not qualify for continued assistance will be offered either prorated assistance or temporary deferral of termination of assistance as outlined in this policy.

2. Prorated Assistance

Prorated assistance applies to a mixed family who is not receiving continued assistance other than a family who is eligible for, requests and receives temporary deferral of assistance. An eligible family who requests prorated assistance must be provided prorated assistance.

The EPCHA shall prorate the family's assistance as follows:

- a) Determine the TTP in accordance with 913.107(a) (annual income includes the income of all family members including any family member who has not established eligible immigration status).

- b) Subtracting the TTP from the “public housing maximum rent” (as defined by HUD) applicable to the unit or the EPCHA. (See EPCHA’s Definition section of these policies for further information on public housing maximum rent.) The result is the maximum subsidy for which the family could qualify if all members were eligible (“family maximum subsidy”).
- c) Dividing the family maximum subsidy by the number of persons in the family (all persons) to determine the maximum subsidy per each family member who has citizenship or eligible immigration status (“eligible family member”). The subsidy per eligible family member is the “member maximum subsidy.”
- d) Multiplying the member maximum subsidy by the number of “eligible” family members.
- e) The products of steps 1-4, as set forth here, is the amount of subsidy for which the family is eligible (“eligible subsidy”). The family’s rent is the “public housing maximum rent” minus the amount of the eligible subsidy.

3. Temporary Deferral of Termination of Assistance

Temporary deferral of termination of assistance is available to a mixed family who qualifies for prorated assistance, and does not qualify for continued assistance, but decides not to accept prorated assistance. Temporary deferral of termination of assistance is available to a family who has no family members with eligible status. The deferral period is to allow the family time for the orderly transition of those family members who are ineligible, and any other family members involved, to seek other affordable housing.

- a) The family will be given written notice on the EPCHA’s decision concerning the family’s qualifications for assistance under this section. If the family is not eligible for assistance under this section, the notification will state the reasons, based on relevant factors. Resident families will be notified of any applicable appeal rights.
- b) For purposes of temporary deferral of termination of assistance, affordable housing is defined as:
 - (1) Unassisted;
 - (2) Not substandard;
 - (3) An appropriate size for the family; and
 - (4) Can be rented for an amount not to exceed the amount that the family pays for rent, including utilities, plus twenty-five percent (25%).

The process for the EPCHA and family is as follows:

- c) The EPCHA will notify the family that the family has chosen temporary deferral of termination of assistance or that there are no eligible family members and therefore, the family only qualifies for temporary deferral of termination of assistance. The family will be notified that they are ineligible for financial assistance and the EPCHA will offer the family information concerning and referrals to assist in finding other affordable housing.
- d) The family will initially be given a maximum of six (6) months to seek affordable housing as defined above.

- e) The initial period may be renewed for additional periods of six (6) months, but the aggregate deferral period shall not exceed eighteen (18) months.
- f) Prior to the end of the deferral period, the EPCHA must:
 - (1) Make a determination of the availability of affordable housing of appropriate size based on evidence of conditions that when taken together will demonstrate an inadequate supply of affordable housing. The determination will include the EPCHA's knowledge of the local housing market and the resident family's search for appropriate housing.
 - (2) At least sixty (60) days prior to the expiration date of the deferral period, the family will be notified in writing that:
 - (a) The termination will be deferred for another six (6) months and that there was a determination made that there is no affordable housing (providing the extension will not exceed an aggregate of 18 months); or
 - (b) The termination of financial assistance will not be deferred because either the aggregate period of eighteen (18) months has been reached or that a determination has been made that there is affordable housing available.
 - (c) The eighteen (18) month time limit is effective November 26, 1996 and does not apply to those families under the original three (3) year limitation.
- g) The family has a choice to request prorated assistance at the end of the temporary deferral of assistance period if a good faith effort has been made to locate affordable housing and there is at least one family member with eligible immigration status.

CHAPTER 19. Family Debts to the EPCHA

A. Repayment Agreement for Families

A Repayment Agreement is a document entered into between the EPCHA and a person (i.e., applicant, tenant, previous tenant) who owes a debt to the EPCHA. It is similar to a promissory note, but contains more details regarding the nature of the debt, the terms of repayment, special provisions of the agreement, and the remedies available to the EPCHA upon default of the agreement.

1. The EPCHA allows for the establishment of a repayment agreement if the family owes the EPCHA retro-active rent due to special circumstances as determined by the EPCHA.

A repayment agreement will be executed between the EPCHA, the head of household and spouse, and include any other adult household member who falls into any of the above categories for owing retro-active rent to the EPCHA.

2. Repayment Agreement with Current Tenant Family
 - a) The tenant shall be required to pay retroactive rent resulting from the tenant being charged less rent than required by HUD's rent formula due to, among other things, tenant's underreporting or failure to report income.
 - b) The EPCHA shall determine the retroactive rent amount as far back as the EPCHA is able to document the family's unreported or underreported income, unreported changes, or other misrepresented income or family circumstances.
 - c) Upon determination of the retroactive rent amount, the family shall be required to pay the retro-active rent in full or enter into a Repayment Agreement. If the tenant refuses to enter into a repayment agreement or fails to make payments on the repayment agreement, the EPCHA shall terminate the family's tenancy.
 - d) The Repayment Agreement shall clearly state the amount of the total retroactive rent amount payable by the tenant to the EPCHA in addition to the family's regular monthly rent.
 - e) The repayment time period in which the retroactive rent balance is to be paid to the EPCHA shall be based on the determined monthly repayment amount and the original retroactive balance. The EPCHA shall have full discretion in establishing the number of months in the repayment agreement for the family to pay the debt. The monthly retroactive rent payment plus the amount of rent the tenant pays at the time the repayment agreement is executed should be affordable and not exceed 40 percent of the family's monthly adjusted income. However, PHAs have the discretion to establish thresholds and policies for repayment agreements in addition to HUD required procedures.
 - f) A minimum rent hardship exemption previously granted to a family owing retro-active rent will be automatically revoked and the family will be required to pay the retro-active rent in full or enter into a repayment agreement for any retroactive rent owed, including rent owed during the hardship exemption period.
 - g) The EPCHA is required to and therefore shall report the terms of the executed repayment agreement and any unpaid debts to the EPCHA to the U. S. Department of Housing and Urban Development.

3. Repayment Agreement with Previous Public Housing Tenant or Section 8 Program Participant

In some instances a family who was previously on a federally assisted housing program moved owing the EPCHA or some other PHA a debt.

- a) If such a family applies for housing and during the application process it is found that the applicant was a previous tenant/participant who left owing a debt, the EPCHA will require the applicant to pay the debt in full or enter into a Repayment Agreement to clear the debt.
- b) The repayment agreement shall be established as stated in 'b' through 'f' above.
- c) If the applicant owes any other housing authority a debt the EPCHA will require the applicant to provide documentation from the other PHA that the debt has been satisfactorily paid.

4. Late Payments

Late and missed retroactive rent payments by the family shall constitute default of the repayment agreement.

- a) A payment will be considered to be in arrears if the payment has not been received by the close of the business day on which the payment was due. If the due date is on a weekend or holiday, the due date will be the close of the next business day.
- b) If the family's repayment agreement is in arrears, the EPCHA may:
 - (1) Require the family to pay the balance in-full;
 - (2) Pursue civil collection of the balance due; and
 - (3) Terminate the tenancy if the balance is not paid.

5. There are some circumstances in which the EPCHA will not enter into a repayment agreement. These are as follows:

- a) If the family already has a repayment agreement in place;
- b) If the EPCHA determines that the family has committed program fraud.

6. Guidelines for Repayment Agreements

- a) No transfer will be approved until the debt to the EPCHA is paid-in-full, unless the move is the result of the following causes, and the repayment agreement is current:
 - (1) Family size exceeds the maximum occupancy standards;
 - (2) A natural disaster;
 - (3) Verified evidence of family violence/spousal or child abuse;
 - (4) Protection of witnesses to violent crime as verified by a law enforcement agency or District Attorney; and
 - (5) Victim of hate crimes.
- b) If a request to transfer is denied, the family will be advised in writing of the reasons therefore, and advised of their right to request an informal hearing.

7. Additional Monies Owed

If the family has a repayment agreement in place and incurs an additional debt to the EPCHA:

- a) The EPCHA will demand payment of the new debt in-full within ninety (90) days if the repayment plan the family is already under is current.
- b) The EPCHA will not enter into more than one repayment agreement at a time with the same family.
- c) If a repayment agreement already in place is in arrears more than five (5) days, any new debts must be paid-in-full by the first of the second month following the assessment of the debt. Failure to meet these time frames will result in the EPCHA issuing a notice to terminate.

B. Remaining Family Members and Prior Debt

1. As a party to the lease, remaining members of a resident family (other than head or spouse) eighteen (18) years of age or older will be responsible for any back rent, charges or other indebtedness incurred by the former head or spouse.
2. Remaining family members under the age of eighteen (18) shall not be held responsible for any back rent incurred by the former head of household.

C. Debts Due to Fraud/Non-Reporting of Income

HUD's definition of program fraud and abuse is a single act or pattern of actions that constitutes false statement, omission, or concealment of a substantive fact, made with intent to deceive or mislead.

D. Family Error/Late Reporting

Families who owe money to the EPCHA due to the family's failure to report increases in income will be required to repay, in accordance with the repayment policies for program fraud (See following paragraph).

E. Program Fraud

1. Families who owe money to the EPCHA due to program fraud will be required to repay it in accordance with the repayment policies for program fraud below.
2. Where appropriate, the EPCHA may refer the case for criminal prosecution.

F. Repayment Policies for Program Fraud

Families who commit program fraud (or untimely reporting of increases in income) will be subject to the following:

1. Time period for a repayment agreement shall be determined on a case-by-case basis and shall be based upon:
 - a) Type and nature of the fraud;
 - b) Ability to make repayment; and
 - c) Amount of repayment.

2. The family may be required to pre-pay any of the amount owed prior to, or upon the execution of, the repayment agreement.
3. The minimum monthly payment shall be appropriate considering the requirement of the EPCHA and items 1.a., 1.b., and 1.c. above.

G. Writing-off Debts

Debts will be written off if:

1. The debtor's whereabouts are unknown and the debt is more than one (1) year old;
2. The debtor is deceased; or
3. The debt has been determined uncollectible.

Writing a debt off the books does not relieve the former tenant from its obligation to pay. The debt will be reported to HUD. If the family applies for housing assistance in the future, the debt must be cleared before the application will be approved.

CHAPTER 20. Program Integrity

A. Investigation of Suspected Abuse and Fraud

The EPCHA will initiate an investigation of a participating family in the event of one or more of the following circumstances:

1. Referrals, Complaints or Tips. The EPCHA will follow up on referrals from other agencies, companies or persons which are received by mail, by telephone or in person, which allege that a family is in non-compliance with, or otherwise violating the lease or any other program rules.
 - a) Such follow-up will be made providing that the referral contains at least one item of information that is independently verifiable.
 - b) A copy of the allegation will be retained in the resident's file.
 - c) Anonymous complaints will be investigated if the information received contains specific allegations that can be independently verified.
 - d) If the anonymous complaint is not specific, the information will be retained in files, but will not be used to initiate investigations.
2. Internal File Review. A follow-up will be made if EPCHA staff discovers (as a function of a certification or recertification, an interim redetermination, or a quality control review), information or facts which conflict with previous file data, the EPCHA's knowledge of the family, or deviates from statements made by the family.
3. Verification or Documentation. A follow-up will be made if the EPCHA receives up-front verification, independent verification or documentation that conflicts with representations in the family's file (such as public record information, or credit bureau report, or reports from other agencies).

B. Steps to Detect Program Abuse and Fraud

1. Quality Control File Reviews. On a random basis (at least 5% of files processed each month) resident files will be reviewed for accuracy and completeness. A knowledgeable staff member who was not directly involved in the processing of that applicant/resident file will complete these reviews. Such reviews shall include, but are not limited to:
 - a) Assurance that verification of all income and deductions is present;
 - b) Changes in reported Social Security Numbers or dates of birth are noted;
 - c) File documents are authentic and, where applicable, are signed and dated;
 - d) Ratio between reported income and expenditures is accurately computed; or
 - e) Signatures are consistent with previously signed file documents.
2. The EPCHA staff (to include inspection and maintenance personnel) will maintain high awareness of circumstances that may indicate program abuse or fraud, such as unauthorized persons residing in the household and indications of unreported income. The observations will be documented in the family's EPCHA file.

3. Credit Bureau inquiries may be made (with proper authorization by the resident) in the following circumstances:
 - a) At the time of the final eligibility determination if the information provided by the applicant conflicts with information obtained through outside sources or third-party verifications.
 - b) When the EPCHA receives an allegation wherein unreported income sources are disclosed.
 - c) When a participant's expenditures exceed his/her reported income and no plausible explanation is given.

C. Handling of Allegations of Possible Abuse and Fraud

The EPCHA will review allegations that contain one or more independently verifiable facts.

1. An internal file review will be conducted to determine:
 - a) If the subject of the allegation is a resident of the EPCHA and, if so, to determine whether or not the information reported has been previously disclosed by the family.
 - b) It will then be determined if the EPCHA is the most appropriate authority to do a follow-up (more so than police or social service). Any file documentation of past behavior, as well as corroborating complaints, will be evaluated.
2. If, at the conclusion of the preliminary file review, there is/are fact(s) contained in the allegation which conflict with file data, and the fact(s) are independently verifiable, the staff will initiate an investigation to determine if the allegation is true or false.

D. Investigations of Allegations of Abuse and Fraud

If the EPCHA determines that an allegation or referral warrants follow-up, the staff person who is responsible for the file will conduct the investigation. The steps taken will depend upon the nature of the allegation and may include the items listed below. In all cases, the EPCHA will secure the written authorization from the resident for the release of information.

1. Credit Bureau Inquiries (CBI). In cases involving previously unreported income sources, a CBI may be made to determine if there is financial activity that conflicts with the reported income of the family.
2. Verification of Credit. In cases where the financial activity conflicts with file data, a Verification of Credit form may be mailed to the creditor in order to determine the unreported income source.
3. Employers and Ex-Employers. Employers or ex-employers may be contacted to verify wages that may have been previously undisclosed or misreported.
4. Neighbors/Witnesses. Neighbors and/or other witnesses may be interviewed if it is believed that they have direct or indirect knowledge of facts pertaining to the EPCHA's review.
5. Other Agencies. Investigators, caseworkers or representatives of other benefit agencies may be contacted.
6. Public Records. If relevant, the EPCHA will review public records kept in any jurisdictional courthouse. Examples of public records which may be checked are: real estate, marriage, divorce, uniform commercial code financing statements, voter

registration, judgments, court or police records, state wage records, utility records and postal records.

7. Interviews with Head of Household or Other Family Members. The EPCHA will discuss the allegation (or details thereof) with the head of household or family member by scheduling an appointment at the EPCHA office.

