

<b>PHA 5-Year and Annual Plan</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 4/30/2011</b>
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<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>City of Amarillo</u> PHA Code: <u>TX472</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>10/01/2016</u>																										
<b>2.0</b>	<b>Inventory (based on ACC units at time of FY beginning in 1.0 above)</b> Number of PH units: <u>0</u> Number of HCV units: <u>1215</u>																										
<b>3.0</b>	<b>Submission Type</b> <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																										
<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																										
	<table border="1" style="width: 100%;"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) Included in the Consortia</th> <th rowspan="2">Programs Not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program		PH	HCV	PHA 1:						PHA 2:						PHA 3:					
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<b>5.0</b>	<b>5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.</b>																										
<b>5.1</b>	<b>Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:</b>  Required at 5-year update only.																										
<b>5.2</b>	<b>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</b>  Required at 5-year update only.																										
<b>6.0</b>	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <b>No elements have been revised</b> (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. <b>The public may obtain copies of the Annual PHA Plan at the main administrative office, 808 S Buchanan St, Amarillo, Texas 79105 or at the PHA website at <a href="http://www.amarillo.gov">www.amarillo.gov</a>.</b>																										
<b>7.0</b>	<b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. Include statements related to these programs as applicable.</b> <b>See Attached</b>																										
<b>8.0</b>	<b>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. Not applicable</b>																										
<b>8.1</b>	<b>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1, for each current and open CFP grant and CFFP financing. Not applicable.</b>																										
<b>8.2</b>	<b>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the Capital Fund Program Five-Year Action Plan, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. Not applicable</b>																										
<b>8.3</b>	<b>Capital Fund Financing Program (CFFP).</b> <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.																										
<b>9.0</b>	<b>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Not applicable to annual plan.</b>																										

9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan. Not applicable.</b></p>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested. <b>Not applicable.</b></p> <p>(a) <b>Progress in Meeting Mission and Goals.</b> Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) <b>Significant Amendment and Substantial Deviation/Modification.</b> Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note: Faxed copies of these documents will not be accepted by the Field Office.</b></p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan**

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011**

**Certification by State or Local Official of PHA Plans Consistency with the  
Consolidated Plan**

I, Michelle Bonner the Assistant City Manager certify that the Five Year and  
Annual PHA Plan of the City of Amarillo is consistent with the Consolidated Plan of  
City of Amarillo prepared pursuant to 24 CFR Part 91.

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Signed / Dated by Appropriate State or Local Official

# Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

City of Amarillo

Program/Activity Receiving Federal Grant Funding

City of Amarillo

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

- (1) The dangers of drug abuse in the workplace;
- (2) The Applicant's policy of maintaining a drug-free workplace;
- (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
- (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

- (1) Abide by the terms of the statement; and
- (2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federalagency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

- (1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
- (2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. Sites for Work Performance. The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

City of Amarillo  
808 S Buchanan St.  
Amarillo, Potter, TX 79105

Check here  if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official <b>Michelle Bonner</b>		Title <b>Assistant City Manager</b>	
Signature <b>X</b>		Date <b>May 17, 2016</b>	

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:  
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the \_\_\_ 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 10/01/2016 hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

City of Amarillo

TX472

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20\_\_ - 20\_\_

Annual PHA Plan for Fiscal Years 20<sup>16</sup> - 20<sup>17</sup>

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Michelle Bonner	Title Assistant City Manager
Signature	Date

**City of Amarillo TX472  
PHA Annual Plan Beginning 10/1/2016  
Attachment to HUD-50075**

**6.0 PHA Plan Update**

(a). No elements have been revised since the prior plan submission.

**PHA Plan Elements**

**13. Violence Against Women Act (VAWA).**

**Activities, Services or Programs provided by Local Agencies**

Family Support Services- Provides assistance to children and adults who have been victims of family violence or sexual assault. The Crisis Services Division strives to provide safety and security as well as prevention of these crimes against individuals and society. Services include: 24- hour assistance to victims of family violence and sexual assault; face-to-face crisis intervention; 24-hour Crisis Hotline; 24-hour emergency shelter for victims of family violence; and advocacy and accompaniment through the medical, legal and judicial systems. FSS also provides family and individual counseling and specialized counseling such as batterers Intervention and Prevention Program and Anger Management.

The Bridge- Children's Advocacy Center-The Bridge is a comprehensive, child-focused program that offers a one-stop approach to child abuse investigation. The following services are offered: Forensic interviews, multidisciplinary case review, on-site sexual assault exam; community education; victim assistance; and counseling.

**Activities, Services or Programs provided By the PHA**

The City of Amarillo has amended the Administrative Plan for the Section 8 Housing Choice Voucher Program to comply with Sections 606 and 607 of the Violence Against Women Act (VAWA). A bulk mailing was done to all landlords and program participants informing them of the protection afforded certain victims of criminal domestic violence, dating violence, stalking, and sexual assault – as well as members of the victims' immediate families- from losing their HUD-assisted housing as a consequence of the abuse of which they were the victim.

