

TIOGA COUNTY ADMISSION & OCCUPANCY POLICY TABLE OF CONTENTS

1.0	FAIR HOUSING	5
2.0	REASONABLE ACCOMODATION	5
2.1	COMMUNICATION	6
2.2	QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION	6
3.0	SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND RESIDENTS	7
4.0	FAMILY OUTREACH	7
5.0	RIGHT TO PRIVACY	8
6.0	REQUIRED POSTINGS	8
7.0	TAKING APPLICATIONS	8
8.0	ELIGIBILITY FOR ADMISSION	9
8.1	INTRODUCTION	9
8.2	ELIGIBILITY CRITERIA	10
8.2-B	EIV SYSTEM.....	10
8.3	SUITABILITY	14
8.4	GROUND FOR DENIAL	15
8.5	INFORMAL REVIEW	16
9.0	MANAGING THE WAITING LIST	17
9.1	OPENING AND CLOSING THE WAITING LIST	17
9.2	ORGANIZATION OF THE WAITING LIST	17
9.3	FAMILIES NEARING THE TOP OF THE WAITING LIST	18
9.4	PURGING THE WAITING LIST	18
9.5	REMOVAL OF APPLICANTS FROM THE WAITING LIST	18
9.6	MISSED APPOINTMENTS	18
9.7	NOTIFICATION OF NEGATIVE ACTIONS	19
10.0	TENANT SELECTION AND ASSIGNMENT PLAN	19
10.1	PREFERENCES	18
10.2	ASSIGNMENT OF BEDROOM SIZES	20
10.3	SELECTION FROM THE WAITING LIST	211
10.4	DECONCENTRATION POLICY	22
10.5	DECONCENTRATION INCENTIVES	232
10.6	OFFER OF A UNIT	232
10.7	REJECTION OF UNIT	22
10.8	ACCEPTANCE OF UNIT	23

10.9	PHYSICAL RESIDENCY REQUIREMENT	24
11.0	INCOME, EXCLUSIONS FROM INCOME, AND DEDUCTIONS	
	FROM INCOME	254
11.1	INCOME	254
11.2	ANNUAL INCOME.....	276
11.3	DEDUCTIONS FROM ANNUAL INCOME.....	321
11.4	HARDSHIP EXEMPTIONS.....	32
12.0	ASSETS.....	34
12.1	NET FAMILY ASSETS	34
12.2	EXCLUSIONS FROM NET FAMILY ASSETS	34
12.3	TRUSTS	36
12.4	ACTUAL AND IMPUTED INCOME FROM ASSETS & CALCULATION OF ASSETS....	37
12.5	ASSET LIMITATIONS	37
12.6	ASSET NON ENFORCEMENT POLICY	38
13.0	VERIFICATION.....	348
13.1	ACCEPTABLE METHODS OF VERIFICATION	398
13.2	TYPES OF VERIFICATION	409
13.3	VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS	432
13.4	VERIFICATION OF SOCIAL SECURITY NUMBERS.....	432
13.5	TIMING OF VERIFICATION.....	443
13.6	FREQUENCY OF OBTAINING VERIFICATION	443
14.0	DETERMINATION OF TOTAL TENANT PAYMENT AND TENANT RENT ...	454
14.1	FAMILY CHOICE	454
14.2	THE FORMULA METHOD.....	454
14.3	MINIMUM RENT.....	45
14.4	THE FLAT RENT	466
14.5	CEILING RENT	46
14.6	RENT FOR FAMILIES UNDER THE NONCITIZEN RULE	476
14.7	DEMINIMUS ERRORS	47
14.8	UTILITY ALLOWANCE	47
14.9	PAYING RENT.....	498
15.0	CONTINUED OCCUPANCY AND COMMUNITY SERVICE	509
15.1	GENERAL.....	509
15.2	EXEMPTIONS	509
15.3	NOTIFICATION OF THE REQUIREMENT	509
15.4	VOLUNTEER OPPORTUNITIES	5051
15.5	THE PROCESS	50
15.6	NOTIFICATION OF NON-COMPLIANCE WITH COMMUNITY SERVICE REQUIREMENT	521

15.7	OPPORTUNITY FOR CURE.....	521
16.0	RECERTIFICATIONS.....	521
16.1	GENERAL.....	521
16.2	MISSED APPOINTMENTS.....	532
16.3	FLAT RENTS.....	53
16.4	THE FORMULA METHOD.....	543
16.5	EFFECTIVE DATE OF RENT CHANGES FOR ANNUAL REEXAMINATIONS....	543
16.6	INTERIM REEXAMINATIONS.....	554
16.7	NON INTERIM REEXAMINATIONS.....	564
16.8	EFFECTIVE DATE OF RENT CHANGES DUE TO INTERIM OR SPECIAL REEXAMINATIONS.....	565
16.9	EIV.....	56
16.10	OVER INCOME LIMIT/FAIR MARKET HOUSING.....	56
17.0	UNIT TRANSFERS.....	597
17.1	OBJECTIVES OF THE TRANSFER POLICY.....	598
17.2	CATEGORIES OF TRANSFERS.....	598
17.3	DOCUMENTATION.....	598
17.4	INCENTIVE TRANSFERS.....	598
17.5	PROCESSING TRANSFERS.....	609
17.6	COST OF THE FAMILY'S MOVE.....	609
17.7	TENANTS IN GOOD STANDING.....	48
17.8	TRANSFER REQUESTS.....	60
17.9	RIGHT OF THE TIOGA COUNTY HOUSING AUTHORITY IN TRANSFER POLICY.....	60
18.0	INSPECTIONS.....	60
18.1	MOVE-IN INSPECTIONS.....	61
18.2	ANNUAL INSPECTIONS.....	61
18.3	PREVENTATIVE MAINTENANCE INSPECTIONS.....	6162
18.4	SPECIAL INSPECTIONS.....	61
18.5	HOUSEKEEPING INSPECTIONS.....	61
18.6	NOTICE OF INSPECTION.....	61
18.7	EMERGENCY INSPECTIONS.....	61
18.8	PRE-MOVE-OUT INSPECTIONS.....	61
18.9	MOVE-OUT INSPECTIONS.....	62
18.10	TRANSFER INSPECTIONS.....	62
19.0	PET POLICY.....	62
19.1	EXCLUSIONS.....	62
19.2	PETS IN SENIOR BUILDINGS.....	62
19.3	APPROVAL.....	62
19.4	TYPES AND NUMBER OF PETS.....	62

19.5	INOCULATIONS	63
19.6	PET DEPOSIT	63
19.7	FINANCIAL OBLIGATION OF RESIDENTS	63
19.8	NUISANCE OR THREAT TO HEALTH OR SAFETY	63
19.9	DESIGNATION OF PET AREAS	63
19.10	VISITING PETS.....	63
19.11	REMOVAL OF PETS	643
19.12	SERVICE/SUPPORT ANIMALS	64
20.0	REPAYMENT AGREEMENTS	64
21.0	VIOLENCE AGAINST WOMAN.....	64
22.0	SMOKE FREE POLICY	64
23.0	BED BUG POLICY	65
24.0	TERMINATION.....	676
24.1	TERMINATION BY TENANT	676
24.2	TERMINATION BY THE HOUSING AUTHORITY.....	676
24.3	ABANDONMENT	687
24.4	RETURN OF SECURITY DEPOSIT	698

ADMISSIONS AND CONTINUED OCCUPANCY POLICY

This Admissions and Continued Occupancy Policy defines the Tioga County Housing Authority's policies for the operation for the Public Housing Program, incorporating Federal, State and local law. If there is any conflict between this policy and laws or regulations, the laws and regulations will prevail.

1.0 FAIR HOUSING

It is the policy of the Tioga County Housing Authority to fully comply with all Federal, State and local nondiscrimination laws; the Americans with Disabilities Act; [Section 504 of the Rehabilitation Act of 1973](#); the US Department of Housing and Urban Development [Equal Access Rule](#) and regulations governing Fair Housing and Equal Opportunity.

No person shall, on the grounds of race, color, sex ([including gender identity and sexual orientation](#)), religion, national or ethnic origin, familial status, [age, marital status](#) or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the Tioga County Housing Authority's programs.

To further its commitment to full compliance with applicable Civil Rights laws, the Tioga County Housing Authority will provide Federal/State/local information to applicants/tenants of the Public Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application, and all applicable Fair Housing Information and Discrimination Complaint Forms will be made available at the TIOGA COUNTY Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The Tioga County Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the appropriate housing discrimination forms. The Tioga County Housing Authority will also assist them in completing the forms if requested and will provide them with the address of the nearest HUD office of Fair Housing and Equal Opportunity.

2.0 REASONABLE ACCOMODATION

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of the Tioga County Housing Authority housing programs and related services. When such accommodations are granted, they do not confer special treatment or advantage for the person with a disability; rather, they make the program accessible to them in a way that would otherwise not be possible due to their disability. This policy clarifies how people can request accommodations and the guidelines the Tioga County Housing Authority will follow in determining whether it is reasonable to provide a requested accommodation. Because disabilities are not always apparent, the Tioga County Housing Authority will ensure that all applicants/tenants are aware of the opportunity to request reasonable accommodations.

2.1 COMMUNICATION

Anyone requesting an application will also receive an information sheet which informs applicants that they can request a Reasonable Accommodation form.

Effective communication will be provided to persons with disabilities, including those with vision, hearing and other communication-related disabilities, which includes ensuring that information is provided in appropriate accessible formats as needed.

Notifications of reexamination, inspection, appointment, or eviction will include information about requesting a reasonable accommodation. Any notification requesting action by the tenant will include information about requesting a reasonable accommodation.

All decisions granting or denying requests for reasonable accommodations will be in writing.

2.2 QUESTIONS TO ASK IN GRANTING THE ACCOMMODATION

A. Is the requestor a person with disabilities? For this purpose the definition of person with disabilities is different than the definition used for admission. The Fair Housing definition used for this purpose is:

A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment. (The disability may not be apparent to others, i.e., a heart condition).

If the disability is apparent or already documented, the answer to this question is yes. It is possible that the disability for which the accommodation is being requested is a disability other than the apparent disability. If the disability is not apparent or documented, the Tioga County Housing Authority will obtain verification that the person is a person with a disability.

B. Is the requested accommodation related to the disability? If it is apparent that the request is related to the apparent or documented disability, the answer to this question is yes. If it is not apparent, the Tioga County Housing Authority will obtain documentation that the requested accommodation is needed due to the disability. The Tioga County Housing Authority will not inquire as to the nature of the disability.

C. Is the requested accommodation reasonable? In order to be determined reasonable, the accommodation must meet two criteria:

1. Would the accommodation constitute a fundamental alteration? The Tioga County Housing Authority's business is housing. If the request would alter the fundamental business that the Tioga County Housing Authority conducts, that would not be reasonable. For instance, the Tioga County Housing Authority would deny a request to have the Tioga County

Housing Authority do grocery shopping for a person with disabilities.

2. Would the requested accommodation create an undue financial hardship or administrative burden? Frequently the requested accommodation costs little or nothing. If the cost would be an undue burden, the Tioga County Housing Authority may request a meeting with the individual to investigate and consider equally effective alternatives.
- D. Generally the individual knows best what it is they need; however, the Tioga County Housing Authority retains the right to be shown Tioga County Housing Authority's programs or services.

If more than one accommodation is equally effective in providing access to the Tioga County Housing Authority's programs and services, the Tioga County Housing Authority retains the right to select the most efficient or economic choice.

The cost necessary to carry out approved requests, including requests for physical modifications, will be borne by the Tioga County Housing Authority if there is no one else willing to pay for the modifications. If another party pays for the modification, the Tioga County Housing Authority will seek to have the same entity pay for any restoration costs.

If the tenant requests as a reasonable accommodation that they be permitted to make physical modifications at their own expense, the Tioga County Housing Authority will generally approve such request if it does not violate codes or affect the structural integrity of the unit.

Any request for an accommodation that would enable a tenant to materially violate essential lease terms will not be approved, i.e. allowing nonpayment of rent, destruction of property, disturbing the peaceful enjoyment of others, etc.

3.0 SERVICES FOR NON-ENGLISH SPEAKING APPLICANTS AND RESIDENTS

The Tioga County Housing Authority will endeavor to have access to people who speak languages other than English in order to assist non-English speaking families. All requests for translation of applications and required documents for tenancy will be honored.

4.0 FAMILY OUTREACH

The Tioga County Housing Authority will publicize the availability and nature of the Public Housing Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.

To reach people who cannot or do not read the newspapers, the Tioga County Housing Authority will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The TIOGA COUNTY Housing Authority will also try to utilize public service announcements.

The Tioga County Housing Authority will communicate the status of housing availability to other service providers in the community and inform them of housing eligibility factors and guidelines so they can make proper referrals for the Public Housing Program.

5.0 RIGHT TO PRIVACY

All adult members of both applicant and tenant households are required to sign HUD Form 9886, Authorization for Release of Information and Privacy Act Notice. The Authorization for Release of Information and Privacy Act Notice states how family information will be released and includes the Federal Privacy Act Statement.

Any request for applicant or tenant information will not be released unless there is a signed release of information request from the applicant or tenant.

6.0 REQUIRED POSTINGS

In each of its offices, the Tioga County Housing Authority will post, in a conspicuous place and at a height easily read by all persons including persons with mobility disabilities, the following information:

- A. Statement of Policies and Procedures governing Admission and Continued Occupancy
- B. Notice of the status of the waiting list (opened or closed)
- C. A listing of all the developments by name, address, number of units, units designed with special accommodations, address of all project offices, office hours, telephone numbers, TDD numbers, and Resident Facilities and operation hours.
- D. Income Limits for Admission
- E. Excess Utility Charges
- F. Utility Allowance Schedule
- G. Current Schedule of Routine Maintenance Charges
- H. Dwelling Lease
- I. Grievance Procedure
- J. Fair Housing Poster
- K. Equal Opportunity in Employment Poster
- L. Any current TIOGA COUNTY Housing Authority Notices

7.0 Taking Applications

Families wishing to apply for the Public Housing Program will be requires to complete and application for housing assistance. Applications may be submitted by applying online through the Tioga County Housing Authority website, www.tbhra.org

Applications are taken to compile a waiting list. Due to the demand for housing in the Tioga County Housing Authority jurisdiction, the Tioga County Housing Authority may take applications on an open enrollment basis, depending on the length of the waiting list.

Completed applications will be accepted for all applicants and the Tioga County Housing Authority will verify the information.

Applications may be submitted through the Tioga County Housing Authority website www.tbhra.org. The completed application will be dated and time stamped by the computer system and a confirmation assigned per application immediately following submittal. This confirmation number will be the applicant's official notification of received.

Persons with disabilities who require a reasonable accommodation in completing and application may call the Tioga County Housing Authority to make arrangements. A telecommunication device for the deaf (TDD) is available for the deaf. The TDD telephone number is (570) 638-2227.

The application process will involve two phases. The first phase is the initial application for housing assistance. This requires the family to provide limited basic information establishing any preferences to which they may be entitled. This first phase results in the family's placement on the waiting list.

The second phase is the final determination of eligibility. This takes place when the family nears the top of the waiting list. The Tioga County Housing Authority will ensure that verification of all preferences, eligibility, suitability and selection factors are current in order to determine the family's final eligibility for admission into the Public Housing Program.

8.0 ELIGIBILITY FOR ADMISSION

8.1 INTRODUCTION

There are five eligibility requirements for admission to public housing: qualifies as a family, has an income within the income limits, meets citizenship/eligible immigrant criteria, provides documentation of Social Security numbers, and signs consent authorization documents. In addition to the eligibility criteria, families must also meet the TIOGA COUNTY Housing Authority screening criteria in order to be admitted to public housing.