The EPCHA staff person who conducts such interviews will maintain a high standard of courtesy and professionalism. Management will not tolerate inflammatory language, accusations, or any unprofessional conduct or language under any circumstances. If possible, an additional staff person will attend such interviews.

E. Evidence and Statements Obtained by the EPCHA

Documents and other evidence obtained by the EPCHA during the course of an investigation will be kept in the resident's file, or in a separate "work file."

F. Evaluation of the Findings

1. If it is determined that a program violation has occurred, the EPCHA will review the facts to determine:
2. The type of violation (procedural, non-compliance, fraud);
3. Whether the violation was intentional or unintentional;
4. What amount of money (if any) is owed by the resident;
5. If the family is eligible for continued occupancy.

G. Action Policies for Violations that Have Been Documented

Once a program violation has been documented, the EPCHA will propose the most appropriate remedy based upon the type and severity of the violation.

1. Procedural Non-Compliance. This category applies when the resident "fails to" observe a procedure or requirement of the EPCHA, but does not misrepresent a material fact, and there is no retroactive rent owed by the family.
 - a) Examples of non-compliance violations are:
 - (1) Failure to appear at a pre-scheduled appointment; and
 - (2) Failure to return verification in the time period specified by the EPCHA.
 - b) Warning Notice to the Family. In such cases, a notice will be sent to the family that contains the following:
 - (1) A description of the non-compliance and the procedure, policy or obligation, which was violated;
 - (2) The date by which the violation must be corrected, or the procedure complied with;
 - (3) The action, which will be taken by the EPCHA if the procedure or obligation is not complied with by the date specified by the EPCHA; or
 - (4) The consequences of repeated (similar) violations.

2. Procedural Non-Compliance, Retroactive Rent. When the family owes money to the EPCHA for failure to report changes in income or assets, the EPCHA will issue a Notification of Unpaid Rent. This notice will contain the following:
 - a) A description of the violation and the date(s);
 - b) Any amounts owed to the EPCHA;
 - c) A ten (10) business days response period;
 - d) The right to disagree and to request an informal hearing with instructions for the request of such hearing.
 - (1) The Resident Fails to Comply with EPCHA's Notice. If the resident fails to comply with EPCHA's notice, and a material provision of the lease has been violated, the EPCHA will initiate termination of tenancy.
 - (2) The Resident Complies with EPCHA's Notice. When a resident complies with the EPCHA's notice, the staff person responsible will meet with him/her to discuss and explain the lease provision that was violated. The staff person will complete a Tenant Counseling Report, give one copy to the family and retain a copy in the resident's file.

H. Misrepresentations

When a resident falsifies, misstates, omits, or otherwise, misrepresents a material fact which results (or would have resulted) in an underpayment of rent by the resident, the EPCHA will evaluate whether or not the resident had knowledge that his/her actions were wrong, and whether the resident willfully violated the lease or the law.

1. Knowledge that the action or inaction was wrong. This will be evaluated by determining if the resident was made aware of program requirements and prohibitions. The resident's signature on various certifications, Personal Declaration and Things You Should Know are adequate to establish knowledge of wrongdoing.
2. The resident willfully violated the law. Any of the following circumstances will be considered adequate to demonstrate willful intent:
 - (1) An admission by the resident of the misrepresentation;
 - (2) The act was done repeatedly;
 - (3) A false name or Social Security Number was used;
 - (4) There were admissions to others of the illegal action or omission;
 - (5) The resident omitted material facts, which were known to him/her (e.g., employment of self or other household members);
 - (6) The resident falsified, forged or altered documents; and
 - (7) The resident uttered and certified to statements at a rent (re) determination, which were later independently verified to be false.

I. The Tenant Conference for Serious Violations and Misrepresentations

When the EPCHA has established that material misrepresentation(s) has occurred, a Tenant Conference will be scheduled with the family representative and the EPCHA staff person who is most knowledgeable about the circumstances of the case.

1. This conference will take place prior to any proposed action by the EPCHA. The purpose of such conference is to review the information and evidence obtained by the EPCHA with the resident, and to provide the resident an opportunity to explain any documented findings which conflict with representations in the resident's file. The EPCHA will take into consideration any documents or mitigating circumstances presented by the resident. The resident will be given five (5) business days to furnish any mitigating evidence.
2. A secondary purpose of the Tenant Conference is to assist the EPCHA in determining the course of action most appropriate for the case. Prior to the final determination of the proposed actions, the EPCHA will consider:
 - a) The duration of the violation and number of false statements;
 - b) The resident's ability to understand the rules;
 - c) The resident's willingness to cooperate and to accept responsibility for his/her actions;
 - d) The amount of money involved;
 - e) The resident's past history; and
 - f) Whether or not criminal intent has been established.

J. Disposition of Cases Involving Misrepresentation

In all cases of misrepresentation involving efforts to recover monies owed, the EPCHA may pursue, depending upon its evaluation of the criteria stated above, one or more of the following actions:

1. *Criminal Prosecution*: If the EPCHA has established criminal intent, and the case meets the criteria for prosecution, the EPCHA will refer the case to the local State or District Attorney, notify HUD's Regional Inspector General for Investigation (RIGI), and terminate rental assistance.
2. *Administrative Remedies*: The EPCHA will terminate assistance and demand payment of restitution in-full.
3. *EPCHA Legal Action*: If restitution is not made within thirty (30) days and \$500.00 or more dollars are owed to the EPCHA due to participant fraud, the EPCHA will seek restitution through legal judicial channels.
4. *Continue Assistance*: Contingent upon full lump-sum restitution or minimal term repayment plan **and** warning that repeat of the offense will result in immediate eviction.

K. Notification to Resident of Proposed Action

1. The EPCHA will notify the resident, by certified mail, of the proposed action no later than three (3) business days after the Tenant Conference.
2. All notices will advise the family of their right to an informal hearing.

CHAPTER 21. Inspections

Inspection of the EPCHA facilities and its public housing stock is essential to help the housing authority keep on track towards meeting its mission to provide decent, safe, and sanitary housing to its public housing residents. The primary goal in performing routine inspections is to identify necessary corrections before problems become severe, dangerous, or expensive. HUD's Real Estate Assessment Center (REAC) conducts annual physical inspections of the EPCHA's properties and the ongoing inspections afford the housing authority the opportunity to be better prepared to correct any deficiencies in readiness for the REAC inspections.

The Dwelling Lease provides that the family allow inspection of the dwelling unit upon receipt of forty-eight hour written notice by the EPCHA. If there is reasonable cause to believe an emergency exists, the EPCHA will conduct an inspection without advance written notice.

There are several kinds of inspections which are an integral to the EPCHA in meeting certain required standards as prescribed by HUD. Inspections may include move-in, move-out, housekeeping, annual, quality control, unit condition, suspected lease violation, and preventive maintenance inspections.

EPCHA residents need to be aware that anytime an EPCHA employee is present in the resident's unit they are required to document if the "condition" of the unit and the family's housekeeping practices meet the EPCHA's Housekeeping Standards. The inspections below are conducted with the resident present when possible.

A. Move-In/Move-out Dwelling Unit Inspections

The dwelling unit and the premises should be inspected jointly by the applicant or resident and a member of the EPCHA staff. The applicant/resident has the option to be present at these inspections. Both parties will agree on the condition of the dwelling unit by signing the completed inspection form. The EPCHA will keep the original check-sheet and a copy will be given to the applicant or resident.

1. Move-In Inspection: The move-in inspection provides the applicant family moving in and the EPCHA with a record of the condition of the unit at time of move-in. The move-in inspection provides the EPCHA staff inspection to record any deficiencies in the "make-ready" work and report to proper department to correct. In addition the inspector can record the equipment provided by the EPCHA in the unit and verify applicable serial numbers. The completed inspection must be signed by both the EPCHA inspector and the resident and a copy provided to the resident.
2. Move-Out Inspection: The resident will be given notice of said inspection and encouraged to be present during the inspection. The move-out inspection provides documentation of the current condition of the unit and equipment provided in the unit. The inspection will serve as a guide in determining damages above and beyond normal wear and tear when comparing it to the move-in inspection. In addition it serves to identify needed maintenance and/or repairs and permits the EPCHA to schedule timely "make-ready" of the unit for the next occupant.

B. Annual Inspections

The dwelling unit and premises shall be inspected at least twice annually by the EPCHA. The Housing Authority is required to conduct the annual inspection in accordance with HUD's Uniform Physical Condition Standards (UPCS). The resident will be given notice of

said inspection and encouraged to be present during the inspection. The annual inspection serves as a guide in identify needed maintenance or repairs and to assess any damage above and beyond normal wear and tear. The EPCHA shall assess charges to the resident for any damage above normal wear and tear.

The inspection form will be kept by the EPCHA and a copy will be given to the resident if there are deficiencies. Failure of the resident to maintain a safe, decent and sanitary dwelling unit and premises will result in lease termination.

If the unit fails inspection due to housekeeping or tenant caused damages, the resident will be given 10 days to correct the items identified during the inspection, after which a follow-up inspection will be conducted to ensure tenant has corrected the items. The resident may be required to attend housekeeping classes to prevent the possibility of eviction.

C. Time of Inspections

The EPCHA will inspect the resident's dwelling unit during business hours.

1. Before the resident moves into the unit;
2. Periodically, every month, but not less than annually.
 - a) Follow-up with a Housekeeping Inspection will be made if the resident's housekeeping practices or other circumstances require.
 - b) The EPCHA will give the resident appropriate notice at least two (2) days before entry, prior to any inspection, in accordance with the dwelling lease;
3. At move-out. The dwelling unit and the premises will be inspected jointly by the resident and a member of the EPCHA staff, unless the resident has previously vacated the unit without giving notice to the EPCHA, and is unavailable. In such case, the EPCHA will inspect the unit independently.
4. At any time that the resident, an EPCHA employee or other interested person determines that a special inspection is necessary.
5. The EPCHA may enter the dwelling unit at any time without advance notice when there is reasonable cause to believe that an emergency exists.

If the family needs to reschedule an inspection, they must notify the EPCHA at 24 hours prior to the scheduled inspection. The EPCHA will reschedule the inspection no more than once unless the resident has a verifiable good cause to delay the inspection.

CHAPTER 22. Other Matters

The following pertains to requirements and/or references to guidelines for other matters involving admissions and occupancy.

A. Lead-Based Paint Notification and Records

1. Applicants

A notice of the dangers of lead-based paint poisoning and a notice of the advisability and availability of blood lead level screening for children under six (6) years of age will be provided to every applicant family at the time of application.

2. Residents

a) Residents in any PHA-owned low-income public housing developments constructed prior to 1978 will be notified:

- (1) That the property was constructed prior to 1978;
- (2) That the property may contain lead-based paint;
- (3) Of the hazards of lead-based paint;
- (4) Of the symptoms and treatment of lead-based paint poisoning;
- (5) Of the precautions to be taken to avoid lead-based paint poisoning (including maintenance and removal techniques for elimination such hazards); and
- (6) Of the advisability and availability of blood lead level screening for children under six (6) years of age.

b) Residents will be advised to notify the EPCHA if an elevated blood lead condition is identified so that the EPCHA can initiate testing and abatement actions, if necessary, or relocate the residents to a lead-free dwelling unit.

3. Records

The EPCHA will maintain records that provide evidence that the resident and any purchaser of low-income housing developments constructed before 1978 has received the required notification. The signature portion of the notification form will be retained in the EPCHA's resident file for three (3) years after the resident vacates the dwelling unit.

B. Utility Reimbursement

Where applicable, the EPCHA will pay the resident a utility reimbursement, as defined in the EPCHA's Definition section of these policies.

C. Pet Ownership

The dwelling lease establishes the EPCHA's policy on pet ownership. The EPCHA has separate policies for family and elderly/disabled Pet Ownership rules.

D. Transfers

The dwelling lease requires the resident to transfer to a dwelling unit of appropriate size, based on family composition, upon appropriate notice by the EPCHA that such a dwelling unit is available. The EPCHA has a separate policy on the Transfers and Transfer Waiting List.

E. Collection

The EPCHA dwelling lease contains the EPCHA's policies with respect to the amount of rental payments, the due date, and charges for late payment and returned checks.

F. Termination of Lease

The EPCHA maintains a separate Termination and Eviction Policy for additional guidance.

G. Grievance Procedures

The EPCHA maintains a Grievance Procedures policy that is incorporated by reference in the lease and is posted in the Management Office.

H. Community Service/Self-Sufficiency Requirements

The EPCHA has a separate Community Service/Self-Sufficiency Policy.

I. Housekeeping Standards

The dwelling lease establishes the EPCHA's policy on housekeeping standards. The EPCHA has separate Housekeeping Standards Policy.

J. Resident Initiatives Policy

The EPCHA supports resident initiative for all its families. A separate policy has been developed for this program and is incorporated in this document by reference.

K. Preemption of Restrictions on Placement of Direct Broadcast Satellite, Multi-channel Multipoint Distribution Service and Television Broadcast Antennas

1. Under the Telecommunications Act of 1996 as amended effective January 1999 and October 25, 2000, the Federal Communications Commission (FCC) adopted the Over-The-Air Reception Devices Rule regarding restrictions on viewer's ability to receive video programming signals from direct broadcast satellites (DBS), multi-channel multipoint distribution (wireless cable) providers (MMDS) and television broadcast stations (TVBS).
2. This rule prohibits restrictions that impair the installation, maintenance or use of antennas used to receive video programming.
3. The rule applies to video antennas including direct-to-home satellite dishes that are less than one meter (39.37") in diameter (any size in Alaska), TV antennas and wireless cable antennas.
4. The rule prohibits most restrictions that:
 - a) Unreasonably delay or prevent installation, maintenance or use;
 - b) Unreasonably increase the cost of installation, maintenance or use; or
 - c) Preclude reception of an acceptable quality signal.

5. The rule applies to acceptable size antennas placed on property that is rented (including public housing) on property which is under the tenant's exclusive use or control (i.e., balconies, patios, designated yard areas, etc.). Local governments and landlords may enforce restrictions that do not impair installation, use or maintenance of these antennas as well as restrictions needed for safety or historic preservation.
6. The EPCHA will not unreasonably restrict the installation of antennas by residents if:
 - a) The unit has a tenant use only area such as a balcony, patio or designated yard area for which they are solely responsible (mowing, watering, etc.).
 - b) The installation will not block or restrict access or egress to or from the unit or otherwise violate health and safety codes.
 - c) The installation does not result in damage to the unit (i.e., holes in walls or ceiling).
 - d) The installation of an interior antenna does not damage the unit beyond normal wear and tear.
 - e) The resident submits a request in writing asking to install an outside antenna. Inside antennas do not require approval in writing.
 - f) The resident agrees to restore any interior and exterior changes to original condition before vacating the unit. Otherwise, charges for repairs will apply.

The EPCHA will not assess any fees designed to unreasonably restrict the tenant's right to install antennas as long as the tenant is in compliance with the limitations of this rule.