The briefing packets now contain information explaining the requirements of VAWA as well as the protections afforded program participants. Although moves are not allowed in the first year of the lease, exceptions may be made when a participant or a member of the household has been a victim of one of these acts and they meet the requirements of the VAWA and feel threatened by remaining in the unit. The participant may be required to furnish documentation to support their request to move on this basis.

The Housing Office works very closely with the Amarillo Police Department's Victim Assistance Coordinator in resolving issues such as relocation for safety reasons, substantiating claims of violent crimes, and removing a family member from the household who is responsible for the domestic violence.

The Housing Office also maintains close ties with the staff of the local Domestic Violence Shelter who staffs a 24-hour crisis line for both domestic violence and rape crisis. The housing staff is able to make appropriate referrals to this agency on behalf of program participants when necessary.

### **7.0 Hope VI, Mixed finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers**

- (a) Hope V. Not Applicable
- (b) Demolition and/or Disposition. Not Applicable.
- (c) Conversion of Public Housing. Not Applicable.
- (d) Homeownership.

The City of Amarillo offers a Section 8 Homeownership option for the housing choice voucher program. This option allows families receiving Section 8 voucher assistance to use their monthly assistance to purchase their own homes.

#### **Family Eligibility**

A Section 8 participant who has been on the program a minimum of one year may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

- A family must meet the general requirements for continued participation in the City of Amarillo's Housing Choice Voucher Program.
- A participant in the voucher program must be in full compliance with their lease and Section 8 program requirements and must terminate their current lease arrangements in compliance with the lease.
- A family must qualify as a first-time homeowner (no member of the family has had any ownership interest in a principal residence in 3 years), or be a family that owns a share in a cooperative.
- Except for cooperative members who have acquired cooperative ownership shares prior to commencement of homeownership assistance, no family member may have a present ownership interest in a residential property.
- A family must meet the minimum income requirements. At commencement of homeownership assistance, the family must demonstrate that the annual income of the adult family members who will own the home is not less than: (1) the Federal minimum hourly wage multiplied by 2,000 hours, (2) in the case of a disabled family, the monthly



Federal Supplemental Security Income benefit for an individual living alone multiplied by twelve.

- A family must meet the employment requirements. Except in the case of elderly or disabled families, one or more adult members of the family that will own the home must be currently employed on a full-time basis (no less than an average of 30 hours per week), and have been continuously so employed for at least two years. In meeting this requirement, the City will consider all circumstances of the household if the family demonstrates a favorable work history and meets loan qualification requirements imposed by the lender. Self-employment, successive employment, and interrupted employment will be considered.
- A family must not have defaulted on a mortgage when participating in the voucher homeownership option or the City's HOMEbuyer's Assistance Program.
- Unless, elderly or disabled, a family must be a participant or graduate of the Family Self-Sufficiency Program.

### Eligible Units

An eligible unit must meet the following requirements:

- The home must be located within the city limits of Amarillo and can be either an existing home or a home under construction. A family may purchase a home outside the city limits of Amarillo only if the receiving public housing agency (PHA) is administering a homeownership program and is accepting new homeownership families.
- The home must be the family's primary residence and be a single-family home (including a manufactured home), a townhouse or a condominium.
- Homeownership assistance may be provided for the purchase of a home where the family will not own fee title to the real property on which the home is located, but only if: (1) the home is located on a permanent foundation; and (2) the family has the right to occupy the home site for at least forty years.
- The home must be inspected by the City as well as an independent inspector designated by the family.
- The home must meet the Section 8 Housing Quality Standards.

### Eligible Seller

The seller of the unit must not be a person or entity debarred or suspended from participation in HUD programs. The seller must sign a certification that they are not on HUD's debarred or suspended list prior to the City of Amarillo's final approval of homeownership assistance.

### Minimum Cash Down Payment

Rather than require a minimum down payment, the City chooses to allow the lender to establish the down payment requirement in accordance with the loan product offered to the family. This will help to avoid the exclusion of potentially eligible families who have sufficient income and credit histories to make them excellent candidates for homeownership but insufficient savings. In addition, it allows families to take advantage of loan products designed for lower-income purchasers with no or very low down payment requirements.

When the program is available, the City's Homebuyers Assistance Program and Homebuyer Principal Reduction Program, offers assistance with down payment and closing costs. Every effort will be made to encourage families to utilize this program to assist in purchasing homes under the Homeownership Program.

#### Requirements for Family Search and Purchase

A family is allowed a maximum time of 120 days to locate a home, enter into a Contract for Sale and close on the home. If the homebuyer's time expires, the City of Amarillo may exercise the option to extend the timeframe if substantial progress has been made and sales closing can be accomplished in 30 days. If time expires, the City will offer the buyer a rental voucher.

The City of Amarillo requires periodic progress reports on the family's progress in finding and purchasing a home. These update reports are required, at a minimum, at 60 days and 90 days.