8.2 **ELIGIBILITY CRITERIA**

A. Family status.

1. A **family with or without children**. Such a family is defined as a **single person, or** a group of people related by blood, marriage, adoption, affinity, sexual orientation, gender identity or marital status that live together in a stable family relationship.
 - a. Children temporarily absent from the home due to placement in foster care are considered family members.
 - b. Unborn children and children in the process of being adopted are considered family members for the purpose of determining bedroom size but are not considered family members for determining income limit.
 - c. A single person is an otherwise eligible youth who has attained at least 18 years of age and not more than 24 years of age; has left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C.675(5)(H)); or a person who is homeless or is at risk of becoming homeless at age 16 or older.
2. An **elderly family**, which is:
 - a. A family whose head, spouse, or sole member is a person who is at least 62 years of age;
 - b. Two or more persons who are at least 62 years of age living together; or
 - c. One or more persons who are at least 62 years of age living with one or more live-in aides.
3. A **near-elderly family**, which is:
 - a. A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62;
 - b. Two or more persons, who are at least 50 years of age but below the age of 62, living together; or
 - c. One or more persons, who are at least 50 years of age but below the age of 62, living with one or more live-in aides.

4. A **disabled family**, which is:
 - a. A family whose head, spouse, or sole member is a person with disabilities;
 - b. Two or more persons with disabilities living together; or
 - c. One or more persons with disabilities living with one or more live-in aides.
5. A **displaced family**, which is a family in which each member, or whose sole member, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.
6. A **remaining member of a tenant family**.
7. A **single person** who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family.

B. EIV System

For each prospective tenant, the Tioga County Housing Authority shall at the time of the eligibility interview print and maintain on file a copy of the EIV Existing Tenant Search results.

If the applicant or members of applicant's household are identified by EIV as currently being assisted at or owes a debt to, another Multifamily Housing or Public and Indian Housing (PIH) location, the Tioga County Housing Authority shall discuss these findings with the appropriate member(s) of applicant household and provide the opportunity to explain the circumstances relative to being assisted at, or owing a debt to, another housing provider.

The Tioga County Housing Authority shall follow up with the respective housing provider to confirm the applicant's program participation status or debt owed before admission. If necessary the Tioga County Housing Authority will coordinate move-in/move-out dates with the other housing provider at the other location.

The Tioga County Housing Authority shall retain Existing Tenant Search results, as well as any related additional documentation, with the application

C. Income Eligible

1. To be eligible for admission to developments or scattered-site units that were available for occupancy before 10/1/81, the family's annual income must be within the low-income limit set by HUD. This means the family

income cannot exceed 80 percent of the median income for the area.

2. To be eligible for admission to developments or scattered-site units that became available on or after 10/1/81, the family's annual income must be within the very low-income limit set by HUD, unless HUD grants an exception. This means that without a HUD exception, the family income cannot exceed 50 percent of the median income for the area.
3. Income limits apply only at admission and are not applicable for continued occupancy.
4. A family may not be admitted to the public housing program from another assisted housing program (e.g., tenant-based Section 8) or from a public housing program operated by another housing authority without meeting the income requirements of the Tioga County Housing Authority.
5. If the Tioga County Housing Authority acquires a property for federal public housing purposes, the families living there must have incomes within the low-income limit in order to be eligible to remain as public housing tenants.
6. Income limit restrictions do not apply to families transferring within our Public Housing Program.
7. Foster adults/children are not considered family members and must not be included in calculation of income for eligibility and rent determination purposes. However, foster adults/children are considered household members and must be included when determining unit size or subsidy standards based on established policies.

D. Citizenship/Eligibility Status

1. To be eligible each member of the family must be a citizen, national, or a non-citizen who has eligible immigration status under one of the categories set forth in Section 214 of the Housing and Community Development Act of 1980 (see 42 U.S.C. 1436a(a)).
2. Family eligibility for assistance.
 - a. A family shall not be eligible for assistance unless every member of the family residing in the unit is determined to have eligible status, with the exception noted below.
 - b. Despite the ineligibility of one or more family members, a mixed family may be eligible for one of three types of assistance. (See Section 13.6 for calculating rents under the non-citizen rule)
 - c. A family without any eligible members and receiving assistance on June 19, 1995 may be eligible for temporary deferral of termination of assistance.

E. Social Security Number Documentation

To be eligible, all family members must provide a Social Security number or certify that they do not have one.

F. Signing Consent Forms

1. In order to be eligible, each member of the family who is at least 18 years of age, and each family head and spouse regardless of age, shall sign one or more consent forms.
2. The consent form must contain, at a minimum, the following:
 - a. A provision authorizing HUD or the Tioga County Housing Authority to obtain from State Wage Information Collection Agencies (SWICAs) any information or materials necessary to complete or verify the application for participation or for eligibility for continued occupancy; and
 - b. A provision authorizing HUD or the Tioga County Housing Authority to verify with previous or current employers income information pertinent to the family's eligibility for or level of assistance;
 - c. A provision authorizing HUD to request income information from the IRS and the SSA for the sole purpose of verifying income information pertinent to the family's eligibility or level of benefits; and
 - d. A statement that the authorization to release the information requested by the consent form expires 15 months after the date the consent form is signed.
3. All applicants must sign the consent form HUD 9886A at admission, and participants must sign the consent form no later than their next annual or interim or;
 - a. When any person 18 years or older becomes a member of the family
 - b. When a member of the family turns 18 years or age; and
 - c. As required by HUD
4. Families have the right to revoke consent by providing written notice to the Housing Authority at any time; however, revoking consent may result in termination of assistance or denial of admission, at which time HUD will be notified.

8.3 *SUITABILITY*

- A. Applicant families will be evaluated to determine whether, based on their recent behavior, such behavior could reasonably be expected to result in noncompliance with the public housing lease. The Tioga County Housing Authority will look at past conduct as an indicator of future conduct. Emphasis will be placed on whether a family's admission could reasonably be expected to have a detrimental effect on the development environment, other tenants, Tioga County Housing Authority employees, or other people residing in the immediate vicinity of the property. Otherwise eligible families will be denied admission if they fail to meet the suitability criteria.

- B. The Tioga County Housing Authority will consider objective and reasonable aspects of the family's background, including the following:
 - 1. History of meeting financial obligations, especially rent;
 - 2. Ability to maintain (or with assistance would have the ability to maintain) their housing in a decent and safe condition based on living or housekeeping habits and whether such habits could adversely affect the health, safety, or welfare of other tenants;
 - 3. History of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well-being of other tenants or staff or cause damage to the property;
 - 4. History of disturbing neighbors or destruction of property;
 - 5. Having committed fraud in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from; and
 - 6. History of abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment by others.

- C. The Tioga County Housing Authority will ask applicants to provide information demonstrating their ability to comply with the essential elements of the lease. The Tioga County Housing Authority will verify the information provided. Such verification may include but may not be limited to the following:
 - 1. A credit check of the head, spouse and co-head;
 - 2. A rental history check of all adult family members;
 - 3. A criminal background check on all adult household members, including

live-in aides. This check will be made through State or local law enforcement or court records in those cases where the household member has lived in the local jurisdiction for the last three years. Where the individual has lived outside the local area, the Tioga County Housing Authority may contact law enforcement agencies where the individual had lived or request a check through the FBI's National Crime Information Center (NCIC);

4. A check of the State's lifetime sex offender registration program for each adult household member, including live-in aides. No individual registered with this program will be admitted to public housing.

8.4 GROUND FOR DENIAL

The Tioga County Housing Authority is not required or obligated to assist applicants who:

- A. Do not meet any one or more of the eligibility criteria;
- B. Do not supply information or documentation required by the application process;
- C. Have failed to respond to a written request for information or a request to declare their continued interest in the program;
- D. Have a history of not meeting financial obligations, especially rent;
- E. Do not have the ability to maintain (with assistance) their housing in a decent and safe condition where such habits could adversely affect the health, safety, or welfare of other tenants;
- F. Have a history of criminal activity by any household member involving crimes of physical violence against persons or property and any other criminal activity including drug-related criminal activity that would adversely affect the health, safety, or well-being of other tenants or staff or cause damage to the property;
- G. Have a history of disturbing neighbors or destruction of property;
- H. Currently owes rent or other amounts to any housing authority in connection with their public housing or Section 8 programs;
- I. Have committed fraud, bribery or any other corruption in connection with any Federal housing assistance program, including the intentional misrepresentation of information related to their housing application or benefits derived there from;
- J. Were evicted from assisted housing within three years of the projected date of admission because of drug-related criminal activity involving the personal use or possession for personal use;

- K. Were evicted from assisted housing within five years of the projected date of admission because of drug-related criminal activity involving the illegal manufacture, sale, distribution, or possession with the intent to manufacture, sell, distribute a controlled substance as defined in Section 102 of the Controlled Substances Act, 21 U.S.C. 802;
- L. Are illegally using a controlled substance or are abusing alcohol in a way that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents. The Tioga County Housing Authority may waive this requirement if:
 - 1. The person demonstrates to the Tioga County Housing Authority's satisfaction that the person is no longer engaging in drug-related criminal activity or abuse of alcohol;
 - 2. Has successfully completed a supervised drug or alcohol rehabilitation program;
 - 3. Has otherwise been rehabilitated successfully; or
 - 4. Is participating in a supervised drug or alcohol rehabilitation program.
- M. Have engaged in or threatened abusive or violent behavior towards any Tioga County Housing Authority staff or residents;
- N. Have a household member who has ever been evicted from public housing;
- O. Have a family household member who has been terminated under the certificate or voucher program;
- P. **Denied for Life:** If any family member has been convicted of manufacturing or producing methamphetamine (speed) in a public housing development or in a Section 8 assisted property;
- Q. **Denied for Life:** Has a lifetime registration under a State sex offender registration program.

8.5 *INFORMAL REVIEW*

- A. If the Tioga County Housing Authority determines that an applicant/tenant does not meet the criteria for receiving public housing assistance, the Tioga County Housing Authority will promptly provide the applicant/tenant with written notice of the determination. The notice must contain a brief statement of the reason(s) for the decision and state that the applicant may request an informal review of the decision within 10 business days of the denial. Tioga County Housing Authority will describe how to obtain the informal review.

The informal review may be conducted in person or remotely by any person designated by the Tioga County Housing Authority, other than a person who

made or approved the decision under review or subordinate of this person. A remote hearing may be conducted by conference call, web-based video platform or email correspondence and will be made accessible for persons with vision/hearing impairments or other disabilities. The applicant/tenant must be given the opportunity to present written or oral objections to the Tioga County Housing Authority's decision. Tioga County Housing Authority must notify the applicant of the final decision within 14 calendar days after the informal review, including a brief statement of the reasons for the final decision.

- B. The participant family may request that the Tioga County Housing Authority provide for an Informal Hearing after the family has notification of an INS decision on their citizenship status on appeal, or in lieu of request of appeal to the INS. This request must be made by the participant family within 30 days of receipt of the Notice of Denial or Termination of Assistance, or within 30 days of receipt of the INS appeal decision.

For the participant families, the Informal Hearing Process above will be utilized with the exception that the participant family will have up to 30 days of receipt of the Notice of Denial or Termination of Assistance, or of the INS appeal decision.

9.0 MANAGING THE WAITING LIST

9.1 *OPENING AND CLOSING THE WAITING LIST*

Opening of the waiting list will be announced with a public notice stating that applications for public housing will again be accepted. The public notice will state where, when, and how to apply. The notice will be published in a local newspaper of general circulation and also by any available minority media. The public notice will state any limitations to who may apply.

The notice will state that applicants already on waiting lists for other housing programs must apply separately for this program and such applicants will not lose their place on other waiting lists when they apply for public housing. The notice will include the Fair Housing logo and slogan and will be in compliance with Fair Housing requirements.

Closing of the waiting list will also be announced with a public notice. The public notice will state the date the waiting list will be closed and for what bedroom sizes. The public notice will be published in a local newspaper of general circulation and also by any available minority media.

9.2 *ORGANIZATION OF THE WAITING LIST*

The waiting list will be maintained in accordance with the following guidelines:

- A. The application will be a permanent file;
- B. All applications will be maintained by housing site in order of bedroom size, preference, and then in order of date and time of application; and

- C. Any contacts between the Tioga County Housing Authority and the applicant will be documented in the applicant file.
- D. Application can be made for more than one housing site.

9.3 FAMILIES NEARING THE TOP OF THE WAITING LIST

When a family appears to be within three (3) months of being offered a unit, the family will be invited to an interview and the verification process will begin. It is at this point in time that the family's waiting list preference will be verified. If the family no longer qualifies to be near the top of the list, the family's name will be returned to the appropriate spot on the waiting list. The Tioga County Housing Authority must notify the family in writing of this determination and give the family the opportunity for an informal review.

Once the preference has been verified, the family will complete the full application process, present Social Security number information, citizenship/eligible immigrant information, and sign the Consent for Release of Information forms.

9.4 PURGING THE WAITING LIST

The Tioga County Housing Authority will update and purge its waiting list at least annually to ensure that the pool of applicants reasonably represents the interested families for whom the Tioga County Housing Authority has current information, i.e. applicant's address, family composition, income category, and preferences.

9.5 REMOVAL OF APPLICANTS FROM THE WAITING LIST

The Tioga County Housing Authority will not remove an applicant's name from the waiting list unless:

- A. The applicant requests in writing that the name be removed;
- B. The applicant fails to respond to a written request for information or a request to declare their continued interest in the program; or
- C. The applicant does not meet either the eligibility or suitability criteria for the program.

9.6 MISSED APPOINTMENTS

All applicants who fail to keep a scheduled appointment with the Tioga County Housing Authority will be sent a notice of termination of the process for eligibility.

The Tioga County Housing Authority will allow the family to reschedule for good cause. Generally, no more than one opportunity will be given to reschedule without good cause, and no more than two opportunities will be given for good cause. When good cause exists for missing an appointment, the Tioga County Housing Authority will work closely with

the family to find a more suitable time. Applicants will be offered the right to an informal review before being removed from the waiting list.

9.7 NOTIFICATION OF NEGATIVE ACTIONS

Any applicant whose name is being removed from the waiting list will be notified by the Tioga County Housing Authority, in writing, that they have ten (10) calendar days from the date of the written correspondence to present mitigating circumstances or request an informal review. The letter will also indicate that their name will be removed from the waiting list if they fail to respond within the timeframe specified. The Tioga County Housing Authority system of removing applicant names from the waiting list will not violate the rights of persons with disabilities. If an applicant claims that their failure to respond to a request for information or updates was caused by a disability, the Tioga County Housing Authority will verify that there is in fact a disability and the disability caused the failure to respond, and provide a reasonable accommodation. An example of a reasonable accommodation would be to reinstate the applicant on the waiting list based on the date and time of the original application.

10.0 TENANT SELECTION AND ASSIGNMENT PLAN

10.1 PREFERENCES

The Tioga County Housing Authority will select families based on the following preferences within each bedroom size category:

- A. Residency preferences for families who reside in Tioga County. This preference shall be worth 50 points.
- B. Those that are involuntarily displaced by government action, flood, fire or as a result of a disaster declared or otherwise formally recognized pursuant to federal disaster relief laws. This preference shall be worth 1 point.
- C. Victims of domestic violence. This preference shall be worth 1 point.
- D. Persons who are homeless. This preference shall be worth 1 point.
- E. Veterans and Veteran's families. This preference shall be worth 1 point.
- F. Non Public Housing Over Income tenant preference. This preference shall be worth 1 point.

Points awarded for the above listed preferences shall be cumulative. Order of applicant selection among applicants with the same number of preference points shall be based on the state and time of the application. Table 1 provides a matrix of the various cumulative values of the preference listed above.