L. Fair Housing and Equal Opportunity

A Fair Housing and Equal Opportunity poster that contains information on filing complaints with HUD will be prominently posted in the EPCHA office. Individuals who believe that they have been discriminated against with respect to housing may receive assistance from EPCHA staff in filing such complaints.

M. Disclaimer Policy

This policy will be interpreted and applied in accordance with applicable federal statutes and HUD regulations and policy guidance. Any conflict between the language of this policy and such federal statutes and/or regulations will be resolved in accord with federal law and policy. Additionally, since the provisions of this plan are based on local, state and federal law and regulation, the policy will be deemed automatically revised should any of those laws or regulations change. To the extent that the change is mandatory (allowing no EPCHA discretion), the text of this policy will be revised without requirement for administrative processing. By approving this provision, the Board of Commissioners understands that they are approving future automatic revisions responding to mandatory changes.

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Appendix A: List Of Charges In Addition To Rent

Appendix B: Utility Allowances Or Consumption Allowances

Appendix C: Developments of Sites By Type

Name of Development	Total # Units	General Occupancy (former Family Units)	Mixed Population (former Elderly Units)	Designated Elderly Units	Designated Handicap Units
Rogelio Sanchez Manor	40	38			2
Miguel "Micky" Solis	40	38			2

Appendix D: EPCHA Income Limits

Appendix E: Table of Flat Rents

Unit Size	Flat Rent
1	\$504.00
2	\$598.00
3	\$847.00
4	\$1,016.00

Appendix F: Security Deposits

Number of Bedrooms	Amount of Security Deposit
1	\$100.00
2	\$150.00
3	\$200.00
4	\$250.00

Appendix G: Termination and Eviction Policy

**El Paso County Housing Authority
Fabens, Texas**

Termination and Eviction Policy

Adopted by PHA Board of Commissioners

Resolution No.: _____

Date of Adoption: _____

Effective Date of Implementation: _____

Authorized Use by the El Paso County Housing Authority

Termination and Eviction Policy

As a landlord, the El Paso County Housing Authority (hereinafter referred to as EPCHA) has certain rights and responsibilities concerning termination of dwelling leases and eviction of residents who violate lease terms or are determined to be undesirable for other reasons.

A. Rights and Responsibilities

1. The EPCHA may terminate or refuse to renew a lease for serious or repeated violations of material terms of the lease by residents including, but not limited to, the following.

The regulation at 24 CFR (Code of Federal Regulations) 966.4(f)(12), requires under Section 6(1) that every lease signed by a resident of a public housing unit must contain a provision which authorizes the EPCHA to consider certain “criminal activity engaged in by the resident, members of their household, another person under the control of the resident, or their guests”, including drug-related, *on or off* the EPCHA’s premises to be “cause for termination of tenancy”. This lease provision authorizes termination of the lease and eviction of all members of the household. Thus, any criminal activity that threatens the health, safety or right to peaceful enjoyment of the EPCHA’s public housing premises by other residents may be cause for such termination. (See CFR 966.4(e)(2) Grounds for Termination). It is the policy of the EPCHA to terminate tenancy of any household where a member or guest engages in such criminal, drug-related or alcohol related activity.

The EPCHA retains the discretion to determine on a case-by-case basis whether or not the entire household or only the offending member(s) should be evicted for such criminal activity.

2. The EPCHA has a One Strike or “zero tolerance” policy with respect to violations of lease terms regarding criminal activity.

The following are some examples of said activities:

- a) Displaying a deadly weapon in connection with a verbal or nonverbal threat of bodily harm;
- b) Inflicting any injury upon another person through the intentional, reckless, careless or negligent use of a deadly weapon;
- c) Damaging any property through the intentional, reckless, careless or negligent use of a deadly weapon.

B. Consideration of Favorable Factors

In the event of the receipt of unfavorable information with respect to a tenant and or lease violations that could cause termination of tenancy, the EPCHA will give consideration to the time, nature, and extent of the applicant’s conduct. The EPCHA will also consider factors that might indicate a reasonable probability of favorable future conduct, such as:

1. Evidence of successful completion of an appropriate rehabilitation program for drug alcohol-related problems (requiring certification from a health professional, or State certified program). The resident may be required to provide evidence of otherwise being

rehabilitated successfully (i.e., on-going participation in AA, ALANON, or other drug/alcohol support group);

2. The seriousness of the offending action;
3. The effect on the community of denial or the failure of the EPCHA to take such action;
4. The extent of participation by the leaseholder in the offending action;
5. The effect of denial of admission on household members not involved in the offending action;
6. The demand for assisted housing by families who will adhere to lease responsibilities;
7. The extent to which the tenant has shown personal responsibility and taken all reasonable steps to prevent or mitigate the offending action;
8. The effect of the EPCHA's action on the integrity of the program;
9. The willingness of the tenant to exclude the offending household member in order to remain in the housing program, where the identified member has participated in or been culpable for action or failure to act that warrants denial;
10. Evidence of the tenant family's participation in or willingness to participate in social services or other appropriate counseling programs, and the availability of such programs.

C. Domestic Violence

1. The EPCHA may terminate or refuse to renew a lease to any household member who is a perpetrator of domestic violence or stalker.
2. The EPCHA retains the discretion to determine on a case-by-case basis whether or not the entire household or only the offending member(s) should be evicted for such criminal activity.
3. An incident or incidents of actual or threatened domestic violence, dating violence, sexual assault, or stalking will not be construed as a serious or repeated violation of the lease by the victim or threatened victim of that violence and shall not be good cause for terminating the assistance, tenancy, or occupancy rights of the victim of such violence. Criminal activity directly relating to domestic violence, dating violence, sexual assault, 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 assistance, tenancy, or occupancy rights if the tenant/participant or an immediate member of the tenant's family is the victim or threatened victim of that domestic violence. This does not limit the authority of the EPCHA to:
 - a) Terminate public housing assistance to individuals who engage in criminal acts of physical violence against family members or others.
 - b) Terminate public housing assistance to a tenant/participant for any violation of a lease not premised on the act or acts of violence in question against the tenant or a member of the tenant's household, provided that the public housing agency does not subject an individual who is or has been a victim of domestic violence, dating violence, sexual assault, or stalking to a more demanding standard than other tenants in determining whether to terminate.
 - c) Terminate public housing assistance to a tenant if the public housing agency can demonstrate an actual and imminent threat to other tenants or those employed at or

providing service to the property or EPCHA if that tenant is not evicted or terminated from assistance.

- d) Upon relocation of the household member who is the victim of domestic abuse or stalking, the EPCHA shall terminate the assistance of the remaining family if the perpetrator of the domestic abuse or stalking remains in the household.

D. Termination by Family

1. A resident may terminate their lease at any time but must provide the EPCHA fifteen (15) days' notice in writing and should include a forwarding address for the EPCHA to return the resident's security deposit after the resident vacates the premises.
2. A notice of termination by the EPCHA or a resident may be given on any day of the month.

E. The EPCHA must provide residents a notice of termination as follows:

1. Fourteen (14) days in advance, in cases of failure to pay rent;
2. Three (3) days in advance, in cases of creation or maintenance of a threat to the health and safety of other residents, or EPCHA employees, or a reasonable time in excess of three (3) days considering the seriousness of the situation;
3. Thirty (30) days in advance in all other cases.
4. The notice shall state the specific reasons for termination and inform the residents they have a right to reply, examine relevant EPCHA documents, copy relevant documents at their expense, and request a grievance hearing. The lease termination notice shall:
 - a) State that the resident is entitled to a grievance hearing on the termination;
 - b) Specify the judicial eviction procedure to be used by the EPCHA for eviction of the resident, and state that HUD has determined that this eviction procedure provides the opportunity for a hearing that contains the basic elements of due process as defined in HUD regulations;
 - c) State whether the eviction is for a criminal activity as described in CFR 966.51(a)(2)(i)(A) or for a drug-related criminal activity as described in CFR 966.51(a)(2)(i)(B), or a pattern of alcohol abuse which threatens the health, safety or right to peaceful enjoyment of the premises by other residents or EPCHA employees.
5. HUD has issued a due process determination that the law of the State of Texas requires that the resident be given the opportunity for a hearing in court which provides the basic elements of due process (as defined in the Definition section of these policies) before eviction from a dwelling unit. Therefore, the EPCHA has elected to determine that this grievance procedure shall not be applicable to any termination of tenancy or eviction that involves:
 - a) Any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or employees of the EPCHA; or
 - b) Any violent or drug-related criminal activity on or off such premises; or
 - c) Any activity that resulted in felony conviction of a household member.
6. Any criminal activity is cause for termination of tenancy even in the absence of conviction or arrest.

7. Any repeated pattern of alcohol abuse which threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or EPCHA employees.
8. The EPCHA's eviction notices to residents must be in writing, hand delivered or sent by certified mail, with a return receipt requested.
9. Notices under this grievance procedure shall be deemed delivered:
 - a) Upon personal service thereof to the complainant or an adult member (18 years of age or older) of the complainant's household;
 - b) Upon the date receipted for or refused by the addressee, in the case of certified or registered U.S. Mail; or
 - c) On the second day after the deposit thereof for mailing, postage prepaid, with the U.S. Postal Service, if mailed by first class mail other than certified or registered mail, unless the resident can prove that delivery of the notice, in fact, occurred at some other time.
10. If a resident is visually impaired, any notice delivered to such resident shall be in an accessible format.
11. The EPCHA will notify the local post office of residents evicted for criminal activity so that evicted persons will not return to the housing development to pick up their mail.

F. Future Eligibility for Assistance.

The EPCHA has established standards that prohibit and deny readmission of a previous resident and/or household member to the EPCHA's public housing program for certain drug, criminal and/or unfavorable family behaviors.

1. The EPCHA must prohibit and deny readmission to the EPCHA's public housing program for (*See also Denial of Admission*):
 - a) Persons evicted from federally-assisted housing for drug-related criminal activity for three (3) years from the date of the eviction;
 - b) Person engaging in illegal use of a drug;
 - c) Persons convicted of methamphetamine production;
 - d) Persons subject to sex offender registration requirement; and
 - e) Persons that abuse or show a pattern of abuse of alcohol.
2. The EPCHA may prohibit and deny readmission to the EPCHA's public housing program for (*See also Applicant Screening*):
 - a) An applicant's past performance in meeting financial obligations, especially rent and/or utility payments;
 - b) An applicant's previous lease violations, including the failure to comply with community service and self-sufficiency requirements;

- c) An applicant who left owing a debt to the EPCHA or any other PHA (*See also Repayment Agreement for Families*);
- d) A record of disturbance of neighbors, destruction of property, or living or housekeeping habits at any prior PHA public housing development which may have adversely affected the health, safety, or welfare of other tenants; and
- e) A history of criminal activity involving crimes of physical violence to persons or property and other criminal acts which would have adversely affected the health, safety or welfare of other tenants.

The eligibility determination for readmission will be based on the circumstances of the applicant family at the time the family reapplies. The EPCHA may require an applicant to exclude a household member in order to be readmitted to the public housing program where that household member has participated in or been culpable for any actions described above.

In the event of unfavorable information with respect of an applicant, consideration shall be given to the time, nature and extent of the applicant's conduct, including seriousness of the offense.

NOTICE

The Nelrod Company has made its best efforts to comply with regulations, laws, and Federal/local policies. The Nelrod Company does not offer advice on legal matters or render legal opinions. We recommend that the Housing Authority's general counsel and/or attorney review this policy prior to approval by the Board of Commissioners.

The Nelrod Company is not responsible for any changes made to these policies by any party other than The Nelrod Company.

Appendix H: Grievance Procedures

El Paso County Housing Authority Fabens, Texas

Grievance Procedures

Adopted by PHA Board of Commissioners

Resolution No.: _____

Date of Adoption: _____

Effective Date of Implementation: _____

Authorized Use by the El Paso County Housing Authority

Grievance Procedures

A. Purpose and Scope

The purpose of these Grievance Procedures is to assure that the El Paso County Housing Authority (hereinafter referred to as EPCHA) residents are afforded an opportunity for a hearing, if the resident disputes within a reasonable time, any EPCHA action or failure to act, involving the resident's lease, or EPCHA regulations which adversely affect the individual resident's right's, duties, welfare or status.

1. Additional areas covered by these procedures include the:
 - a) Community Service requirements
 - b) Minimum rent hardship exemptions
 - c) Income changes resulting from welfare program requirements
 - d) Improper disclosure or inappropriate use of information obtained by the EPCHA through criminal records, sex offender registration records, drug abuse treatment facility records and domestic violence records.
2. Escrow deposits are not required for grievances related to minimum rent hardships and welfare reductions.
3. These procedures, by reference, are incorporated into and become a part of the EPCHA's dwelling lease.

B. Governing Law

The law governing this grievance procedure is Section 6 (K) of the U.S. Housing Act of 1937 (42 U.S.C. sec. 1437 d (K) and subpart B of 24 CFR part 966 (24 CFR secs. 966.50-966.57).

C. Definitions

The following definitions of terms shall be applicable to this grievance procedure:

1. Grievance: Any dispute which a resident may have with respect to an action or a failure to act by the EPCHA in accordance with the individual resident's lease or EPCHA regulations, which adversely affects the individual resident's rights, duties, welfare or status.
2. CFR: The code of Federal regulations, which contains the federal regulations governing this grievance procedure.
3. Complainant: Any resident (as defined in this section below) whose grievance is presented to the EPCHA in accordance with the requirements set forth in this procedure.

4. Drug-related criminal activity: The illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute, or use a controlled substance, as defined in section 102 of the Controlled Substances Act (21 U.S.C. sec. 802) as from time to time amended.
5. "Authority": El Paso County Housing Authority, a body corporate organized and existing under the laws of the State of Texas.
6. Elements of due process: The following procedural safeguards are required to be followed in an eviction action or a termination of tenancy in a state or local court:
 - a) Adequate notice to the resident of the grounds for terminating the tenancy and for eviction;
 - b) Right of the resident to be represented by counsel;
 - c) Opportunity for the resident to refute the evidence presented by the EPCHA, including the right to confront and cross examine witnesses and to present any affirmative legal or equitable defense which the resident may have; and
 - d) A decision on the merits.
7. Hearing Officer: An impartial person selected in accordance with 24 CFR sec. 966.55 and this grievance procedure to hear grievances and render decisions with respect thereto.
8. Hearing panel: A three-member panel composed of impartial persons, selected in accordance with 24 CFR sec. 966.55 and these procedures to hear grievances and render decisions with respect thereto.
9. HUD: The United States Department of Housing and Urban Development.
10. Notice: As used herein, the term notice shall, unless otherwise specifically provided, mean written notice.
11. The "Regulations": The HUD regulations contained in subpart B of 24 CFR sec. 966.
12. Resident organization: An organization of residents, which includes any resident management corporation.
13. Resident: The adult person (or persons) other than a live-in aid:
 - a) Who resides in the unit and who executed the lease with the EPCHA as lessee of the dwelling unit, or, if no such persons reside in the unit;
 - b) The person who resides in the unit, and who is the remaining head of the household of the resident family residing in the dwelling unit.
14. Business Days: Monday through Friday of each week, except for legal holidays recognized by the federal government and/or local city government.