#### Homeownership Counseling

A family is required to attend and satisfactorily complete a pre-assistance homeownership counseling program. At a minimum, this counseling must consist of four hours of classroom training. This must be done prior to receiving final approval for participation in the homeownership program. Post-homeownership counseling will be required for all participants once they have secured a mortgage and have moved into the home.

#### Home Inspections

All units must pass a HQS inspection conducted by the City. There must also be an inspection by an independent professional inspector commissioned by the family. The private inspector must be licensed by the State of Texas and have a satisfactory rating by the Better Business Bureau.

The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must provide a copy of the inspection report to the family and the City. Based on the information in this report, the family and the City will determine whether any pre-purchase repairs are necessary. The buyer is not allowed to do or to pay for any necessary repairs. Although the unit may pass the HQS inspection, the City can disapprove the unit based on information contained in the independent inspection.

#### Contract of Sale

The family must enter a contract of sale with the seller prior to assistance approval. The family must provide the City with a copy of the Contract of Sale. The Contract of Sale must include the following:

- Price and terms of sale
- Provide that purchaser will arrange for a pre-purchase inspection of the unit by an independent inspector selected by the purchaser

- Provide that purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the City of Amarillo
- Purchaser is not obligated to pay for any necessary repairs
- Purchaser is not obligated to purchase the unit should the voucher assistance fail to be approved
- Contain a certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under Part 24 of the Code of Federal Regulations
- Housing Quality Standards Inspection
- A one- year Home Warranty Insurance policy must be provided by either the seller or buyer.

### Financing

The family must secure its own financing for the home. The City will offer a list of qualified lenders to the family, but the family is free to choose their own lender. Financing must be either: 1) provided, insured or guaranteed by state or federal government, or 2) comply with secondary mortgage market underwriting requirements. The City prohibits seller financing, balloon payment mortgages and other types of mixed rate mortgages.

Adjustable Rate Mortgages (ARM) may be submitted for consideration. These referrals will be evaluated and considered on a case-by-case basis by the City.

### Occupancy

Homeownership assistance may only be paid while the family is residing in the unit. Assistance may not continue after the month the family vacates the home. Neither the family nor the lender are obligated to refund any assistance received for the month in which the family vacates.

### Family Obligations

The family must comply with the following obligations:

#### Ongoing Counseling

- To the extent required by the City, the family must attend and complete ongoing homeownership and housing counseling.

#### Compliance with mortgage

- The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).

### Use and Occupancy

- The family must use the assisted unit for residence by the family, and the unit must be the family's only residence.
- The City must approve the composition of the assisted family residing in the unit. The family must promptly notify the City of the birth, adoption or court-awarded custody of a child. The family must request the City's approval to add any other family member as an occupant of the unit. No other person may reside in the unit.
- The family must promptly notify the City if any family member no longer resides in the unit.
- If the City has given approval, a foster child or a live in aide may reside in the unit.
- Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family
- The family must promptly notify the City of absence from the unit. The family must supply any information or certification requested by the City to verify the family is living in the unit or the reason for the absence.

### Conveyance or Transfer of Home

- The family must not sublease or let the unit.
- The family must not assign or transfer the unit.
- Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members.
- The family must supply any information concerning the sale or transfer of any interest in the home or the family's homeownership expenses.

### Refinancing

- At times it may be advantageous for a homebuyer to refinance the existing first mortgage. The City must approve the refinance terms and conditions prior to closing. The homebuyer must benefit from the refinancing transaction. The resulting interest rate must be lower than the original loan and the payment and/or term must be lower. Home equity loans and cash advances are not allowed. The request must include the following documents:
  - Loan application for the refinancing
  - Good faith estimate
  - Written statement from current mortgage company showing the payoff amount and current payment for principal, interest, and escrows
  - Acknowledgement of Mortgage Loan Refinancing signed by the homebuyer and the lender
- Closing on the refinancing can take place after the city reviews and approves the final HUD-1 closing statement.

### Supplying required information

- The family must supply any information that the City or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.
- The family must supply any information requested by the City or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.
- The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information in accordance with 24 CFR Part 5, subpart B.
- Any information supplied by the family must be true and complete.

### Notice of move out

- The family must notify the City before the family moves out of the home.

### Notice of mortgage default

- The family must notify the City if the family defaults on a mortgage securing any debt incurred to purchase the home.

### Prohibition on owner interest on second residence

- During the time the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.

### Additional requirements

- The family must attend and satisfactorily complete a post-purchase homeownership counseling program.

### Maximum Term of Assistance

The maximum terms of assistance are as follows:

- Fifteen years for mortgages of 20 years or more
- Ten years for all other mortgages
- There is no term limitation for elderly or disabled families. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of the homeownership assistance.
- In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If the family ceases to qualify as an elderly or disabled family, the maximum term becomes applicable from the date homeownership assistance began. However, such a family must be provided at least six months of homeownership assistance after the maximum term becomes applicable.
- If the family receives homeownership assistance for different homes or from different PHAs, the total is subject to the maximum term limitations.