Buildings Designed for the Elderly and Disabled: Preference will be given to elderly and disabled families. If there are no elderly or disabled families on the list, preference will then be given to near-elderly families. If there are no near-elderly families on the waiting list units will be offered to families who qualify for the appropriate bedroom size using these priorities. All such families will be selected from the waiting list using the preferences as outlined above.

Accessible Units: Accessible units will be first offered to families who may benefit from the accessible features. Applicants for these units will be selected utilizing the same preference system as outlined above. If there are no applicants who would benefit from the accessible features, the units will be offered to other applicants in the order that their names come up to the top of the waiting list. Such applicants, however, must sign a release form stating they will accept a transfer (at their own expense) if, at a future time, a family requiring an accessible feature applies. Any family required to transfer will be given a 30-day notice. A separate waiting list will be maintained for applicants that request a handicapped unit only.

10.2 ASSIGNMENT OF BEDROOM SIZES

The following guidelines will determine each family’s unit size without overcrowding or over-housing:

Number of Bedrooms	Number of Persons	
	Minimum	Maximum
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8

These standards are based on the assumption that each bedroom will accommodate no more than two (2) persons. Zero bedroom units will only be assigned to one-person families. Two adults will share a bedroom unless related by blood.

In determining bedroom size, the Tioga County Housing Authority will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school, or children who are temporarily in foster-care.

In addition, the following considerations may be taken in determining bedroom size:

- A. Children of the same sex will share a bedroom.
- B. Children of the opposite sex, both under the age of four will share a bedroom.
- C. Adults and children will not be required to share a bedroom.

- D. Foster – adults and/or foster - children will not be required to share a bedroom with family members.
- E. Live-in aides will get a separate bedroom.

Exceptions to normal bedroom size standards include the following:

- A. Units smaller than assigned through the above guidelines – A family may request a smaller unit size than the guidelines allow. The Tioga County Housing Authority will allow the smaller size unit so long as generally no more than two (2) people per bedroom are assigned. In such situations, the family will sign a certification stating they understand they will be ineligible for a larger size unit for 1 year or until the family size changes, whichever may occur first.
- B. Units larger than assigned through the above guidelines – A family may request a larger unit size than the guidelines allow. The Tioga County Housing Authority will allow the larger size unit if the family provides a verified medical need that the family be housed in a larger unit.
- C. If there are no families on the waiting list for a larger size, smaller families may be housed if they sign a release form stating they will transfer (at the family's own expense) to the appropriate size unit when an eligible family needing the larger unit applies. The family transferring will be given a 30-day notice before being required to move.
- D. Larger units may be offered in order to improve the marketing of a development suffering a high vacancy rate.

10.3 SELECTION FROM THE WAITING LIST

The Tioga County Housing Authority shall follow the statutory requirement that at least 40% of newly admitted families in any fiscal year be families whose annual income is at or below 30% of the area median income. To insure this requirement is met we shall quarterly monitor the incomes of newly admitted families and the incomes of the families on the waiting list. If it appears that the requirement to house extremely low-income families will not be met, we will skip higher income families on the waiting list to reach extremely low-income families.

If there are not enough extremely low-income families on the waiting list we will conduct outreach on a non-discriminatory basis to attract extremely low-income families to reach the statutory requirement.

10.4 DECONCENTRATION POLICY

A. Policy Statement

It is the Bradford County Housing Authority's policy to provide for de-concentration of poverty and encourage income mixing by bringing higher-income families into lower-income developments and lower-income families into higher-income developments. To achieve this, we will skip families on the waiting list to reach other families with a lower or higher income. This will be carried out in a uniform and non-discriminating manner. The Authority will affirmatively market our housing to all eligible-income families. Lower income families will not be steered toward lower-income communities and high-income families will not be steered toward higher-income communities. Prior to the beginning of each year, the BCHA will analyze the income levels of families residing in each of our communities and the income levels of the families on the waiting lists. Based on the analysis, we will determine the level of marketing strategies and de-concentration incentives to implement.

B. De-concentration of Poverty and Income Mixing

The Bradford County Housing Authority has analyzed the average incomes of all its public housing developments and determined that a de-concentration plan is not required at this time. All BCHA public housing developments are within 85% to 115% of Authority-wide average incomes. We also analyzed our average annual incomes utilizing HUD's bedroom factors and found that all of our developments' incomes still remain within the Established Income Range for bedroom factors. We will continue to review our average annual incomes at least annually to determine if specific de-concentration activities are required for any or all of our developments.

C. Refusal of a Unit

If the Authority skipped over other families on the waiting list in order to meet their de-concentration goal or offered the family any other de-concentration incentive and the family refuses the unit for good cause, the family will not lose their place on the waiting list and will not be otherwise penalized. Good cause includes; reasons related to health, proximity to work, school or childcare (for those working or going to school).

D. Fair Housing and Affirmatively Furthering Fair Housing

No action of the Bradford County Housing Authority in attempting to achieve de-concentration and income mixing shall violate Fair Housing policies. BCHA policies that govern eligibility, selection and admissions are designed to reduce racial and national origin concentrations. Such affirmative steps may include but are not limited to; appropriate affirmative marketing efforts, additional applicant consultation and information, and provision of additional supportive services and amenities to a development.

10.5 DECONCENTRATION INCENTIVES

To encourage higher-income families to lease in or transfer to lower-income communities and vice versa, the Authority may offer the incentives to encourage applicant or resident families whose income classification would help to meet the de-concentration goals of a particular development. Various incentives, such as those listed below, may be used but will always be provided in a consistent and nondiscriminatory manner. Applicants offered housing or residents being transferred will only be offered one of the following incentives, if applicable:

- At Admission only, security deposit free.
- At Admission only, first month's rent free.
- On a transfer, security deposit transferred from the initial apartment.
- On a transfer, no transfer fee charged.

10.6 OFFER OF A UNIT

When the Tioga County Housing Authority discovers that a unit will become available, we will contact the first family on the waiting list who has the highest priority for this type of unit or development and whose income category would help to meet the de-concentration goal and/or the income-targeting goal.

The Tioga County Housing Authority will contact the family first by telephone to make the unit offer. If the family cannot be reached by telephone, the family will be notified of a unit offer via first class mail. The family will be given five (5) business days from the date the letter was mailed to contact the Tioga County Housing Authority regarding the offer.

The family will be offered the opportunity to view the unit. After the opportunity to view the unit, the family will have two (2) business days to accept or reject the unit. This verbal offer and the family's decision must be documented in the tenant file. If the family rejects the offer of the unit, the Tioga County Housing Authority will send the family a letter documenting the offer and the rejection.

10.7 REJECTION OF UNIT

If a family rejects the initial offer of a unit, they will be given one additional opportunity to accept a unit at another time without losing their place on the waiting list. A family may indicate when rejecting the unit that they do not wish a second offer and will therefore be removed from the waiting list.

After a second offer is made and rejected, the family will automatically be removed from the waiting list. The family will have the right to an informal review of the decision to alter their application status.

10.8 ACCEPTANCE OF UNIT

The family will be required to sign a lease that will become effective no later than three (3) business days after the date of acceptance or the business day after the day the unit becomes available, whichever is later.

Prior to signing the lease all families (head of household) and other adult family members will be required to attend the Lease and Occupancy Orientation when they are initially accepted for occupancy. The family will not be housed if they have not attended the orientation. Applicants who provide prior notice of an inability to attend the orientation will be rescheduled. Failure of an applicant to attend the orientation, without good cause, may result in the cancellation of the occupancy process.

The applicant will be provided a copy of the lease, the grievance procedure, a handout on 'How Your Rent is Determined', utility allowances, utility charges, the current schedule of routine maintenance charges, and a request for reasonable accommodation form. These documents will be explained in detail. The applicant will sign a certification that they have received these documents and that they have reviewed them with Housing Authority personnel. The certification will be filed in the tenant's file.

The signing of the lease and the review of financial information are to be privately handled. The head of household and all adult family members will be required to execute the lease prior to admission. One executed copy of the lease will be furnished to the head of household and the Tioga County Housing Authority will retain the original executed lease in the tenant's file. A copy of the grievance procedure will be attached to the resident's copy of the lease.

The family will pay a security deposit at the time of lease signing. The security deposit will be equal to:

- A. \$75.00 for elderly/disabled projects.
- B. \$95.00 for family projects.

In the case of a move within public housing, the security deposit for the first unit will be transferred to the second unit. Additionally, if the security deposit for the second unit is greater than that for the first, the difference will be collected from the family. Conversely, if the security deposit is less, the difference will be refunded to the family.

In the event there are costs attributable to the family for bringing the first unit into condition for re-renting, the family shall be billed for these charges.

Upon the applicant signing a lease the PHA will complete the following:

1. Review the EIV Income Report to confirm/validate family-reported income within 120 days of the PIC submission date;
2. Print and maintain a copy of the EIV Income Report in the tenant file;
3. Resolve any income discrepancy with the family within 60 days of the EIV Income Report date.

10.9 PHYSICAL RESIDENCY REQUIREMENT

The physical unit that the applicant signs the lease agreement for must become their principal residence. The tenant will be given 30 days from the date of the lease signing to physically move into the residence and change their mailing address to this location. Failure to do so allows the Tioga County Housing Authority the option of beginning the eviction process.

11.0 INCOME, EXCLUSIONS FROM INCOME, AND DEDUCTIONS FROM INCOME

To determine annual income, the Tioga County Housing Authority counts the income of all family members, excluding the types and sources of income that are specifically excluded. Once the annual income is determined, the Tioga County Housing Authority subtracts all allowable deductions (allowances) to determine the Total Tenant Payment.

11.1 INCOME

Annual income means all amounts, monetary or not, that:

- A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or
- B. Are anticipated to be received from a source outside the family during the 12-month period following admission, annual reexamination or interim exam effective date; and earned income will be verified to have been received over the past 12-month period prior to annual reexamination effective date unless there is an interim completed within the past 12 months, then current/anticipated income will be used.
- C. Are not specifically excluded from annual income.

Annual income includes, but is not limited to:

- A. **All earned income;** The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, **income as Day Laborer, Independent Contractor or Seasonal Worker** and other compensation for personal services that are verified to have received over the past twelve (12) months prior to the annual reexamination effective date.
 - Unless there is an income change within the twelve (12) months since the last reexamination, then the current/anticipated twelve (12) month income will be used to calculate rent.
- B. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any

withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is a reimbursement 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 **unless specifically excluded**. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. When the family has net family assets in excess of **\$5,000 \$50,000 (amount may change per HUD's annual adjustment for inflation)** of annual income includes the **greater of the** actual income derived from **all verifiable** net family assets **or and the** percentage of the value of **such imputed** assets based on the current passbook savings rate, as determined by HUD **annually**.
- D. **All unearned income is all annual income that is not earned;** 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. **(However, deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts are excluded.)**
- E. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay. **Periodic payments paid at regular intervals (such as weekly, monthly or yearly) for a period of greater than twelve months that are received in lieu of wages for workers' compensation continue to be included in annual income.** (However, lump sum additions such as insurance payments from worker's compensation, **for less than a twelve (12) month period, or personal or property losses** are excluded.)
- F. Welfare assistance.
1. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:
 - a. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
 - b. The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this requirement is the amount resulting from one application of the percentage.
 2. If the amount of welfare is reduced due to an act of fraud by a family member or because of any family member's failure to comply with

requirements to participate in an economic self-sufficiency program or work activity, the amount of rent required to be paid by the family will not be decreased. In such cases, the amount of income attributable to the family will include what the family would have received had they complied with the welfare requirements and/or had not committed an act of fraud.

3. If the amount of welfare assistance is reduced as a result of a lifetime time limit, the reduced amount is the amount that shall be counted as income.
- G. Periodic and determinable allowances, such as alimony, child support payments, and regular contributions **or gifts received from organizations or from persons not residing in the dwelling.**
- H. All regular pay, special pay, and allowances of a member of the Armed Forces. (Special pay to a member exposed to hostile fire is excluded.)
- I. **Student financial assistance received by the student that, either by itself or in combination with Higher Education Act assistance, exceeds the actual covered schooling costs.**

11.2 ANNUAL INCOME

Annual income does not include the following:

- A. Income from employment of children (including foster children) under the age of 18 years;
- B. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone) **or state or Tribal kinship or guardianship care payments;**
- C. 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;
- D. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- E. Income of a live-in aide;
- F. The full amount of student financial assistance paid directly to the student or to the educational institution; **through Higher Education Act or 479 B Student Financial Assistance Programs**
- G. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
- H. **Income that will not be repeated beyond the coming year (i.e., the twelve (12) months following the effective date of the certification), based on information provided by the family, is considered nonrecurring income and is excluded from annual income. However, income received as an independent contractor, day**

laborer, or season worker is not excluded from income under subsection 5.609(b)(24), even if the source, date or amount of the income varies.

- I. Income that has a discrete end date and will not be repeated beyond the coming year during the family's upcoming annual reexamination period will be excluded from a family's annual income as nonrecurring income. This does not include unemployment income and other types of periodic payments that are received at regular intervals (such as weekly, monthly, or yearly) for a period of greater than one year that can be extended.
- J. Adoption assistance payments in excess of \$480 per adopted child are excluded from the family's calculation of annual income. This amount will be adjusted annually by HUD.
- K. Payments to Veterans in need of regular aid and attendance are excluded from annual income (certain veterans are eligible for "aid and attendance" payments from the Veterans Affairs (VA) Administration.
- L. Payments made by or authorized by a state Medicaid agency (including through a managed-care entity) or other state or federal agency to a family to enable a family member who has a disability to reside in the family's assisted unit are excluded from the calculation of the family's annual income.
- M. Loan proceeds (the net amount disbursed by a lender to a borrower under the terms of a loan agreement) received by the family or a third party (e.g. proceeds received by the family to finance the purchase of a car) are excluded from annual income. The loan borrower or co-borrower must be a member of the family for this income exclusion to be applicable.
- N. Payments received by Tribal members in excess of the first \$2,000 of per-capita shares are included in a family's annual income for purposes of determining eligibility. However, payments made under the Cobell Settlement, and certain per-capita payments under the recent Tribal Trust Settlements, must be excluded from annual income.
- O. Replacement housing "gap" payments made in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 ("URA"), as implemented by 49 CFR Part 24, are excluded from annual income. However, replacement housing "gap" payments are not excluded from annual income if the increased cost of rent and utilities is reduced or eliminated, and the displaced person retains or continues to receive the replacement housing "gap" payments.
- P. Income and distributions from any Coverdell education savings account under section 530 of Internal Revenue Code of 1986 or any qualified tuition program under section 529 of such Code: and income earned by government contributions to, and contributions from, "baby bond" accounts created, authorized, or funded

by Federal, State or local government are excluded from income and net family assets.

Q. Civil rights settlements or judgments, including settlements or judgments for back pay, are excluded from the calculation of annual income.

R. The amounts received from the following programs:

1. Amounts received under training programs funded by HUD;
2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
3. Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;
4. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the Housing Authority 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;
5. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the employment training program;
6. Temporary, nonrecurring or sporadic income (including gifts);
7. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;
8. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse); **deduction amount may change per HUD's annual adjustment for inflation.**
9. Adoption assistance payments in excess of \$480 per adopted child;

10. For family members who enrolled in certain training programs prior to 10/1/99, the earnings and benefits resulting from the participation if the program provides 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 exclusion the following definitions apply:
 - a. Comparable Federal, State or local law means a program providing employment training and supportive services that:
 - i. Is authorized by a Federal, State or local law;
 - ii. Is funded by the Federal, State or local government;
 - iii. Is operated or administered by a public agency; and
 - iv. Has as its objective to assist participants in acquiring employment skills.
 - b. 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.
 - c. Earnings and benefits mean the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job.
11. The incremental earnings due to employment during the 12-month period following date of hire shall be excluded. This exclusion (paragraph 11) will not apply for any family who concurrently is eligible for exclusion #10. Additionally, this exclusion is only available to the following families:
 - a. Families whose income increases as a result of employment of a family member who was previously unemployed for one or more years.
 - b. Families whose income increases during the participation of a family member in any family self-sufficiency program.
 - c. Families who are or were, within 6 months, assisted under a State TANF program.