D. Incorporation in Leases

This grievance procedure shall be incorporated by reference in all leases between residents and the EPCHA whether or not so specifically provided for in such leases.

E. Exceptions

These procedures are applicable to all individual grievances, as defined in the EPCHA's Definitions section of these policies, between the resident and the EPCHA with the following exceptions:

1. The procedures are not applicable to disputes between residents not involving the EPCHA, or to class grievances. The procedures are not intended as a forum for initiating or negotiating policy changes between a group or groups of residents and the Board of Commissioners; and
2. HUD has issued a due process determination that the law of the State of Texas requires that the resident be given the opportunity for a hearing in court that provides the basic elements of due process (as defined in the Definition section of these policies) before eviction from a dwelling unit. Therefore, the EPCHA has elected to determine that this grievance procedure shall not be applicable to any termination of tenancy or eviction that involves:
 - a) Any activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or employees of EPCHA; or
 - b) Any violent or drug-related criminal activity on or off such premises; or
 - c) Any activity that resulted in felony conviction of a household member.

However, improper use of or disclosure of information obtained by the EPCHA through criminal records, sex offender registration records and drug abuse treatment facility records, may be the subject of a grievance by a tenant of the EPCHA.

F. Processing Grievances

The primary objective of this process is to settle grievances at the lowest level and as quickly as possible, and minimize impact upon the EPCHA's operations. Except as stated in paragraphs A. and B. above, the EPCHA's procedures shall afford each resident an opportunity for a hearing on a grievance, in accordance with the requirements, standards, and criteria contained in these procedures, with such modifications as are required by State law. The process for handling grievances is outlined below.

1. Informal Settlement of Grievance
 - a) Grievances shall be personally presented, either orally or in writing, to the EPCHA's central office, or to the office of the development in which the complainant resides, so that the grievance may be discussed informally and settled without a hearing, if possible. This notice should be given within thirty (30) business days after the occurrence giving rise to the grievance.
 - b) A summary of such discussion shall be prepared within five (5) business days. One copy shall be given to the resident and one shall be retained in the EPCHA's resident file.

The summary shall specify the names of the participants, dates of the meetings, nature of the complaint, the proposed disposition of the complaint, and the specific

reasons therefore, and the procedures by which a hearing may be obtained if the resident is not satisfied.

- c) The EPCHA shall specifically include notice to the resident of the following:
 - (1) The time limit to request a formal grievance hearing;
 - (2) That the grievance can be heard by a hearing officer or a hearing panel, and what the procedure is for selecting the officer or panel;
 - (3) What specifically must be included in the complainant's written request for a grievance, as provided in paragraph 1.b of the EPCHA's Procedures to Obtain a Hearing;
 - (4) That if the complainant fails to request a hearing within the required time period (5 business days) after receiving the summary, the EPCHA's decision rendered at the informal conference becomes final. However, the complainant does not waive the right to contest the EPCHA's action in an appropriate judicial proceeding;
 - (5) That the resident has a right to be represented by counsel or other representative at a formal grievance hearing; and
 - (6) That the resident requesting a hearing has a right to examine any EPCHA documents relevant to the hearing, including records and regulations. The resident shall be allowed to obtain a copy from the EPCHA of any such documentation at the resident's expense, as stated in the "Charges in Addition to Rent" schedule.

G. Procedures to Obtain a Hearing

- 1. Request for a Hearing:
 - a) The resident shall submit a written request for a hearing to the EPCHA, or to the development office, within five (5) business days after receipt of the written summary of the informal discussion.
 - b) The written request shall specify:
 - (1) The reasons for the grievance;
 - (2) The action or relief sought;
 - (3) The complainant's statement setting forth the times at which the complainant will be available for a hearing during the next ten (10) business days;
 - (4) Complainant's preference, if any, concerning whether the grievance should be heard by a single hearing officer or by a hearing panel.
 - c) If the complainant fails to request a hearing within five (5) business days after receiving the written summary of the informal settlement conference, the EPCHA's decision rendered at the informal conference becomes final and the EPCHA is not thereafter obligated to offer the complainant a formal hearing.

- d) Should the resident fail to request a hearing such failure shall not constitute a waiver by the resident of his/her right thereafter to contest the EPCHA's action in disposing of the complaint in an appropriate judicial proceeding.

H. Selection of Hearing Officer or Hearing Panel:

1. Grievances shall be presented before a hearing officer or hearing panel.
2. A hearing officer or hearing panel shall be selected as follows:
 - a) The hearing officer shall be an impartial, disinterested person selected jointly by the EPCHA and the resident. The officer cannot be a party related to the grievance.
 - b) If they cannot agree on a hearing officer, they shall each appoint a member of a hearing panel, and the appointed members shall select a third member.
 - c) If the members appointed by the EPCHA and the resident cannot agree on a third member, such member shall be appointed by an independent arbitration organization, such as the Center for Disputes Settlement of the America Arbitration Association, or by any other third-party agreed upon by the EPCHA and the resident.
 - d) In lieu of the procedures set forth in paragraph (1) above the EPCHA may provide for the appointment of a hearing officer or a hearing panel by any method which is approved by the majority of residents (in any building, group of buildings, or development, or group of developments to which the methods are applicable) voting in an election or meeting of residents held for the purpose.
 - e) In all cases, the EPCHA will consult with resident organizations before appointment of hearing officers or hearing panels and documents related to discovery in the grievance process will be made available to residents.

I. Hearing Prerequisite:

1. All grievances shall be personally presented, either orally or in writing, pursuant to the informal procedure prescribed in the paragraph on Informal Settlement of Grievance, above, as a condition precedent to a hearing under this section.
2. If the complainant shows good cause why he/she failed to proceed in accordance with the paragraph on informal settlement, above, the provisions of this subsection may be waived by the hearing officer or hearing panel.

J. Escrow Deposit:

1. Before a hearing is scheduled in any grievance involving the amount of Tenant Rent which the EPCHA claims is due, the resident shall pay into an escrow account, an amount equal to the amount of the Tenant Rent due and payable as of the first of the month preceding the month in which the act or failure to act took place.
2. The resident shall thereafter deposit the same amount of the Tenant Rent into that escrow account monthly, until the complaint is resolved by decision of the hearing officer or hearing panel.
3. The EPCHA may waive these requirements in extenuating circumstances. Unless so waived, failure to make such payments shall result in termination of the grievance procedures.

4. Failure to make payment shall not constitute a waiver of any right the resident may have to contest the EPCHA's disposition of the resident's grievance in any appropriate judicial proceeding.
5. Escrow deposits are not required for grievances related to minimum rent hardships and welfare reductions.

K. Scheduling Hearings:

1. The hearing officer or hearing panel shall promptly schedule the hearing, for a time and place reasonably convenient to both the resident and the EPCHA, upon a resident's compliance with the above requirements.
2. A written notification specifying the time, place, and the procedures governing the hearing shall be delivered to the resident and the appropriate EPCHA official. The hearing may be conducted through electronic communications such as teleconference or web meetings.

L. Procedures Governing the Hearing

1. Official or Panel: The hearing shall be held before a hearing officer or a hearing panel, as appropriate.
2. Safeguards of Due Process: The resident shall be afforded a fair hearing providing the basic safeguards of due process, which include the following.
 - a) The opportunity to examine documents before the hearing, and to copy all documents, records, and regulations of the EPCHA that are relevant to the hearing at the expense of the complainant. Any requested document not made available to the resident may not be relied on by the EPCHA at the hearing.
 - b) The right to be represented by counsel or other person chosen as the resident's representative.
 - c) The right to a private hearing, unless the resident requests a public hearing.
 - d) The right to present evidence and arguments in support of the resident's complaint, to controvert evidence relied on by the EPCHA or development management, and to confront and cross examine all witnesses on whose testimony or information the EPCHA or development management relies.
 - e) A decision based solely and exclusively upon the facts presented at the hearing.

M. Previous Decision

The hearing officer or hearing panel may render a decision without proceeding with the hearing, if the hearing officer or hearing panel determines that the issue has been previously decided in another proceeding.

N. Failure to Appear:

1. If the resident or the EPCHA fails to appear at a scheduled hearing, the hearing officer or hearing panel may make a determination to postpone the hearing, for a period not to exceed five (5) business days, or may make a determination that the party has waived his or her right to a hearing.

2. The hearing officer or hearing panel shall notify both the resident and the EPCHA of the determination.
3. A determination that the complainant has waived his or her right to a hearing shall not constitute a waiver of any right the resident may have to contest the EPCHA's disposition of the grievance in an appropriate judicial proceeding.

O. Entitlement and Justification:

1. At the hearing, the resident must first make a showing of an entitlement to the relief sought.
2. Thereafter, the EPCHA must sustain the burden of justifying the EPCHA's action or failure to act against which the complaint is directed.

P. Conduct of the Hearing:

1. The hearing shall be conducted informally by the hearing officer or hearing panel.
2. Oral or documentary evidence pertinent to the facts and issues raised by the resident may be received without regard to admissibility under the rules of evidence applicable to judicial proceedings.
3. The hearing officer or hearing panel shall require the EPCHA, the resident, legal counsel, and other participants or spectators to conduct themselves in an orderly fashion. Failure to comply with the directions of the hearing officer or hearing 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.

Q. Transcript:

1. The resident or the EPCHA may arrange, in advance and at the expense of the party making the arrangement, for a transcript of the hearing.
2. Any interested party may purchase a copy of such transcript.

R. Accommodation to Disabled Persons

The EPCHA will provide reasonable accommodation for persons with disabilities throughout the grievance process. This includes, but is not limited to, accommodating tenants with disabilities by accepting grievances at alternate sites or by mail, having EPCHA staff reduce an oral request for a grievance to writing for a tenant with a disability who cannot write due to the disability, and providing accommodations in the grievance hearing itself by providing qualified sign language interpreters, readers, accessible locations or attendants.

S. Decision, Reasons, Copies and Files:

1. The hearing officer or hearing panel shall prepare a written decision, together with the reasons therefore, within a reasonable time after the hearing (usually within 10 business days).
2. A copy of the decision shall be sent to the resident and the EPCHA.

3. The EPCHA shall retain a copy of the decision in the resident's folder.
4. A copy of the decision, with all names and identifying references deleted, shall also be maintained by the EPCHA and made available for inspection by a prospective complainant, his or her representative, or the hearing panel or hearing officer.

T. Subsequent Actions

The decision of the hearing officer or hearing panel shall be binding on the EPCHA, which shall take all actions, or refrain from any actions, necessary to carry out the decision, unless the Board of Commissioners determines, within ten (10) business days, and promptly notifies the resident of its determination, that:

1. The grievance does not concern EPCHA action or failure to act in accordance with or involving the resident's lease or EPCHA regulations, which adversely affect the resident's rights, duties, welfare, or status; and
2. The decision of the hearing officer or hearing panel is contrary to applicable Federal, State, or local law, HUD regulations, or requirements or the Annual Contributions Contract between HUD and the EPCHA.

U. Judicial Proceedings

A decision by the hearing officer, hearing panel, or Board of Commissioners, in favor of the EPCHA, or which denies the relief requested by the resident, in whole or in part, shall not constitute a waiver of, nor affect in any manner whatever, any rights the resident may have to a trial de novo or judicial review in any judicial proceedings, which may thereafter be brought in the matter.

V. EPCHA Notice

Notices under this grievance procedure shall be deemed delivered:

1. Upon personal service thereof to the complainant or an adult member (18 years of age or older) of the complainant's household;
2. Upon the date receipted for or refused by the addressee, in the case of certified or registered U.S. Mail; or
3. On the second business day after first class mailing, with the U.S. Postal Service.

W. Concurrent Notice

If a resident has filed a request for grievance hearing in a case involving the EPCHA's notice of termination of tenancy, the complainant should be aware that the State law notice to vacate and the notice of termination of tenancy required under Federal law can run concurrently.

If the hearing officer or hearing panel upholds the EPCHA's action to terminate the tenancy, the EPCHA may commence an eviction action in court by the later of:

1. The expiration of the date for termination of tenancy and vacation of premises stated in the delivered termination notice, or

2. The delivery of the report of decision of the hearing officer or panel to complainant.

X. Modification

This grievance procedure may not be amended or modified except by approval of a majority of the Board of Commissioners of the EPCHA, present at a regular meeting or a special meeting called for such purposes.

1. The EPCHA must provide for at least thirty (30) days advance notice to residents and resident organizations of any changes proposed to be made to this grievance procedure, setting forth the proposed changes and providing an opportunity to present written comments.
2. The EPCHA shall consider any comments submitted before final adoption of any amendments.

NOTICE

The Nelrod Company has made its best efforts to comply with regulations, laws, and Federal/local policies. The Nelrod Company does not offer advice on legal matters or render legal opinions. We recommend that the Housing Authority's general counsel and/or attorney review this policy prior to approval by the Board of Commissioners.

The Nelrod Company is not responsible for any changes made to these policies by any party other than The Nelrod Company.

Appendix I: Transfers and Transfer Waiting List

El Paso County Housing Authority Fabens, Texas

TRANSFERS AND TRANSFER WAITING LIST

Adopted by PHA Board of Commissioners

Resolution No.: _____

Date of Adoption: _____

Effective Date of Implementation: _____

Authorized Use by the El Paso County Housing Authority

Transfers and Transfer Waiting List

Transfer means the movement of a resident from one dwelling unit to another. The EPCHA may require a resident to move, permit a resident to move, or physically help a resident to move, depending on the circumstances in each particular case. This policy is incorporated into the Admissions and Continued Occupancy policy by reference. The El Paso County Housing Authority (herein referred to as EPCHA) policies and procedures for transferring residents from one dwelling unit to another are as follows.

A. Non-discrimination

The EPCHA will not discriminate against any person at any stage of the transfer process because of race, color, religion, sex, age, creed, disability, familial status, or national origin. The EPCHA will abide by the non-discrimination requirements of the following laws and Executive Orders. (24 CFR 960.203)

1. Title VI of the Civil Rights Act of 1964 (42 U.S.C. 200d), which prohibits discrimination based on race, color, or national origin in programs receiving Federal financial assistance. (24 CFR part 1)
2. The Fair Housing Act of 1988 (42 U.S.C. 3601-3619), also prohibits discrimination in housing practices based on disability in residential real estate-related transactions. (24 CFR parts 100, 108, 109, & 110)
3. Executive Order 11063 on Equal Opportunity Housing. (24 CFR part 107)
4. Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), which prohibits discrimination based on disability in programs receiving Federal financial assistance. (24 CFR part 8)
5. The Age Discrimination Act of 1975 (42 U.S.C. 6101-6107), which prohibits discrimination based on age in programs receiving Federal financial assistance. (24 CFR part 146)
6. Title II of the Americans with Disabilities Act (42 U.S.C. 12101-12213).

