

GRIFFIN APARTMENTS ADMISSIONS AND CONTINUED OCCUPANCY POLICY

INTRODUCTION

The approved Admissions and Continued Occupancy Policies and related procedures contained in this manual govern the admission to and the continued occupancy of GRIFFIN APARTMENT units and developments managed by the FAIRMONT Housing Authority, FAIRMONT, North Carolina.

These Policies and Procedures encompass requirements set forth by the Department of Housing and Urban Development (HUD) and comply with all Federal, State, and Local Laws, Rules, and Regulations governing Fair Housing, Non-Discrimination, and Equal Opportunity. Any changes in any such laws, rules, or regulations shall take precedent, and as such, shall supersede any policy or procedure herein.

The Policies and Procedures in this manual have been designed to ensure that the GRIFFIN APARTMENTS shall effectively meet the needs of limited-income families in providing safe, decent, sanitary, drug-free, and affordable housing which will be a suitable living environment that fosters social diversity and promotes self-sufficiency and economic independence for all residents. These specific procedures and general guidelines have been established and adopted by the FAIRMONT Housing Authority Board of Commissioners to guide the management staff in determining eligibility for admission to and the continued occupancy of GRIFFIN APARTMENTS, and are to be considered binding upon applicants, residents, and staff, alike. Changes to any policies, procedures, or guidelines in this manual shall only be made by resolution adopted by the Board of Commissioners.

It is the stated policy of the FAIRMONT Housing Authority to ensure equal opportunity and treatment of all applicants and residents. Specifically, GRIFFIN APARTMENTS shall not, because of race, color, creed, religion, national or ethnic origin, familial status, age, or disability, deny any family or individual an opportunity to make application for, or receive, assistance for housing operated or maintained by the Housing Authority.

GRIFFIN APARTMENTS
ADMISSIONS AND CONTINUED OCCUPANCY POLICY

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I. CONDITIONS GOVERNING ELIGIBILITY

A. ELIGIBILITY FOR ADMISSION

GRIFFIN APARTMENTS, herein after called GA will admit as residents to its low rent developments, applicants meeting all of the following requirements:

1. Who qualify as a family (See Definition of Terms)
2. Whose total annual income does not exceed the applicable Income Limits for Admission as established by the Department of Housing and Urban Development (HUD) and adopted by this Agency.
3. Who are citizens, or non-citizens who have eligible immigration status, in one of the following categories:
 - a. A non-citizen lawfully admitted for permanent residence, as defined by Section 101(a)(20) of Immigration and Naturalization Act (INA), as an immigrant, as defined by Section 101(a)(15), of the INA [8 U.S.C. 1101(a)(20) and 1101(a)(15)], respectively (immigrants). This category includes a non-citizen admitted under Section 210 or 210A of the INA (8 U.S.C. 1160 or 1161), (special agricultural worker) who has been granted lawful temporary resident status;
 - b. A non-citizen who entered the U.S. before January 1, 1972, or such date as enacted by law, and has continuously maintained residence in the U.S. since then, and who is not ineligible for citizenship, but who is deemed to be lawfully admitted for permanent residence as a result of an exercise of discretion by the Attorney General under Section 249 of the INA (8 U.S.C. 1259);
 - c. A non-citizen who is lawfully present in the U.S. pursuant to an admission under Section 207 of the INA (9 U.S.C. 1157) (refugee status); pursuant to the granting of asylum (which has not been terminated) under section 208 of the INA (8 U.S.C. 1158) (asylum status) or as a result of being granted conditional entry under Section 203(a)(7) of the INA (8 U.S.C. 1153(a)(7) before April 1, 1980, because of persecution or fear of persecution on account of race, religion, or political opinion or because of being uprooted by catastrophic national calamity;

- d. A non-citizen who is lawfully present in the U.S. as a result of an exercise of discretion by the Attorney General for emergent reasons or reasons deemed strictly in the public interest under Section 212(d)(5) of the INA (8 U.S.C. 1182(2)(5)(parole status);
 - e. A non-citizen who is lawfully present in the U.S. as a result of the Attorney General's withholding deportation under Section 243(h) of the INA (8 U.S.C. 1253(h)) (threat to life or freedom); or
 - f. A non-citizen lawfully admitted for temporary or permanent residence under Section 245A of the INA (8 U.S.C. 1255a)(amnesty granted under INA 245A).
4. Whose family members have not engaged in drug-trafficking or violent criminal activity, or convicted of a felony within seven years from the application date. Drug-trafficking means the illegal manufacture, sale, or distribution, or the possession with intent to manufacture, sell, or distribute, a controlled substance including alcohol. Violent criminal activity means any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.
5. Whose family members have not been evicted from housing assisted under the 1937 Act for drug-related criminal activity during a period of time that is not less than seven years from the date of the eviction. Applicants who have a record of drug-related criminal activity, shall not be admitted to housing in the GA developments unless they can prove they have successfully completed a drug rehabilitation program approved by the FAIRMONT Board of Commissioners, and also can prove they have been completely rehabilitated for at least three years prior to applying for housing with GA, or circumstances leading to the eviction no longer exist, such as the evicted family member involved in drugs is no longer in the household because of incarceration, or whose family members have not been convicted of a misdemeanor, such as assault, or been evicted from housing assisted under the 1937 Act, for other serious violations of the Lease during a period of time that is not less than three years from the date of application or eviction, unless the GA determines that the circumstances leading to the conviction or eviction no longer exists. Eligibility based on this criteria shall be determined on a case by case basis.

6. Who have met the disclosure, documented verification, and certification requirements for disclosure of social security numbers.
7. Whose family composition conforms to the subsidy standards, which are appropriate to the vacant unit.
8. Whose past performance in meeting financial obligations, especially rent is satisfactory.
9. Who have no record of disturbance of neighbors, destruction of property, or living or housekeeping habits in present or at prior residences which would adversely affect the health, safety or welfare of other residents or a negative reference from a former landlord or personal reference.
10. Who do not owe rent, other charges, or judgments to the GA or to any other Housing or Section 8 Agency, Private Owner or Rental Agency. If the applicant owes GA money from previous occupancy, the debt must be paid in full prior to applicant's application being processed. NOTE: Repaying funds that are due does not necessarily qualify an applicant for occupancy. Such payments will be considered along with other factors in the application process. After the application is processed, the applicant must meet all other conditions of occupancy. The determination of eligibility will be at the discretion of GA in these cases. Any money owed to GA which has been discharged by bankruptcy shall not be considered in making this determination.
11. Who are at least 18 years of age or older or have been emancipated through the Courts.
12. Who are not adequately housed in a GA unit. The GA may make exceptions to this requirement due to emergency conditions including but limited to severe harassment, hate crimes, and witness protection, as authorized by the Executive Director or designee.
13. Who meet or exceed the Applicant Selection Criteria set forth in these policies.
14. Who can meet standard obligations of tenancy.
15. Who have not committed fraud, bribery or any other corrupt or criminal act in connection with any Federal Housing Assistance Program, including illegal drug activities.

16. Whose household includes a child who has not been convicted as an adult in a court of law for drug charges or any felonies.
17. Who have completed an orientation program sponsored by GA.
18. Whose family members have not engaged in or threatened abusive or violent behavior toward GA personnel.
19. Whose family members are not subject to a lifetime registration requirement under a state sex offender registration program.
20. Who are enrolled at an institution of higher education and meet at least one of the following criteria:
 - a. Is 24 years of age or older
 - b. Is a veteran
 - c. Is married
 - d. Has a dependent child
 - e. Is living with or applying for Section 8 assistance with parents
 - f. Can prove independence from parents, i.e., he/she had established a household separate from the application for occupancy and the parents did not claim the student on the most recent tax return.
 - g. Has parents who are income eligible for Section 8 assistance
 - h. Is disabled and was receiving assistance as of November 30, 2005.
21. Whose family member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents.

B. INCOME TARGETING

As of each fiscal year, GA will reserve not less than 40% of new admissions for extremely low income families, whose incomes do not exceed 30% of the area median income. In complying with this paragraph, the GA must not concentrate very low income families in one scattered site development or one building within a development. For this purpose, very low income families include other families with relatively low incomes.

1. **Income Mix**: GA will establish and use criteria for admission to a GA's housing units for selection of residents that will produce a mix of incomes in the developments, subject to the provisions in this policy.

2. **Exceptions:** Credit provisions of this section permit the level of extremely low income families admitted to other HUD programs in a given fiscal year to affect the general targeting requirement for admissions to GA.
3. **Maximum Number of Credits:** The GA may not have more credits than:
The number of the GA's housing units in developments located in census tracts with a poverty rate of 30 percent or more that are made available and filled by eligible families who are not extremely low income families.
5. **Limitation on Use of Credits:** In any fiscal year, at least 30 percent of GA's admissions to housing units must be extremely low income families despite the availability of credits.

C. APPLICATION AND REQUIRED INFORMATION

Each applicant for housing in GA must complete the following:

1. **Application Form:** A written application that provides sufficient information to GA in order to make a preliminary determination of the applicant's eligibility, type and size of unit required, and rent. All application forms must be completed in their entirety, dated, and signed by the applicant and spouse, and all adult family members, when possible. GA must record the date and time of receipt of all applications and process them centrally. Unless the waiting list is closed, the GA must give an applicant an opportunity to submit a written application even if informal discussion suggests that the applicant is not eligible. GA must, if requested, provide assistance to the applicant in completing the application.
2. **Form 9887 And 9887a, Authorization for Release of Information/Privacy Act Notice:** This form must be signed by all adult family members.
3. **Social Security Numbers or Employer Identification Numbers:** These numbers are required to be furnished to GA of all family members regardless of age. As stated in Federal Register, Volume 74, #248, all new applicants, regardless of age must meet the Social Security Number disclosure requirements. A household on the waiting list may not be provided housing assistance until such time as all household members disclose a valid Social Security Number.

Individuals who have applied for legalization under the Immigration Reform and Control Act of 1986 (IRCA) will not have a Social Security Card until they are granted temporary

lawful resident status, but are assigned a Social Security Number. The letter assigning them a number is acceptable verification until they are granted temporary resident status. If an individual can provide their number, but not the documentation, written certification must be executed by the individual or guardian, if under 18. The certification should:

- a. state the individual's name;
- b. state the Social Security Number;
- c. state that the individual is unable to submit the documentation; and
- d. be signed and dated.

Security Number Verification is due at the time of application, excluding tenants age 62 and older as of January 31, 2010, whose initial determination of eligibility was begun prior to January 31, 2010. Applicants who have not disclosed and/or provided verification of SSN's for all non-exempt household members has 90 days from the date they are first offered an available unit to disclose and/or verify the SSN's. During this 90-day period, the applicant may, at its discretion, retain its place on the waiting list. After 90 days, if the applicant is unable to disclose and/or verify the SSNs of all non-exempt household members, the applicant should be determined ineligible and removed from the waiting list. Other documents that may be used for verification must show the social security number and the number must have been verified by the agency issuing the document.

Examples of other acceptable documents:

- Driver's License
- Bank Statements
- Earning Statements or Payroll Stubs
- Federal, State, or local agency issued identification card
- Unemployment benefit letter
- Employer or trade union issued identification card
- Retirement benefit letter
- Life Insurance Policies
- Medical Insurance Company issued identification card
- IRS Form 1099
- Verification of Social Security benefits with the SSA
- Government agency benefit award letters

- Court records (marriage and divorce, judgments or bankruptcy records, real estate or tax notices)
- Other documents that GA determines to be adequate evidence of a valid social security number.