(While HUD regulations allow the housing authority to offer an escrow account in lieu of having a portion of their income excluded under this paragraph, it is the policy of this housing authority to provide the exclusion in all cases.)

10. Deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts;
11. 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;
12. 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
13. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits. These exclusions include:
 - a. The value of the allotment of food stamps
 - b. Payments to volunteers under the Domestic Volunteer Services Act of 1973
 - c. Payments received under the Alaska Native Claims Settlement Act
 - d. Income from sub marginal land of the U.S. that is held in trust for certain Indian tribes
 - e. Payments made under HHS's Low-Income Energy Assistance Program
 - f. Payments received under the Job Training Partnership Act
 - g. Income from the disposition of funds of the Grand River Band of Ottawa Indians
 - h. The first \$2000 per capita received from judgment funds awarded for certain Indian claims
 - i. Amount of scholarships awarded under Title IV including Work Study
 - j. Payments received under the Older Americans Act of 1965
 - k. Payments from Agent Orange Settlement
 - l. Payments received under the Maine Indian Claims Act
 - m. The value of childcare under the Child Care and Development Block Grant Act of 1990

- n. **Earned income tax credit refund payments** Amounts directly received by the family as a result of state or federal refundable tax credits or state or federal tax refunds at the time they are received for up to a twelve month period.
- o. Payments for living expenses under the Americorps Program
- p. Temporary income from Census Bureau not lasting longer than 180 days or not culminating in permanent employment
- q. Additional income exclusions provided by and funded by the TIOGA COUNTY Housing Authority
- r. **Direct federal or state economic stimulus payments**
- s. **In-kind donations (e.g. food, clothing, or toiletries received from a food bank or similar organization); and**
- t. **Lump-sum additions to net family assets (e.g. lottery winnings, contest winnings, etc.).**
- u. **Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family becoming a person with disabilities are excluded from annual income. (Any amounts recovered are excluded whether they are received periodically or in a lump sum payment)**

The Tioga County Housing Authority will not provide exclusions from income in addition to those already provided for by HUD.

- 16. The asset value and interest and any distributions made to a designated beneficiary from an Achieving a Better Life (ABLE) account.

11.3 DEDUCTIONS FROM ANNUAL INCOME

The following deductions will be made from annual income:

- A. \$480 for each dependent; **adjusted annually by HUD (foster children/adults excluded)**
- B. **\$400 \$525** for any elderly family or disabled family; **adjusted annually by HUD**
- C. For any family that is not an elderly or disabled family but has a member (other than the head or spouse) who is a person with a disability, disability assistance expenses in excess of **3% 10%** of annual income. This allowance may not exceed the employment income received by family members who are 18 years of age or

older as a result of the assistance to the person with disabilities.

D. For any elderly or disabled family:

1. That has no disability assistance expenses, an allowance for medical expenses equal to the amount by which the medical expenses exceed 3% of annual income;
2. That has disability expenses greater than or equal to 3% of annual income, an allowance for disability assistance expenses computed in accordance with paragraph C, plus an allowance for medical expenses that equal the family's medical expenses;
3. That has disability assistance expenses that are less than 3% of annual income, an allowance for combined disability assistance expenses and medical expenses that are equal to the total of these expenses less 3% of annual income.

D. Unreimbursed Health and Medical Care Expenses and Reasonable Attendant Care and Auxiliary Apparatus Expenses Deduction:

1. Health and medical care expenses that exceed 10% of the family's annual income can be deducted from the annual income. Health and medical care expenses include medical insurance premiums and long-term care premiums that are paid or anticipated during the period for which annual income is computed. Medical insurance premiums continue to be eligible health and medical care expenses. However, health and medical care expenses may be deducted from annual income only if they are eligible and not otherwise reimbursed and may only be deducted for elderly or disabled families.
2. In order to claim the deduction for the cost of unreimbursed reasonable attendant care and auxiliary apparatus expenses, the family must include a person with a disability, and the expenses must enable any member of the family (including the member who is a person with a disability) to be employed. If the unreimbursed attendant care and auxiliary apparatus expense exceeds the amount earned by the person who was enabled to work, the deduction will be capped at the amount earned by that individual.

E. Child care expenses. Any reasonable child-care expenses necessary to enable a member of the family to be employed or to further their education are deducted from income. Reasonable child-care expenses are defined in 24 CFR subsection 5.603(a) and are expenses for the care of children (including foster children if the unreimbursed child-care expenses are paid from the family's annual income and not from another source, such as a stipend from the child welfare agency), age 12 and younger, when the expenses are incurred to enable a family member to work do not exceed the amount of employment income that is included in annual income.

F Optional income exclusion.

A 20% deduction will be made from all earned income of family members working over 20 hours per week.

11.4 *HARDSHIP EXEMPTIONS*

A. The threshold to deduct health and medical care expenses and reasonable attendant care and auxiliary apparatus expenses has increased from an excess of 3 to an excess of 10 percent of annual income. A financial hardship exemption is provided for unreimbursed health and medical expenses. A family will benefit from this hardship exemption only if the family has eligible expenses that can be deducted in excess of 5 percent of annual income. In order to claim unreimbursed health and medical care expenses, the family must have a head, co-head, or spouse that is elderly or a person with a disability. Families may be eligible for relief under one of two categories: phased-in relief or general relief.

1. All families who received a deduction for unreimbursed health and medical care and/or reasonable attendant care or auxiliary apparatus expenses based on their most recent income examination prior to January 1, 2024, will begin receiving the 24-month phased-in relief at their next annual or interim reexamination, whichever occurs first after the Housing Authority implements HOTMA changes. Families who receive this phased-in relief will have eligible expenses deducted as follows:
 - 1st twelve months – in excess of 5% of annual income
 - 2nd twelve months – in excess of 7.5% of annual income
 - After 24 months - in excess of 10% threshold will phase in and remain in effect unless the family qualifies for general hardship relief

Once a family chooses to obtain General Relief, a family may no longer receive the phased-in relief.

2. A family may request a hardship exemption for health or medical care expenses, reasonable attendant care, or auxiliary apparatus expenses.
 - Eligibility: a family must demonstrate that their applicable expenses increased or they experienced a change in circumstances that resulted in a financial hardship, as defined below, that would not otherwise trigger an interim reexamination. This relief is available regardless of whether the family previously received health and medical deductions or is currently receiving, or previously received, a phased-in hardship exemption under 5.611(c)(1).

- A change in circumstances includes the need for new, qualifying, health/medical, reasonable attendant care and auxiliary apparatus expenses or an increase in the cost of qualifying expenses so that qualifying expenses exceed 5% of the family's annual income.
 - The exemption ends when the circumstances that made the family eligible for the exemption no longer apply or after 90-days, whichever comes earlier.
 - If the family wishes to request successive 90-day period for the exemption, they must make that request within five days of the end of the current eligibility period and must demonstrate to the Housing Authority why an additional period of exemption is warranted,
3. A family whose eligibility for the child-care expense deduction is ending may receive a Child Care Hardship Exemption to continue receiving the child-care expense deduction in certain circumstances when the family no longer has a member that is working, looking for work, or seeking to further their education, and the deduction is necessary because the family is unable to pay their rent. The Housing will recalculate the family's adjusted income and continue the child-care deduction if the family satisfactorily demonstrates that the family is unable to pay their rent.
- B. The Housing Authority will promptly notify families in writing of the change in determination of adjusted income and the family's rent resulting from the application of the hardship exemption. The notice will inform the family of the dates that the hardship exemption will begin and expire and the requirement for the family to report if the circumstances that made the family eligible for relief are no longer applicable. The notice will also state that the family's adjusted income and tenant rent will be recalculated upon expiration of the hardship exemption. Families will be provided at least 30 days' notice of any increase in rent.
- C. The Housing Authority will promptly notify families in writing if they are denied either an initial hardship exemption or an additional 90-day extension of the exemption.

12.0 ASSETS

12.1 NET FAMILY ASSETS

1. Net family assets are defined as the net cash value of all assets owned by the family, after reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of investment, except as excluded.

2. Assets with negative equity will be considered as \$0 value.
3. Assets disposed of for less than fair market value is when the Tioga County Housing Authority is determining the value of the net family assets, which must include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received.
 - a. An asset moved to a retirement account held by a member of the family is not considered to be an asset disposed of for less than fair market value.
 - b. In case of a disposition as part of a separation or divorce settlement, the disposition will not be considered less than fair market value if the applicant or tenant receives consideration not measurable in dollar terms.
4. If a business entity (limited liability company or limited partnership) owns the asset, then the family's asset is their ownership stake in the business, not some portion of the business's assets. If the family holds the assets in their name rather than in the name of the business entity, then the percentage value of the asset owned by the family is what is counted toward net family assets.
5. Joint owned assets owned by the family and one or more individuals outside of the assisted family, the Tioga County Housing Authority must include the total value of the asset in the calculation of the net family assets, unless the asset is otherwise excluded or unless the assisted family can demonstrate that the asset is inaccessible to them, or that they cannot dispose of any portion of the asset without the consent of another owner who refuses to comply.

12.2 EXCLUSIONS FROM NET FAMILY ASSETS

1. The value of necessary items of personal property
2. The value of all non-necessary items of person property with a total combined value of \$50,000 or less, annually adjusted for inflation.
3. The value of any account under a retirement plan recognized as such by the Internal Revenue Service, including Individual Retirement Accounts (IRAs), employer retirement plans (401(k), 403(b)) and retirement plans for self-employed individuals.
4. The value of real property that the family does not have the effective legal authority to sell in the jurisdiction in which the property is located. This includes but not limited to co-ownership situation where one party cannot unilaterally sell the real property; property that is tied up in litigation; inherited property in dispute.
5. Any amounts recovered in any civil action n or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family being a person with disabilities.

6. The value of any Coverdell education savings account under section 530 of the Internal Revenue Code of 1986; the value of any qualifying tuition program under section 529 of such code; and the amounts in, contributions to, and distributions from any Achieving a Better Life Experience (ABLE) account authorized under section 529A of such code.
7. The value of any “baby bond” accounts created, authorized, or funded by the federal, state, or local government.
8. Interests in Indian trust land
9. Federal tax refund or refundable tax credits for a period of 12 months after receipt by the family
10. The full amount of assets held in an irrevocable trust
11. The full amount of assets held in a revocable trust where a member of the family is the beneficiary, but the grantor/owner and trustee of the trust is not a member of the participant family or household.
12. If an individual is a beneficiary who is entitled to access the account’s funds only upon death of the account’s owner, and may not otherwise withdraw funds from an account, then the account is not an asset to the assisted family, then the family should provide proper documentation demonstrating that they are only a beneficiary on the account.

12.3 TRUSTS

1. The value of a trust counts as a net family asset and whether distributions from the trust count as annual income to the family depends on the following three factors.
 - a) Whether the trust is under control of the family
 - b) Whether distributions are made from the trust’s principal
 - c) The purpose of the distribution, if the distribution is made from income earned on the trust’s principal
2. The value of irrevocable trusts and revocable trusts that are not under the control of the family are both excluded from net family assets
 - a. For the revocable trust to be considered excluded from net family assets, no family or household member may be the account’s trustee
 - b. A revocable trust that is under the control of the family or household is included in net family assets, and income earned on the trust is included in the family’s income from assets

3. If the Housing Authority determines that the revocable trust is included in the calculation of net family assets, then the actual income earned by the revocable trust is also included in the family's income
4. If the value of the revocable trust is considered part of the family's net assets, then distributions from the trust are not considered income to the family
5. If the value of a revocable or an irrevocable trust is not considered part of the family's net assets, then distributions from the trust are treated as follows:
 - a. All distributions from the trust's principal are excluded from income
 - b. Distributions of income earned by the trust (i.e., interest, dividends, realized gains, or other earnings on the trust's principal), are excluded as income unless the distribution is used to pay for the health and medical expenses for a minor

12.4 Actual and Imputed Income from Assets and Calculation of Assets

1. Actual income from assets is always included in a family's annual income, regardless of the total value of net family assets or whether the asset itself is included or excluded from net family assets, unless that income is specifically excluded. Income or returns from assets are generally considered to be interest, dividend payments, and other actual income earned on the asset.
2. Imputed income from assets is no longer determined based on the greater of actual or imputed income from the assets. Instead, imputed asset income must be calculated for specific assets when three conditions are met:
 - a. The value of net family assets exceeds \$50,000 (as adjusted for inflation);
 - b. The specific asset is included in net family assets; and
 - c. Actual asset income cannot be calculated for the specific asset
3. If the actual income from assets can be computed for some assets but not all assets, the Housing Authority will add up the actual income from the assets, where actual income can be calculated, then calculate the imputed income for the assets where actual income could not be calculated. After the Housing Authority has calculated both the actual income and imputed income, the amounts will be combined to account for income on net family assets with a combined value of over \$50,000.

12.5 Asset Limitations

Section 104 of HOTMA, 24 CFR 5.618 creates a restriction on the eligibility of a family to receive assistance if the family owns real property that is suitable for occupancy by the family as a residence or has assets in excess of \$100,000. Applicant assets amounts must fall below the \$100,00 to qualify for admission. Current participants who have asset values over \$100,000 and/or livable property, will be

exempt from the asset limitation per the Housing Authority's Non-Enforcement Policy.

12.6 Asset Non-Enforcement Policy

If a current tenant, at their annual or interim reexamination, is found to be over the asset limit, the Tioga County Housing Authority will not require them to reduce the total assets or move out of their residence. This means the Authority will not initiate termination or eviction proceedings for a family for non-compliance with the asset limitation and the families will continue to receive assistance. The Housing Authority will still be required to calculate net family assets as part of the process of calculating annual income.

13.0 VERIFICATION

The Tioga County Housing Authority will verify information related to waiting list preferences, eligibility, admission, and level of benefits prior to admission. Periodically during occupancy, items related to eligibility and rent determination shall also be reviewed and verified. Income, assets, and expenses will be verified, as well as disability status, need for a live-in aide and other reasonable accommodations; full time student status of family members 18 years of age and older; Social Security numbers; and citizenship/eligible non-citizen status. Age and relationship will only be verified in those instances where needed to make a determination of level of assistance.

13.1 ACCEPTABLE METHODS OF VERIFICATION

Age, relationship, U.S. citizenship, and Social Security numbers will generally be verified with documentation provided by the family. For citizenship, the family's certification will be accepted. (Or for citizenship documentation such as listed below will be required.) Verification of these items will **include photocopies be placed in the file for proof of the Social Security cards** and other documents presented by the family, the INS SAVE approval code, and forms signed by the family.

Income will be verified with the EIV System when available. If not available, or a tenant disputes the information, then income and other information will be verified by third party verification. This type of verification includes written documentation with forms sent directly to and received directly by a source, not passed through the hands of the family. This verification may also be direct contact with the source, in person or by telephone. It may also be a report generated by a request from the Tioga County Housing Authority or automatically by another government agency, i.e. the Social Security Administration. Verification forms and reports received will be contained in the applicant/tenant file. Oral third-party documentation will include the same information as if the documentation had been written, i.e. name date of contact, amount received, etc.

When third party verification cannot be obtained, the Tioga County Housing Authority will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if the Tioga County Housing Authority has been unable to obtain third party verification in a 4-week period of time. **Photocopies of the**

documents Self-certification of social security number(s) and at least one third-party document provided by the family will be maintained in the file.

When neither third party verification nor hand-carried verification can be obtained, the Tioga County Housing Authority will accept a notarized statement signed by the head, spouse or co-head. Such documents will be maintained in the file.