B. Types of Transfers

1. This policy sets forth several categories of transfers. Priority for transfer and the order in which families are transferred shall be subject to the hierarchy by category set forth below.
 - a) **Emergency transfers** are mandatory when the unit or building conditions pose an immediate threat to resident life, health or safety, as determined by EPCHA. Any condition requiring an emergency work order may be defined as an emergency if repairs cannot be made within 24 hours. Emergency transfers within sites or between sites may be made to:
 - (1) Permit repair of unit defects hazardous to life, health, or safety;
 - (2) Alleviate verified medical problems of a life threatening nature; or
 - (3) Protect members of the household from attack by the criminal element in a particular property or neighborhood, based on threat assessment by a law enforcement agency.

These transfers shall take priority over new admissions.

- b) **Category 1- Administrative Transfers** include mandatory transfers to remove to safety residents who are witnesses to crimes and may face reprisals (as documented by a law enforcement agency):
- (1) Provide housing options to residents who are victims of hate crimes or extreme harassment;
 - (2) Alleviate verified medical problems of a serious nature;
 - (3) Permit modernization of units;
 - (4) Permit a family that requires a unit with accessible features to occupy such a unit.

These transfers shall take priority over new admissions.

Requests for medical transfers will be made to the manager. The resident shall provide the manager with the necessary documentation to substantiate the need for a medical transfer. The EPCHA may also offer medical transfers (e.g., moving a person with mobility problems to a unit with accessible features).

- c) **Category 2 Administrative Transfers.** Transfers within sites or between sites may be made to:
- (1) Correct occupancy standards (mandatory: over or under the EPCHA's occupancy standards);
 - (2) Offer incentive transfers (voluntary) as described below.

These transfers will take priority over new admissions.

Category 2 transfers to correct occupancy standards will only be made if the family size is smaller than the EPCHA's minimum-number-of-persons-per-unit standard for the household or larger than the maximum-number-of-persons-per-unit standard for the unit the family is occupying. These transfers are mandatory.

If a family's size is between the minimum and maximum occupancy limits for the unit, the family may request a transfer, but it shall be considered a Category 3 transfer.

- d) **Category 3 Administrative Transfers.** Mandatory transfers within sites or between sites may be made to:
- (1) Correct and avoid concentration of the most economically and socially deprived families;
 - (2) Correct occupancy standards (voluntary if the family is between the minimum and maximum occupancy standard but the family requests a transfer, e.g. to permit older children of opposite sexes to have separate bedrooms);
 - (3) Address situations that are not criminal but interfere with the peaceful enjoyment of the unit or common areas such as neighbor disputes.

These transfers will not take priority over new admissions.

Whenever feasible, transfers will be made within a resident's area.

C. Processing Transfers

1. The Occupancy Division will administer a centralized transfer waiting list. Managers are responsible for submitting requests for transfers including necessary documentation, to the central transfer administrator.
2. The central transfer administrator will sort requests for transfer into categories.
3. Admissions will be made in the following order:
 - a) First emergency transfers; then
 - b) Category 1 Administrative Transfers; then
 - c) Category 2 Administrative Transfers; and finally
 - d) Applicants.

Within each category, transfer applications will be sorted by the date the completed file (including any verification needed) is received from the manager.

4. Category 2 transfers to correct occupancy standards may be recommended at the time of reexamination or interim redetermination. This is the only method used to determine over/under-housed status.
5. Residents in a Category 2 over/under housed status will be advised in their thirty (30) day "Notice of Result of Reexamination" that a transfer is recommended and that the family has been placed on the transfer list.
6. Interviewers will record transfer recommendations in duplicate for each manager affected by the transfer.
7. When a head of a household, originally housed in a bedroom by him/herself, has or adopts a child, the family will not be approved for a Category 2 transfer until the child is two (2) years of age. Exceptions: spouse or partner returns to the unit, marriage takes place, or the family decides to remain in the unit and the unit is large enough (using the maximum-persons-per-unit standard) to accommodate the number of persons now in the household. (Other than for births that occur during tenancy, EPCHA's prior approval of additions to the household is required.)
8. Split-family transfers to resolve under-housing may be processed as Category 2 administrative transfers. Families that split into two "new" households will be transferred to two different units or a portion of the "old" household may be transferred to a single unit depending on family circumstances and unit availability. Options for split-family transfers will be considered in order to minimize the impact on vacant units.
9. Category 3 transfers will only be processed after all other transfers have been accomplished.

D. Good Record Requirement for Transfers

1. In general, and in all cases of resident-requested transfers, residents will be considered for transfers only if they:
 - a) Have not engaged in criminal activity that threatens the health and safety of residents and staff;
 - b) Do not owe back rent or other charges, or evidence a pattern of late payment; and

- c) Meet reasonable housekeeping standards and have no housekeeping lease violations.
2. Exceptions to the good record requirements will be made for emergency transfers and to provide accessible housing or when it is to the EPCHA's advantage (e.g. a single person is living alone in a 3-bedroom unit and does not want to move) to move forward with the transfer. The determination to make an exception to the good record requirement will be made by the central transfer administrator with recommendation by the Manager.
3. Absent a determination of exception the following policy applies to transfers:
 - a) If back rent is owed the resident will not be transferred until a payment plan is established or, if prior payment plans have failed, back rent is paid-in-full.
 - b) A resident with housekeeping standards violations will not be transferred until he/she passes a follow-up housekeeping inspection.

E. Incentive Transfers

1. Incentive transfers are offered to residents without regard to their race, color, national origin, religion, sex, disability, or familial status, who have good rental histories and want to move to units other than those they currently occupy.
 - a) Incentive Transfers - The EPCHA will occupy recently modernized and scattered site units through incentive transfers. No applicants shall be admitted directly to scattered site units. Depending on the EPCHA's vacant unit status, modernized units will be filled with incentive transfers, new applicants, or a combination of both. The EPCHA reserves the right to fill modernization units in a manner that has the least impact on vacant units.
 - b) Resident requests for incentive transfers should be made to the Housing Manager. Managers may also recommend a resident for an incentive transfer. In order for a resident to be considered for an incentive transfer the following conditions must be met:
 - (1) Residency in a EPCHA development for at least three (3) years;
 - (2) No repayment agreement or unpaid balance at any time in the past two (2) years;
 - (3) No history of disturbances that resulted in lease violations or violence toward staff or neighbors as indicated by notices of lease violation in the applicant's file;
 - (4) Good housekeeping record.
2. Incentive Transfers are Category 2 administrative transfers. Scattered site incentive transfers will take precedence over new admissions and modernization incentive transfers may take precedence over new admissions.
3. No exceptions will be granted to the good record requirement for incentive transfers.

F. Cost of Transfers

The EPCHA will pay the reasonable cost of transfers initiated by the EPCHA due to demolition, disposition, revitalization, or rehabilitation; transfers required because of building system failure or other emergency condition the EPCHA is unable to repair in a timely manner; and transfers required as a reasonable accommodation for residents with disabilities. Resident will bear the cost for transfers due to change in family composition, moving to a non-accessible unit (when accessibility features are not required by the family.)

however, where there is a hardship the manager may recommend that families be reimbursed their out-of-pocket expenses.

G. Notice of Transfer

Resident families that are to be transferred will be given a thirty (30)-day notice, said time period to commence at the approximate time of delivery of the Notice of Transfer. The notices shall be: (1) hand-delivered, and (2) mailed, both prepaid first-class mail and certified mail.

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Appendix J: Housekeeping Standards Policy

El Paso County Housing Authority

Fabens, Texas

Housekeeping Standards Policy

Adopted by PHA Board of Commissioners

Resolution No.: _____

Date of Adoption: _____

Effective Date of Implementation: _____

Authorized Use by the El Paso County Housing Authority

Housekeeping Standards Policy

In an effort to improve the livability and conditions of the apartments owned and managed by the Authority, uniform standards for resident housekeeping have been developed for all resident families.

A. Authority Responsibility

The standards that follow will be applied fairly and uniformly to all Residents. The Authority will inspect each unit at least annually, to determine compliance with the standards. Upon completion of an inspection the Authority will notify the Resident in writing if he/she fails to comply with the standards. The Authority will advise the Resident of the correction(s) required to establish compliance, and indicate that training is available. Within a reasonable period of time, the Authority will schedule a second inspection. Failure of a second inspection will constitute a violation of the Lease terms.

B. Resident Responsibility

The Resident is required to abide by the standards set forth below. Failure to abide by the Housekeeping Standards is a violation of the Lease terms and can result in eviction.

C. Interior Standards

1. General:

- a) **Walls:** should be clean, free of dirt, grease, holes, cobwebs, and fingerprints.
- b) **Floors:** should be clean, clear, and free of hazards.
- c) **Ceilings:** should be clean and free of cobwebs.
- d) **Light Fixtures:** should be free of any dust build-up; light covers in place and not broken.
- e) **Windows:** should be clean and not nailed shut. Shades should be intact.
- f) **Woodwork:** should be clean, free of dust, gouges, or scratches.
- g) **Doors:** should be clean, free of grease and fingerprints. Doorstops should be present. Locks should work.
- h) **Heating units & Water Heater Closet:** should be accessible (no locks, no clutter) dusted and not used for storage.
- i) **Infestation:** No evidence of rodents or insect infestation; bait stations and traps clean.
- j) **Electric Hazards:** No electrical cords running loosely across floors; no overloads, no hazards.
- k) **Trash:** shall be disposed of properly and not left in the unit.
- l) **Evidence of Pet:** litter box, cage, and/or fish tank clean and odor free; no evidence of urine or damage caused by pet.

2. Kitchen:

- a) **Stove:** should be clean and free of food and grease.

- b) **Refrigerator:** should be clean. Freezer door should close properly and freezer have no more than one inch of ice. No stickers (decals) on refrigerators.
 - c) **Cabinets:** should be clean and neat. Cabinet surfaces and countertops should be free of grease and spilled food. Cabinets should not be overloaded. Storage under the sink should be limited to small or lightweight items to permit access for repairs. Do not store heavy pots and pans under the sink.
 - d) **Exhaust Fan:** should be free of grease and dust.
 - e) **Sink:** should be clean, free of grease and garbage. Dirty dishes should be washed and put away in a timely manner.
 - f) **Food storage areas:** should be neat and clean without spilled food.
 - g) **Trash/garbage:** should be stored in a covered container until removed to the disposal area.
3. Bathroom(s):
- a) **Toilet and tank:** should be clean and odor free.
 - b) **Tub and shower:** should be clean and free of excessive mildew and mold. Where applicable, **shower curtains** should be in place, and of adequate length.
 - c) Lavatory/Countertop: should be clean.
 - d) **Exhaust fans:** should be free of dust.
4. Storage Areas:
- a) **Linen closet:** should be neat and clean.
 - b) **Other closets:** should be neat and clean. No flammable materials should be stored in the unit.
 - c) **Other storage areas:** should be clean, neat and free of hazards.

D. Exterior Standards

The following standards apply to family and scattered site developments only; some standards apply only when the area noted is for the exclusive use of the Resident:

1. Yards/Grassy Area: should be free of debris, trash, indoor furniture and abandoned cars.
2. Exterior walls: should be free of graffiti.
3. Porches (front and rear): should be clean and free of hazards. Any items stored on the porch shall not impede access to the unit.
4. Steps (front and rear): should be clean, and free of hazards.
5. Sidewalks: should be clean and free of hazards.
6. Storm/Screen Doors: should be clean; glass intact; no damage
7. Parking Area: should be free of abandoned cars. There should be no car repair in the lots.
8. Hallway/Stairwell: should be swept clean and free of debris; free of any tripping hazards.
9. Laundry Area: should be swept clean; no soiled laundry piled up; lint removed from dryer; dryer vented to outside.

10. Utility/Storage Area: should be free of trash; no vehicle parts stored; no flammable materials.
11. Discarded Food/Grease: No evidence of grease or food disposed of outside of unit; no feeding dishes for animals outside of unit
12. Other: Laundry and yard tools should not be left out overnight.

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Appendix K: IRS Publication 502 – Medical and Dental Expenses

Appendix L: Definitions

Low-Rent Public Housing

Abandonment

Means absence of the resident from the dwelling, without notice to the owner, for one full rental period or in excess of seven (7) days, whichever is less; providing such absence occurs only after rent for the dwelling unit is delinquent.

ACC Expiration Date

The last day of the term during which a particular public housing development is subject to all or any of the provisions of the Annual Contributions Contract (ACC). The ACC term for a particular development expires at the latest of:

1. The end of the "Debt Service Completion Date," which is the last day of a one-year period beginning with, and inclusive of, the last debt service Annual Contribution Date for the development, as determined under the ACC (e.g., if the last debt service Annual Contribution Date is June 15, 1983, the one-year period continues through the end of the day on June 14, 1984, which is the debt Service Completion Date); or
2. The end of the date of full repayment of any indebtedness of the PHA to the Federal government in connection with the development; or
3. The end of the last date of an extension of the term of the ACC provisions related to development operation, as effected under 24 CFR, Sections 969.105, Extension of ACC upon Payment of Operating Subsidy, or 969.106, ACC Extension in Absence of Current Operating Subsidy.

Accessible

1. When used with respect to the design, construction, or alteration of a facility or a portion of a facility other than an individual dwelling unit, means that the facility or portion of the facility when designed, constructed or altered, can be approached, entered, and used by individuals with physical disabilities. The phrase "accessible to and usable by" is synonymous with accessible.
2. When used with respect to the design, construction, or alteration of an individual dwelling unit, means that the unit is located on an accessible route, and when designed, constructed, altered or adapted, can be approached, entered, and used by individuals with physical disabilities.
3. A unit that is on an accessible route and is adaptable and otherwise in compliance with the standards set forth in 24 CFR, Part 8, Section 8.32, is "accessible" within the meaning of paragraph 2.
4. When a unit in an existing facility which is being made accessible as a result of alterations is intended for use by a specific qualified individual with disabilities (e.g., a current occupant of such unit or of another unit under the control of the same recipient, or an applicant on a waiting list), the unit will be deemed accessible if it meets the requirements of applicable standards that address the particular disability or impairment of such person.

Accessible Route

A continuous unobstructed path connecting accessible elements and spaces in a building or facility that complies with the space and reach requirements of applicable standards prescribed by 24 CFR, Part 8, and section 8.32. An accessible route that serves only accessible units occupied by persons with hearing or vision impairments need not comply with those requirements intended to effect accessibility for persons with mobility impairments.

Adaptability

The ability of certain elements of a dwelling unit, such as kitchen counters, sinks, and grab bars, to be added to, raised, lowered, or otherwise altered, to accommodate the needs of persons with or without disabilities, or to accommodate the needs of persons with different types or degrees of disability. For example, in a unit adaptable for a hearing-impaired person, the wiring for visible emergency alarms may be installed, but the alarms need not be installed until such time as the unit is made ready for occupancy by a hearing-impaired person.