### Amount and Distribution of Homeownership Payment

All assistance payments are made directly to the lender, the company that is servicing the loan, or to an account set up for the sole purpose of paying the mortgage. The agency receiving the

mortgage payment must be made aware that the City will not be responsible for any late fees and will not be held liable for any late or incomplete payment. The City pays a monthly homeownership assistance payment on behalf of the family that is equal to the lower of: (1) the applicable payment standard minus the total tenant payment, or (2) the family's homeownership monthly expenses minus the total tenant payment.

In determining the amount of homeownership expenses to be allowed, the City considers amounts to cover:

- Principal and interest on initial mortgage debt and any refinancing of such debt
- Mortgage insurance premiums
- Real estate taxes and public assessments
- Home insurance
- Allowance for utilities
- Allowance for routine maintenance is \$50 per month and major repairs is \$50 per month.
- Principal and interest on mortgage debt for major repairs.

The family is responsible for all homeownership expenses not covered by the HAP payment.

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

#### Portability

A family determined eligible for the homeownership assistance may purchase a home outside the city limits of Amarillo provided that the receiving PHA is administering a homeownership program and is accepting new homeownership families.

#### Move with Continued Assistance

A family may move with continued tenant-based assistance or homeownership option assistance as long as they have fulfilled all of their homebuyer obligations, including prior notification to the City. The City may not begin tenant-based assistance for occupancy of a new unit as long as the family has any title or interest in the prior home.

#### Denial or Termination of Assistance

At any time, the city may terminate or deny assistance because of mortgage default, failure to comply with family obligations, or in accordance with Section 982.552 (Grounds for denial or termination of assistance) or Section 982.553 (Crime by family members).

Rental assistance will be denied if the family defaults on an FHA-insured mortgage, and the family fails to demonstrate that: 1) it conveyed title to the home as required by HUD and, 2) the family moved within the period required by HUD.

## 11.0 Required Submissions for HUD Field Office Review

### (f) Resident Advisory Board Comments

The City of Amarillo Housing Office met with the Tenant Advisory Board on April 28, 2016. A summary of the year's activities was provided by the Interim Housing Administrator and included an update on the status of the waiting list and a report on new admissions and turnover rate. A summary of the VASH program was also provided for new admissions, turnover rate and available vouchers.

The waiting list has about 2900 people on it now. It is taking about four years to get to the top of the list. That is why it was closed in October of 2014. We will reopen the waiting list when it gets down to about an eighteen month waiting period.

Proposed changes to the PHA Administrative Plan were presented to the Board.

- Veterans that have graduated from the Amarillo Veterans Administration Health Care System (AVAHCS) program and no longer require case management from AVAHCS, become eligible to move to the Housing Choice Voucher (HCV) program. These families would be at risk of becoming homeless again without moving onto the Housing Choice Voucher (HCV) program. Those veterans that can move from the VASH program to the Housing program must be compliant and have graduated from the VASH program first.
- Verification of Assets: HUD has established guidelines designed to increase efficiencies and minimize the use of resources for program administration by allowing households to self certify as to having assets of less than \$5,000. This would mean that families would not be required to bring in paperwork proving assets, such as bank statements, when their assets were \$5000 or less. Less work for the client, less paperwork for the caseworker, changes could be process faster, and time would be saved.
- For both Proposed Plan Changes, the majority expressed acceptance of the changes.

Review of Housing Program Participation Survey: The majority of the survey answers agreed that the Housing Program is effective and responsive to client concerns.

**Solicitation of Comments and Recommendations from Board Members.** One client began by stating that the inventory of housing available needs to be improved and believe that the payment standards are the cause. Client believes that if they were higher, then possibly more options would be available to clients. Several clients commented on the amount of paperwork that is necessary to make a change. It was suggested that it would be good if the paperwork were accessible on the web. Another client suggested that there should be a meeting held with landlords in order to clear up the stigma of "Section 8" as well as address how important their roles are in the housing process and the expectations.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

## **Instructions form HUD-50075**

**Applicability.** This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

### **1.0 PHA Information**

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

### **2.0 Inventory**

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

### **3.0 Submission Type**

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

### **4.0 PHA Consortia**

Check box if submitting a Joint PHA Plan and complete the table.

### **5.0 Five-Year Plan**

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

**5.1 Mission.** A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

**5.2 Goals and Objectives.** Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

**6.0 PHA Plan Update.** In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

### **PHA Plan Elements. (24 CFR 903.7)**

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: 1) development name and number; 2) designation type; 3) application status; 4) date the designation was approved, submitted, or planned for submission, and; 5) the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: (1) Any programs relating to services and amenities provided or offered to assisted families; (2) Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; (3) How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. (Note: applies to only public housing).
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.



9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

**7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers**

- (a) **Hope VI or Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm)  
Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.
- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

**8.0 Capital Improvements.** This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

**8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report.** PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

**8.2 Capital Fund Program Five-Year Action Plan**

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

**8.3 Capital Fund Financing Program (CFFP).** Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

- 9.0 Housing Needs.** Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).
- 9.1 Strategy for Addressing Housing Needs.** Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).
- 10.0 Additional Information.** Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". (Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. (Note: Standard and Troubled PHAs complete annually).