Applicants who do not meet the social security requirements will be denied admission. Residents who do not meet the social security requirements are ineligible for continued assistance, which will be terminated.

4. **Citizenship Requirements:** All applicants must either be citizens of the United States or have the proper paperwork from the Department of Homeland Security (DHS), allowing you residency in the United States. If this documentation is not available upon initial application, the applicant will be given 30 days to provide the necessary paperwork. A declaration of citizenship form must be completed for each household member regardless of age. The applicant must also obtain a U.S. birth certificate or U.S. passport to verify their citizenship along with a state issued photo identification card.

D. **ADMISSION AND CERTIFICATION REQUIREMENT**

The application for admission constitutes the basic record of each family applying for admission. The information submitted by each applicant will be verified to assure that the date upon which determinations are made as to eligibility for admission, total tenant payment and tenant payment to be paid, and size of unit required are full, true and complete.

The Executive Director or his/her personal designee shall certify on every application for admission or continued occupancy that all claims have been verified and that the determination of GA are correct.

1. **Procedure for accepting applications:** Applications can be obtained by mail or at the office located at 501 McDaniel Street. Once the application has been completed with all requested information attached, the application is placed on the waiting list according to time, date and bedroom size order.
2. **Verification of Applicant's Statement and Income:** Applicants and residents shall be required to furnish proof of their statements when required by GA to assure

accuracy. GA must verify the information furnished by the applicant or resident in order to determine eligibility.

3. **Required Verifications/Documentation of Application Data:** It is imperative to verify all claims made by each applicant and/or resident so that proper determination can be made of eligibility, rent and units size needed. Complete and accurate documentation of all data must be maintained at all times. This includes, but is not limited to:
- a. Authoritative written information from all sources concerning income, exclusions, and deductions. Income shall be verified by the source from which it is derived. Expenses shall be verified by recipients of such payments. U.S. Treasury checks will not be photocopied.
 - b. Reproductions or carbon copies of documents which substantiate the applicant's or resident's claims or a brief summary of the pertinent contents. The summaries shall be signed and dated by the staff member who examined them.
 - c. Notarized financial statements showing all income, itemized expenses (do not allow costs of business expansion and amortization of capital indebtedness) and net income of every self-employed person.
 - d. Written records of all data obtained by telephone, personal interview or other means, showing source of information, date and method received, and signature of person who received the information.
 - e. Birth certificates, driver's license to support claim of age.
 - f. Social Security disability award letters, pensions and social security certification of grant for total and permanent disability or doctor's certification that all conditions of disability or handicap, as prescribed by the Social Security definitions, are present to support any claim of disability or handicap.
 - g. Written documentation from drug abuse treatment facility records as to whether the facility has reasonable cause to believe that the applicant/resident or family member is currently engaging in the illegal use of a controlled substance. This information is requested when GA has received information about evidence of prior arrest or conviction, destruction of property, violent activity against another person, or interference with the right of peaceful enjoyment of another resident.

Confidentiality of records will be used the same as with other criminal records received by GA. Consent forms will be obtained from the applicable family member(s).

- h. Bank statements, bank books, stock certificates, and copies of tax returns on real estate, registers of bonds, or any other required documentation of assets value, to support any claims to assets.
- i. Copies of official discharge papers from veterans or servicemen to support their claim, if applicable.
- j. Written records of all determinations of applications for admission and the methods used in making such determinations. The records with respect to applications for admission shall indicate for each application the date and time of receipt; the determination by GA as to eligibility or the ineligibility of the applicant; when eligible, the unit size for which eligible, and the date, location, identification, and circumstances of each vacancy offered and accepted or rejected.
- k. Sources of information to verify the resident selection criteria may include contacts with landlords, employers, social workers, parole officers, court records, drug centers, police department, physicians, and clients. In the event of unfavorable information is obtained relative to GA's selection criteria, consideration shall be given to the time, nature and extent of the applicant's or resident's conduct and to factors which might indicate a reasonable probability of favorable future conduct or financial prospects, such as:
 - (1) Evidence of rehabilitation;
 - (2) Evidence of the applicant family's participation in or willingness to participate in social service or other appropriate counseling service programs and the availability of such programs in the locality; or,
 - (3) Evidence of applicant family's willingness to attempt to increase family income and the availability or employment programs in the locality.
- l. Disclosure of income matching information to GA.
 - (1) Residents must disclose to GA the letter and other information they received from HUD regarding their income (under HUD's income verification initiative).

(2) GA must verify the accuracy of the income data, change rent amounts, or terminate assistance, as appropriate, when subsidy assisted housing residents disclose income information as described in (1) of this section.

M. Enterprise Income Verification: (see page 57 under definition of terms)

The Enterprise Income Verification (EIV) system is a third-party source of income verification that is provided directly by HUD. It contains data showing earned income, unemployment benefits, Social Security and SSI benefits for resident families. HUD requires GA to use the EIV system at. EIV does not provide income information for reports for new admissions, but it does verify if applicant is currently receiving assistance.

N. Existing Tenant Search under EIV - All applicants name and SSN will be verified by the EIV System to identify if applicant may be receiving rental assistance at the time of application processing at another location. The information will be disclosed to applicant prior to move in.

(2) Discuss with the applicant if the report identifies that the applicant or a member of the applicant's household is residing at another location, giving the applicant the opportunity to explain any circumstances relative to his/her being assisted at another location. This may be a case where the applicant wants to move from his/her present locati

4. **Summary of Verified Data:** Verification information is to be checked as it is received. If it is incomplete or the income appears to be less than adequate for the family, immediate steps shall be taken to obtain correct and complete information. Every resource available to GA shall be used to acquire all of the needed information.

If, during the interview, it becomes obvious that the applicant is ineligible, the interview/investigation shall be discontinued and the applicant shall be notified of his ineligibility and the reason(s) for it.

A summary of the verified information shall be prepared immediately to include a determination of eligibility, size of the unit needed, and rent to be paid.

4. **Findings Verified Prior to Admission:** If the verified data used in determining an applicant's eligibility are more than **one month old** at the time an applicant is selected

for admission and the applicant states that no changes have occurred in his or her status, the data will be considered as reflecting the applicant's status at the time of admission. If data on file is between **one and three months old**, inquiries are to be made of the applicant, his replies recorded, and any reported changes which may affect his eligibility are to be reverified prior to leasing. If data on file is **three or more months old**, all factors are to be reverified and findings recorded.

E. ESTABLISHING AND MAINTAINING THE WAITING LIST

A waiting list will be established by completion of a written application form for admission by each applicant. Eligible applications are maintained in the following order; 1) bedroom size; and 2) date and time.

A central waiting list will be maintained in a manner that permits GA to select the person at the top of the waiting list for the next available unit and to indicate the following:

- Head of Household
- Date and time application was taken

Documentation must be maintained in each application file to indicate date and time of application, verification of annual income, assets, assets income, and allowance information; family composition and type, social security numbers of all family members, information used in applicant screening, citizenship or eligible immigration status, letter of eligibility, information indicating when and why the applicant was selected for a unit, a record of the units offered and any rejections.

Vacant Handicap Units: When a handicap unit becomes vacant, GA, before offering such unit to a non-handicapped applicant shall offer such unit:

FIRST: To a current occupant of another unit of the same project, or comparable projects under common control, having handicaps requiring the accessibility features of the vacant unit and occupying a unit not having such features, or if no such occupant exists, then;

SECOND: To an eligible qualified applicant on the waiting list having a handicap requiring the accessibility features of the vacant unit.

When offering an accessible unit to an applicant not having a handicap requiring the accessibility feature of the unit, GA may require the applicant to agree to move to a non-accessible unit when available.

The waiting list will be updated periodically and at least annually, to maintain a current list of applicants. The applicants will be contacted to determine their continued interest in obtaining housing. If the applicants do not respond by the date indicated in the letter or the applicants may have moved and left no forwarding address, the application will be removed from the waiting list.

Mixed Population Developments: GA will extend to elderly families and disabled families equally in determining priority for admission to mixed population developments. GA will not establish a limit on the number of elderly families or disabled families who may be accepted for occupancy in a mixed population development. A mixed population development is a housing development, or portion of the development, that either was reserved for elderly and disabled families at its inception (and has retained that character), or was approved by HUD for preference in tenant selection to elderly and disabled families.

In offering available units to elderly families and disabled families in mixed population developments, GA should first offer units with accessible features to persons with disabilities who require the accessibility features of the unit.

Income Targeting: As required by HUD, GA must lease not less than 40% of the dwelling units that become available for occupancy in any fiscal year to extremely low-income families. To meet this requirement, the following procedure will be followed:

In chronological order, only eligible applicants from the waiting list whose incomes are at or below the extremely low income limit will be selected until the first 40% of expected vacancies in GA is filled. Once this target has been reached, applicants will be admitted in waiting list order.

Opening and Closing the Waiting List: GA will monitor the vacancies and waiting lists periodically and at least annually to ensure that there are enough applicants to fill the vacancies and to ensure that the waiting list average wait for applicants do not exceed one year or more.

1. Closing the waiting list: If it is determined that the average wait for one or more unit sizes is over one year the waiting list will be closed for those particular unit sizes by the following methods:

- Advise potential applicants that the waiting list has been closed and refuse to take additional applications for the unit size that is closed.
- Advertise in the local newspaper and send notices to all agencies listed on GA's Affirmative Marketing Plan to notify potential applicants of the waiting list closure. All advertisement and notices will state the reasons for the refusal to accept additional applications.

2. Opening the waiting list: Once it is determined by GA to open the waiting list the following process will be followed:

- Advertisement in the local newspaper and notifying all agencies listed on GA's Affirmative Marketing Plan to notify potential applicants of the opening of the waiting list.
- All advertisement and notices will include the rules for applying and the order in which applications will be processed also when and where to apply.

All advertising and outreach activities will conform to GA's Affirmative Fair Housing Marketing Plan.

F. TENANT SELECTION POLICIES AND PROCEDURES

In addition to policies, regulations, and priorities established by GA for eligibility and admission to its developments, the GA has adopted and implemented policies and procedures employing standards and criteria for tenant selection. In selecting residents from among eligible applicant families for the composition and size appropriate to available units, GA will take into consideration the needs of individual families for low rent housing and the statutory purpose in developing and operating socially and financially sound low income housing

developments that provide a decent home and a suitable living environment and fosters economic and social diversity in the resident body as a whole.

- To avoid concentration of the most economically and socially deprived families in one or all of the developments operated by GA.
- To preclude admission of applicants whose habits and practices reasonably may be expected to have a detrimental effect on the residents or the environment.
- To maintain a resident body in each scattered site development composed of families with a broad range of incomes and rent paying ability which is generally representative of the range of incomes of the low income families in the GA's area of operation as defined by state law.

1. **Tenant Selection Plan:** Assignment of applicants and units must be conducted in accordance with a Tenant Selection and Assignment Plan that meets HUD requirements and approval. (As part of the selection process, all applicant family annual income must not exceed HUD established income limits for Robeson County. The income limits will vary by family size and GA will admit families up to the established low-income limit.) Unit assignments must be in sequence and must be based on the type of project, size and type of unit required, and date and time of application.

The applicant at the top of the community wide waiting list will be offered a suitable unit. If such offer is rejected, the applicant's name will be moved to the bottom of the waiting list.

If the applicant presents satisfactory evidence that acceptance of any of the offered units would result in undue hardship which is not related to race, creed, national origin, religion, age, sex, handicap, familial status, or language, then the applicant would not be considered to have been offered a unit, and the refusal would not count as a rejection.