Adjusted Income means Annual Income less the following allowances, determined in accordance with HUD instructions:

1. \$480 for each Dependent;
2. \$400 for any Elderly Family;
3. For any family that is not an Elderly Family or disabled family, but has a member other than the head of household or spouse, Handicapped/Disabled Assistance Expenses in excess of three percent of Annual Income, but this allowance may not exceed the employment income received by Family members who are 18 years of age or older, as a result of the assistance to the Disabled Person;
4. For any Elderly or Disabled Family,
 - a) That has no disability assistance expenses, an allowance for Medical Expenses, equal to the amount by which the Medical Expenses exceed three percent of Annual Income;
 - b) That has Disability Assistance Expenses greater than or equal to three percent of Annual Income, an allowance for Disability Assistance expenses computed in accordance with paragraph 3, above, plus an allowance for medical expenses, that is equal to the Family's Medical Expenses;
 - c) That has Disability Assistance Expenses that are less than three percent of Annual Income, an allowance for combined Disability Assistance Expenses and Medical Expenses, that is equal to the amount by which the sum of these expenses exceeds three percent of Annual Income; and
5. Child Care Expenses.

Adult (Drug-Related and Criminal Activity)

A person who is 18 years of age or older, or has been convicted of a crime as an adult under any Federal, State or Tribal law

Annual Contributions Contract

A contract under the Housing Act of 1937, as amended, between HUD and the PHA, containing the terms and conditions under which the Department assists the PHA in providing decent, safe, and sanitary, housing for low-income families. The ACC must be in a form prescribed by HUD, under which HUD agrees to provide assistance in the development, modernization, and/or operation of a low-income housing development under the Act, and the PHA agrees to develop, modernize, and operate the development in compliance with all provisions of the ACC and the Act, and all HUD regulations and implementing requirements and policies.

Annual Income

The total amount of income that the family anticipates receiving during the year following the date of income calculation.

Annual Income includes all amounts, monetary or not, which:

Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or

Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

Which are not specifically excluded by law, regulation or notice.

Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

Applicant

A person or a family that has applied for housing assistance.

Application for Admission

A written form, completed in accordance with PHA requirements, signed by the applicant, and submitted to the PHA. The purpose of the application is to determine whether the applicant is eligible for Public Housing.

Auxiliary Aids

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, programs or activities receiving Federal financial assistance. For example, auxiliary aids for persons with impaired vision may include readers, Braille materials, audio recordings, and other similar services and devices. Auxiliary aids for persons with impaired hearing may include telephone handset amplifiers, telephones compatible with hearing aids, telecommunication devices for deaf persons (TDD's), interpreters, note takers, written materials, and other similar services and devices.

Building Entrance on an Accessible Route

An accessible entrance to a building that is connected by an accessible route to public transportation stops, to accessible parking and passenger loading zones, or to public streets or

sidewalks, if available. A building that complies with ANSI A117.1-1986 or a comparable standard complies with the requirements of this paragraph.

Check-meter

A device for measuring utility consumption within each individual dwelling unit where the utility service is supplied to the PHA through a Master-meter System. The PHA pays the Utility Supplier of the Utility Service on the basis of the Master-meter readings and uses the Check-meter to determine whether and to what extent the Utility consumption of each dwelling unit is in excess of the Allowance for PHA-Furnished Utilities.

Child

A member of the family, other than the family head or spouse, who is under 18 years of age. For continued assistance under Restrictions on Assistance to Non-citizens only: Biological or adopted children only. Stepchildren (not related to either the head of the household or the spouse) and guardianship of minors (either formal or informal) are excluded.

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 childcare, and 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.

CIS

U.S. Citizenship and Immigration Services (formerly Immigration and Naturalization Services (INS)).

Citizen

A citizen by birth, naturalization, or national of the United States.

Common Use Areas

Rooms, spaces or elements, inside or outside of a building, that are made available for the use of residents of a building or the guests thereof. These areas include hallways, lounges, lobbies, and laundry rooms, refuse rooms, mailrooms, recreational areas and passageways among and between buildings.

Community Service

The performance of voluntary work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, or/and increase the self-responsibility of the resident within the community in which the resident resides.

Complainant

Any resident whose grievance is presented to the PHA or at the development management office in accordance with 24 CFR 966.54, Informal Settlement of Grievance, and 966.55(a), Request for a Hearing.

Continued Assistance Family

This is a mixed family who meets all the following requirements:

1. The family was receiving assistance under a Section 214 covered program on June 19, 1995; and
2. Whose head of the household or spouse has eligible immigration status according to the requirements of the restrictions on assistance to non-citizens; and
3. The family does not include any person (who does not have eligible immigration status) other than:
 - a) The head of the household;
 - b) Any spouse of the head of the household;
 - c) Any parents of the head of the household;
 - d) Any parents of the spouse;
 - e) Any children of the head of the household or spouse.

This does not define “family” for purposes of eligibility at the PHA (see “Family” in this Definitions section).

Contract of Participation

A contract is a form approved by HUD, entered into between a participating family and a PHA operating an FSS program that sets forth the terms and conditions governing participation in the FSS program. The contract of participation includes all individual training and services plans entered into between the PHA and all members of the family who elect to participate in the FSS program. These plans are attached to the contract of participation as exhibits.

Controlled Substance

Any drug or other substance, or immediate precursor included in the definition in Section 102 of the Controlled Substances Act (21 U.S.C. 802).

Covered Families

Families who receive welfare assistance or other public assistance benefits from a State or other public 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 of such assistance.

Covered Person (Drug-Related and Criminal Activity)

A tenant, any member of the tenant's household, a guest or another person under the tenant's control.

Currently Engaging In Illegal Use of a Drug

With respect to behavior such as illegal use of a drug, other drug-related criminal activity, or other criminal activity, currently engaging in, means that the individual has engaged in the behavior recently enough to justify a reasonable belief that the individual's behavior is current.

Dating Violence

The term 'dating violence means violence committed by a person (A) who is or has been in a social relationship of a romantic or intimate nature with the victim, and (B) where the existence of such a relationship shall be determined based on a consideration of the following factors: (i) the length of the relationship; (ii) the type of relationship; (iii) the frequency of interaction between the persons involved in the relationship.

Decent, Safe and Sanitary Housing (In Good Repair)

Housing is decent, safe, sanitary, and in good repair if the requirements of 982.401 (Housing Quality Standards) and the Uniform Physical Condition Standards implemented by HUD in September of 1998 are met.

Dependent

A member of the Family (except foster children and foster adults) other than the Family head or spouse, who is under eighteen (18) years of age, or is a person with a disability, or is a full-time student.

Deposit (Security)

Means, an amount of currency, or an instrument delivered to the owner by the resident as a pledge to abide by terms or conditions of the rental agreement.

Dilapidated Housing

See the definitions of Substandard Housing.

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.

Disabled Family

Disabled family means a family whose head (including co-head), spouse, or sole member is a person with a disability. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more live-in aides.

A person who is under a disability, as defined in Section 233 of the Social Security Act (42 U.S.C. 423), or who has a developmental disability as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act; 42 U.S.C. 6001 (7).

Section 223 of the Social Security Act defines disability as:

1. 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; or
2. In the case of an individual who has attained the age of 55 and is blind (within the meaning of "blindness" as defined in the Social Security Act), inability by reason of such blindness to engage in substantial gainful activity in which he/she has previously engaged with some regularity and over a period of time.

Disabled Person (or "Person with a Disability")

This definition no longer includes any person whose "disability" is solely related to drug or alcohol dependency.

Disallowance

An exclusion from annual income.

Discriminatory Housing Practice

An act that is unlawful under Section 804, 805, 806, or 818 of the Fair Housing Act.

Displaced Person/Family

A person or family in which each member, or whose sole member, is 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.

Divestiture Income

Imputed income from assets disposed of by an applicant or tenant in the last two years for less than fair market value.

Domestic Violence

The term 'domestic violence' includes felony or misdemeanor crimes of violence committed by a current or former spouse, by a person with whom the victim shares a child in common, by a person who cohabitating with or has cohabitated with the victim as 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.

Drug

A controlled substance as defined in section 102 of the Controlled Substances Act.

Drug Abuse Treatment Facility

An entity:

That holds itself out as providing, and provides, diagnosis, treatment, or referral for treatment with respect to illegal drug use; and

That is either an identified unit within a general care facility; or an entity other than a general medical care facility.

Drug-Related Criminal Activity

The illegal manufacture, sale, distribution, or use of a drug, or possession of a drug with intent to manufacture, sell, distribute or use the drug.

Dwelling

Any building, structure or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure or portion thereof.

Earned Income

Earned income means income or earnings included in annual income from wages, tips, salaries, other employee compensation, and self-employment. (See 24 CFR 5.609.) Earned income does not include any pension or annuity, transfer payments, any cash or in-kind benefits, or funds deposited in or accrued interest on the FSS escrow account established by a PHA on behalf of a participating family.

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 job training, employment counseling, work placement, basic skills training, education, English proficiency, 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

Elderly family means a family whose head (including co-head), spouse, or sole member is a person who is at least 62 years of age. It may include 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.

Elderly Person

An individual who is at least 62 years of age.

Elements of Due Process

Means an eviction action or termination of tenancy in a State or local court in which the following safeguards are required:

1. Adequate notice to the resident of the grounds for terminating the tenancy and for eviction.
2. Opportunity for the resident to examine all relevant documents, records and regulations of the PHA, prior to the trial, for the purpose of preparing a defense.
3. Right of the resident to be represented by counsel.
4. Opportunity for the resident 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 resident may have.
5. A decision on the merits.

Elevated Blood Lead Level

Excessive absorption of lead, that is, a confirmed concentration of lead in whole blood of 25 ug/dl (micrograms of lead per deciliter of whole blood) or greater.

Eligible Families

Current residents of public housing and applicants who have been screened and notified they are eligible but a unit is not yet available for them.

Emergency Condition

A situation in which failure to supply immediate relief would pose a serious threat to the life, health, or safety of the applicant for admission.

Enrollment

Enrollment means the date that the FSS family entered into the contract of participation with the PHA.

Escrow Deposit

An amount in dispute with respect to rent or other charges which must be paid by the family and held by the PHA pending resolution of a grievance. Escrows are not required for families requesting minimum rent hardship exemption or contesting a reduction in welfare benefits.

Evidence of Citizenship or Eligible Immigration Status

The documents that must be submitted as evidence of citizenship or eligible immigration status.

Extremely Low-Income Family

A family whose income falls at or below thirty percent (30%) of the median income for the jurisdiction in which they reside. HUD may adjust the very low-income limit for smaller or larger families or because of unusually high or low family incomes.

Eviction

Means any action initiated by the owner to regain possession of a dwelling unit and use of the premises.

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. 3600-3620).

Familial Status

One or more individuals (who have not attained the age of 18 years) being domiciled with:

1. A parent or another person having legal custody of such individual or individuals; or
2. The designee of such parent or other person having such custody, with the written permission of such parent or other person.

The protections afforded against discrimination on the basis of familial status apply to any person who is pregnant, or is in the process of securing legal custody of any individual who has not attained the age of the 18 years.

Family

Family includes but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

1. A single person , who may an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
2. A group of persons residing together, and such group includes, but is not limited to:
3. A family with or without children (a child who is temporarily away from home because of placement in foster care is considered a member of the family);
4. An elderly family;
5. A near-elderly family
6. A disabled family;
7. A displaced family; and
8. The remaining member of a tenant family.

Family Income

Means monthly income as defined in HUD regulations, i.e., annual income divided by 12.

Family Project (Family Development/General Occupancy Development)

Any development assisted under Section 9 of the U.S. Housing Act of 1937, which is not an elderly development. For this purpose, an elderly development is one that was designated for occupancy by the elderly at its inception (and has retained that character) or, although not so designated, for which the PHA gives preferences in tenant selection (with HUD approval) for all units in the development to elderly families. A building within a mixed-use development which meets these qualifications shall, for the purposes of 24 CFR, Part 965, Subpart H, Lead-Based Paint Poisoning Prevention, be excluded from any family development. Zero bedroom units, for the purposes of Subpart H, are excluded from any family development.

Family Self-Sufficiency (FSS)

Family Self-Sufficiency program or FSS program means the program established by a PHA within its jurisdiction to promote self-sufficiency among participating families, including the provision of supportive services to these families, as authorized by section 23 of the U.S. Housing Act of 1937.

FSS Account

FSS account means the FSS escrow account authorized by section 23 of the U.S. Housing Act of 1937.

FSS Credit

FSS credit means the amount credited by the PHA to the participating family's FSS account.

FSS Family

FSS family or participating family means a family that resides in public housing, and that elects to participate in the FSS program, and whose designated head of the family has signed the contract of participation.

FSS-Related Service Program

FSS-related service program means any program, publicly or privately sponsored, that offers the kinds of supportive services described in the definition of "supportive services" set forth in regulations.

FSS Slots

FSS slots refer to the total number of public housing units that comprise the minimum size of a PHA's public housing FSS program.

Federal Preference

The Quality Housing and Work Responsibility Act of 1998 has permanently eliminated federal preferences. However, the language and criteria of the former Federal preferences may be retained or adopted by the PHA as their local preferences. Therefore these definitions remain without the reference to "Federal". Means a resident selection preference for admission of applicant families that are any of the following:

1. Involuntarily displaced;
2. Living in substandard housing (including families that are homeless or living in a shelter for the homeless);
3. Paying more than 50 percent of family income for rent.

Federally Assisted Housing (Drug-Related and Criminal Activity)

1. Public housing;
2. Housing receiving project-based or tenant-based assistance under Section 8 of the U.S. Housing Act of 1937;

3. Housing that is assisted under Section 202 of the Housing Act of 1959, as amended by section 801 of the National Affordable Housing Act;
4. Housing that is assisted under Section 202 of the Housing Act of 1959; as such section existed before enactment of the National Affordable Housing Act;
5. Housing that is assisted under Section 811 of the National Affordable Housing Act;
6. Housing financed by a loan or mortgage insured under section 221(d)(3) of the National Housing Act that bears interest at a rate determined under the proviso of section 221(d)(5) of such Act;
7. Housing insured assisted or held by HUD or by a State or local agency under section 236 of the National Housing Act;
8. Housing assisted by the Rural Development Administration under section 514 or section 515 of the Housing Act of 1949.

Flat Rent

Flat rent is determined annually by the PHA and is based on the market rental value of the unit. The PHA will establish a flat rent for each public housing unit that is:

- a) No less than 80 percent of the applicable Fair Market Rent (FMR); or
- b) No less than 80 percent of an applicable small area FMR (SAFMR) or unadjusted rent, if applicable, as determined by HUD, or any successor determination, that more accurately reflects local market conditions and is based on an applicable market area that is geographically smaller than the applicable market area. If HUD has not determined an applicable SAFMR or unadjusted rent, the PHA must rely on the applicable FMR; or
- c) Established based on an exception from HUD.