13.2 TYPES OF VERIFICATION

The chart below outlines the factors that may be verified and gives common examples of the verification that will be sought. To obtain written third party verification, the Tioga County Housing Authority will send a request form to the source along with a release form signed by the applicant/tenant via first class mail, fax or email.

Verification Requirements for Individual Items		
Item to Be Verified	3 rd party verification	Hand-carried verification
General Eligibility Items		
Social Security Number	Letter from Social Security, electronic reports	Social Security card; self-certification
Citizenship	N/A	Signed certification, voter's registration card, birth certificate, etc.
Eligible immigration status	INS SAVE confirmation #	INS card
Disability	Letter from medical professional, SSI, etc	Proof of SSI or Social Security disability payments
Full time student status (if >18)	Letter from school	For high school students, any document evidencing enrollment
Need for a live-in aide	Letter from doctor or other professional knowledgeable of condition	N/A
Child care costs	Letter from care provider	Bills and receipts
Disability assistance expenses	Letters from suppliers, care givers, etc.	Bills and records of payment
Medical expenses	Letters from providers, prescription record from pharmacy, medical professional's letter stating assistance or a companion animal is needed	Bills, receipts, records of payment, dates of trips, mileage log, receipts for fares and tolls

Verification Requirements for Individual Items		
Item to Be Verified	3 rd party verification	Hand-carried verification
Value of and Income from Assets		
Savings, checking accounts, prepaid cards	Letter from institution	Passbook, most current statements, evidence of worth
CDS, bonds, etc	Letter from institution	Tax return, information brochure from institution, the CD, the bond
Stocks	Letter from broker or holding company	Stock or most current statement, price in newspaper or through Internet
Real property	Letter from tax office, assessment, etc.	Property tax statement (for current value), assessment, records or income and expenses, tax return
Personal property	Assessment, bluebook, etc	Receipt for purchase, other evidence of worth
Cash value of life insurance policies	Letter from insurance company	Current statement
Assets disposed of for less than fair market value	N/A	Original receipt and receipt at disposition, other evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs (min. of two)
Self-employed	N/A	Tax return from prior year, books of accounts
Regular gifts and monetary contributions	Letter from source, letter from organization receiving gift (i.e., if grandmother pays day care provider, the day care provider could so state)	Bank deposits, other similar evidence
Alimony/child support	Court order, letter from source, letter from Human Services	Record of deposits, divorce decree
Periodic payments (i.e., social security, welfare,	Letter or electronic reports from the	Award letter, letter announcing change in amount of future

Verification Requirements for Individual Items		
Item to Be Verified	3 rd party verification	Hand-carried verification
pensions, workers compensation, unemployment)	source	payments
Training program participation	<p>Letter from program provider indicating</p> <ul style="list-style-type: none"> - whether enrolled or completed - whether training is HUD-funded - whether Federal, State, local govt., or local program - whether it is employment training - whether it has clearly defined goals and objectives - whether program has supportive services - whether payments are for out-of-pocket expenses incurred in order to participate in a program - date of first job after program completion 	<p>N/A</p> <p>Evidence of job start</p>

13.3 VERIFICATION OF CITIZENSHIP OR ELIGIBLE NONCITIZEN STATUS

The citizenship/eligible non-citizen status of each family member regardless of age must be determined.

Prior to being admitted, or at the first reexamination, all citizens and nationals will be required to sign a declaration under penalty of perjury. They will be required to show proof of their status by such means as a Social Security card, birth certificate, military ID, or military DD 214 Form.

Prior to being admitted or at the first reexamination, all eligible non-citizens who are 62 years of age or older will be required to sign a declaration under penalty of perjury. They will also be required to show proof of age.

Prior to being admitted or at the first reexamination, all eligible non-citizens must sign a declaration of their status and a verification consent form and provide their original INS documentation. The Tioga County Housing Authority will make a copy of the individual's INS documentation and place the copy in the file. The Tioga County Housing Authority will also verify their status through the INS SAVE system. If the INS SAVE system cannot confirm eligibility, the Tioga County Housing Authority will mail information to the INS in order that a manual check can be made of INS records.

Family members who do not claim to be citizens, nationals, or eligible non-citizens must be listed on a statement of non-eligible members and the list must be signed by the head of the household.

Non-citizen students on student visas, though in the country legally, are not eligible to be admitted to public housing.

Any family member who does not choose to declare their status must be listed on the statement of non-eligible members.

If no family member is determined to be eligible under this section, the family's eligibility will be denied.

The family's assistance will not be denied, delayed, reduced, or terminated because of a delay in the process of determining eligible status under this section, except to the extent that the delay is caused by the family.

If the Tioga County Housing Authority determines that a family member has knowingly permitted an ineligible non-citizen (other than any ineligible non-citizens listed on the lease) to permanently reside in their public housing unit, the family will be evicted. Such family will not be eligible to be readmitted to public housing for a period of 24 months from the date of eviction or termination.

13.4 VERIFICATION OF SOCIAL SECURITY NUMBERS

Prior to admission, each family member who has a Social Security number must provide verification of their Social Security number. New family members must provide this verification prior to being added to the lease. Any family with a child under the age of 6 years may become a participant family, even if the SSN for the child has not been verified at the time of admission. The Housing Authority must verify the SSN for the

child within 90 days of admission. If the SSN has still not been verified at the end of the initial 90-day period, then the PHA must determine whether a 90-day extension is merited. If a 90-day extension is merited, then the PHA must verify the SSN for the child by the end of the 90-day extension period.

The best verification of the Social Security number is the original Social Security card. If the card is not available, the Tioga County Housing Authority will accept letters from the Social Security Agency that establishes and states the number. Documentation from other governmental agencies will also be accepted that establishes and states the number. Driver's licenses, military IDs, passports, or other official documents that establish and state the number are also acceptable.

If an individual states that they do not have a Social Security number, they will be required to sign a statement to this effect. The Tioga County Housing Authority will not require any individual who does not have a Social Security number to obtain a Social Security number.

If a member of an applicant family indicates they have a Social Security number, but cannot readily verify it, the family cannot be housed until verification is provided.

If a member of a tenant family indicates they have a Social Security number, but cannot readily verify it, they shall be asked to certify to this fact and shall have up to sixty (60) days to provide the verification. If the individual is at least 62 years of age, they will be given one hundred and twenty (120) days to provide the verification. If the individual fails to provide the verification within the time allowed, the family will be evicted.

13.5 TIMING OF VERIFICATION

Verification information must be dated within ninety (90) days of certification or reexamination. If the verification is older than this, the source will be contacted and asked to provide information regarding any changes.

When an interim reexamination is conducted, the Housing Authority will verify and update all information related to family circumstances and level of assistance. (Or, the Housing Authority will only verify and update those elements reported to have changed.)

13.6 FREQUENCY OF OBTAINING VERIFICATION

For each family member, citizenship/eligible non-citizen status will be verified only once. This verification will be obtained prior to admission. If the status of any family member was not determined prior to admission, verification of their status will be obtained at the next regular reexamination. Prior to a new member joining the family, their citizenship/eligible non-citizen status will be verified.

For each family member age 6 and above, verification of Social Security number will be obtained only once. This verification will be accomplished prior to admission. When a family member who did not have a Social Security number at admission receives a Social Security number, that number will be verified at the next regular reexamination. Likewise, when a child turns six, their verification will be obtained at the next regular reexamination.

14.0 DETERMINATION OF TOTAL TENANT PAYMENT AND TENANT RENT

14.1 FAMILY CHOICE

At admission and each year in preparation for their annual reexamination, each family is given the choice of having their rent determined under the formula method or having their rent set at the flat rent amount.

- A. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they would otherwise undergo.
- B. Families who opt for the flat rent may request to have a reexamination and return to the formula based method at any time for any of the following reasons:
 - 1. The family's income has decreased.
 - 2. The family's circumstances have changed increasing their expenses for child care, medical care, etc.
 - 3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.

14.2 THE FORMULA METHOD

The total tenant payment is equal to the highest of:

- A. 10% of monthly income;
- B. 30% of adjusted monthly income; or
- C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of \$50.00, but never more than the ceiling rent.

In the case of a family who has qualified for the income exclusion at Section 11.2(H)(11), upon the expiration of the 12-month period described in that section, an additional rent benefit accrues to the family. If the family member's employment continues, then for the 12-month period following the 12-month period of disallowance, the resulting rent increase will be capped at 50 percent of the rent increase the family would have otherwise received.

14.3 MINIMUM RENT

The TIOGA COUNTY Housing Authority has set the minimum rent at \$50.00. However if the family requests a hardship exemption, the Tioga County Housing Authority will immediately suspend the minimum rent for the family until the Housing Authority can determine whether the hardship exists and whether the hardship is of a temporary or long-term nature.

- A. A hardship exists in the following circumstances:
 - 1. When the family has lost eligibility for or is waiting an eligibility determination for a Federal, State, or local assistance program;
 - 2. When the family would be evicted as a result of the imposition of the minimum rent requirement;
 - 3. When the income of the family has decreased because of changed circumstances, including loss of employment;
 - 4. When the family has an increase in expenses because of changed circumstances, for medical costs, childcare, transportation, education, or similar items;
 - 5. When a death has occurred in the family.
- B. No hardship. If the Housing Authority determines there is no qualifying hardship, the minimum rent will be reinstated, including requiring back payment of minimum rent for the time of suspension.
- C. Temporary hardship. If the Housing Authority reasonably determines that there is a qualifying hardship but that it is of a temporary nature, the minimum rent will not be imposed for a period of 90 days from the date of the family's request. At the end of the 90-day period, the minimum rent will be imposed retroactively to the time of suspension. The Housing Authority will offer a repayment agreement in accordance with the Section 19 of this policy for any rent not paid during the period of suspension. During the suspension period the Housing Authority will not evict the family for nonpayment of the amount of tenant rent owed for the suspension period.
- D. Long-term hardship. If the Housing Authority determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.
- E. Appeals. The family may use the grievance procedure to appeal the Housing Authority's determination regarding the hardship. No escrow deposit will be required in order to access the grievance procedure.

14.4 THE FLAT RENT

The TIOGA COUNTY Housing Authority has set a flat rent for each public housing unit. In doing so, it considered the size and type of the unit, as well as its condition, amenities, services, and neighborhood. The Tioga County Housing Authority determined the market value of the unit and set the rent at the market value. Flat rents will be reviewed annually and implemented no later than 90 days after the effective date of new Fair Market Rents released by HUD. Flat rents will be set at no less than 80 percent of the annual FMR. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family (for more information on flat

rents, see Section 15.3). The Tioga County Housing Authority will post the flat rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners.

14.5 CEILING RENT

The Tioga County Housing Authority has set a ceiling rent for each public housing unit. The amount of the ceiling rent will be reevaluated annually and the adjustments applied. Affected families will be given a 30-day notice of any rent change. Adjustments are applied on the anniversary date for each affected family.

The Tioga County Housing Authority will post the ceiling rents at each of the developments and at the central office and are incorporated in this policy upon approval by the Board of Commissioners.

14.6 RENT FOR FAMILIES UNDER THE NONCITIZEN RULE

A mixed family will receive full continuation of assistance if all of the following conditions are met:

- A. The family was receiving assistance on June 19, 1995;
- B. The family was granted continuation of assistance before November 29, 1996;
- C. The family's head or spouse has eligible immigration status; and
- D. The family does not include any person who does not have eligible status other than the head of household, the spouse of the head of household, any parent of the head or spouse, or any child (under the age of 18) of the head or spouse.

If a mixed family qualifies for prorated assistance but decides not to accept it, or if the family has no eligible members, the family may be eligible for temporary deferral of termination of assistance to permit the family additional time for the orderly transition of some or all of its members to locate other affordable housing. Under this provision, the family receives full assistance. If assistance is granted under this provision prior to November 29, 1996, it may last no longer than three (3) years. If granted after that date, the maximum period of time for assistance under the provision is eighteen (18) months. The Tioga County Housing Authority will grant each family a period of six (6) months to find suitable affordable housing. If the family cannot find suitable affordable housing, the Tioga County Housing Authority will provide additional search periods up to the maximum time allowable.

Suitable housing means housing that is not substandard and is of appropriate size for the family. Affordable housing means that it can be rented for an amount not exceeding the amount the family pays for rent, plus utilities, plus 25%.

The family's assistance is prorated in the following manner:

- Family maximum rent = applicable flat rent for the unit size to be occupied by the family

- Family maximum rent - total tenant payment = the maximum subsidy for which the family could qualify if all members were eligible (“family maximum subsidy”)
- Family maximum subsidy divided by number of persons in the family (all persons) = the maximum subsidy per each family member who has citizenship or eligible immigration status (“eligible family member”). The subsidy per eligible family member is the “member maximum subsidy.”
- Maximum subsidy x number of family members who have citizenship or eligible immigration status (“eligible family members”) = “eligible subsidy.”
- Mixed family TTP is the maximum rent minus the amount of the eligible subsidy.
- Mixed family TTP - any applicable utility allowance = the mixed family tenant rent.
- When the mixed family’s TTP is greater than the maximum rent, the PHA must use the TTP as the mixed family TTP.

14.7 DE MINIMIS ERRORS

De minimis errors occur when the Housing Authority’s determination of a family’s income deviates from the correct income determination by no more than \$30 per month in monthly adjusted income (or \$360 in annual adjusted income). When the Housing Authority becomes aware of the existence of an income calculation error there is an obligation to correct the error(s) retroactive to the effective date of the action the error was made regardless of the dollar amount associated with the error. Corrective action will be taken to credit or repay a family if the family was overcharged tenant rent, including when the Housing Authority makes a de minis error in the income determination. Families will not be required to repay the Housing Authority in instances where the Authority miscalculated income resulting in a family being undercharged rent.

14.8 UTILITY ALLOWANCE

The Tioga County Housing Authority shall establish a utility allowance for all check-metered utilities and for all tenant-paid utilities. The allowance will be based on a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful environment. In setting the allowance, the Tioga County Housing Authority will review the actual consumption of tenant families as well as changes made or anticipated due to modernization (weatherization efforts, installation of energy-efficient appliances, etc). Allowances will be evaluated at least annually as well as any time utility rate changes by 10% or more since the last revision to the allowances.

The utility allowance will be subtracted from the family's formula to determine the amount of the Tenant Rent. The Tenant Rent is the amount the family owes each month to the Tioga County Housing Authority. The amount of the utility allowance is then still available to the family to pay the cost of their utilities. Any utility cost above the allowance is the responsibility of the tenant. Any savings resulting from utility costs below the amount of the allowance belongs to the tenant.

When a flat rent is selected by the family rather than using a formula to determine the rent, no utility allowance will be subtracted from their flat rent.

For Tioga County Housing Authority paid utilities, the Tioga County Housing Authority will monitor the utility consumption of each household. Any consumption in excess of the allowance established by Tioga County Housing Authority will be billed to the tenant monthly.

Utility allowance revisions based on rate changes shall be effective retroactively to the first day of the month following the month in which the last rate change took place. Revisions based on changes in consumption or other reasons shall become effective at each family's next annual reexamination.

Families with high utility costs are encouraged to contact the Tioga County Housing Authority for an energy analysis. The analysis may identify problems with the dwelling unit that once corrected will reduce energy costs. The analysis can also assist the family in identifying ways they can reduce their costs.

Requests for relief from surcharges for excess consumption of Tioga County Housing Authority purchased utilities or from payment of utility supplier billings in excess of the utility allowance for tenant-paid utility costs may be granted by the Tioga County Housing Authority on reasonable grounds. Requests shall be granted to families that include an elderly member or a member with disabilities. Requests by the family shall be submitted under the Reasonable Accommodation Policy. Families shall be advised of their right to individual relief at admission to public housing and at time of utility allowance changes.