If the applicant is willing to accept the unit but is unable to move at the time of the offer and presents clear evidence of his inability to move, to GA's satisfaction, refusal of the offer shall be considered allowable refusal and the applicant's name will not be moved to the bottom of the eligible applicant list.

An applicant, who is dropped from the waiting list because a disability interfered with the ability to respond to GA's request, can be reinstated as a reasonable accommodation.

An applicant will be by-passed on the waiting list if under investigation for fraud by any government agency, until the applicant is convicted or acquitted.

Every application shall contain a record of every unit offered, identification of the development and the unit, the date of each offer, and rejection or acceptance of the unit. The GA shall not, on account of race, color, national origin, religion, familial status, age, sex, handicap or disability, deny to any family the opportunity to apply for admission, nor to deny admission to a particular group or category of eligible applicants such as families with children born out of wedlock, or unwed mothers, nor deny an eligible family the opportunity to lease a unit suitable to its needs in any scattered site development of GA.

The waiting list will be updated periodically and at least annually, to maintain a current list of applicants. The applicants will be contacted to determine their continued interest in obtaining housing. If the applicants do not respond by the date indicated in the letters or the applicants may have moved and left no forwarding addresses, the applications will be removed from the waiting list.

These Policies and any amendments thereto have been adopted by the Board of Commissioners, publicized by posting copies in each office where applications are taken, and upon request, copies will be furnished to applicants or residents. The policies provide for verification and documentation of any information relevant to acceptance or rejection of applicants, including documentation and verification of citizenship and eligible immigration status.

2. **Eligible / Ineligible Applicants:**

- a. **Eligible Applicants:** Applicants determined to be eligible for admission shall be promptly notified of their eligibility status and shall be given an approximate date on which he/she may expect to be offered housing. This notice may be given

either in writing or verbally but the application must be documented to show when and how the notice was given.

b. **Ineligible Applicants:** Ineligible applicants (**those who do not meet the criteria in this policy listed under Eligibility for Admissions page 4-7**) will be promptly notified (certified mail or hand delivery) of the basis for the determination, and of their right to an informal review of the determination. Upon the written request by the applicant within 14 days after determination is made, GA will provide an opportunity to the applicant for an informal review of such determination. Person's with disabilities will be given the opportunity to request reasonable accommodation to participate in the informal hearing process. Where denial of occupancy is based on a criminal record, GA will provide the applicant with a copy of the criminal record and an opportunity to dispute the accuracy and relevance of that record.

3. **Orientation of Families:** Upon determination by the GA staff that an applicant is eligible, then the process of housing the family begins. It is mandatory that the applicant attend an orientation session in order to qualify for housing with GA, so the family is sent a notice to attend an orientation session. These sessions are conducted in individual or group sessions. Applicant families at the top of the waiting list for each bedroom size are notified of the date and time for the orientation session. It is important to conduct these sessions prior to vacancies becoming available so that when units are ready for occupancy, GA will not experience vacancy loss by having to wait for orientation of applicants.

During the orientation, the applicant is introduced to the Housing Program and discussion of such items as the terms of the lease, who can live in the unit, how rent is calculated, choices of rent payments, reporting changes in income and family composition, reexamination procedures, physical inspections, non-payment of rent, evictions, grievance procedures, violation notices, house rules, utility allowances if applicable, security deposit, and other charges under the lease, unit size, terms of occupancy, and the date of admission. Also discussed are the types of transfers, interim changes in rent and family composition, tenant oriented notices, Fair Housing and Equal Opportunity requirements and how it affects them, maintenance charges,

Complaint Procedures, Tenant Selection Policy, GA's One Strike Policy, Pet Policy, and other policies and requirements deemed necessary. The family is required to sign the orientation checklist showing that the above items were discussed with them and they clearly understood. If the applicant fails to attend two (2) consecutive sessions, the application will be placed in the inactive files.

When the family has attended orientation and their name reaches the top of the waiting list, the applicant will be offered a unit. Families will not be housed if they have not attended orientation. Applicants who provide prior notice of an inability to attend orientation will be rescheduled for another orientation session.

If the applicant fails to keep any of the above appointments without good cause, the application will be placed in the inactive files and the family may be required to reapply for assistance.

4. **Leasing:** A lease shall be executed in duplicate, **prior to admission**, by the family head, spouse, and all other adult members of the household accepted as a resident family, and by the Executive Director or his designated representative. The original lease shall be retained by GA as part of the family's permanent records, and an executed copy shall be furnished the family.

Each lease shall specify the unit to be occupied, the date of admission, the size of the unit to be occupied, all family members who will live in the unit, the rent charged, utility allowances, the security deposit, other charges under the lease, and the terms of occupancy. The lease shall be explained again in detail to the applicant family **before execution**. It shall be kept current at all times.

A new lease shall be executed by both parties when a family transfers from one unit to another. When GA receives a request for another family member to become "Head of Household", a new lease shall be executed if the request is approved. The request will not be deemed approved until the new lease is executed by the resident and GA.

During the tenure of the lease agreement, changes in rent shall be made by a written, dated and signed Notice of Rent Adjustment, which shall become a part of the existing lease.

G. SUBSIDY STANDARDS

The following standards shall determine the number of bedrooms required to accommodate each family without overcrowding or over-housing. These standards may be waived only when necessary to achieve or maintain full occupancy and after every effort has been made to stimulate applications from families appropriate to the existing vacancies, or in case of reasonable accommodations for a person with disabilities or emergencies, and at the discretion of the Executive Director. Eligible families of the most nearly appropriate size then shall be assigned to the vacancies with the written understanding that such families will be transferred to units of the appropriate size as soon as such units become available.

Number of Bedrooms	Minimum Number of Persons	Maximum Number of Persons
1	1	2
2	2	4
3	3	6

Assignments shall be made so that persons of the opposite sex, (other than head, spouse, and infants), persons of different generations, children two years and older, and unrelated adults shall have separate bedrooms. Children will not be required to share a bedroom with their parents except with the possible exception of infants. When determining unit size, the Housing Authority will include all children anticipated to live in the unit including:

- Foster Children
- Children expected to be born to pregnant women
- Children whose custody is being obtained by an adult member of the applicant family
- Children who are in the process of being adopted by the applicant
- Children temporarily absent from the family because of placement in foster care
- A live-in attendant may be assigned a separate bedroom
- Separate bedroom may be assigned to a handicapped or disabled family member

Child Custody: If an applicant claiming a child as a family member does not have full custody of the child, or if the child lives only part of the time with the applicant, GA must make a determination whether to count the child as part of the applicant's family. GA may

consider custody and the amount of time the child spends with the applicant in making this decision.

If the child does not currently reside with the applicant, GA may consider the child to be a part of the applicant's family if there is evidence that the child would reside with the applicant if the applicant were admitted to housing.

The same child cannot be counted more than once (i.e., to make two single applicants each qualify as a "family").

If the child is determined to be part of the family, the child is a full family member and has the same status in determining income and deductions that any other child would have.

H. PHYSICAL INSPECTIONS

Prior to admission, annually, and when the unit is vacated, the resident shall make a physical inspection of the unit with a duly authorized GA representative. The Housing Quality Standards Inspection Form shall be used to inspect the unit and shall be signed by the family head and the designated GA representative. The inspection form shall be executed in duplicate. GA shall retain the original copy and a copy will be furnished the family, showing the condition of the unit and the equipment provided. The initial inspection report shall serve as the basis for determining maintenance charges to be passed on to the family.

When a resident is transferred, an inspection will be done on the vacated unit to be sure it is left in a reasonably clean manner. The resident will be given the opportunity to do a more thorough cleaning should the inspection indicate the need. If the resident chooses not to clean the vacated unit in a reasonable manner, all extra cleaning services and damages other than normal wear and tear will be assessed and will be payable **in full** at the next statement date, in accordance with the Maintenance Charge List.

I. ANNUAL ELIGIBILITY REEXAMINATION

- For families who pay an income-based rent, GA shall reexamine the income, family composition and other circumstances of all families in occupancy at least annually, and more frequently if necessary, to determine whether the rental amount paid by the resident shall be increased, decreased or remain the same, whether the size of the unit occupied by the resident is appropriate to the resident's needs, and to assure that residency in GA is restricted to families meeting the eligibility requirements for continued occupancy.

The effective date of annual reexamination established by GA is **October 1st**. When requested by GA, the family agrees to furnish accurate and timely information in order to determine if the family is eligible for continued occupancy. The family will complete an Application for Continued Occupancy when notified to do so by GA. Verification, Consent Forms, and Certifications will be obtained, and determinations made in accordance with the approved GA Rent Schedule and this Occupancy Policy. The family will be notified in writing 30 days prior to the effective date of reexamination of any changes in eligibility, rent or unit size and of any misrepresentation or any lease violations revealed by the reexamination, and the corrective action to be taken. The refusal of the resident to attend the scheduled annual reexamination or furnish the information required by GA in a timely manner, is considered grounds for least termination. The resident agrees to comply with GA request for verifications by signing the release forms for third-party sources, presenting documents for review, or providing other suitable forms of verification information.

The same criteria of resident suitability that GA uses for applicants shall be used for evaluating a person joining a family already in occupancy, or a remaining member of the household to determine if that person should be allowed to continue in occupancy. GA will make a determination as to whether or not the person meets the criteria prior to adding the person's name to the family's lease or executing a new lease with the remaining family member.

When GA determines the amount of Rent (Total Tenant Payment minus GA's Schedule of Utility Allowances) payable by the resident or determines that the resident must transfer to another unit based on family composition, or determines the family ineligible, GA shall notify the resident in writing of the new amount, the effective date of the change, and/or transfer, or the date of lease termination. The Notice shall state that the resident may ask for an explanation of how the amount was computed by GA, or the determination made for change of unit size or breach of the lease, stating the specific grounds for the determination by GA; and that if the resident does not agree with the determination, the resident shall have the right to request a hearing under the GA's grievance procedure. If the resident asks for an explanation, the GA shall respond within a reasonable time.

The Notice will be sent to the family at least 30 days before the effective date of the change as stated in the Notice.

If the family composition no longer conforms to GA's subsidy standards, the resident agrees to transfer to an appropriate size unit upon proper notice by GA that such unit is available. Failure to transfer to the correct unit size is grounds for termination of the lease.

If the family causes an undue delay in the reexamination process, GA will implement any rent increase retroactive to the effective date of reexamination. Rent decreases due to a delay caused by the family, will become effective the first day of the month following completion of the reexamination process.

The resident will accept a Notice outlining the change(s) as an amendment to his/her lease. This Notice will advise the family of the opportunity for them to request a hearing regarding the change(s).

1. **Special Reexaminations:** If due to instability of family income/or family composition, it is impossible to determine annual family income reasonably accurately, a temporary determination of income and rent is to be made and special reexamination shall be scheduled for 30, 60, or 90 days, depending on the circumstances. The resident shall be notified in writing of the effective date of the special reexamination.

If the family income can be estimated at the time, the reexamination shall be completed and actions taken. If a reasonable anticipation of income still cannot be made, another special reexamination shall be scheduled for 30, 60, or 90 days until a reasonable estimate can be made. Rents determined at special reexamination shall be made effective the first of the month following the final determinations.