The PHA takes into consideration and adjusts the flat rent accordingly by the amount of a utility allowance for units where utilities are tenant-paid.

The PHA must revise, if necessary, the flat rent amount for a unit no later than 90 days after HUD issues new FMRs.

Full-time Student

A person who is carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended. An educational institution includes a vocational school with or without a diploma or certificate program, as well as an institution offering a college degree.

Gender Identity

Means actual or perceived gender-related characteristics.

Good Faith

Means honesty in fact, in the conduct of the transaction concerned, as evidenced by all surrounding circumstances.

Grievance

Any dispute which a resident may have with respect to PHA action or failure to act in accordance with the individual resident's lease, or PHA regulations which adversely affect the individual resident's rights, duties, welfare, or status.

Guest (Drug Related or Criminal Activity)

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. The requirements of 966 and 982 apply to these guests.

Handicap/Disability

With respect to a person, a physical or mental impairment which substantially limits one or more of such person's major life activities; a record of having such an impairment, or being regarded as having such an impairment. This term does not include current, illegal use of or addiction to a controlled substance (as defined in Section 102 of the Controlled Substances Act; 21 U.S.C. 802). For the purpose of 24 CFR Part 100, Discriminatory Conduct Under the Fair Housing Act, an individual shall not be considered to have a disability solely because that individual is a transvestite (a person, especially a male, who dresses in the clothing of the opposite sex for psychological reasons).

Handicapped/Disabled 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.

Handicapped/Disabled Person

A person having a physical or mental impairment that:

1. Is expected to be of long-continued and indefinite duration;
2. Substantially impedes the person's ability to live independently; and
3. Is of such a nature that such ability could be improved by more suitable housing conditions.

Has a Record of Such an Impairment

As used in the definition of Disability, 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.

Head of Household

The head of household is the adult member of the family who is designated for purposes of determining income eligibility and rent.

Hearing Officer/Hearing Panel

A person/panel selected in accordance with 24 CFR, Part 966, Section 966.55, Procedures to Obtain a Hearing, to hear grievances and render a decision with respect thereto.

Homelessness

Per PIH Notice 2013-15, the PIH definition for IMS-PIC reporting (Form 50058) is narrowed to the following two categories found in The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act).

Category 1: An individual or family who **lacks a fixed, regular, and adequate nighttime residence**, meaning:

1. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; **or**
2. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); **or**
3. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

Category 4: Any individual or family who:

1. Is **fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking**, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence; **and**
2. Has no other residence; **and**
3. Lacks the resources or support networks, e.g., family, friends, and faith-based or other social networks, to obtain other permanent housing

Household (Drug-Related and Criminal Activity)

The family and PHA-approved live-in aide.

Housing Agency (HA)

A State, county, municipality or other governmental entity or public body authorized to administer the program. The term "HA" has been replaced by the term "PHA" (Public Housing Agency) and no longer includes an Indian Housing Authority (IHA).

Housing Assistance Limitation for Single Persons

A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a resident family may not be provided public housing and other project-based assistance in a housing unit with two or more bedrooms.

Housing Manager/Assistant Housing Manager

A Housing Manager is any person who, irrespective of title, is responsible for the day-to-day management and operation, which may include the supervision of employees, of a low-income housing development or developments. An Assistant Housing Manager is any person who, irrespective of title, is responsible for assisting a Housing Manager in performing his/her managerial responsibilities.

Housing Provider (Responsible Entity)

1. The owner or manager of the housing facility;
2. The owner or manager of the common and public use areas of a housing facility, when the dwelling units are individually owned;
3. The term “housing provider” may include any person or entity that operates a housing facility. The term “housing provider” includes any person or entity that represents the property owners of a community in their housing interest, including homeowners or resident associations, whether or not there is common ownership operation of any portion of a community.

Housing Subsidies

Means, assistance to meet the costs and expenses of temporary shelter, rental housing or homeownership, and includes rent, mortgage or utility payments.

HUD

The Department of Housing and Urban Development or its designated officer or employee.

HUD Field Office

Any HUD Office that has been delegated authority under the U.S. Housing Act of 1937 to perform functions pertaining to the area in which the PHA is located.

Immigration and Naturalization Service (INS)

Now called the U.S. Citizenship and Immigration Services (CIS).

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.

Income Limits

HUD establishes Extremely Low-Income, Very Low-Income and Low-Income limits that are used to determine if assisted housing program applicants qualify for admission to HUD-assisted

programs. These income limits are based on HUD estimates for area median family income (using Metropolitan Statistical Areas or Primary Metropolitan Statistical Areas as defined by the Office of Management and Budget (OMB), and the Bureau of the Census definition of family) with specific statutorily permissible adjustments. If the income limits based on this approach would be less than if based on the relevant State non-metropolitan median family income level, income limits are based on the State non-metropolitan family income level.

Income-Based Rent

An amount based on the projected family income for the subsequent 12 month period.

Indian

Any person recognized as being an Indian or Alaska Native by an Indian tribe, the Federal Government, or any State.

Individual Training Services Plan

Means a written plan that is prepared for the head of the FSS family, and each adult member of the FSS family who elects to participate in the FSS program, by the PHA in consultation with the family member, and which sets forth:

1. The supportive services to be provided to the family member;
2. The activities to be completed by that family member; and
3. The agreed upon completion dates for the services and activities. Each individual training and services plan must be signed by the PHA and the participating family member, and is attached to, and incorporated as part of the contract of participation. An individual training and services plan must be prepared for the head of the FSS family.

Individual with a Disability

A person having a physical or mental impairment that: (a) is expected to be of long-continued and indefinite duration; (b) substantially impedes the person's ability to live independently, and (c) is of such a nature that such ability could be improved by more suitable housing conditions.

Is Regarded as Having an Impairment

As used in the definition of Disability, means:

1. Has a physical or mental impairment that does not substantially limit one or more major life activities, but that is treated by another person 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 such impairment; or
3. Has none of the impairments defined under the definition of "physical or mental impairment," below, but is treated by another person as having such an impairment.

Kin-GAP Payments

Kin-GAP payments are subsidies that go to, or on behalf of, children leaving the juvenile court system to live with a relative or legal guardian. This is an excluded income.

Kinship Care Payments

Kinship care payments are foster care subsidies that go to, or on behalf of, children living with a relative or legal guardian. This is an excluded income.

Law Enforcement Agency

The National Crime Information Center (NCIC), police departments and other law enforcement agencies that hold criminal conviction records.

Lead-Based Paint

A paint surface, whether or not defective, identified as having a lead content greater than or equal to one microgram of lead per square centimeter (one centimeter is slightly more than three-eighths of an inch).

Live-In Aide

A person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:

1. Is determined by the PHA to be essential to the care and well-being of the person or persons;
2. Is not obligated for support of the person or persons, and
3. Would not be living in the unit except to provide necessary supportive services. (See the definition of Annual Income for treatment of a Live-In Aide's income.)

Local Preference

A preference used by the PHA to select among applicant families.

Location (or Site)

A term used to identify units located in any common geographical area. It may be a development, a portion of a development, two or more developments, or an entire development plus one or more portions of another development. If the units are divided by a major architectural or topographical barrier, such as a freeway, stream or retaining wall, that substantially impairs mutual access, the separated units constitute separate locations or sites.

Low-Income Family

A family whose Annual Income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 80 percent of the median income for the area on the basis of its finding that such variations are necessary because of the prevailing levels of construction costs or unusually high or low family income.

Major Life Activities

As used in the definition of Disability, means functions such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

Management Contract

A written agreement between a resident management corporation and a PHA as provided by 24 CFR 964.35, Management Responsibilities.

Marriage

Marriage certified by a formal marriage license, or an informal marriage, as may be specified in State or local laws or regulations.

Master-Meter System

A Utility distribution system in which a PHA is supplied Utility Service by a Utility supplier, through a system meter or meters, and distributes the Utility Service to its residents.

Medical Expenses

Those 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. (Medical expenses are allowable only for Elderly or Disabled Families.)

Minimum Rent

An amount of rent to be paid by each family as directed by HUD and determined by the PHA. The minimum rent amount must be established between \$00.00 and \$50.00 and includes the utility allowance. Hardship exemptions as outlined in the Admissions and Continued Occupancy Policy and Dwelling Lease apply.

Minor

A person who is under the age of legal competence, unless otherwise determined by State Law.

Mixed Family

A family whose members include those with citizenship or eligible immigration status, and those without citizenship or eligible immigration status.

Mixed Population Project

A public housing project, or portion of a project that is reserved for elderly families and disabled families at its inception (and has retained that character). If the project was not so reserved at its inception the PHA has obtained HUD approval to give preference in Tenant Selection for all units in the project (or portion of project) to elderly families and disabled families. These projects formerly were known as elderly projects.

Monthly Adjusted Income

One-twelfth of Adjusted Income.

Monthly Income

One-twelfth of Annual Income.

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, including Puerto Rico, the U.S. Virgin Islands, Guam, Canal Zone, etc.

Near-Elderly Person/Family

Near-elderly family means a family whose head (including co-head), spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or 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.

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 home-ownership programs or FSS savings accounts.
2. The value of necessary items of personal property, such as furniture and automobiles, shall be excluded.
3. 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.
4. In determining Net Family Assets, the PHA shall include the value of any assets disposed of by an applicant or resident 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 resident received important consideration not measurable in dollar terms.

Non-citizen

A person who is neither a citizen nor a national of the United States.

Normal Wear and Tear

Means deterioration which occurs, based upon the use for which the rental unit is intended, without negligence, carelessness, accident, abuse or intentional damage of the premises, equipment or chattels of the owner by the resident, members of the resident's household, or by his/her invitees or guests. However, un-cleanliness does not constitute normal wear and tear.

Occupancy Standards

These standards are established by the PHA for determining the number of bedrooms required for families of different sizes and compositions.

Older Person

A person 55 years of age or older.

Other Person Under the Tenant's Control, for the Purposes of the Definition of Covered Person (Drug-Related and Criminal Activity)

The person, although not staying as a guest (as defined under "guest") in the unit, is, or was at the time of the activity in question, on the premises (as defined under "premises") because of an invitation express or implied 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.

Over-Income Family

An individual or family who is not a low-income family at the time of initial occupancy. An individual or family whose annual income for eligibility purposes exceeds 80% of the median income for the PHA's area of operation.

Participant

Has the following meaning for the programs referred to in the regulations.

1. Part 960: a resident under the program.
2. Part 905: a resident or homebuyer under the program.

Partnership Process

A specific and ongoing process that is designed to ensure that residents, resident groups, and the PHA work in a cooperative and collaborative manner to develop, implement and monitor the CIAP or CGP. At a minimum, a PHA shall ensure that the partnership process incorporates full resident participation in each of the required program components.

Passbook Rate

The interest rate, as determined by the PHA, used in calculating the imputed income from assets over \$5,000.

Passbook Rate Calculation

The PHA will use the actual Savings National Rate that is in effect on the first day of the PHA's fiscal year. The PHA will review the Savings National Rate annually and adjust it accordingly on the first day of the PHA's fiscal year. Current and historical Savings National Rates may be accessed at www.fdic.gov/regulations/resources/rates/.

Paying More Than 50 Percent of Family Income for Rent

See the definition of Rent Burden Preference, below.

Person in the Business of Selling or Renting Dwellings means any person who:

1. Within the preceding twelve (12) months, has participated as principal in three or more transactions involving the sale or rental of any dwelling or any interest therein;

2. Within the preceding twelve months, has participated as agent, other than in the sale or his or her own personal residence, in providing sales or rental facilities or sales or rental services in two or more transactions involving the sale or rental of any dwelling or any interest therein; or
3. Is the owner of any dwelling designed or intended for occupancy by, or occupied by, five or more families.

PHAS (Public Housing Assessment Program)

The revised assessment program for public housing a authority that became effective on October 1, 1998, and applies first to housing authorities with fiscal years ending September 30, 1999.

PHMAP

This assessment program has been replaced by PHAS.

The Public Housing Management Assessment Program (PHMAP) is a process designed to allow HUD and the PHA to identify PHA management capabilities and deficiencies, and to lead to overall better management of the public housing program, in accordance with 24 CFR part 901.

Physical or Mental Impairment

As used in the definition of Disability, includes:

1. 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; Genitourinary; hemic and lymphatic; skin; and endocrine; 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 orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus infection, mental retardation, emotional illness, drug addiction (other than addiction caused by current, illegal use of a controlled substance) and alcoholism.

Police Officer

A person determined by the PHA to be, during the period of residence of that person in public housing, employed on a full-time basis as a duly licensed professional police officer by a Federal, State or local government or by any agency of these governments. An officer of an accredited police force of a housing agency may qualify.

Preference Over Single Persons

The following preference has been eliminated unless the PHA specifically adopts this preference locally: An applicant that is a one-or two-person elderly, disabled or displaced family,

must be given a preference over an applicant that is a single person who is not an elderly, displaced person, or a person with disabilities, regardless of the applicant's local preferences.

Premises

Means, facilities, appurtenances, areas and other facilities held out for use of the resident, or whose use is promised to the resident coincidental with occupancy of a dwelling unit. For purposes of Drug-Related and Criminal Activity, premises means, the building or complex or development in which the public housing unit is located, including common areas and grounds.

Preponderance of Evidence

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.

Processing Entity

The person or entity that, under any of the programs covered in 24 CFR, Part 5.210-5.238, is responsible for making eligibility and related determinations and any income reexaminations.

Project (Development)

Includes any of the following that meet the requirements of 24 CFR, Part 964, Resident Participation and Management in Public Housing:

1. One or more contiguous buildings;
2. An area of contiguous row houses;
3. Scattered site buildings.

The whole of one or more residential structures and appurtenant structures, equipment, roads, walks, and parking lots which are covered by a single contract for Federal financial assistance or application for assistance, or are treated as a whole for processing purposes, whether or not located on a common site.

Project (Development) for the Elderly or Disabled (24 CFR, Section 942.3)

Means any development assisted under the United States Housing Act of 1937 (other than under Section 8 or Section 17 of the Act), including any building within a mixed-use development, that was designated for occupancy by the elderly or disabled at its inception, or, although not so designated, for which the PHA gives preference in Tenant Selection (with HUD approval) for all units in the development (or for a building within a mixed-use development) to elderly or disabled families. For the purposes of 24 CFR, Part 942, Pet Ownership in Public Housing for the Elderly or Disabled, this term does not include developments assisted under the Low-Rent Housing Homeownership Opportunity program--Turnkey III; 24 CFR, Part 5.300 et al, or under Title II of the U.S. Housing Act of 1937--Indian Housing; 24 CFR, Part 905.