14.9 PAYING RENT

Rent and other charges are due and payable on the first day of the month. All rents should be paid at 112 Dorsett Heights, Mansfield, PA 16933. Reasonable accommodations for this requirement will be made for persons with disabilities. As a safety measure, no cash shall be accepted as a rent payment.

The Authority will accept rent payment through the Direct Debt Program. This program allows the Authority to process your rent through a bank account each month. It is the tenant's responsibility to contact the Authority and request this service. Only after related paperwork is completed by the tenant can this service be processed. Payments of rent, pet fees, A/C fees, work orders and freezer & washer fees will be allowed as part of this service. Back rent will not be included. It is the tenant's responsibility to contact the Authority if they wish to discontinue this service and only after the necessary paperwork is submitted by them can this service be stopped.

Any payment made after the fifth of the month shall be considered late. Chronic late payments of rent shall be grounds for eviction.

If the rent is not paid by the fifteenth (15th) of the month, a \$20.00 late charge will be assessed and a notice of intent to evict issued. This notice will inform tenant that they have a right to request an informal hearing within 10 days regarding the proposed

eviction. Authority will conduct informal hearing in conformance with Grievance Procedures.

After 10 days following the Notice of Intent to Evict, the Authority will issue a notice of eviction giving the tenant 10 days to be removed from the property. If the tenant has requested an informal hearing then the notice to evict will not be issued until the hearing process has been completed. Payment of the rent due at any time during the above period will also terminate the eviction process.

Following expiration of the 10 day notice of eviction, if the tenant has not moved or paid rent in full, the Authority will file a Landlord and Tenant Complaint with the District Magistrate requesting a judgment for possession of the property including related costs.

15.0 CONTINUED OCCUPANCY AND COMMUNITY SERVICE

15.1 GENERAL

In order to be eligible for continued occupancy, each adult family member must either (1) contribute eight hours per month of community service (not including political activities) within the community in which the public housing development is located, or (2) participate in an economic self-sufficiency program unless they are exempt from this requirement

15.2 EXEMPTIONS

The following adult family members of tenant families are exempt from this requirement.

- A. Family members who are 62 or older
- B. Family members who are blind or disabled
- C. Family members who are the primary care giver for someone who is blind or disabled
- D. Family members engaged in work activity
- E. Family members who are exempt from work activity under part A title IV of the Social Security Act or under any other State welfare program, including the welfare-to-work program.
- F. Family members receiving assistance under a State program funded under part A title IV of the Social Security Act or under any other State welfare program, including welfare-to-work and who are in compliance with that program.

15.3 NOTIFICATION OF THE REQUIREMENT

The Tioga County Housing Authority shall identify all adult family members who are apparently not exempt from the community service requirement.

The Tioga County Housing Authority shall notify all such family members of the community service requirement and of the categories of individuals who are exempt from

the requirement. The notification will provide the opportunity for family members to claim and explain an exempt status. The Tioga County Housing Authority shall verify such claims.

The notification will advise families that their community service obligation will begin upon the effective date of their first annual reexamination or after 10/1/99. For family's paying a flat rent, the obligation begins on the date their annual reexamination would have been effective had an annual reexamination taken place. It will also advise them that failure to comply with the community service requirement will result in ineligibility for continued occupancy at the time of any subsequent annual reexamination.

15.4 VOLUNTEER OPPORTUNITIES

Community service includes performing work or duties in the public benefit that serve to improve the quality of life and/or enhance resident self-sufficiency, and/or increase the self-responsibility of the resident within the community.

An economic self-sufficiency program is one that is designed to encourage, assist, train or facilitate the economic independence of participants and their families or to provide work for participants. These programs may include programs for job training, work placement, basic skills training, education, English proficiency, work fare, financial or household management, apprenticeship, and any program necessary to ready a participant to work (such as substance abuse or mental health treatment).

The Tioga County Housing Authority will coordinate with social service agencies, local schools, and the Human Resources Office in identifying a list of volunteer community service positions.

Together with the resident advisory councils, the Tioga County Housing Authority may create volunteer positions such as hall monitoring, litter patrols, and supervising and record keeping for volunteers.

15.5 THE PROCESS

At the first recertification appointment the Tioga County Housing Authority will do the following:

- A. Provide a list of volunteer opportunities to the family members.
- B. Provide information about obtaining suitable volunteer positions.
- C. Provide a volunteer time sheet to the family member. Instructions for the time sheet require the individual to complete the form and have a supervisor date and sign for each period of work.
- D. Assign family members to a volunteer coordinator who will assist the family members in identifying appropriate volunteer positions and in meeting their responsibilities. The volunteer coordinator will track the family member's progress monthly and will meet with the family member as needed to best encourage compliance.

- E. Thirty (30) days before the family's next lease anniversary date, the volunteer coordinator will advise the Tioga County Housing Authority whether each applicable adult family member is in compliance with the community service requirement.

15.6 NOTIFICATION OF NON-COMPLIANCE WITH COMMUNITY SERVICE REQUIREMENT

The Tioga County Housing Authority will notify any family found to be in noncompliance of the following:

- A. The family member(s) has been determined to be in noncompliance;
- B. That the determination is subject to the grievance procedure; and
- C. That, unless the family member(s) enter into an agreement to comply, the lease will not be renewed or will be terminated:

15.7 OPPORTUNITY FOR CURE

The Tioga County Housing Authority will offer the family member(s) the opportunity to enter into an agreement prior to the anniversary of the lease. The agreement shall state that the family member(s) agrees to enter into an economic self-sufficiency program or agrees to contribute to community service for as many hours as needed to comply with the requirement over the past 12-month period. The cure shall occur over the 12-month period beginning with the date of the agreement and the resident shall at the same time stay current with that year's community service requirement. The first hours a resident earns goes toward the current commitment until the current year's commitment is made.

The volunteer coordinator will assist the family member in identifying volunteer opportunities and will track compliance on a monthly basis.

If any applicable family member does not accept the terms of the agreement, does not fulfill their obligation to participate in an economic self-sufficiency program, or falls behind in their obligation under the agreement to perform community service by more than three (3) hours after three (3) months, the Tioga County Housing Authority shall take action to terminate the lease.

16.0 RECERTIFICATIONS

At least annually, the Tioga County Housing Authority will conduct a reexamination of family income and circumstances. The results of the reexamination determine (1) the rent the family will pay, and (2) whether the family is housed in the correct unit size.

16.1 GENERAL

The Tioga County Housing Authority will send a notification letter to the family letting them know that it is time for their annual reexamination, giving them the option of selecting either the flat rent or formula method, and scheduling an appointment if they are currently paying a formula rent. If the family thinks they may want to switch from a flat rent to a formula rent, they should request an appointment. At the appointment, the family can make their final decision regarding which rent method they will choose. The

letter also includes, for those families paying the formula method, forms for the family to complete in preparation for the interview. The letter includes instructions permitting the family to reschedule the interview if necessary. The letter tells families who may need to make alternate arrangements due to a disability that they may contact staff to request an accommodation of their needs.

During the appointment, the Tioga County Housing Authority will determine whether family composition may require a transfer to a different bedroom size unit, and if so, the family's name will be placed on the transfer list.

16.2 MISSED APPOINTMENTS

If the family fails to respond to the letter and fails to attend the interview, a second letter will be mailed. The second letter will advise of a new time and date for the interview, allowing for the same considerations for rescheduling and accommodation as above. The letter will also advise that failure by the family to attend the second scheduled interview will result in the Tioga County Housing Authority taking eviction actions against the family.

16.3 FLAT RENTS

The annual letter to flat rent payers regarding the reexamination process will state the following:

- A. Each year at the time of the annual reexamination, the family has the option of selecting a flat rent amount in lieu of completing the reexamination process and having their rent based on the formula amount.
- B. The amount of the flat rent
- C. A fact sheet about formula rents that explains the types of income counted, the most common types of income excluded, and the categories of allowances that can be deducted from income.
- D. Families who opt for the flat rent will be required to go through the income reexamination process every three years, rather than the annual review they otherwise would undergo.
- E. Families who opt for the flat rent may request to have a reexamination and return to the formula-based method at any time for any of the following reasons:
 1. The family's income has decreased.
 2. The family's circumstances have changed increasing their expenses for childcare, medical care, etc.
 3. Other circumstances creating a hardship on the family such that the formula method would be more financially feasible for the family.
- F. The dates upon which the Tioga County Housing Authority expects to review the amount of the flat rent, the approximate rent increase the family could expect, and the approximate date upon which a future rent increase could become effective.

- G. The name and phone number of an individual to call to get additional information or counseling concerning flat rents.
- H. A certification for the family to sign accepting or declining the flat rent.

Each year prior to their anniversary date, Tioga County Housing Authority will send a reexamination letter to the family offering the choice between a flat or a formula rent. The opportunity to select the flat rent is available only at this time. At the appointment, the Tioga County Housing Authority may assist the family in identifying the rent method that would be most advantageous for the family. If the family wishes to select the flat rent method without meeting with the Tioga County Housing Authority representative, they may make the selection on the form and return the form to the Tioga County Housing Authority. In such case, the Tioga County Housing Authority will cancel the appointment.

16.4 THE FORMULA METHOD

During the interview, the family will provide all information regarding income, assets, expenses, and other information necessary to determine the family's share of rent. The family will sign the HUD consent form and other consent forms that later will be mailed to the sources that will verify the family circumstances.

Upon receipt of verification, the Tioga County Housing Authority will determine the family's annual income and will calculate their rent as follows.

The total tenant payment is equal to the highest of:

- A. 10% of monthly income;
- B. 30% of adjusted monthly income; or
- C. The welfare rent.

The family will pay the greater of the total tenant payment or the minimum rent of \$50.00 but never more than the ceiling rent.

16.5 EFFECTIVE DATE OF RENT CHANGES FOR ANNUAL REEXAMINATIONS

The new rent will generally be effective upon the anniversary date with thirty (30) days notice of any rent increase to the family.

If the rent determination is delayed due to a reason beyond the control of the family, then any rent increase will be effective the first of the month after the month in which the family receives a 30-day notice of the amount. If the new rent is a reduction and the delay is beyond the control of the family, the reduction will be effective as scheduled on the anniversary date.

If the family caused the delay, then any increase will be effective on the anniversary date. Any reduction will be effective the first of the month after the rent amount is determined.

16.6 INTERIM REEXAMINATIONS

During an interim reexamination, only the information affected by the changes being reported will be reviewed and verified.

1. Families are required to report all **increases in income and decreases in allowable expenses household changes** to the Tioga County Housing Authority between regular reexaminations. If the family's rent is being determined under the formula method **to have an adjusted income increase or decrease of 10% or more**, these changes will trigger an interim reexamination. **The Housing Authority may not consider an increase in earned income when estimating or calculating whether the family's adjusted income has increased 10% or more, unless the family has previously received an interim reduction during the same reexamination cycle.** The family shall report these changes within ten (10) days of their occurrence **and the Housing Authority will complete the interim reexamination within a reasonable timeframe.**

- A. A member has been added to the family through birth or adoption or court-awarded custody.
- B. A household member is leaving or has left the family unit.

In order to add a household member other than through birth or adoption (including a live-in aide), the family must request that the new member be added to the lease. Before adding the new member to the lease, the individual must complete an application form stating their income, assets, and all other information required of an applicant. The individual must provide their Social Security number if they have one and must verify their citizenship/eligible immigrant status. (Their housing will not be delayed due to delays in verifying eligible immigrant status other than delays caused by the family.) The new family member will go through the screening process similar to the process for applicants. The Tioga County Housing Authority will determine the eligibility of the individual before adding them to the lease. If the individual is found to be ineligible or does not pass the screening criteria, they will be advised in writing and given the opportunity for an informal review. If they are found to be eligible and do pass the screening criteria, their name will be added to the lease. **At the same time, if the family's rent is being determined under the formula method, the family's annual income will be recalculated taking into account the circumstances of the new family member. The effective date of the new rent will be in accordance with paragraph below 15.8.**

Families are not required to, but may at any time, request an interim reexamination based on a decrease in income, an increase in allowable expenses, or other changes in family circumstances. Upon such request, the Tioga County Housing Authority will take timely action to process the interim reexamination and recalculate the tenant's rent.

16.7 Non-Interim Reexaminations

Families may experience changes within the household that do not trigger an interim reexamination but still may need to be reported to HUD. In these cases, the Housing Authority will submit a separate, new action code to HUD. The code will be used for the following transaction types when an interim reexamination is not triggered.

- A. Adding or removing a hardship exemption for the child-care expense deduction.
- B. Updating or removing the phase-in hardship relief for the health and medical care expenses deduction and/or reasonable attendant care and auxiliary apparatus.
- C. Adding or removing general hardship relief for the health and medical care expenses deduction and/or reasonable attendant care and auxiliary apparatus.
- D. Adding or removing a minimum rent hardship
- E. Adding or removing a non-family member (live-in aide, foster child, foster adult)
- F. Adding or removing a family member and the increase in adjusted income does not trigger an interim reexamination.
- G. Adding/updating a family or household member's social security number
- H. Updating a family member's citizenship status from eligible to ineligible or vice versa, resulting in a change to the family's rent and/or utility reimbursement, if applicable, or updating the prorated rent calculation due to the addition or removal of family members in household with ineligible noncitizen(s).

16.8 SPECIAL REEXAMINATIONS

If a family's income is too unstable to project for twelve (12) months, including families that temporarily have no income (0 renters) or have a temporary decrease in income, the Tioga County Housing Authority may schedule special reexaminations every sixty (60) days until the income stabilizes and an annual income can be determined.

16.8 EFFECTIVE DATE OF RENT CHANGES DUE TO INTERIM OR SPECIAL REEXAMINATIONS

Unless there is a delay in reexamination processing caused by the family, any rent increase will be effective the first of the second month after the month in which the family receives notice of the new rent amount. If the family causes a delay, then the rent increases will be effective on the date it would have been effective had the process not been delayed (even if this means a retroactive increase).

If the new rent is a reduction and any delay is beyond the control of the family, the reduction will be effective the first of the month after the interim reexamination should have been completed.

If the new rent is a reduction and the family caused the delay or did not report the change in a timely manner, the change will be effective the first of the month after the rent amount is determined.

The Housing Authority cannot process interim reexaminations for income increases that result in less than a 10-percent increase in annual adjusted income. When the family previously received an interim reexamination for a decrease to annual adjusted income during the same cycle, the Authority has the discretion to consider or ignore a subsequent increase in earned income for the purpose of conducting an interim reexamination.

It is the policy of the Housing Authority to consider increases in earned income after an interim conducted for a decrease in income, and the family's adjusted income has increased by 10 percent or more.

Families who delay reporting income increases until the last three months of their certification period may be subject to retroactive rent increases.

16.9 EIV

For each annual & interim reexamination of family income and composition, the PHA will have the following documentation in the tenant file:

1. No Dispute of EIV Information: EIV Income Report, current acceptable tenant provided documentation, and if necessary (as determined by the PHA), traditional third party verification form(s).
2. Disputed EIV Information: EIV Income report, current acceptable tenant provided documentation, and/or traditional third party verification form(s) for disputed information.
3. Tenant-reported income not verifiable through EIV system: Current tenant-provided documents, and if necessary (as determined by the PHA), traditional third party verification form(s).

16.10 OVER-INCOME LIMIT/NON-PUBLIC HOUSING OVER INCOME POLICY

If a family's income is found to exceed 120 percent of the Area Median Income (AMI) for twenty-four (24) consecutive months, a 'grace period', the Tioga County Housing Authority will set the families monthly rent equal to the applicable Fair Market Rent (FMR) or HUD's subsidy for the unit; whichever is the higher of the two. The FMR amounts are determined by HUD on an annual basis. The Tioga County Housing Authority will update the over-income limits in the administration plan within sixty days of HUD publishing the new income limits.