2. **Interim Redetermination of Rent:** During the period between Annual Reexamination, the resident will be on a modified interim reporting basis. This means the resident needs to report changes in income that reduces/increases the family income, or a change in family composition. A family also may request an interim redetermination of family income or composition because of any changes since the last determination. In making an interim redetermination, the income change 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. Examples of changes to request redeterminations of rents may be:

- a. Decrease in income because of changed circumstances such as:
 - (1) Loss or reduction of employment
 - (2) Death in the family
 - (3) Reduction in or loss of earnings or other assistance
 - (4) When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State, or local assistance program
 - (5) When the family would be evicted as a result of the imposition of the minimum rent requirement
 - (6) Expiration of a welfare initiated time limit which results in a reduction of income
- b. Increase in expenses because of changed circumstances such as:
 - (1) Medical Costs
 - (2) Child Care
 - (3) Transportation
 - (4) Education
- c. Change in family composition such as:
 - (1) Marriage
 - (2) Divorce
 - (3) Removal of family member
 - (4) Birth of family member
 - (5) Death of family member
 - (6) Addition of another family member
- d. Other circumstances such as:
 - (1) Inclusion of income of family members not previously included in total annual income
 - (2) To correct an error in connection with previous rent determination
 - (3) Resident is paying zero rent which is less than the minimum rent required
 - (4) Change in Utility Allowance Schedules
 - (5) Changes in employment

A hardship situation is interpreted to mean the occurrence of a situation lasting for a period of no less than thirty (30) days which would warrant a reduction in rent pursuant to this Policy. The 30-day period begins at the time the hardship is reported to GA by the resident.

Once the resident's rent is adjusted downward, GA will notify the resident in writing that the resident must report any and all changes in income and/or family composition until the next reexamination. These changes must be reported to the GA within 10 days after they have occurred. Failure to report the changes are grounds for lease termination. Changes in family income or other circumstances that result in adjustment in rent must be verified.

If it is determined that the resident misrepresented and/or failed to report accurately and on a timely basis (within 10 days of the change) so that the resident is paying less rent than should have been charged, an increase in rent shall be made retroactively to the date that the increase would have taken effect. Furthermore, the resident's misrepresentation and/or failure to report facts upon which the rent was based shall be grounds for lease termination. The resident will be required to pay within 90 days the difference between the rent paid and the amount that should have been paid.

If management determines that a resident intentionally or deliberately misrepresented their income, assets, child care, or family composition, which resulted in their being classified as eligible when in fact they were ineligible, and such misrepresentation was substantial, the resident will be given notice of eviction at the time the misrepresentation is discovered, whether the resident is or is not eligible at the time the misrepresentation is discovered. The resident has the right to request a hearing according to the grievance procedure.

4. **Treatment of Income Changes Resulting From Welfare Program Requirements:**

GA must not reduce the annual income of a family residing in housing because of a reduction in the family's welfare assistance specifically because of fraud or failure to participate in an economic self-sufficiency program or comply with a work activities requirement. A reduction in welfare assistance is not to be treated as failure to participate in an economic self-sufficiency program or to satisfy a work activities requirement if the reduction results from:

- a. The expiration of a lifetime limit on receiving benefits;
- b. When a family has sought but cannot find employment; or

- c. The family has complied with welfare program requirements but loses welfare because of a durational time limit such as a cap on welfare benefits for a period of no more than two years in a five-year period.

When a family requests a rent reduction based on a reduction in family income from welfare, GA must obtain written verification from the welfare agency of the basis for the reduction. If the reduction is specifically the result of the family's failure to participate in an economic self-sufficiency program or comply with work activities requirements or fraud by the family, GA must not reduce the family's rent.

GA must notify families who are adversely affected by the requirements of this section that they have the right to review through the GA's grievance procedure.

5. **Minimum Rent:** A family must pay at least a minimum rent established by GA. The minimum rent includes tenant rent plus any utility allowance. GA will grant an exemption from payment of this minimum rent if the family is unable to pay that rent as a result of financial hardship as described herein. GA has established a minimum rent of \$25.00.
6. **Hardship Exemption:** In situations where paying this minimum rent results in hardship circumstances for the resident, the following statutory minimum rent hardship exemption policies have been established:
 - a. If a family paying the minimum rent of \$25.00 requests a hardship exemption, the minimum rent requirement is immediately suspended beginning the month following the hardship request, until a determination is made that there is a hardship, as covered by the statute, and the hardship is either temporary or long term.
 - b. If GA determines that there is a qualifying hardship, but that it is temporary, GA will reinstate the minimum rent from the time of suspension. Although GA cannot evict the family for nonpayment of the amount of minimum rent in excess of tenant rent otherwise payable during the 90-day period beginning on the date the family requested an exemption, the GA will offer the family a reasonable repayment agreement for the amount of back rent owed.

- c. If GA determines that there is no qualifying hardship exemption, GA will reinstate the minimum rent including the back payment for minimum rent, from the time of suspension, on terms and conditions outlined in a notice to the family.
 - d. If GA determines that there is a qualifying long-term financial hardship, GA will exempt the family from the minimum rent requirements.
 - e. Proper verification and documentation will be obtained and maintained in the files.
 - f. Examples of financial hardships include the following situations:
 - The family has lost eligibility for and is awaiting an eligibility determination for a Federal, State, or local assistance program
 - The family would be evicted as a result of the imposition of the minimum rent requirement
 - The income of the family has decreased because of changed circumstances, including loss of employment
 - A death in the family has occurred
 - Other circumstances determined by GA
7. **Appeal of Financial Hardship Determination:** A family who appeals a financial hardship determination through the GA's grievance procedure is exempt from any escrow deposit that may be required by the regulations governing these procedures.

J. CHANGES IN RENTS

1. **Increases in Rent:** Increases in rent are to be made effective the first day of the second month following the month in which the change occurred. Increases in rent due to an error made at a previous rent determination will become effective the first day of the month following the correction.
2. **Decreases in Rent:** Decreases in rent are to be made effective the first day of the month following the month in which the decrease occurs. However, no decrease will be made until the decrease has been verified. At the discretion of the Executive Director, temporary adjustments may be made subject to verification of the decrease. In correcting errors, decreases shall be made retroactive to the date of the error.

Once the resident's rent is adjusted downward, the resident must report any and all changes in total family income and family composition within ten days after the changes are incurred and the resident's rent will be adjusted accordingly.

K. TRANSFER POLICY

If it is found that the unit size is no longer appropriate to the family's needs, GA shall send the family written notice to transfer to the correct size unit in accordance with the Subsidy Standards adopted within this Occupancy Policy. The family agrees to transfer to another unit of the appropriate size or design. In the case of an involuntary transfer, the resident shall be given 30 days in which to move upon receipt of the transfer notice. A resident will be required to pay the HUD-approved market rent if the resident refuses to transfer.

Transfers shall be made to correct occupancy standards and shall take precedence over new admissions. Residents shall not be transferred to a unit of equal size between scattered site developments or within a development, except for alleviating hardships as determined by the Executive Director.

Transfers for the convenience of the resident may be permitted because of such reasons as the proximity of the resident's job. The cost of such transfers will be borne by the resident.

Residents will either be reimbursed for the costs incurred due to involuntary transfers or the GA will provide personnel and vehicles for the transfers to minimize the cost involved.

If a resident makes a written request for special unit features because of a documented disability or handicap, GA will either modify the resident's unit or transfer the resident to another unit with the requested features. If a resident is transferred as a reasonable accommodation to a household member's disability, then GA must pay the costs associated with the transfer unless doing so would be an undue financial and administrative burden.

If a resident without disabilities or handicaps is housed in a unit with special features and another family with disabilities should need the unit, the family without disabilities must transfer to another unit without such features, upon appropriate notice.

GA may move a resident into another unit if it is determined necessary to rehabilitate the resident's unit.

Before a family can be transferred a GA representative will conduct a pre-move out inspection on the present unit of the family. If this inspection reveals excessive damage to the unit, beyond normal wear and tear, and a housekeeping problem is present the resident will be denied a transfer. Proper notice of at least 48 hours will be issued to the resident to let them know of the planned inspection.

Damages to the unit will be repaired and the resident charged accordingly. Housekeeping conferences will be scheduled and attendance is mandatory. Within six months a reinspection will be performed, and if marked improvement is noted, and all classes attended, then the resident will be put back on the transfer list.

Involuntary transfers are subject to the grievance procedure and no such transfers may be made until either the time to request a grievance has expired or the procedure has been completed.

Only one unit will be offered to a family unless there is a hardship situation as determined by GA. If the resident refuses the offered unit, the lease may be terminated by GA by giving a 60-day notice to the resident.

Transfers of residents to other units shall be made without regard to race, color, creed, national origin, religion, handicap, sex, or familial status.

L. SECURITY DEPOSIT

The amount of Security Deposit charges is one month's total tenant payment. The applicant agrees to pay the security deposit on or before the occupancy date. Under extenuating circumstances, and at the discretion of the Executive Director, the security deposit may be paid in monthly installments as follows: One-half (1/2) of the security deposit may be paid on the occupancy date with the remainder paid in two monthly installments due the two following months after occupancy. Failure of the resident to pay the security deposit within the time provided by the GA shall constitute grounds for termination of the lease.

The amount of security deposit will remain the same unless the security deposit policy is changed per HUD and a Board resolution.

The security deposit may not be used to pay rent and other charges while the resident is in occupancy. The security deposit will be returned to the resident within 30 days after vacating provided the unit and equipment have been inspected by GA and found to have been left clean; all rents and other charges of whatever kind have been paid; all trash and debris have been removed by the resident; there is no damage to the unit or equipment beyond normal wear and tear; and the keys to the unit and mailbox have been returned to the GA office.

The security deposit will be deposited in a savings account at the following financial institution: First Bank.

M. MISREPRESENTATION BY THE RESIDENT

If a resident is found to have made misrepresentations at any time which resulted in his being classified eligible, when in fact, he was ineligible, he may be required to vacate, even though he may since have become eligible. If such misrepresentation resulted in his paying a lower rent than was appropriate, he shall be required to pay the difference between the actual payments and the amount which should have been paid. In justifiable cases, GA may take such other action as it deems necessary.

If it is found that a resident is paying less than he should have been paying, and this is due to an error by GA, the rent shall be adjusted and the resident charged the correct rent. The resident shall not be charged any retroactive rent due to an error by GA.

N. TERMINATION AND EVICTIONS

All lease terminations and evictions will be processed in accordance with the GA's current lease and grievance procedure. The GA's Lease and Grievance Procedure is incorporated into this policy by reference.

The lease may be terminated only for serious or repeated violations of material terms of the lease, such as failure to make payments due under the lease or to fulfill the resident's obligations, or for other good cause. GA shall give written notice of the proposed termination, stating the specific reasons for the termination and informing the resident of his/her right to make such reply as he/she may wish, and of the resident's right to examine GA documents that are directly relevant to the termination or eviction.

A family will be evicted after three (3) lease violations within a twelve (12) month period. GA will not dismiss the action to evict the resident even if the resident makes an offer to pay the rent.

When GA is required to give the resident the opportunity for a grievance hearing, the notice shall inform the resident of his/her right to request such a hearing and the procedure to be followed in obtaining such a hearing, as outlined in the GA's grievance procedure.

If a hearing is held and the decision of the hearing officer is in favor of GA, a Notice to Vacate shall be issued in writing and specify that if the resident fails to quit the premises within the applicable statutory period, or on the termination date stated in the Notice of Termination, whichever is later, appropriate action will be brought against the resident.

A written record of every termination and/or eviction shall be maintained by GA and shall contain the following information:

- Name of resident, number and identification of the occupied unit
- Date and copy of Notice to Terminate or Vacate and any other notices required by state or local law; these notices may be on the same form and will run concurrently
- Specific reason(s) for the Notices (i.e. if a resident is being evicted for undesirable actions, the record shall detail the actions for which the eviction has been instituted and the section of the lease violated); and other facts pertinent to the issuing of the Notices described in detail;
- Date and method of notifying resident of reasons and showing a summary of any conferences with resident, including dates, names of conference participants and conclusions;
- Dated and signed records of minutes of any hearing held;
- Date and description of final action taken; and
- Date and copy of Notice to Vacate.