**11.0 Required Submission for HUD Field Office Review.** In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only). See instructions in 8.1.*
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only). See instructions in 8.2.*

**MINUTES**

On **April 28, 2016**, the **Tenant Advisory Board** had a Public Meeting at **6:00 p.m.** The meeting was held at the Downtown Library, 4<sup>th</sup> and Buchanan, with the following participants and public present:

<b>Tenant Advisory Members</b>	<b>Active Housing Client or Public</b>
Eugenia Holden	Active Housing Client
Linda Wooldridge	Public
Lora Smith	Active Housing Client
Tanya Roland	Active Housing Client

Also in attendance were the following Staff Members:

James Allen Community Development Administrator, CITY OF AMARILLO  
Summer McCampbell Administrative Assistant III, Community Development

**ITEM 1: Call to Order.** James Allen called the regularly scheduled meeting of the **Tenant Advisory Board** to order at 6:00p.m. and asked each participant to introduce themselves.

**ITEM 2: Explanation of the purpose of the Tenant Advisory Board.** Mr. Allen thanked the advisory committee for participating. He explained that the purpose for the meeting is to improve our program by listening to our clients' opinions and suggestions.

**ITEM 3: Summary of Year's Activities.**

**A. Waiting List**

- There are currently no active applications on the wait list. Beginning April 25, 2016 our department has set out on a Mass Intake to exhaust the wait list of the remaining 500 applicants. The Housing Department goal is to have at least 450 new tenants leased by August 31, 2016. There is discussion to reopen the waitlist once this goal is met and advertising will go out to notify the public.

**B. New Admissions and Turnovers**

- Mr. Allen stated the reporting period covers the timeframe of October 1, 2015 thru September 30, 2016.
- He explained that Community Development is a grant funded department. We receive administrative fees from HUD. Terminations result from clients not following program rules. The more clients we terminate, the less money we have to operate the program.

**C. Update VASH program success**

- Mr. Allen reviewed the new admissions and turnovers. Veterans Affairs Supportive Housing (VASH) numbers show that all 85 available vouchers are currently being utilized. Our department has been granted 10 additional vouchers to assist more veterans.

**D. Administrative Plan Proposal Changes.**

- Mr. Allen went on to discuss significant changes in policy to come for the Housing Department. Many of these new policies will go into effect as of October 1, 2016, and a few are already being implemented.
  - Interims- frequency of changes worked; immediately if a benefit to tenant or at annual recertification if will cause an increase

- Denials and Terminations- striving to reduce the number of denials based on criminal background and continuing to enforce program policies that may result in terminations
  - Repayment agreements- becoming more stringent in following up and keeping track of timely payments or moving forward with termination proceedings if not in compliance
  - Owner excellence program- incentive to landlords to ensure that properties are passing inspection the first time around consistently so that they can self-certify for future annual inspections.
  - EID- subsidy program for the disabled is changing from 4 years to 2 years to receive the subsidy towards their rental assistance; this is for new clients only
  - Assets- clients now able to self-certify if their assets are under \$5000
  - Streamlined Reexams- those on fixed incomes will not have to recertify annually but every 3 years
- For many of the proposed plan changes, the majority expressed acceptance of the changes.

**ITEM 4: Review of Housing Program Participation Survey.** Mr. Allen reviewed the survey instrument used to gauge the effectiveness of the Housing Program. The majority of the survey answers agreed or strongly agreed that the Housing Program is effective and responsive to client concerns. He also stated that there are areas that were scored lower and we will strive to improve the scores next year.

**ITEM 5: Solicitation of Comments and Recommendations from Board Members.** One client began by stating that the inventory of housing available needs to be improved and believe that the payment standards are the cause. She believes that if they were higher then possibly more options would be available to clients. Mr. Allen explained how the payment standards are set, our flexibility in the adjustment of the payment standards, and the possible pros and cons of making those adjustments. He also stated how our other department programs are currently making strides to develop and encourage more affordable housing through our rehab programs for landlords and new construction. Several clients commented on the amount of paperwork that is necessary to make a change. It was suggested that it would be good if the paperwork was on the web. Another client suggested that there should be a meeting held with Landlords in order to clear up the stigma of "Section 8" as well as addressing how important their role is in the housing process and the expectations.

**ITEM 6: Adjournment.** There, being no further business, James Allen moved to adjourn the meeting. The meeting adjourned at **8:00 p.m.** This meeting was recorded and all comments are on file with the City Community Development Department.

  
 \_\_\_\_\_  
**James Allen**  
 Community Development Administrator

**City of Amarillo TX472  
PHA Annual Plan Beginning 10/1/2016  
Attachment to HUD-50075**

**6.0 PHA Plan Update**

(a). No elements have been revised since the prior plan submission.