The over-income limit will be defined as the family's total gross income that exceeds 120 percent of the 50 percent AMI (50% AMI multiplied by 2.4). To determine if a family is over the income limit, the Tioga County Housing Authority will use 3rd party verifications and income information from HUD's EIV system.

The start of the twenty-four (24) consecutive months, the 'grace period', will begin when the family's income is determined to be over-income when a renewal or interim file is processed. If the grace period begins during a processed interim, a second interim needs to be completed on

that date one year later. At which time the family will be mailed a letter informing them their household is over the income limit and explain the process and what action will be taken per the PHA’s over-income policy.

If a family’s income is determined to drop below the over-income limit, the grace period will be ended. A previously over-income family would be entitled to a new twenty-four (24) consecutive months grace period if the family’s income once again exceeds the over-income limit.

After an examination is completed and the family income continues to exceed the over-income limit after twelve (12) consecutive months, the Tioga County Housing Authority will inform the family again in writing. The notification will inform the family that their income has exceeded the over-income limit for twelve (12) consecutive months, and if it continues to exceed the over-income limit for the next twelve consecutive months, the family will be subject to sign a non-public housing lease within sixty (60) days of the twenty-four (24) consecutive months and to pay the HUD determined FMR or HUD’s subsidy for the unit; whichever is higher.

After another examination is completed and the family income continues to exceed the over-income limit for twenty-four (24) consecutive months, the Tioga County Housing Authority will inform the family in writing they must sign a non-public housing lease within sixty (60) days and will be charged the determined FMR or subsidy, whichever is higher. The letter will also state if the family refuses to sign the new non-public housing lease within the sixty (60) days the PHA will terminate tenancy within six (6) months of the third notice, per HUD guidelines and state and local laws.

Once a tenant has been over the income limits for twenty-four (24) consecutive months and has signed the new non-public housing lease, they will no longer be a public housing participant. This means they will no longer be able to receive any federal subsidy for the unit and may longer receive assistance thru any public housing programs; including receiving a utility allowance for the unit. They are also no longer required to participate in the community service and/or family self-sufficiency programs.

If a family is living in a unit after signing a non-public housing lease, and their income changes to where they may be eligible for readmission to the public housing program, they may reapply and receive a non-public housing over income (NPHOI) preference.

Tioga County Over-Income Limits

Effective 5/18/2023

Persons in Family							
1	2	3	4	5	6	7	8
64,800	74,040	83,280	92,520	99,960	107,400	144,840	122,160

17.0 UNIT TRANSFERS

17.1 OBJECTIVES OF THE TRANSFER POLICY

The objectives of the Transfer Policy include the following:

- A. To address emergency situations.
- B. To fully utilize available housing resources while avoiding overcrowding by insuring that each family occupies the appropriate size unit.
- C. To facilitate relocation when required for modernization or other management purposes.
- D. To facilitate relocation of families with inadequate housing accommodations.
- E. To provide an incentive for families to assist in meeting the Tioga County Housing Authority's de-concentration goal.
- F. To eliminate vacancy loss and other expense due to unnecessary transfers.

17.2 CATEGORIES OF TRANSFERS

Category 1: Emergency transfers. These transfers are necessary when conditions pose an immediate threat to the life, health, or safety of a family or one of its members. Such situations may involve defects of the unit or the building in which it is located, the health condition of a family member, a hate crime, the safety of witnesses to a crime, or a law enforcement matter particular to the neighborhood.

Category 2: Immediate administrative transfers. These transfers are necessary in order to permit a family needing accessible features to move to a unit with such a feature or to enable modernization work to proceed.

Category 3: Regular administrative transfers. These transfers are made to offer incentives to families willing to help meet certain Tioga County Housing Authority occupancy goals, to correct occupancy standards where the unit size is inappropriate for the size and composition of the family, to allow for non-emergency but medically advisable transfers, and other transfers approved by the Tioga County Housing Authority when a transfer is the only or best way of solving a serious problem.

Category 4: Other transfers requested by family

17.3 DOCUMENTATION

When the transfer is at the request of the family, the family may be required to provide third party verification of the need for the transfer.

17.4 INCENTIVE TRANSFERS

Transfer requests will be encouraged and approved for families who live in a development where their income category (below or above 30% of area median) predominates and wish to move to a development where their income category does not predominate.

17.5 PROCESSING TRANSFERS

Existing tenants that occupy efficiency units and wish to transfer to one bedroom units when available will be given preference over applicants on waiting list for 1 bedroom units unless applicant is a 2 person family.

Tenants must notify the Authority that they want to be placed on a transfer list for a one bedroom unit. Selection for available one bedroom units will be made from this list; unless the Authority determines that the special needs of an individual tenant living in an efficiency unit warrants their selection above the others.

Handicapped or disabled persons who occupy existing units that are not handicap accessible and wish to move to an available handicap accessible unit will be given preference over new applicants.

Other existing tenants that wish to transfer to other available units can do so upon approval of Authority. Authority reserves right to deny transfer based on evaluation of all circumstances.

All category 4 transfers requested by families except transfers from efficiency to 1 bedroom units or a reasonable accommodation request will be subject to a \$75.00 transfer processing charge by the Authority.

17.6 COST OF THE FAMILY'S MOVE

The cost of the transfer generally will be borne by the family in the following circumstances:

- A. When the transfer is made at the request of the family or by others on behalf of the family (i.e. by the police);
- B. When the transfer is needed to move the family to an appropriately sized unit, either larger or smaller;
- C. When the transfer is necessitated because a family with disabilities needs the accessible unit into which the transferring family moved (The family without disabilities signed a statement to this effect prior to accepting the accessible unit);
or
- D. When the transfer is needed because action or inaction by the family caused the unit to be unsafe or uninhabitable.

The cost of the transfer will be borne by the Tioga County Housing Authority in the following circumstances:

- A. When the transfer is needed in order to carry out rehabilitation activities; or
- B. When action or inaction by the Tioga County Housing Authority has caused the unit to be unsafe or inhabitable.

The responsibility for moving costs in other circumstances will be determined on a case by case basis.

17.7 TENANTS IN GOOD STANDING

When the transfer is at the request of the family, it will not be approved unless the family is in good standing with the Tioga County Housing Authority. This means the family must be in compliance with their lease, current in all payments to the Housing Authority for the past six (6) months, and must pass a housekeeping/health and safety inspection.

17.8 TRANSFER REQUESTS

A tenant may request a transfer at any time by completing a transfer request form. In considering the request, the Tioga County Housing Authority may request a meeting with the tenant to better understand the need for transfer and to explore possible alternatives. The Tioga County Housing Authority will review the request in a timely manner and if a meeting is desired, it shall contact the tenant within ten (10) business days of receipt of the request to schedule a meeting.

The Tioga County Housing Authority will grant or deny the transfer request in writing within ten (10) business days of receiving the request or holding the meeting, whichever is later.

If the transfer is approved, the family's name will be added to the transfer waiting list.

If the transfer is denied, the denial letter will advise the family of their right to utilize the grievance procedure.

17.9 RIGHT OF THE TIOGA COUNTY HOUSING AUTHORITY IN TRANSFER POLICY

The provisions listed above are to be used as a guide to insure fair and impartial means of assigning units for transfers. It is not intended that this policy will create a property right or any other type of right for a tenant to transfer or refuse to transfer.

18.0 INSPECTIONS

An authorized representative of the Tioga County Housing Authority and an adult family member will inspect the premises prior to commencement of occupancy. A written statement of the condition of the premises will be made, all equipment will be provided, and the statement will be signed by both parties with a copy retained in the Tioga County Housing Authority file and a copy given to the family member. An authorized Tioga County Housing Authority representative will inspect the premises at the time the resident vacates and will furnish a statement of any charges to be made provided the resident turns in the proper notice under State law. The resident's security deposit can be used to offset against any Tioga County Housing Authority damages to the unit.

18.1 MOVE-IN INSPECTIONS

The Tioga County Housing Authority and an adult member of the family will inspect the unit prior to signing the lease. Both parties will sign a written statement of the condition of the unit. A copy of the signed inspection will be given to the family and the original will be placed in the tenant file.

18.2 ANNUAL INSPECTIONS

The Tioga County Housing Authority will inspect each public housing unit annually to ensure that each unit meets the Tioga County Housing Authority's housing standards. Work orders will be submitted and completed to correct any deficiencies.

18.3 PREVENTATIVE MAINTENANCE INSPECTIONS

This is generally conducted along with the annual inspection. This inspection is intended to keep items in good repair. It checks weatherization; checks the condition of the smoke detectors, water heaters, furnaces, automatic thermostats and water temperatures; checks for leaks; and provides an opportunity to change furnace filters and provide other minor servicing that extends the life of the unit and its equipment.

18.4 SPECIAL INSPECTIONS

A special inspection may be scheduled to enable HUD or others to inspect a sample of the housing stock maintained by the Tioga County Housing Authority.

18.5 HOUSEKEEPING INSPECTIONS

Generally, at the time of annual reexamination, or at other times as necessary, the Tioga County Housing Authority will conduct a housekeeping inspection to ensure the family is maintaining the unit in a safe and sanitary condition.

18.6 NOTICE OF INSPECTION

For inspections defined as annual inspections, preventative maintenance inspections, special inspections, and housekeeping inspections the Tioga County Housing Authority will give the tenant at least two (2) days written notice.

18.7 EMERGENCY INSPECTIONS

TIOGA COUNTY Housing Authority has reason to believe that an emergency exists within the housing unit; the unit can be entered without notice. The person(s) that enters the unit will leave a written notice to the resident that indicates the date and time the unit was entered and the reason why it was necessary to enter the unit.

18.8 PRE-MOVE-OUT INSPECTIONS

When a tenant gives notice that they intend to move, the Tioga County Housing Authority will offer to schedule a pre-move-out inspection with the family. The inspection allows the Tioga County Housing Authority to help the family identify any problems, which, if left uncorrected, could lead to vacate charges. This inspection is a

courtesy to the family and has been found to be helpful both in reducing costs to the family and in enabling the Tioga County Housing Authority to ready units more quickly for the future occupants.

18.9 MOVE-OUT INSPECTIONS

The Tioga County Housing Authority conducts the move-out inspection after the tenant vacates to assess the condition of the unit and determine responsibility for any needed repairs. When possible, the tenant is notified of the inspection and is encouraged to be present. This inspection becomes the basis for any claims that may be assessed against the security deposit.

18.10 TRANSFER INSPECTIONS

When a household is being considered for a transfer to another unit, the Tioga County Housing Authority will complete a pre-transfer inspection. The inspection allows the Tioga County Housing Authority to identify any problems that could lead to vacate charges. If there are issues found in the unit where there could be charges, the tenant must pass a second pre-transfer inspection showing the needed corrections have been addressed and/or prepay for any damages before a transfer could be approved.

19.0 PET POLICY

19.1 EXCLUSIONS

This policy does not apply to animals that are used to assist persons with disabilities. Assistant animals are allowed in all public housing facilities with no restrictions other than those imposed on all tenants to maintain their units and associated facilities in a decent, safe, and sanitary manner and to refrain from disturbing their neighbors.

19.2 PETS IN PUBLIC HOUSING BUILDINGS

The Tioga County Housing Authority will allow for pet ownership in public housing projects subject to tenant compliance with all Pet Policy requirements. Additional pet rules of Authority are an attachment to the stated policy.

19.3 APPROVAL

Residents must have the prior approval of the Housing Authority before moving a pet into their unit. Residents must request approval on the Pet Permit Application form that must be fully completed before the Housing Authority will approve the request.

19.4 TYPES AND NUMBER OF PETS

The TIOGA COUNTY Housing Authority will allow only domesticated dogs, cats, birds, and fish in aquariums in units. All dogs and cats must be neutered.

Only one (1) pet per unit allowed.

Any animals deemed to be potentially harmful to the health or safety of others, including attack or fight trained dogs, will not be allowed.

No animal may exceed thirty (30) pounds in weight.

19.5 INOCULATIONS

In order to be registered, pets must be appropriately inoculated against rabies and other conditions prescribed by local ordinances.

19.6 PET DEPOSIT

A pet deposit of \$100 is required at the time of registering a pet. The deposit is refundable when the pet or the family vacate the unit, less any amounts owed due to damage beyond normal wear and tear.

19.7 FINANCIAL OBLIGATION OF RESIDENTS

Any resident who owns or keeps a pet in their dwelling unit will be required to pay for any damages caused by the pet. Also, any pet-related insect infestation in the pet owner's unit will be the financial responsibility of the pet owner and the Tioga County Housing Authority reserves the right to exterminate and charge the resident.

19.8 NUISANCE OR THREAT TO HEALTH OR SAFETY

The pet and its living quarters must be maintained in a manner to prevent odors and any other unsanitary conditions in the owner's unit and surrounding areas.

Repeated substantiated complaints by neighbors or Tioga County Housing Authority personnel regarding pets disturbing the peace of neighbors through noise, odor, animal waste, or other nuisance will result in the owner having to remove the pet or move him/herself.

19.9 DESIGNATION OF PET AREAS

Pets must be kept in the owner's apartment or on a leash at all times when outside (no outdoor cages may be constructed). Dogs may not be curbed on Housing Authority property. Pet owner is responsible for removal of any waste deposited by pet on Authority property.

19.10 VISITING PETS

Tenants who have visiting pets must abide by the conditions of this policy regarding health, sanitation, nuisances, and peaceful enjoyment of others. If visiting pets violate this policy or cause the tenant to violate the lease, the tenant will be required to remove the visiting pet.

19.11 REMOVAL OF PETS

The Tioga County Housing Authority, or an appropriate community authority, shall require the

removal of any pet from a project if the pet's conduct or condition is determined to be a nuisance or threat to the health or safety of other occupants of the project or of other persons in the community where the project is located.

19.12 Service/Support Animals

A. A service/support (ESA) animal is an animal that is being brought into the household to work, perform tasks, assist, and/or provide therapeutic emotional support for individuals with disabilities.

1. A reasonable accommodation form should be submitted to request a service/support animal to reside in the residence.
2. A third party verification may be requested depending on the request submitted and/or the nexus between the disability and the need for the requested animal cannot determined.
3. Online certificates will not be accepted as proof a service/emotional support animal is needed.
4. Some animals may be denied or asked to be removed if they pose a direct threat to the health or safety of others or would result in substantial physical damage to the property.
5. The Landlord cannot require the tenant to pay a pet security deposit or other fees in accordance with the pet policy.
6. The tenant is responsible to follow all policies set in place for the animal and its behavior.

20.0 REPAYMENT AGREEMENTS

When a resident owes the Tioga County Housing Authority back charges and is unable to pay the balance by the due date, the resident may request that the Tioga County Housing Authority allow them to enter into a Repayment Agreement. The Tioga County Housing Authority has the sole discretion of whether to accept such an agreement. All Repayment Agreements must assure that the full payment is made within a period not to exceed six (6) months. All Repayment Agreements must be in writing and signed by the resident & Executive Director Failure to comply with the Repayment Agreement terms may subject the Resident to eviction procedures.

21.0 VIOLENCE AGAINST WOMAN ACT

- A. Tioga County Housing Authority may not consider incidents of domestic violence, dating violence, sexual assault or stalking as serious or repeated violations of the lease or other “good cause” for termination of assistance, tenancy or occupancy rights of the victim of abuse.
- B. The Tioga County Housing Authority may not consider criminal activity directly related to abuse, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, cause for termination of assistance, tenancy,

or occupancy rights if the tenant or an immediate member of the tenant's family is the victim or threatened victim of that abuse.