II. OCCUPANCY PROCEDURES

A. RECEIPT OF APPLICATIONS

Each application constitutes the basic legal record which supports the Fee determinations of eligibility status, rent and unit size for which the applicant and/or resident is qualified. The application for admission also constitutes the basis for establishing the applicant's priority status for selection. The following procedures shall be followed in processing all applications:

1. All entries by applicants and GA personnel are to be made in ink, ballpoint pen or typed.
2. Any changes are to be made by drawing a single line through the original entries and entering the correct data. The reason and authority for each change shall be noted in the record, which than shall be dated and initialed by the person making the change.
3. The date and time of receipt of each application for admission shall be shown in appropriate location on the application.

4. When the applicant/resident and interviewer have insured that every blank is complete (exclusive of those provided for GA determinations), both shall sign and date the application in the appropriate spaces. No blanks shall be left open; those which are inapplicable to a particular applicant/resident shall be completed with NA (Not Applicable), "NO" or "NONE".
5. If during the interview, it becomes obvious that the applicant definitely is ineligible, he/she will be so informed and the reason(s) fully explained. His application then shall be classified as "ineligible". The file shall be documented to show when and how the applicant was informed and the reasons for his ineligibility.
6. Each applicant determined eligible for admission shall be notified in writing of his eligibility status and the appropriate date occupancy insofar as that date can be reasonably determined.
7. The active applications and all materials relating to them are to be kept current at all times and shall be arranged in the following order:
 - a. Applications Pending Verification
 - (1) Bedroom size needed
 - (2) Alphabetical sequence
 - b. Eligible Applications
 - (1) Bedroom size needed
 - (2) Date and Time

All active applications shall be purged annually. Letters will be sent to each applicant family inquiring of their continued interest and giving them a specific date to respond or the application will be retired from the active files. Undelivered letters with their envelopes shall be attached to the respective applications as evidence of the unsuccessful efforts to locate the applicants. Each retired application shall be documented with the date of retirement, the reason, and the initials of the person making the determination. It shall show the dates of any telephone calls, personal contacts and the results.

Inactive and Ineligible Applications should be filed in alphabetical order by years in which deactivated or determined ineligible. Applications that have been inactive for six (6) months or longer will be disposed of. These applicants must reapply if interested at a later date.

B. ANNUAL INCOME

Annual income means 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 in Part "2" of this section.
- Annual Income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

1. **Annual income includes, but is not limited to:**

- a. The full amount, before any payroll deductions of wages and salaries, overtime pay, commissions, fees, tips, bonuses and other compensation for personal services.
- b. The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Services regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursed of cash or assets invested in the operation by the family;
- c. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph 6 of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000 annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;

- d. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability, or death benefits and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (2)(r) of this section);
- f. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (2)(c) of this section);
- g. Welfare Assistance
 - The amount of reduced welfare income that is disregarded specifically because the family engaged in fraud or failed to comply with an economic self-sufficiency or work activities requirement.
 - If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance to be included as income shall consist of:
 - The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
 - The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.
 - Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling unit;
 - All regular pay, special pay and allowance of a member of the Armed Forces (except as provided in paragraph (2)(6) of this section);
 - Relocation Payments.

2. **Exclusions from Annual Income:** Annual income does not include:

- a. Payments received for the care of foster children or foster adults (usually people with disabilities, unrelated to the tenant family, who are unable to live alone);
- b. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses;
- c. Amounts received by the family, that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- d. Income of live-in-aide;
- e. The full amount of student financial assistance paid directly to the student or to the educational institution;
- f. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
- g. Amounts received under training programs funded by HUD;
- h. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligible and benefits because they are set aside for use under a Plan to Attain Self Sufficiency (PASS);
- i. Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.), and which are made solely to allow participation in a specific program;
- j. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for GA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No resident may receive more than one such stipend during the same period of time;
- k. Incremental earnings and benefits resulting to any family member from participating in qualifying state or local employment training programs (including training programs not affiliated with local government) and training of a family

member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

- l. Temporary, non-recurring or sporadic income (including gifts);
- m. Reparation payments paid by a foreign government by persons who were persecuted during the Nazi era;
- n. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);
- o. Adoption assistance payments in excess of \$480 per adopted child;
- p. The earning and benefits to any family member resulting from the participation in a program providing employment training and supportive services in accordance with the Family Support Act of 1988, section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable Federal, State, or local law during the exclusion period. For purposes of this paragraph, the following definitions apply:
 - Comparable Federal, State or local law means a program providing employment training and supportive services that:
 - Is authorized by a Federal, State or local law;
 - Is funded by the Federal, State or local government;
 - Is operated or administered by a public agency; and
 - Has as its objective to assist participants in acquiring employment skills.
 - Exclusion period means the period during which the family member participates in a program described in this section, plus 18 months from the date the family member begins the first job acquired by the family member after completion of such program that is not funded by public housing assistance under the 1937 Act. If the family member is terminated from employment with good cause, the exclusion period shall end.
 - Earnings and benefits means the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job;
- q. Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum or in prospective monthly amounts;

- r. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;
 - s. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
 - t. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to GAs and housing owners identifying benefits that qualify for this exclusion. Updates will be published and distributed when necessary.
3. **In addition to the exclusions from annual income** covered in Section “2” of this section, a GA may adopt additional exclusions from earned income, without HUD approval, pursuant to an established written policy. In establishing such a policy, GA must adopt one or more of the types of earned income exclusions, including variations thereof as set out in HUD regulations. GAs will have to absorb any loss in rental income resulting from adoption of any of the optional earned income exclusions.
4. **If it is not feasible to anticipate a level of income over a 12-month period**, the income anticipated for a shorter period may be annualized, subject to a redetermination at the end of the shorter period.
5. **Programs under the Domestic Volunteer Services Act include:**
- VISTA - Volunteers in Service to America
 - RSVP - Retired Senior Volunteer Program
 - SCORE - Service Corps of Retired Executives
 - FGP - Foster Grandparents
 - SCP - Senior Companions Programs
 - ACES - Active Corps of Executives

6. **Programs under Title IV of the Higher Education Act of 1965 include:**

- Basic Educational Opportunity Grants (Pell Grants)
- Supplemental Opportunity Grants
- State Student Incentive Grants
- College Work Study
- Byrd Scholarships

7. **Programs under Title V of the Older Americans Act include:**

- Green Thumb
- CSEP - Senior Community Services Community Employment Program
- AARP - American Association of Retired Persons
- NCOA - National Council on Aging
- National Council of Senior Citizens (Sometimes called Senior Aides)
- U.S. Forest Service
- NCBA - National Caucus Center for Black Aged
- Urban League
- National Association for the Spanish Elderly

8. **Vocational Work Adjustment Training Program:** This program is not state funded but is a private non-profit agency. **The income must be counted.**

C. NET FAMILY ASSETS

Net family assets is the net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD Homeownership Programs.

Net cash value is the dollar amount the family would receive if the asset were converted to cash. The cash value of an asset is determined as follows:

$$\begin{array}{r} \text{Fair Market} \\ \text{Value} \\ \text{Converting} \end{array} \text{ MINUS } \begin{array}{r} \text{Unpaid} \\ \text{Encumbrances} \end{array} \text{ MINUS } \begin{array}{r} \text{Reasonable} \\ \text{Costs due to} \\ \text{Assets to Cash} \end{array} = \text{CASH VALUE}$$

In determining net family assets, GA shall include the value of any business or family 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, whichever is applicable, in excess of the consideration received therefore.

Business assets are not considered in determining the value of the net family assets; however, if business assets have been disposed of for less than fair market value in the two years preceding the effective date of the reexamination or move-in, the difference between the amount and the fair market value is included in net family assets.

Costs for disposing of certain assets that must be verified are:

- Settlement costs for selling real property;
- Brokerage fees to dispose of stocks and bonds;
- Interest penalties for early withdrawal of IRAs; and
- Keogh's and certificates.

1. **Assets Inclusions:**

- a. **Cash held in savings and checking accounts, safety deposit boxes, homes, etc.**
Generally, for savings accounts, use the current balance and for checking accounts the average balance over the last six months. GA may choose to disregard a nominal amount in a family's checking account, which is required to meet normal day-to-day needs.
- b. **Trusts** include the value of any trust available to the household. (Do not include irrevocable trusts, which are ones that no family member can control.)
- c. **Equity in rental property or other capital investments** include the current market value less an unpaid balance on any loans secured by the asset less reasonable costs incurred in selling the asset.
- d. **Stocks, Bonds, Treasury Bills, Certificates of Deposit, Money Market Funds.**
- e. **Individual Retirement and Keogh Accounts** are included because participation in such retirement savings accounts is voluntary and the holder has access to the funds, even though penalty may be assessed.

f. **Retirement and Pension Funds:**

- (1) While the person is employed include only amounts the family can withdraw without terminating employment.
- (2) At retirement or termination of employment if benefits will be received in a lump sum, include the benefits in net family assets. If benefits will be received through periodic payments, include the benefits in annual income.

g. **Lump Sum Receipts** include inheritances, capital gains, one-time lottery winnings, and settlements on insurance and other claims. (Do not include lump-sum receipts that must be counted as income.)

2. **Assets Exclusions**

- Necessary personal property (clothing, furniture, cars, etc.)
- Vehicles specially equipped for the handicapped
- Irrevocable trust
- Interest in Indian trust lands
- Jewelry and art (unless held as investments)

D. **ADJUSTED INCOME**

Adjusted income means annual income, as determined by the GA of the members of the family residing or intending to reside in the dwelling unit, after making the following deductions:

1. **Mandatory Deductions.** In determining adjusted income, GA must deduct the following amounts from annual income:

- a. \$480 for each Dependent;
- b. \$400 for any Elderly Family or Disabled Family;
- c. The sum of the following to the extent the sum exceeds three percent of annual income:
 - (1) Unreimbursed medical expenses of any elderly family or disabled family; in accordance with HUD Notice H04-11 dated July 15, 2004.
 - (2) Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with a disability, to the extent necessary to enable any member of the family (including the member with a disability) to be employed;

- d. Any reasonable child care expenses necessary to enable a member of the family to be employed or to further his other education; and
 - e. The amount of any earned income of a family member (other than the family head or spouse) who is not 18 years of age or older.
2. **Permissive Deductions.** GA may establish other deductions from annual income but will identify them in this Occupancy Policy or Addendum thereto, and will grant them to every family who qualifies prior to implementation.

E. INCOME CHANGES FROM WELFARE PROGRAM REQUIREMENTS

The annual income of a family residing in assisted housing will not be reduced because of a reduction in the family's welfare assistance specifically because of fraud or failure to participate in an economic self-sufficiency program or comply with a work activities requirement. A reduction in welfare assistance is not to be treated as failure to participate in an economic self-sufficiency program or to satisfy a work activities requirement if the reduction results from:

- The expiration of a life time limit on receiving benefits;
 - When a family has sought but cannot find employment; or
 - The family has complied with welfare program requirements but loses welfare because of a durational time limit such as a cap on welfare benefits for a period of no more than two years in a five-year period.
1. **Verification:** When a family requests a rent reduction based on a reduction in family income from welfare, GA will obtain written verification from the welfare agency of the basis for the reduction. If the reduction is specifically the result of the family's failure to participate in an economic self-sufficiency program or comply with work activities requirements or fraud by the family, GA will not reduce the family's rent.
 2. **Notification to Families:** The GA will notify families, who are adversely affected by the requirements of this section, that they have the right to a review through the GA's grievance procedure without paying a deposit in escrow.