**PHA Plan Elements**

**13. Violence Against Women Act (VAWA).**

**Activities, Services or Programs provided by Local Agencies**

Family Support Services- Provides assistance to children and adults who have been victims of family violence or sexual assault. The Crisis Services Division strives to provide safety and security as well as prevention of these crimes against individuals and society. Services include: 24- hour assistance to victims of family violence and sexual assault; face-to-face crisis intervention; 24-hour Crisis Hotline; 24-hour emergency shelter for victims of family violence; and advocacy and accompaniment through the medical, legal and judicial systems. FSS also provides family and individual counseling and specialized counseling such as batterers Intervention and Prevention Program and Anger Management.

The Bridge- Children's Advocacy Center-The Bridge is a comprehensive, child-focused program that offers a one-stop approach to child abuse investigation. The following services are offered: Forensic interviews, multidisciplinary case review, on-site sexual assault exam; community education; victim assistance; and counseling.

**Activities, Services or Programs provided By the PHA**

The City of Amarillo has amended the Administrative Plan for the Section 8 Housing Choice Voucher Program to comply with Sections 606 and 607 of the Violence Against Women Act (VAWA). A bulk mailing was done to all landlords and program participants informing them of the protection afforded certain victims of criminal domestic violence, dating violence, stalking, and sexual assault – as well as members of the victims' immediate families- from losing their HUD-assisted housing as a consequence of the abuse of which they were the victim.

The briefing packets now contain information explaining the requirements of VAWA as well as the protections afforded program participants. Although moves are not allowed in the first year of the lease, exceptions may be made when a participant or a member of the household has been a victim of one of these acts and they meet the requirements of the VAWA and feel threatened by remaining in the unit. The participant may be required to furnish documentation to support their request to move on this basis.

The Housing Office works very closely with the Amarillo Police Department's Victim Assistance Coordinator in resolving issues such as relocation for safety reasons, substantiating claims of violent crimes, and removing a family member from the household who is responsible for the domestic violence.

The Housing Office also maintains close ties with the staff of the local Domestic Violence Shelter who staffs a 24-hour crisis line for both domestic violence and rape crisis. The housing staff is able to make appropriate referrals to this agency on behalf of program participants when necessary.

#### **7.0 Hope VI, Mixed finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers**

- (a) Hope V. Not Applicable
- (b) Demolition and/or Disposition. Not Applicable.
- (c) Conversion of Public Housing. Not Applicable.
- (d) Homeownership.

The City of Amarillo offers a Section 8 Homeownership option for the housing choice voucher program. This option allows families receiving Section 8 voucher assistance to use their monthly assistance to purchase their own homes.

#### **Family Eligibility**

A Section 8 participant who has been on the program a minimum of one year may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

- A family must meet the general requirements for continued participation in the City of Amarillo's Housing Choice Voucher Program.
- A participant in the voucher program must be in full compliance with their lease and Section 8 program requirements and must terminate their current lease arrangements in compliance with the lease.
- A family must qualify as a first-time homeowner (no member of the family has had any ownership interest in a principal residence in 3 years), or be a family that owns a share in a cooperative.
- Except for cooperative members who have acquired cooperative ownership shares prior to commencement of homeownership assistance, no family member may have a present ownership interest in a residential property.
- A family must meet the minimum income requirements. At commencement of homeownership assistance, the family must demonstrate that the annual income of the adult family members who will own the home is not less than: (1) the Federal minimum hourly wage multiplied by 2,000 hours, (2) in the case of a disabled family, the monthly

Federal Supplemental Security Income benefit for an individual living alone multiplied by twelve.

- A family must meet the employment requirements. Except in the case of elderly or disabled families, one or more adult members of the family that will own the home must be currently employed on a full-time basis (no less than an average of 30 hours per week), and have been continuously so employed for at least two years. In meeting this requirement, the City will consider all circumstances of the household if the family demonstrates a favorable work history and meets loan qualification requirements imposed by the lender. Self-employment, successive employment, and interrupted employment will be considered.
- A family must not have defaulted on a mortgage when participating in the voucher homeownership option or the City's HOMEbuyer's Assistance Program.
- Unless, elderly or disabled, a family must be a participant or graduate of the Family Self-Sufficiency Program.

### Eligible Units

An eligible unit must meet the following requirements:

- The home must be located within the city limits of Amarillo and can be either an existing home or a home under construction. A family may purchase a home outside the city limits of Amarillo only if the receiving public housing agency (PHA) is administering a homeownership program and is accepting new homeownership families.
- The home must be the family's primary residence and be a single-family home (including a manufactured home), a townhouse or a condominium.
- Homeownership assistance may be provided for the purchase of a home where the family will not own fee title to the real property on which the home is located, but only if: (1) the home is located on a permanent foundation; and (2) the family has the right to occupy the home site for at least forty years.
- The home must be inspected by the City as well as an independent inspector designated by the family.
- The home must meet the Section 8 Housing Quality Standards.

### Eligible Seller

The seller of the unit must not be a person or entity debarred or suspended from participation in HUD programs. The seller must sign a certification that they are not on HUD's debarred or suspended list prior to the City of Amarillo's final approval of homeownership assistance.