Public Housing Agency (PHA)

Any State, county, municipality, or other governmental entity or public body, (or agency or instrumentality thereof) that is authorized to engage in or to assist in the development or operation of low-income housing. For the purposes of 24 CFR, Part 942, Resident Participation and Management in Public Housing, the term Public Housing Agency does not include Indian Housing Authorities.

Public Use Areas

Interior or exterior rooms or spaces of a building that are made available to the general public. Public use may be provided at a building that is privately or publicly owned.

Qualified Individual With Disabilities

1. With respect to employment, an individual with disabilities who, with reasonable accommodation, can perform the essential functions of the job in question; and
2. With respect to any non-employment program or activity which requires a person to perform services or to achieve a level of accomplishment, an Individual With Disabilities who meets the essential eligibility requirements and who can achieve the purpose of the program or activity without modifications in the program or activity that the recipient can demonstrate would result in a fundamental alteration in its nature; or
3. With respect to any other non-employment program or activity, an Individual With Disabilities who meets the essential eligibility requirements for participation in, or receipt of benefits from, that program or activity.
4. Essential eligibility requirements include stated eligibility requirements, such as income, as well as other explicit or implicit requirements inherent in the nature of the program or activity, such as requirements that an occupant of multifamily housing be capable of meeting the recipient's selection criteria, and be capable of complying with all obligations of occupancy with or without supportive services provided by persons other than the recipient. For example, a chronically mentally ill person whose particular condition poses a significant risk of substantial interference with the safety or enjoyment of others or with his or her own health or safety, in the absence of necessary supportive services, may be "qualified" for occupancy in a development where such supportive services are provided by the recipient as part of the assisted program. The person may not be "qualified" for a development lacking such services.

Reasonable Accommodation

Means making alterations or adaptation to provide access to otherwise qualified individuals with disabilities, in the use of the program and facilities, without causing undue hardship or substantially altering the program or activity.

Remaining Member of a Tenant/Resident Family

Means a person who was a member of a household occupying a PHA dwelling unit, and who remains in the unit after other members of the household have departed, usually because of

marriage, separation, divorce, death, or long-term illness requiring placement in a nursing home or other facility.

Rent

See definitions of rent as stated in Rent Burden Preference as noted below.

Rent Burden Preference

1. "Rent burden preference" means the preference for admission of applicants that pay more than 50 percent of family income for rent.
2. For purposes of determining whether an applicant qualifies for the rent burden preference:
 - a) "Family income" means Monthly Income, as defined in 24 CFR 5.603.
 - b) "Rent" means:
 - (1) The actual monthly amount due under a lease or occupancy agreement between a family and the family's current landlord; and
 - (2) For utilities purchased directly by residents from utility providers:
 - a. The utility allowance for family-purchased utilities and services that is used in the PHA resident-based program, or
 - b. If the family chooses, the average monthly payments that the family actually made for these utilities and services for the most recent 12-month period or, if information is not obtainable for the entire period, for an appropriate recent period.
 - c. Amounts paid to or on behalf of a family under any energy assistance program must be subtracted from the otherwise applicable rental amount, to the extent that they are not included in the family's income.
 - d. For PHAs and IHAs administering programs under 24 CFR Chapter IX, the utility allowance would represent the PHA's or the IHA's estimate of the cost of utilities.
3. An applicant does not qualify for a rent burden preference if either of the following is applicable:
 - a) The applicant has been paying more than 50 percent of income for rent for less than 90 days.
 - b) The applicant is paying more than 50 percent of family income to rent a unit because the applicant's housing assistance for occupancy of the unit under any of the following programs has been terminated because of the applicant's refusal to comply with applicable program policies and procedures on the occupancy of under-occupied and overcrowded units:
 - (1) The Section 8 programs or public and Indian housing programs under the United States Housing Act of 1937;
 - (2) The rent supplement program under section 101 of the Housing and Urban Development Act of 1965; or

(3) Rental assistance payments under section 236(f)(2) of the National Housing Act.

4. An applicant may not qualify for a rent-burden preference if the applicant is paying more than 50% of family income to rent a unit because the applicant's housing assistance with respect to that unit has been terminated as a result of his or her refusal to comply with applicable program policies and procedures regarding the occupancy of under-occupied and overcrowded units.

Residency Preference

A PHA preference for admission of families that reside anywhere in a specified area, including families with a member who works or has been hired to work in the area ("residency preference area").

Residency Preference Area

The specified area where families must reside to qualify for a residency preference.

Resident

Means a person entitled, under a rental agreement, to occupy a dwelling unit in peaceful possession, to the exclusion of others, and includes the owner of a mobile home renting premises, other than a lot or parcel in a mobile home park, for use as a site for the location of the mobile home.

Resident Council

An incorporated or unincorporated non-profit organization or association that meets each of the following requirements:

1. It must be representative of the residents it purports to represent.
2. It may represent residents in more than one development or in all of the developments of a PHA, but it must fairly represent residents from each development that it represents.
3. It must adopt written procedures providing for the election of specific officers on a regular basis (but at least once every three years).
4. It must have a democratically elected governing board. The voting membership of the board must consist of residents of the development or developments that the resident organization or resident council represents.

Resident Groups

Democratically elected resident groups such as PHA-wide resident groups, area-wide resident groups, single development resident groups, or RMCs.

Resident Management

The performance of one or more management activities for one or more developments by a resident management corporation under a management contract with the PHA.

Resident Management Corporation

The entity that proposes to enter into, or enters into, a management contract with a PHA that meets the requirements of 24 CFR, Part 964, Subpart C, Resident Management Under Section 20 of the U.S. Housing Act of 1937. The corporation must have each of the following characteristics:

1. It must be a non-profit organization that is incorporated under the laws of the State in which it is located.
2. It may be established by more than one resident organization or resident council, so long as each such organization or council (a) approves the establishment of the corporation and (b) has representation on the Board of Directors of the corporation.
3. It must have an elected Board of Directors.
4. Its bylaws must require the Board of Directors to include representatives of each resident organization or resident council involved in establishing the corporation.
5. Its voting members must be residents of the development or developments it manages.
6. It must be approved by the resident council. If there is no council, a majority of the households of the development must approve the establishment of such an organization to determine the feasibility of establishing a corporation to manage the development.
7. It may serve as both the resident management corporation and the resident council, so long as the corporation meets the requirements of 24 CFR, Part 964, for a resident council.

Responsible Entity

The PHA administering the low-income public housing program under an ACC with HUD.

Retail Service

Purchase of utility service by PHA residents directly from the utility supplier.

Section 214

Section 214 of the Housing and Community Development Act of 1980, as amended (42 U.S.C. 1436a). Section 214 restricts HUD from making financial assistance available for non-citizens unless they meet one of the categories of eligible immigration status specified in Section 214.

Section 214 Covered Programs

Programs to which the restrictions imposed by Section 214 apply are programs that make available financial assistance pursuant to the United States Housing Act of 1937 (42 U.S.C. 1437-1440), Section 235 or Section 236 of the National Housing Act (12 U.S.C. 1715z-1) and Section 101 of the Housing and Urban Development Act of 1965 (12 U.S.C. 1701s).

Section 504

Section 504 of the Rehabilitation Act of 1973, as amended, 29 U.S.C. 794, as it applies to programs or activities receiving Federal financial assistance.

Self-Sufficiency

Means, a FSS family is no longer receiving welfare assistance. Achievement of self-sufficiency, although a FSS program objective, is not a condition for receipt of the FSS account funds.

Sexual Orientation

Means homosexuality, heterosexuality or bisexuality.

Single Person

A person who lives alone, or intends to live alone, and who does not qualify as an Elderly Family, a Displaced Person, or the Remaining Member of a Resident Family.

Social Security Number

The number that is assigned to a person by the Social Security Administration of the Department of Health and Human Services, and that identifies the record of the person's earnings that are reported to the Administration. The Social Security Number has nine digits separated by hyphens, as follows: 000-00-0000. It does not include a number with a letter as a suffix that is used to identify an auxiliary beneficiary under the Social Security System.

Special Admission

Admission of an applicant that is not on the PHA waiting list or without considering the applicant's waiting list position.

Specified Welfare Benefit Reduction

A reduction of welfare benefits, 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. It does not include a reduction or termination of welfare benefits by the welfare agency:

1. at 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;
3. because a family member has not complied with other welfare agency requirements.

Spouse

Means: the husband or wife of the head of the household. Spouse refers to the marriage partner, either a husband or wife, who is someone you need to divorce in order to dissolve the relationship. It includes the partner in a common law marriage. It does not cover boyfriends, girlfriends, significant others, or "co-head." "Co-head" is a term recognized by some HUD programs, but not in public and Indian housing programs. This definition applies to Restrictions on Assistance to Non-citizens.

Stalking

The term 'stalking' means engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for his or her safety or the safety of others; or suffer substantial emotional distress.

Stalking may include to follow, pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate another person; and/or to place under surveillance with the intent to kill, injure, harass, or intimidate another person; 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 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. 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 loco parentis; or any other person living in the household of that person and related to that person by blood and marriage.

Statement of Family Responsibility

An agreement, in the form prescribed by HUD, between the PHA and a family to be assisted under the Program, stating the obligations and responsibilities of the two parties.

Surcharge

The amount charged to residents for the consumption of Utilities in excess of a reasonable allowance therefore, based on Utility use determined by means of a check-meter. The amount charged by the PHA to a resident, in addition to the Tenant Rent, for the consumption of Utilities in excess of the Allowance for PHA-Furnished Utilities, or for estimated consumption attributable to Resident-owned major appliances, or to optional functions, such as air conditioning, of PHA-furnished equipment. Surcharges calculated pursuant to Section 965.477(b), based on estimated consumption where check-meters have not been installed, are referred to as "Scheduled Surcharges."

Tenant (Resident)

Any lessee or the remaining head of the household of any resident family residing in PHA-owned or leased housing accommodations.

Tenant (Resident) Participation

A process of consultation between residents and the PHA concerning matters affecting the management of public housing, as a means of providing residents with information about PHA plans and decisions and affording them opportunities to make comments and recommendations, on an advisory basis, about those plans and decisions.

Tenant Rent

1. The amount payable monthly by the Family as rent to the PHA.
2. Where all utilities (except telephone & cable) and other essential housing services are supplied by the PHA, Tenant Rent equals Total Tenant Payment.
3. Where some or all utilities (except telephone & cable) and other essential housing services are not supplied by the PHA, and the cost thereof is not included in the amount paid as rent,

Tenant Rent equals Total Tenant Payment less the Allowance for Tenant-Purchased Utilities.

Term

Means the period of occupancy specified in the rental agreement. Effective April 28, 2000, the term of the lease agreement for public housing units is 12 months and automatically renewable except for non-compliance with the community service requirement, where applicable.

Total Tenant Payment

1. Total Tenant Payment for families whose initial lease was effective on or after August 1, 1982.

Total Tenant Payment is the amount calculated under section 3(a)(1) of the 1937 Act (42 U.S.C. 1437a(a)(1)). Total Tenant Payment shall be the highest of the following, rounded to the nearest dollar:

- a) 30% of Monthly Adjusted Income;
 - b) 10% of Monthly Income; or
 - c) If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under paragraph (C) of section 3(a)(1) of the 1937 Act (42 U.S.C. 1437a(a)(1)(C)) shall be the amount resulting from one application of the percentage.
 - d) A minimum rent as adopted by the PHA.
2. Total Tenant Payment for families residing in public housing does not include charges for excess utility consumption or other miscellaneous charges.
 3. 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 (contained in the April 1, 1995 edition of 24 CFR, parts 900 to 1699), will continue to govern the total Tenant Payment of families, under a public housing program, whose initial lease was effective before August 1, 1982.
 4. Mutual-help home ownership developments.
Paragraphs 1 of this section shall not apply to Mutual Help Home ownership developments (see 24 CFR, Part 905, section 905.416).
 5. Total Tenant Payment does not include any Surcharge or other miscellaneous charges.

Unit Size

Unit size or size of unit refers to the number of bedrooms in a dwelling unit.

Unreimbursed Medical Expense Costs

This deduction is granted only to elderly or disabled families. A range of medical expenses and services can be claimed to the extent that the total medical expenses exceed 3% of annual income. Determination of eligibility for reimbursement of expenses will be consistent with the current IRS Publication 502.

U.S. Citizenship and Immigration Services (CIS)

Formerly called the Immigration and Naturalization Service (INS).

Utility Allowance

The cost of utilities (except telephone & cable) and other housing services for an assisted unit that is not included in the Tenant Rent, but is the responsibility of the family occupying the unit, and an amount equal to the estimate made and adopted by the PHA 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.

Utility Reimbursement

Where applicable, the utility reimbursement shall be paid to the family in the manner provided in the pertinent program regulations. A PHA or owner may pay the utility reimbursement directly to the utility company without the consent of the family; however, the PHA must advise the family of the amount paid.

Verification Technique Definitions:

1. Upfront Income Verification (UIV) (Level 6/5)

The verification of income before or during a family reexamination, through an independent source that systematically and uniformly maintains income information in computerized form for a number of individuals.

2. Written Third Party Verification (Level 4)

An original or authentic document generated by a third party source dated either within the 60-day period preceding the reexamination or PHA request date.

3. Written Third Party Verification Form (Level 3)

A standardized form to collect information from a third party source (also known as traditional third party verification). The form is completed by the third party by hand (in writing or in typeset). PHAs send the form directly to the third party source by mail, fax, or email.

4. Oral Third Party Verification (Level 2)

Independent verification of information by contacting the individual income/expense source(s), as identified through the UIV technique or identified by the family, via telephone or in-person visit.

5. Tenant Declaration (Level 1)

The tenant submits an affidavit or notarized statement of reported income and/or expenses to the PHA.

Very Low-Income Family

1. A low-income family whose annual income does not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.
2. HUD may establish income limits higher or lower than 50 percent of the median income for the area, on the basis of its finding that such variations are necessary because of unusually high or low family incomes.

Veteran

1. Means any person honorably discharged from the Armed Forces of the United States, who served in any of the following wars or conflicts, but not limited to these, World War I, between April 6, 1917, and November 11, 1918, both dates inclusive; or in World War II, on or after December 7, 1941, until final cessation of all hostilities; or in the Korean Conflict; Lebanon Crisis; Berlin Crisis; the Congo; the Dominican Republic, and Vietnam.
2. "Veteran" does not include a person enlisted and accepted for active training only for a period of six (6) months or less.

Violent Criminal Activity

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 likely to cause, serious bodily injury or property damage.

Welfare Assistance

Welfare or other payments to families or individuals, based on need, that are made under programs funded, separately or jointly, by Federal, State or local governments.

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NOTICE

The Nelrod Company has made its best efforts to comply with regulations, laws, and Federal/local policies. The Nelrod Company does not offer advice on legal matters or render legal opinions. We recommend that the Housing Authority's general counsel and/or attorney review this policy prior to approval by the Board of Commissioners.

The Nelrod Company is not responsible for any changes made to these policies by any party other than The Nelrod Company.