F. UTILITIES AND UTILITY ALLOWANCES

Utilities mean water, electricity, other heating, refrigeration and cooking fuels, trash collection, and sewerage services. Telephone service is not included as a utility.

GA and Resident Furnished Utilities means the GA and Resident agree to furnish utilities as shown below:

- GA agrees to furnish, water, sewerage service, and garbage pick-up. The resident agrees to furnish electricity.

A stove and refrigerator is furnished in each unit. The resident agrees not to use unvented space heaters in the unit at any time.

G. RENT COLLECTION POLICY

Rent is due and payable on the first (1st) day of each month. A grace period until the sixth (6th) day of the month is given each resident to pay the full rent. If rent has not been paid by the sixth (6th) day of the month, a \$15 late fee will be charged.

An extension of time for paying rent may be granted at the discretion of the Executive Director, provided the resident has requested the extension in person and prior to the due date of the rent. The resident must provide verification of the reasons for the request. The entire Rent Collection Policy is posted in the Management Office and made a part of this Policy by reference.

H. OCCUPANCY BY POLICE OFFICERS

For the purpose of increasing security for the residents, GA will allow officers, who would not otherwise be eligible for public housing, to reside in a unit, when deemed necessary. GA will include in its Annual Management Plan the number, location of the units to be occupied by police officers, and the terms and conditions of their tenancies. A police officer is determined by GA 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 agency may qualify.

I. TRESPASS POLICY

It is the policy of GA that unauthorized persons may not congregate on, enter on or remain on GA premises **without the consent of GA**. If a resident is charged with any illegal drug activity whether on or off premises, their Lease will be terminated and the individual banned from all premises maintained by GA. Any guest or visitor charged with illegal drug activity shall be banned immediately. Prosecution for trespassing will be sought should a banned

person return to the premises after being forbidden to do so. A complete list of persons banned from GA premises shall be maintained by GA and the police department. Additionally, a list shall be posted in the management office for review by residents.

J. ABSENCE FROM UNIT

Absence means that no family member is residing in the unit. GA and the Department of HUD require reporting changes in the family composition. The family is required to report to GA if the family will be absent from the unit for more than 30 consecutive days. The resident is required to notify GA before moving from the unit, and to furnish information regarding any absence family member. Any household member will be considered permanently absent if away from the unit for 60 consecutive days, unless approved by GA.

The family may be absent from the unit for short periods of time, but if absent from the unit for a period of more than 180 consecutive calendar days, the unit will be considered to have been vacated and the assistance will be terminated.

The family must supply any information or certification requested by GA to verify that the family is living in the unit, or relating to family absence from the unit, including any GA-requested information or certification on the purposes of family absences. The family must cooperate with the GA for this purpose, and must promptly notify GA of any absence from the unit in accordance with this policy.

Absences due to hospitalization or sickness by a family member will be verified and if it is determined that the family member will return home within 60 days, the family will not be considered permanently absent, provided the family's share of the monthly rent and the utilities payable by the family continue to be paid. However, if there is no chance of the family member returning to the unit within 60 days, the family member will be considered permanently absent, and if this family member is the sole member of the household, housing assistance will be terminated.

Absences due to family vacations or other reasons that are longer than 30 days must be approved by GA in writing. Absences for more than 60 consecutive days due to being in a drug treatment center or imprisonment will be considered permanently absent, unless approved by GA.

GA will make a determination as to whether the imprisonment was due to drug-related or violent criminal activity and will be handled on a case by case basis and a determination made by GA after review of each particular circumstance.

If both parents are absent from the household and a caretaker has been placed in the home by the courts or an approved placement agency such as Social Services, the caretaker will be considered a visitor for the first 30 days by GA. The Lease will be transferred to the caretaker if the court has awarded custody or legal guardianship to the caretaker by the end of the 30-day period. The caretaker will be allowed to remain in the unit as a visitor until a determination of custody is made by the court. The income of the caretaker will be counted pending a final disposition of the custody award.

If a resident family includes a child or children absent from the home temporarily due to placement in foster care, GA will determine from the appropriate agency when and if the children will be returned to the home. If the time period is more than 180 days or the children have been removed permanently, the name(s) of the absent child or children will be removed and the rent redetermined.

An adult child who goes into the military service and leaves the household will be considered permanently absent.

A household member subject to a court order restricting the household member from the home for more than 180 days will be considered permanently absent.

The family may choose whether to consider a full-time (other than head or spouse), who attends school away from home but lives with the family during school recesses, temporarily or permanently absent. If the family chooses the full-time student to be permanently absent, the student will not be included on the lease, income of the student will not be included in total income, and the student will not be included in determining unit size for the family.

A person with a disability requesting an extension of time as an accommodation will be granted the extension as long as the extension is within the 180-calendar day limit.

An adult family member who leaves the household for any reason will be determined permanently absent upon verification by GA. The change in family composition must be reported to GA within ten (10) working days in accordance with procedures outlined in this Plan.

GA will use various techniques to verify family occupancy or absence, including letters to the family at the unit, the post office, phone calls, visits or inquiries to neighbors. All inquiries will be documented in the files.

K. VISITORS

Visitors are permitted by residents, provided they are reported to GA within 72 hours of their arrival or prior thereto. Visits not exceeding 14 days may be authorized by GA. Written approval at the discretion of the manager, based on the circumstances, must be obtained for guest visits of more than 14 days. Visitors remaining beyond this period shall be considered trespassers and the family head shall be guilty of breaching the Lease. The family must prove to GA that the person is a visitor. In the absence of such proof, the person will be considered an authorized family member and assistance will be terminated, due to the family not obtaining prior approval for the additional family member. NOTE: Residents are responsible for the actions and conduct of their guests in accordance with the Lease.

1. In accordance with the Lease, roomers and lodgers shall not be permitted to occupy a unit, nor shall they be permitted to move in with any family occupying a GA unit. Violation of this provision is grounds for Lease termination.
2. Residents of GA will not be given permission to allow a former resident of GA who has been evicted to occupy the unit for any period of time. Violation of this requirement is grounds for Lease termination.
3. A minor will be considered an eligible visitor and not a family member if in the household for less than 182 days per year in a joint custody arrangement.
4. College students and minors who were part of the family but now live apart from home during the school year, and are not considered household members, may visit for up to 90 days per calendar year without being considered a household member during semester/school breaks.

L. POLICY REGARDING REPAYMENT OF AMOUNTS OWED GA

Applicants who have no other negative comments on previous housing forms except balances owed will be accepted if balances are paid in full. Applicants and former residents who have been evicted for non-payment of rent, poor housekeeping or other lease violations will not be accepted and must wait one (1) year before being able to reapply. After one (1) year if the applicant can provide a good rent paying record from the most recent landlord or mortgage company for a period of 12 consecutive months, the application will be processed.

M. FAMILY BREAK-UP

GA has the authority to decide which family member(s) continue to reside in the unit should the family break-up. Since in most cases this situation can be very delicate, GA will make the decision on a case-by-case basis as to who will continue to reside in the unit. In making the decision, GA will consider the interest of any minor children, or of ill, elderly or disabled family members and remaining family members, or if a family member was forced to leave the unit as a result of actual or threatened physical violence against any family member by a spouse or other household member.

If a court determines the disposition of property between members of the assisted family in a divorce or separation under a settlement or judicial decree, GA is bound by the court's determination of which family members continue to receive assistance in the program.

N. CLARIFICATION OF CERTAIN DEFINITIONS AND TERMS

1. **Adult Family Member**: Head and spouse, regardless of age or student status; and all other family members who are 18 years of age or older.
2. **Gross Wages and Salaries, Overtime Pay, Commission and Fees**:
 - A construction worker's gross salary and overtime pay
 - A sales person's gross salary plus commission
 - Tips and bonuses — A waiter's gross salary plus tips
 - A factory worker's gross salary plus Christmas bonus
3. **Interest, Dividends and Net Income from Real or Personal Assets**: Dividends and stocks; interest on passbook savings accounts; interest on certificates of deposit; net income, after expenses, for rental property.

In determining net income from the operation of a business or profession, GA may deduct an allowance for depreciation on property used in a business or profession.

The depreciation allowance must be based on the straight-line method or depreciation used for tax purposes under the Internal Revenue Service requirements.

Withdrawals of cash or assets from the operation of a business or profession are included in income unless they are reimbursement of cash or assets invested by the family.

Business assets are not considered in determining the value of net family assets; however, if business assets have been disposed of for less than fair market value in the two years preceding the effective date of the reexamination or move-in, the difference between the amount realized and the fair market value is included in net family assets. In this regard, business assets are treated the same as any other family assets.

4. **Where the Family has Net Family Assets in Excess of \$5,000:** Annual income includes the greater of actual income derived from the assets or a percentage of the value of assets based on the current passbook rate as determined by HUD, such as real estate, land, and cash on hand.
5. **The full amount of periodic payments received from Social Security, annuities, insurance, retirement funds, pensions, disability or death benefits, and similar types of periodic receipts.**
 - All Social Security payments to any family member
 - A state employee's pension or retirement
 - A widow's insurance benefit
6. **Payment in Lieu of Earnings**
 - Unemployment benefits
 - Workmen's compensation
 - Welfare Assistance
 - Aid to Families with Dependent children
 - General Welfare Assistance
7. **Periodic and Determinable Allowances:** Alimony, child support payments, the regular and consistent amount a son gives his mother each month.
8. **All regular pay and allowances of a member of the armed forces.** The salary of a sailor presently at sea with the Navy; the salary of an Army private in basic training.

9. **Assets disposed of within two (2) years of the admission or certification date for less than fair market value** with some exceptions such as:

- Selling a house for \$1.00 when the market value is \$25,000;
- Casual, sporadic or irregular gifts; and
- A cash gift given to an elderly father by his son on his birthday.

THESE DO NOT COUNT AS INCOME!

10. **Amounts of educational scholarships paid directly to the student or to the education institution, and amounts paid by the government to a veteran for use in meeting the cost of tuition, fees, books and equipment, materials, supplies, transportation and miscellaneous personal expenses.** GA must disregard the entire scholarship in determining the family's income.

11. **Payments received for the care of foster children are not counted.**

There is no minimum income requirement, but GA staff should use good interviewing skills to determine if there is income not being reported. Families may not be required to apply for public assistance but the staff may suggest it. If the family reports "no income" the GA staff will require the family to sign verification forms to verify that no income is being provided.

O. **MISSED APPOINTMENTS**

An applicant or resident who fails to keep an appointment without notifying GA and without rescheduling the appointment shall be sent a notice of termination of the applicable process, such as, failure to supply such certification, release of information, or documentation, as GA or HUD determines to be necessary; or failure to allow GA to inspect the unit at reasonable times after reasonable notice, if applicable). Examples:

- Completion of Application
- Submission of Verification Information
- Orientation/Counseling Sessions
- Leasing Execution
- Inspection
- Reexamination
- Interim Redetermination
- Interim Redetermination

- Move-In Appointments
- Other Appointments to furnish documentation as listed herein this Policy

The family may be given two (2) appointments for most of the functions listed above. If the family does not appear or call to reschedule the required appointment(s), GA may begin termination procedures. The applicant/resident will be given an opportunity for an informal meeting or hearing, as appropriate, pursuant to the grievance process.