### Minimum Cash Down Payment

Rather than require a minimum down payment, the City chooses to allow the lender to establish the down payment requirement in accordance with the loan product offered to the family. This will help to avoid the exclusion of potentially eligible families who have sufficient income and credit histories to make them excellent candidates for homeownership but insufficient savings. In addition, it allows families to take advantage of loan products designed for lower-income purchasers with no or very low down payment requirements.

When the program is available, the City's Homebuyers Assistance Program and Homebuyer Principal Reduction Program, offers assistance with down payment and closing costs. Every effort will be made to encourage families to utilize this program to assist in purchasing homes under the Homeownership Program.

#### Requirements for Family Search and Purchase

A family is allowed a maximum time of 120 days to locate a home, enter into a Contract for Sale and close on the home. If the homebuyer's time expires, the City of Amarillo may exercise the option to extend the timeframe if substantial progress has been made and sales closing can be accomplished in 30 days. If time expires, the City will offer the buyer a rental voucher.

The City of Amarillo requires periodic progress reports on the family's progress in finding and purchasing a home. These update reports are required, at a minimum, at 60 days and 90 days.

#### Homeownership Counseling

A family is required to attend and satisfactorily complete a pre-assistance homeownership counseling program. At a minimum, this counseling must consist of four hours of classroom training. This must be done prior to receiving final approval for participation in the homeownership program. Post-homeownership counseling will be required for all participants once they have secured a mortgage and have moved into the home.

#### Home Inspections

All units must pass a HQS inspection conducted by the City. There must also be an inspection by an independent professional inspector commissioned by the family. The private inspector must be licensed by the State of Texas and have a satisfactory rating by the Better Business Bureau.

The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must provide a copy of the inspection report to the family and the City. Based on the information in this report, the family and the City will determine whether any pre-purchase repairs are necessary. The buyer is not allowed to do or to pay for any necessary repairs. Although the unit may pass the HQS inspection, the City can disapprove the unit based on information contained in the independent inspection.

#### Contract of Sale

The family must enter a contract of sale with the seller prior to assistance approval. The family must provide the City with a copy of the Contract of Sale. The Contract of Sale must include the following:

- Price and terms of sale
- Provide that purchaser will arrange for a pre-purchase inspection of the unit by an independent inspector selected by the purchaser



- Provide that purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the City of Amarillo
- Purchaser is not obligated to pay for any necessary repairs
- Purchaser is not obligated to purchase the unit should the voucher assistance fail to be approved
- Contain a certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under Part 24 of the Code of Federal Regulations
- Housing Quality Standards Inspection
- A one- year Home Warranty Insurance policy must be provided by either the seller or buyer.

### Financing

The family must secure its own financing for the home. The City will offer a list of qualified lenders to the family, but the family is free to choose their own lender. Financing must be either: 1) provided, insured or guaranteed by state or federal government, or 2) comply with secondary mortgage market underwriting requirements. The City prohibits seller financing, balloon payment mortgages and other types of mixed rate mortgages.

Adjustable Rate Mortgages (ARM) may be submitted for consideration. These referrals will be evaluated and considered on a case-by-case basis by the City.

### Occupancy

Homeownership assistance may only be paid while the family is residing in the unit. Assistance may not continue after the month the family vacates the home. Neither the family nor the lender are obligated to refund any assistance received for the month in which the family vacates.

### Family Obligations

The family must comply with the following obligations:

#### Ongoing Counseling

- To the extent required by the City, the family must attend and complete ongoing homeownership and housing counseling.

#### Compliance with mortgage

- The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).

### Use and Occupancy

- The family must use the assisted unit for residence by the family, and the unit must be the family's only residence.
- The City must approve the composition of the assisted family residing in the unit. The family must promptly notify the City of the birth, adoption or court-awarded custody of a child. The family must request the City's approval to add any other family member as an occupant of the unit. No other person may reside in the unit.
- The family must promptly notify the City if any family member no longer resides in the unit.
- If the City has given approval, a foster child or a live in aide may reside in the unit.
- Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family
- The family must promptly notify the City of absence from the unit. The family must supply any information or certification requested by the City to verify the family is living in the unit or the reason for the absence.

### Conveyance or Transfer of Home

- The family must not sublease or let the unit.
- The family must not assign or transfer the unit.
- Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members.
- The family must supply any information concerning the sale or transfer of any interest in the home or the family's homeownership expenses.

### Refinancing

- At times it may be advantageous for a homebuyer to refinance the existing first mortgage. The City must approve the refinance terms and conditions prior to closing. The homebuyer must benefit from the refinancing transaction. The resulting interest rate must be lower than the original loan and the payment and/or term must be lower. Home equity loans and cash advances are not allowed. The request must include the following documents:
  - Loan application for the refinancing
  - Good faith estimate
  - Written statement from current mortgage company showing the payoff amount and current payment for principal, interest, and escrows
  - Acknowledgement of Mortgage Loan Refinancing signed by the homebuyer and the lender
- Closing on the refinancing can take place after the city reviews and approves the final HUD-1 closing statement.