If an applicant states that they did not receive a letter mailed by GA that the requested the applicant to provide information or to attend an interview, GA will determine whether the letter was returned to GA. If the letter was not returned to GA, it will be assumed that the family received the letter.

If the letter was returned to GA and the applicant can provide evidence that they were living at the address to which the letter was sent, the applicant will be reinstated with the date and time of the application in effect at the time the letter was sent.

Applicants must notify GA in writing if their address changes during the application process.

P. COMPLIANCE WITH EQUAL OPPORTUNITY REQUIREMENTS

The following materials shall be maintained in the GA office waiting room, and wherever applications are taken, on a large bulletin board and in such a manner as to be readily available to all residents and visitors:

- Statement of Admission and Continued Occupancy Policies and Procedures
- Tenant Selection and Assignment Plan
- Open Occupancy Notice
- Income Limits
- Utility Allowances
- Current Schedule of Maintenance and other Charges
- Lease
- Grievance Procedure
- Fair Housing Poster
- Equal Opportunity in Employment Poster
- Statutory Minimum and Maximum Rent Schedules

- Directory of scattered site including names, perimeter streets, and number of units by bedroom size, number of units specifically designed for the elderly, address of management offices and office hours.
- Tenant Oriented Notices
- Compliance Procedure and addresses where complaints can be filed
- Trespass Policy
- One Strike Policy
- GA Adopted Minimum Rent
- Pet Policy

Q. Violence Against Women Act (VAWA) Policy

I. Purpose and Applicability

The purpose of this policy (herein called “Policy”) is to implement the applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub. L. 109-162) and more generally to set forth Griffin Apartments (GA) policies and procedures regarding domestic violence, dating violence, and stalking, as hereinafter defined.

This VAWA Policy shall be applicable to the administration by GA of all federally subsidized public housing and Section 8 rental assistance under the United States Housing Act of 1937 (42 U.S.C. §1437 *et seq.*). Notwithstanding its title, this policy is gender-neutral, and its protections are available to males who are victims of domestic violence, dating violence, or stalking as well as female victims of such violence.

II. Goals and Objectives

This Policy has the following principal goals and objectives:

- A. Maintaining compliance with all applicable legal requirements imposed by VAWA;
- B. Ensuring the physical safety of victims of actual or threatened domestic violence, dating violence, or stalking who are assisted by GA;
- C. Providing and maintaining housing opportunities for victims of domestic violence dating violence, or stalking;
- D. Creating and maintaining collaborative arrangements between GA, law enforcement

authorities, victim service providers, and others to promote the safety and well-being of victims of actual and threatened domestic violence, dating violence and stalking, who are assisted by GA; and

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

III. Other GA Policies and Procedures

This Policy shall be incorporated in and made a part of GA's Admissions and Continued Occupancy Policy. To the extent any provision of this policy shall vary or contradict any previously adopted policy or procedure of GA, the provisions of this Policy shall prevail.

IV. Definitions As used in this Policy:

A. *Domestic Violence* – The term ‘domestic violence’ includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabiting with or has cohabited with the victim as a spouse, by a person 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.”

B. *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.

C. *Stalking* – means –

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

D. *Immediate Family Member* - means, with respect to a person –

- (A) a spouse, parent, brother, sister, or child of that person, or an individual to whom that person stands in loco parentis; or
- (B) any other person living in the household of that person and related to that person by blood or marriage.

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

V. Admissions and Screening

A. *Non-Denial of Assistance*. GA will not deny admission to housing any person because that person is or has been a victim of domestic violence, dating violence, or stalking, provided that such person is otherwise qualified for such admission.

VI. Termination of Tenancy or Assistance

A. *VAWA Protections*. Under VAWA, public housing residents have the following specific protections, which will be observed by GA:

1. An incident or incidents of actual or threatened domestic violence, dating violence, or stalking will not be considered to be a “serious or repeated” violation of the lease by the victim or threatened victim of that violence and will not be good cause for terminating the tenancy or occupancy rights of or assistance to the victim of that violence.
2. In addition to the foregoing, tenancy or assistance will not be terminated by GA as a result of criminal activity, if that criminal activity is directly related to domestic violence, dating violence or stalking engaged in by a member of the assisted household, a guest or another person under the tenant’s control, and the tenant or an immediate family member is the victim or threatened victim of this criminal activity. However, the protection against termination of tenancy or assistance described in this paragraph is subject to the following limitations:
 - (a) Nothing contained in this paragraph shall limit any otherwise available authority of GA to terminate tenancy, evict, or to terminate assistance, as the case may be, for any violation of a lease or program requirement not premised on the act or acts of domestic violence, dating violence, or stalking in question against the tenant or a member of the tenant’s household. However, in taking any such action, GA may apply a more demanding standard to the victim of domestic violence dating violence or stalking than that applied to other tenants.
 - (b) Nothing contained in this paragraph shall be construed to limit the authority of GA to evict or terminate from assistance any tenant or lawful applicant if GA, as the case may be, can demonstrate an actual and imminent threat to

other tenants or to those employed at or providing service to the property, if the tenant is not evicted or terminated from assistance.

B. *Removal of Perpetrator.* Further, notwithstanding anything in paragraph VI.A.2. or Federal, State or local law to the contrary, GA, as the case may be, may bifurcate a lease, or remove a household member from a lease, without regard to whether a household member is a signatory to a lease, in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in acts of physical violence against family members or others. Such action against the perpetrator of such physical violence may be taken without evicting, removing, terminating assistance to, or otherwise penalizing the victim of such violence who is also the tenant or a lawful occupant. Such eviction, removal, termination of occupancy rights, or termination of assistance shall be effected in accordance with the procedures prescribed by law applicable to terminations of tenancy and evictions by GA. Leases used for all housing operated by GA, shall contain provisions setting forth the substance of this paragraph.

VII. Verification of Domestic Violence, Dating Violence or Stalking

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

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

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

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

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

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

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

VIII. Confidentiality

A. *Right of confidentiality.* All information (including the fact that an individual is a victim of domestic violence, dating violence or stalking) provided to GA in connection with a verification required under section VII of this policy or provided in lieu of such verification where a waiver of verification is granted, shall be retained by the receiving party in confidence and shall neither be entered in any shared database nor provided to any related entity, except where disclosure is:

1. requested or consented to by the individual in writing, or
2. required for use in a public housing eviction proceeding as permitted in VAWA, or
3. otherwise required by applicable law.

B. *Notification of rights.* All tenants of public housing shall be notified in writing concerning their right to confidentiality and the limits on such rights to confidentiality.

[Optional provisions – paragraphs A through D]

VIII. Rent Obligation

A. *Family rent obligations.* If a family occupying GA moves before the expiration of the lease term in order to protect the health or safety of a household member, the family will remain liable for the rent during the remainder of the lease term unless released by GA. In cases where GA determines that the family's decision to move was reasonable under the circumstances, GA may wholly or partially waive rent

payments and any rent owed shall be reduced by the amounts of rent collected for the remaining lease term from a tenant subsequently occupying the unit.

X. Court Orders/Family Break-up

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

B. *Family break-up.* Other GA policies regarding family break-up are contained in GA's sing Admissions and Continuing Occupancy Plan (ACOP).]

XI. Relationships with Service Providers

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

XII. Notification

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

XIII. Relationship with Other Applicable Laws

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

XIV. Amendment

This policy may be amended from time to time by GA as approved by the Fairmont Housing Authority Board of Commissioners.

**ATTACHMENT TO
ADMISSIONS AND CONTINUED OCCUPANCY POLICY
RESTRICTIONS ON ASSISTANCE TO NONCITIZENS**

A. EFFECTIVE DATE

June 19, 1995, revised by an interim rule issued November 29, 1996, and a final rule effective July 11, 1999, and codified in 24 CFR Part 5 Subpart E of HUD regulations.

B. PURPOSE

The purpose of the regulation is to provide implementation procedures; ensure only citizens, nationals, and certain categories of eligible immigrants are assisted; and to preserve family status.

C. NOTIFICATION REQUIREMENTS

All families must be notified of the requirement to provide verification of their citizenship status:

1. New applicants must be notified when they apply.
2. Applicants already on the waiting list must be notified within a reasonable time period.
3. This rule applies to all assisted families, regardless of any documentation of the person's identity, which may have been previously obtained by GA as a program requirement. (Birth Certificate and other forms of identification)

D. ELIGIBILITY FOR ASSISTANCE

To determine the family type and eligibility status of any family, the eligibility of each individual in the family must be established first. Individuals will fall into one of the following categories:

1. Citizens;
2. Eligible immigrants 62 years or older, assisted on or before 6/19/95;
3. Other eligible immigrants;
4. Ineligible;
5. Noncitizen students on student VISA.

E. HOUSEHOLD CATEGORIES

When the status of each person has been determined, households will fall into one of the following categories:

1. All members are citizens (Eligible);
2. All members are eligible immigrants (Eligible);
3. All members are either citizens or eligible immigrants (Mixed family);
4. Some members are eligible and some are ineligible (Mixed family);
5. All members are ineligible immigrants (Ineligible).

The determination of household type is based on the following individual determinations:

- a. An Eligible household will be comprised of citizen(s), or noncitizen(s) with eligible immigrant status;
- b. An Ineligible household will be comprised of one or more noncitizen(s) with ineligible status;
- c. Mixed Families are comprised of citizen(s) and noncitizen(s) with eligible or ineligible immigrant status.

F. VERIFICATION REQUIREMENTS

A declaration of citizenship or eligible immigrant status by the persons in the household is all that is required by law for:

1. Persons who claim citizenship status by executing a signed declaration (Section 214 status);
2. Persons 62 and older who claim eligible immigration status and were receiving assistance as of 6/1/95 by executing a signed declaration (verify age);
3. Persons who declare themselves ineligible or don't contend eligibility status. Verification is required by law for all noncitizens who claim eligible immigration status.

Noncitizens 62 and over who were receiving assistance as of 9/30/96, or who were 62 and over and applied for assistance after 9/30/96, must sign a declaration of eligible immigration status and provide proof of age document.

G. DOCUMENTATION REQUIRED

GA Documents:

1. Declaration of Section 214 Status;
2. Verification Consent Form;
3. Listing of Non-Contending Family Member(s);
4. Notice of Section 214 Requirements.

Eligible Immigration Documents (Originals Only/Photocopy front and back)

1. Resident Alien Card (I-551)
2. Alien Registration Receipt Card (I-151)
Expired Alien Registration Card (152) does not necessarily mean that immigrants are in the U.S. illegally. INS is requesting that the I-151 is replaced with the I-551 card, and some residents have not had their cards replaced yet.
3. Arrival-Departure Record (I-94)
4. Temporary Resident Card (I-688)
5. Employment Authorization Card (I-588B)
6. Immigration and Naturalization Service (INS) Receipt for a replacement card.

H. VERIFICATION PROCESS FOR ELIGIBLE IMMIGRANTS

1. Primary Verification through INS SAVE System
2. Secondary Verification through INS Local Office
3. INS
4. GA Appeal
5. If family is eligible at any point, STOP and determine family status.

I. CALCULATION OF PRORATED ASSISTANCE

The methodology for the Proration of Assistance depends on the assistance program and the household type.

J. SUSPENSION OF ASSISTANCE

GA will suspend assistance for 24 months to a family that knowingly permits an ineligible individual to reside on a permanent basis in the family unit.

DEFINITIONS OF TERMS

ADJUSTED INCOME: Annual income, less allowable HUD deductions

ADULT: A person who has reached his/her 18th birthday (Only persons who are adults shall be eligible to enter into a Lease Agreement for occupancy)

ANNUAL INCOME: 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, including amounts derived from assets to which any member of the family has access, and which are not specifically excluded from income.