### Supplying required information

- The family must supply any information that the City or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.
- The family must supply any information requested by the City or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.
- The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information in accordance with 24 CFR Part 5, subpart B.
- Any information supplied by the family must be true and complete.

### Notice of move out

- The family must notify the City before the family moves out of the home.

### Notice of mortgage default

- The family must notify the City if the family defaults on a mortgage securing any debt incurred to purchase the home.

### Prohibition on owner interest on second residence

- During the time the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.

### Additional requirements

- The family must attend and satisfactorily complete a post-purchase homeownership counseling program.

### Maximum Term of Assistance

The maximum terms of assistance are as follows:

- Fifteen years for mortgages of 20 years or more
- Ten years for all other mortgages
- There is no term limitation for elderly or disabled families. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of the homeownership assistance.
- In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If the family ceases to qualify as an elderly or disabled family, the maximum term becomes applicable from the date homeownership assistance began. However, such a family must be provided at least six months of homeownership assistance after the maximum term becomes applicable.
- If the family receives homeownership assistance for different homes or from different PHAs, the total is subject to the maximum term limitations.

### Amount and Distribution of Homeownership Payment

All assistance payments are made directly to the lender, the company that is servicing the loan, or to an account set up for the sole purpose of paying the mortgage. The agency receiving the

mortgage payment must be made aware that the City will not be responsible for any late fees and will not be held liable for any late or incomplete payment. The City pays a monthly homeownership assistance payment on behalf of the family that is equal to the lower of: (1) the applicable payment standard minus the total tenant payment, or (2) the family's homeownership monthly expenses minus the total tenant payment.

In determining the amount of homeownership expenses to be allowed, the City considers amounts to cover:

- Principal and interest on initial mortgage debt and any refinancing of such debt
- Mortgage insurance premiums
- Real estate taxes and public assessments
- Home insurance
- Allowance for utilities
- Allowance for routine maintenance is \$50 per month and major repairs is \$50 per month.
- Principal and interest on mortgage debt for major repairs.

The family is responsible for all homeownership expenses not covered by the HAP payment.

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

#### Portability

A family determined eligible for the homeownership assistance may purchase a home outside the city limits of Amarillo provided that the receiving PHA is administering a homeownership program and is accepting new homeownership families.

#### Move with Continued Assistance

A family may move with continued tenant-based assistance or homeownership option assistance as long as they have fulfilled all of their homebuyer obligations, including prior notification to the City. The City may not begin tenant-based assistance for occupancy of a new unit as long as the family has any title or interest in the prior home.

#### Denial or Termination of Assistance

At any time, the city may terminate or deny assistance because of mortgage default, failure to comply with family obligations, or in accordance with Section 982.552 (Grounds for denial or termination of assistance) or Section 982.553 (Crime by family members).

Rental assistance will be denied if the family defaults on an FHA-insured mortgage, and the family fails to demonstrate that: 1) it conveyed title to the home as required by HUD and, 2) the family moved within the period required by HUD.

## 11.0 Required Submissions for HUD Field Office Review

### (f) Resident Advisory Board Comments

The City of Amarillo Housing Office met with the Tenant Advisory Board on April 28, 2016. A summary of the year's activities was provided by the Interim Housing Administrator and included an update on the status of the waiting list and a report on new admissions and turnover rate. A summary of the VASH program was also provided for new admissions, turnover rate and available vouchers.

The City of Amarillo Public Housing Authority (PHA) will exhaust the current wait list by August 31, 2016. The City plans on housing 450 new households by September 2016. The anticipated opening of the wait list is July 2016 and the PHA will utilize a lottery system to select applicants for housing assistance.

Proposed changes to the PHA Administrative Plan were presented to the Board.

- All changes of the City of Amarillo PHA plan seek to adhere to HUD requirements, meet client needs and improve the efficient operations of the housing authority.
- HUD's new streamlining rule was incorporated in the Admin Plan.
- The policy on use of Arrest Records is aligned with HUD's guidance on the Fair Housing Act and adverse actions by the PHA.
- Wait list opening will rely on online applications and use a lottery system for placement. In addition Homeless and local Residency have been included as preferences.
- Tenant can self-certify assets \$5,000 or less via the Tenant Information Form.
- Owner Excellence Program (OEP). High performing landlords with 10 or more units that have no failed inspections in the past year may elect to have biennial inspections

The Tenant Advisory Committee were in favor of the proposed changes.

Review of Housing Program Participation Survey: The majority of the survey answers agreed that the Housing Program is effective and responsive to client concerns.

**Solicitation of Comments and Recommendations from Board Members.** One client began by stating that the inventory of housing available needs to be improved and believe that the payment standards are the cause. Client believes that if they were higher, then possibly more options would be available to clients. Several clients commented on the amount of paperwork that is necessary to make a change. It was suggested that it would be good if the paperwork were accessible on the web. Another client suggested that there should be a meeting held with landlords in order to clear up the stigma of "Section 8" as well as address how important their roles are in the housing process and the expectations.