BOARD OF COMMISSIONERS: Locally appointed citizens who serve as Commissioners and policy makers of a local public housing agency for a specified term, and usually without financial compensation.

CARE ATTENDANT: A person necessarily residing with a family by reason of employment by or for such family as determined by the housing authority to be essential for the care and well being of a family member. The care attendant is not considered a family member for the purpose of determining family income and establishing rent nor is the care attendant obligated for the support of the person or family. However, the necessity of such an arrangement must be evidenced by a doctor's certificate or by welfare or other responsible sources. Under no circumstances may such an arrangement be continued longer than necessary or permitted only for the convenience of the resident or such employee. This provision is applicable for admission and continued occupancy is not restricted to elderly families.

CHILD: A member of the family, other than the family or head or spouse, who is under 18 years of age.

CHILD CARE EXPENSES: Amounts paid by the family for the care of children under 13 years of age where such care is necessary to enable a family member to actively seek employment, to be gainfully employed, or to further his/her education and only to the extent such amounts are not reimbursed. In the case of child care necessary to permit

employment, the amount deducted must be verified and reflect reasonable charges and shall not exceed the amount of income received from such employment.

CHILD CUSTODY: An applicant or resident who does not have full custody of a child or children may only claim as a dependent in accordance with the following: (a) the applicant or resident must have primary custody of the child; and (b) the applicant or resident must provide sufficient evidence that if the applicant was admitted to public housing the child would reside with the applicant or resident. NOTE: The same child cannot be claimed by more than one applicant (i.e. counted more than once in order to make two singles eligible).

CITIZEN: A citizen or national of the United States

DEDUCTIONS: Amounts subtracted from annual income that each family is eligible for as established by HUD (See Adjusted Income)

DEPENDENT: A member of the family household (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age or is a Disabled Person, or a full-time student.

DISABLED PERSON: A person having a physical or mental impairment which:

1. Is expected to be of long, continued and indefinite duration;
2. Substantially impedes his/her ability to live independently; and
3. Is of such a nature that such disability could be improved by more suitable housing conditions. (NOTE: All three conditions must be met to qualify as disabled.)
4. Shown below are the definitions of a disabled person under Section 223 of the Social Security Act and under Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970.

Section 233 of the Social Security Act defines disability as (1) inability to engage in any substantial gainful activity by reason of any medically determined physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months; or (2) in the case of any individual who has attained the age of fifty-five (55) and is blind (within the meaning of "blindness" as defined in Section 416 (I) of this Title), inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities comparable to those of any gainful activity in which he/she has previously engaged with some regularity and over substantial period of time.

Section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970 defines disability as: A disability attributable to mental retardation, cerebral palsy, epilepsy, or another neurological condition of an individual found by the Secretary of Health and Human Resources to be closely related to mental retardation or to require treatment similar to that required for mentally retarded individual, which disability originates before such individual attains age eighteen (18), which has continued or can be expected to continue indefinitely, and which constitutes a substantial handicap to such individual.

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 work, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source.

DISPLACED PERSON: A person or family displaced by governmental action or a person whose unit has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to the Federal Disaster Relief Laws.

ELDERLY FAMILY: A family whose head or spouse or whose sole member is at least 62 years of age or a disabled or handicapped person, regardless of age (and may include two or more persons in this status living together), or one or more persons essential to the elderly, handicapped, or disabled person's care and will being.

ELDERLY PERSON: Any person who is 62 years of age or older.

ELDERLY UNIT: A housing unit designed for occupancy by elderly families as distinguished from a family unit.

ELIGIBLE FAMILY: A family meeting the definition of "Family" defined herein; who is within the applicable income limits for admission; and who meets the other required admission criteria outlined under "Eligibility for Admission."

EMANCIPATED MINOR: Any juvenile who is 16 years of age or older and who has resided in the same county in the State for six (6) months next preceding the filing of the petition may petition the court in that country for a judicial decree of emancipation. A married juvenile is also emancipated by the same Article (1997, c.815,s.1.). If granted, the housing authority may accept the application of this person(s).

EXTREMELY LOW-INCOME FAMILY: A family whose annual income does not exceed 30 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

EVIDENCE OF CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS. The documents, which must be submitted to evidence citizenship or eligible immigration status (See evidence outlined in this Policy).

ENTERPRISE INCOME VERIFICATION. The purpose of EIV is to assist with HUD, Contract Administrators, owners and their agents in streamlining the income verification process and to help in minimizing the need for 3rd party verification. EIV allows the user to identify:

- Applicants currently receiving HUD Assistance
- Income not previously reported
- New employment
- Historical patterns of earning and received income
- Multi-subsidy for household members
- Deceased household members
- Applicant's rental history with subsidized housing

The data provided via EIV system will be protected to ensure that it is only used for official purposes and not disclosed in any way that would violate the privacy of the individuals represented in the system data. Privacy of data and data security for computer systems are covered by a variety of federal laws and regulations.

FAMILIAL FAMILY: One or more individuals under 18 years of age being domiciled with;

- (a) a parent or another person having legal custody of such individual or individuals; or
- (b) the designee of such parent or other person having such custody with the written permission of such parent or other person; and includes any person who is pregnant or is in the process of securing legal custody of any individual who has not attained the age of 18 years.

FAMILY: A single person or a group of two or more persons related by blood, marriage or operation of law (including foster children). An unmarried couple who are parents of a

child in common residing with them shall be treated as related by blood and constitute a family. The definition of family includes an Elderly Family (including a Disabled and Handicapped Person), a Displaced Person, a Single Person, and the remaining member of a resident family.

FOSTER CHILD CARE PAYMENT: Payment to eligible households by state, local or private agencies appointed by the State, for the care of foster children.

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 diploma or certificate program, as well as an institution offering a college degree.

GRIEVANCE PROCEDURE: A procedure used by the resident to seek a hearing by a Hearing Officer or Panel concerning the housing authority's action or failure to act involving the resident's rights, duties, welfare or status under the Lease.

GUEST: A person in the leased unit with the consent of a household member.

HANDICAPPED PERSON: The definition of "handicap" has been combined with that of disability. See definition of disability.

HEAD OF HOUSEHOLD: The adult member of the household who is held legally responsible and accountable for the family with respect to obligations and responsibilities under the terms of the Lease (normally considered to be the Lessee). "Head of Household" includes both husband and wife, if both are present in the household, jointly and separately.

HUD: The Department of Housing and Urban Development

IMPUTED INCOME: HUD approved passbook rate times total cash value of assets; calculated by eligible families, and adopted by the housing authority.

INCOME LIMITS: Income limits established by HUD for admission to low-income housing by eligible families, and adopted by the housing authority.

INFANT: A child under the age of three (3) years.

INITIAL OCCUPANCY: The date on which a resident first assumes possession of or occupies an individual dwelling unit.

INS: The United States Immigration and Naturalization Service.

INVOLUNTARILY DISPLACED: See Written System of Preferences for selection established by the housing authority.

LEASE: A written agreement between the housing authority and an eligible family for the leasing of a dwelling unit.

LIVE-IN-AIDE: A person who resides with an elderly, disabled, or handicapped person or persons and who (a) is determined by the housing authority to be essential to the care and well-being of the person(s); (b) is not obligated for support of the person(s); and (c) would not be living in the unit except to provide necessary supportive services.

LOW INCOME FAMILY: A family whose income does not exceed 50% of the median income for the area as determined by HUD, with adjustments for smaller or larger families.

MEDICAL EXPENSES: Total 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. This deduction is for elderly families only.

MINIMUM RENT: The greater of ten percent (10%) of gross monthly income or \$45.00. The minimum rent includes tenant rent plus any utility allowance. This agency has established and adopted minimum of rent of \$45.00 for residents.

MINOR: An unmarried member of the family (excluding foster children) other than the family head or spouse, who is under 18 years of age.

MIXED FAMILY: A family whose members include those with citizenship or eligible immigration status, and those without citizenship or eligible immigration status.

MONTHLY ADJUSTED INCOME: One-twelfth of Annual Income after Allowances

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.

NET FAMILY ASSETS: Net Cash Value after deducting any reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD Homeownership Programs.

NONCITIZEN: A person who is neither a citizen nor national of the United States.

OVER-INCOME FAMILY: An individual or family who is not a low-income family at the time of initial occupancy.

POLICE OFFICER: A person determined by GA 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.

PRE-OCCUPANCY CONFERENCE: The meeting or interview between a new resident family and GA before move-in, during which the Lease and conditions of occupancy are reviewed with the resident family and any questions answered.

PUBLIC HOUSING AGENCY: Any state, county, municipality, or other governmental entity or public body authorized under state enabling legislation to engage in the development or administration of low-rent public housing or slum clearance.

REEXAMINATION: Process of GA to re-verify family's income and other eligibility requirements every 12 months as required.

REEXAMINATION EFFECTIVE DATE: The date on which rents become effective after reexamination each year.

REMAINING FAMILY MEMBER: The person(s) of legal age remaining in the unit after the head of household or spouse has left the premises, other than by eviction, who may or may not normally qualify for assistance on their own. The remaining family member must have occupied the unit for one year before becoming eligible as 'household head' as a remaining family member.

SECURITY DEPOSIT: An amount deposited by the resident with GA to cover the cost of resident-caused damages or unpaid rent upon termination of the Lease.

SERVICEMAN: A person now in the active military or naval service of the United States.

SINGLE PERSON: A person who lives alone or intends to live alone, and who does not qualify as an elderly family, or a displaced person, or as the remaining member of a resident family.

SPOUSE: The husband or wife of the Head of Household.

TEMPORARILY ABSENT: Absent from the household for more than 30 days.

TENANT: A resident of public housing in accordance with a Lease executed by GA.

TENANT GRIEVANCE: A dispute that a resident may have with GA for action or failure to act in accordance with the resident's Lease which adversely affects the resident's rights, duties, welfare, or status.

TENANT RENT: The amount payable monthly by the resident as rent to GA. Where all utilities (except telephone and Cable TV) and other essential housing services are supplied by GA and the cost thereof is not included in the amount paid as rent to the GA, Tenant Rent equals Total Tenant Payment less the Utility Allowance.

TOTAL TENANT PAYMENT: The amount of rent payable by the resident for rent and utilities.

UTILITIES: Utilities mean water, electricity, other heating, refrigeration and cooking fuels, trash collection, and sewerage services. Telephone service is not included as a utility.

UTILITY ALLOWANCES: GA's estimate of the average monthly utility bills for an energy-conscious household. Utility allowances vary by unit type and are listed on the GA's posted Utility Allowance schedule.

UTILITY REIMBURSEMENT: The amount of utility allowance that exceeds the Total Tenant Payment of a resident and which amount is reimbursed to the resident or the utility company on the resident and which amount is reimbursed to the resident or the utility company on the resident's behalf.

VACANCY LOSS: Income not received by the GA due to units being vacant.

VERY LOW INCOME FAMILY: A Lower Income Family whose Annual Income does not exceed 50% of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

VETERAN: Any person who has served in the active military or naval services of the United States and shall have been discharged or released therefrom under conditions other than dishonorable.

WAGE EARNER: A person in a gainful activity who receives any wages covering all types of employee compensation including salaries, vacation pay, tips, bonuses, commissions, and unemployment compensation.

WELFARE ASSISTANCE: Income assistance from Federal or State welfare programs, and includes assistance provided under the Temporary Assistance to Needy Families (TANF) program, and general assistance.

WORK ORDER: A form used to request maintenance works or used following the discovery of the need for any repair work.