- C. The Tioga County Housing Authority may request in writing that the victim, or family member on the victim's behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066 or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specific timeframe may result in eviction.
- D. The Tioga County Housing Authority should be mindful that the delivery of the certification form to the tenant in response to an incident via mail may place the victim at risk, e.g., the abuser may monitor the mail. Therefore, the Authority may require that the tenant appear in person to pick up the certification form and are encouraged to work with tenants to make delivery arrangements that do not place the tenant at risk.
- E. VAWA paperwork will be given to all applicants upon being rejected and/or cancelled from the applicant waiting list. VAWA paperwork will also be given to all tenants upon termination of their lease due to the eviction process.

22.0 SMOKE FREE POLICY

Smoking of any sort (cigarettes, cigars, pipes, e-cigarettes, etc.) is not permitted inside of any of the Tioga County Housing Authority's Public Housing buildings.

- Smoking on the grounds outside of Public Housing buildings is permitted only in areas that have been designated by the Authority. Designated smoking areas will be clearly marked and located no less than 25 feet away from their respective buildings.
- Any deviation from the smoke-free policy by a tenant, member of a tenant household, or guest will be considered a lease violation; accumulation of three (3) violations will result in eviction.

23.0 BED BUG POLICY

The Bradford County Housing Authority is committed to an effective and efficient response to tenants who suspect they may have bed bugs. For the safety and comfort of all tenants, our staff will adhere to the set guidelines.

1. As soon as a tenant suspects that there may be the presence of bed bugs, they are required to contact the Housing Authorities Maintenance Foreman and/or Building Manager immediately.

2. The Housing Authorities Maintenance staff will perform a visual inspection of the tenant's apartment within 24 hours of being notified. The resident will have treatment instructions given to them if bed bugs have been confirmed within their apartment.
3. The Maintenance Foreman along with Building Manager will maintain at least weekly inspections until any treated apartment is determined free of infestation by the Health & Safety Inspector and/or Professional Exterminator.

24.0 TERMINATION

24.1 *TERMINATION BY TENANT*

The tenant may terminate the lease at any time upon submitting a 30-day written notice. If the tenant vacates prior to the end of the thirty (30) days, they will be responsible for rent through the end of the notice period or until the unit is re-rented, whichever occurs first.

When a tenant becomes deceased or needs to be relocated due to emergency circumstances, rent charges will be terminated when apartment is vacated by next of kin and keys are returned. Next of Kin will be invited to move out inspection.

24.2 *TERMINATION BY THE HOUSING AUTHORITY*

The Tioga County Housing Authority after 10/1/2000 will not renew the lease of any family that does not comply with the community service requirement or an approved Agreement to Cure. If they do not voluntarily leave the property, eviction proceedings will begin.

The Tioga County Housing Authority will terminate the lease for serious or repeated violations of material lease terms. This process begins with the tenant receiving a letter stating the reason for the proposed eviction and that he/she has the right to request an informal hearing up to ten (10) days from the date of the letter (refer to Section 8.5 Informal Hearing). If the tenant does not vacate the property, does not request an informal hearing or after an informal hearing is held the initial decision is upheld, the eviction proceedings will begin. Following expiration of the thirty (30) days notice of eviction for non-payment or fifteen (15) for any other cause, the landlord will file a Landlord and Tenant Complaint with the District Magistrate requesting a Judgment for Possession of Property.

Such violations include but are not limited to the following:

- A. Nonpayment of rent or other charges;
- B. A history of late rental payments;

- C. Failure to provide timely and accurate information regarding family composition, income circumstances, or other information related to eligibility or rent;
- D. Failure to allow inspection of the unit;
- E. Failure to maintain the unit in a safe and sanitary manner;
- F. Assignment or subletting of the premises;
- G. Use of the premises for purposes other than as a dwelling unit (other than for housing authority approved resident businesses);
- H. Destruction of property;
- I. Acts of destruction, defacement, or removal of any part of the premises or failure to cause guests to refrain from such acts;
- J. Any criminal activity on the property or drug-related criminal activity on or off the premises. This includes but is not limited to the manufacture of methamphetamine on the premises of the TIOGA COUNTY Housing Authority;
- K. Non-compliance with Non-Citizen Rule requirements;
- L. Permitting persons not on the lease to reside in the unit more than two (2) days each month without the prior written approval of the Housing Authority;
- M. Failure to follow our smoke free policy; and
- N. Other good cause.

The Tioga County Housing Authority will take immediate action to evict any household that includes an individual who is subject to a lifetime registration requirement under a State sex offender registration program.

24.3 ABANDONMENT

The Tioga County Housing Authority will consider a unit to be abandoned when a resident has both fallen behind in rent and has clearly indicated by words or actions an intention not to continue living in the unit.

Tioga County Housing Authority representative may enter the unit and remove any abandoned property. It will be stored in a reasonably secure place. A notice will be mailed to the resident stating where the property is being stored and that it will be sold or disposed of if not picked up within 10 days. If the Tioga County Housing Authority does not have a new address for the resident, the notice will be mailed to the unit address so it can be forwarded by the post office.

Any money raised by the sale of the property goes to the Tioga County Housing Authority.

24.4 RETURN OF SECURITY DEPOSIT

After a family moves out, the Tioga County Housing Authority will return the security deposit within 30 days or give the family a written statement of why all or part of the security deposit is being kept. The rental unit must be restored to the same conditions as when the family moved in, except for normal wear and tear. Deposits will not be used to cover normal wear and tear or damage that existed when the family moved in.

If State law requires the payment of interest on security deposits, it shall be complied with.

The Tioga County Housing Authority will be considered in compliance with the above if the required payment, statement, or both, are deposited in the U.S. mail with first class postage paid within thirty (30) days.

GLOSSARY

50058 Form: The HUD form that housing authorities are required to complete for each assisted household in public housing to record information used in the certification and re-certification process and, at the option of the housing authority, for interim reexaminations.

1937 Housing Act: The United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) (24 CFR 5.100)

Actual Covered Costs: include tuition, books, supplies (including supplies and equipment to support students with learning disabilities or other disabilities), room and board, and fees required and charged to a student by an institution of higher learning.

Adjusted Annual Income: The amount of household income, after deductions for specified allowances, on which tenant rent is based. (24 CFR 5.611)

Adult: A household member who is 18 years or older or who is the head of the household, or spouse, or co-head.

Allowances: Amounts deducted from the household's annual income in determining adjusted annual income (the income amount used in the rent calculation). Allowances are given for elderly families, dependents, medical expenses for elderly families, disability expenses, and child care expenses for children under 13 years of age. Other allowance can be given at the discretion of the housing authority.

Annual Contributions Contract (ACC): The written contract between HUD and a housing authority under which HUD agrees to provide funding for a program under the 1937 Act, and the housing authority agrees to comply with HUD requirements for the program. (24 CFR 5.403)

Annual Income: Includes all amounts received from all sources by each member of the family who is 18 years of age or older, the head of household, or spouse of the head of household, in addition to unearned income received by or on behalf of each dependent who is under 18 years of age. All amounts, monetary or not, that:

- A. Go to (or on behalf of) the family head or spouse (even if temporarily absent) or to any other family member; or
- B. Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and
- C. Are not specifically excluded from annual income.

Annual Income also includes amounts derived (during the 12-month period) from assets to which any member of the family has access. (1937 Housing Act; 24 CFR 5.609)

Applicant (applicant family): A person or family that has applied for admission to a program but is not yet a participant in the program. (24 CFR 5.403)

As-Paid States: States where the welfare agency adjusts the shelter and utility component of the welfare grant in accordance with actual housing costs. Currently, the four as-paid States are New Hampshire, New York, Oregon, and Vermont.

Assets: The value of equity in savings, checking, IRA and Keogh accounts, real property, stocks, bonds, and other forms of capital investment. The value of necessary items of personal property such as furniture and automobiles are not counted as assets. (Also see "net family assets.")

Asset Income: Income received from assets held by family members. If assets total more than \$5,000, income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income. (See "imputed asset income" below.)

Ceiling Rent: Maximum rent allowed for some units in public housing projects.

Certification: The examination of a household's income, expenses, and family composition to determine the family's eligibility for program participation and to calculate the family's share of rent.

Child: For purposes of citizenship regulations, a member of the family other than the family head or spouse who is under 18 years of age. (24 CFR 5.504(b))

Child Care Expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care. In the case of child care necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income. (24 CFR 5.603(d))

Citizen: A citizen or national of the United States. (24 CFR 5.504(b))

Consent Form: Any consent form approved by HUD to be signed by assistance applicants and participants for the purpose of obtaining income information from employers and SWICAs, return information from the Social Security Administration, and return information for unearned income from the Internal Revenue Service. The consent forms may authorize the collection of other information from assistance applicants or participant to determine eligibility or level of benefits. (24 CFR 5.214)

Day Laborer: An individual hired and paid one day at a time without an agreement that the individual will be hired or work again in the future

Decent, Safe, and Sanitary: Housing is decent, safe, and sanitary if it satisfies the applicable housing quality standards.

Department: The Department of Housing and Urban Development. (24 CFR 5.100)

Dependent: A member of the family (except foster children and foster adults), other than the family head or spouse, who is under 18 years of age or is a person with a disability or is a full-time student. (24 CFR 5.603(d))

Dependent Allowance: An amount, equal to \$480 multiplied by the number of dependents, that is deducted from the household's annual income in determining adjusted annual income.

Disability Assistance Expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member (including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source. (24 CFR 5.603(d))

Disability Assistance Expense Allowance: In determining adjusted annual income, the amount of disability assistance expenses deducted from annual income for families with a disabled household member.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities; two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides. (24 CFR 5.403(b)) (Also see "person with disabilities.")

Disabled Person: See "person with disabilities."

Displaced Family: A family in which each member, or whose sole member, is a person displaced by governmental action (such as urban renewal), or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. (24 CFR 5.403(b))

Displaced Person: A person displaced by governmental action or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. [1937 Act]

Drug-Related Criminal Activity: Drug trafficking or the illegal use, or possession for personal use, of a controlled substance as defined in Section 102 of the Controlled Substances Act (21 U.S.C. 802).

Earned Income: Income or earnings from wages, tips, salaries, other employee compensation, and net income from self-employment. Earned Income does not include any pension or annuity, transfer payments or any cash or in-kind benefits

Elderly Family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides. (24 CFR 5.403)

Elderly Family Allowance: For elderly families, an allowance of \$400 is deducted from the household's annual income in determining adjusted annual income.

Elderly Person: A person who is at least 62 years of age. (1937 Housing Act)

Extremely low-income families: Those families whose incomes do not exceed 30% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families.

Fair Housing Act: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.). (24 CFR 5.100)

Family includes but is not limited to:

- A. A family with or without children;
- B. An elderly family;
- C. A near-elderly family;
- D. A disabled family;
- E. A displaced family;
- F. The remaining member of a tenant family;
- G. A single person who is not an elderly or displaced person, a person with disabilities, or the remaining member of a tenant family. (24 CFR 5.403); and

H. A single person who:

- Is an otherwise eligible youth who has attained at least 18 years of age and not more than 24 years of age
- Has left foster care, or will leave foster case within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C. 675(5)(H)); and
- Is homeless or is at risk of becoming homeless at age 16 or older.

Family Members: All members of the household other than live-in aides, foster children, and foster adults. All family members permanently reside in the unit, though they may be temporarily absent. All family members are listed on the lease. Family means one or more persons who will live together in the unit and are related by blood, marriage or operation of law; or give evidence of a stable family relationship which has existed over a period of time.

Family Self-Sufficiency Program (FSS Program): The program established by a housing authority to promote self-sufficiency among participating families, including the coordination of supportive services. (24 CFR 984.103(b))

Federal Tax Refunds/Tax Credits: All amounts received by a family in the form of federal tax refunds or refundable tax credits are excluded from a family's net family assets for a period of 12 months after receipt by the family

Flat Rent: A rent amount the family may choose to pay in lieu of having their rent determined under the formula method. The flat rent is established by the housing authority set at the lesser of the market value for the unit or the cost to operate the unit. Families selecting the flat rent option have their income evaluated once every three years, rather than annually.

Formula Method: A means of calculating a family's rent based on 10% of their monthly income, 30% of their adjusted monthly income, the welfare rent, or the minimum rent. Under the formula method, rents may be capped by a ceiling rent. Under this method, the family's income is evaluated at least annually.

Foster Adult: someone unable to live independently due to a debilitating physical or mental condition and is placed with the family by an authorized placement agency or by judgement, decree, or other order of any court of competent jurisdiction

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 a diploma or certificate program, as well as an institution offering a college degree. (24 CFR 5.603(d))

Head of Household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent. (24 CFR 5.504(b))

Household Members: All members of the household including members of the family, live-in aides, foster children, and foster adults. All household members are listed on the lease, and no one other than household members are listed on the lease.

Housing Assistance Plan: A housing plan that is submitted by a unit of general local government and approved by HUD as being acceptable under the standards of 24 CFR 570.

Imputed Income: For households with net family assets of more than \$50,000, the amount calculated by multiplying net family assets by a HUD-specified percentage. If imputed income is more than actual income from assets, the imputed amount is used as income from assets in determining annual income.

Income of Live-in Aides, Foster Children, and Foster Adults: Income as defined in 24 CFE subsection 5.403 and 5.603 is excluded from the family's calculation of annual income

Independent Contractor: An individual who qualifies as an independent contractor instead of an employee in accordance with the Internal Revenue Code federal income tax requirements and whose earnings are consequently subject to self-employment tax

In-Kind Payments: Contributions other than cash made to the family or to a family member in exchange for services provided or for the general support of the family (e.g., groceries provided on a weekly basis, baby sitting provided on a regular basis).

Interim (examination): A reexamination of a family income, expenses, and household composition conducted between the regular annual recertifications when a change in a household's circumstances warrants such a reexamination.

Live-In Aide: A person who resides with one or more elderly persons, near-elderly persons, or persons with disabilities and who:

- A. Is determined to be essential to the care and well-being of the persons;
- B. Is not obligated for the support of the persons; and
- C. Would not be living in the unit except to provide the necessary supportive services. (24 CFR 5.403(b))

Low-Income Families: Those families whose incomes do not exceed 80% of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80% of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. (1937Act)

Medical Expenses: Medical expenses (of all family members of an elderly or disabled family), including medical insurance premiums, that are anticipated during the period for which annual income is computed and that are not covered by insurance. (24 CFR 5.603(d)). These expenses include, but are not limited to, prescription and non-prescription drugs, costs for doctors, dentists, therapists, medical facilities, care for a service animals, transportation for medical purposes.

Mixed Family: A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. (24 CFR 5.504(b))

Monthly Adjusted Income: One twelfth of adjusted income. (24 CFR 5.603(d))

Monthly Income: One twelfth of annual income. (24 CFR 5.603(d))

National: A person who owes permanent allegiance to the United States, for example, as a result of birth in a United States territory or possession. (24 CFR 5.504(b))

Near-Elderly Family: A family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides. (24 CFR 5.403(b))

Net Family Assets: The net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in the disposing of real property, savings, stock, bonds, and other forms of investment

- A. Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.
- B. In cases where a trust fund has been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income.
- C. In determining net family assets, housing authorities or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefore. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms. (24 CFR 5.603(d))

Non-Citizen: A person who is neither a citizen nor national of the United States. (24 CFR 5.504(b))

Nonrecurring Income: Income that will not be repeated beyond the coming year (i.e., the 12 months following the effective date of certification), based on information provided by the family.

Occupancy Standards: The standards that a housing authority establishes for determining the appropriate number of bedrooms needed to house families of different sizes or composition.

Passbook Rate: Annually published rate based on the Federal Deposit Insurance Corporation (FDIC) National Deposit Rate for savings accounts, which is an average of national savings rates published on a monthly basis

Person with Disabilities: A person who:

- A. Has a disability as defined in Section 223 of the Social Security Act, which states:

"Inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months, or

In the case of an individual who attained the age of 55 and is blind and unable by reason of such blindness to engage in substantial, gainful activity requiring skills or ability comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time."

- B. Is determined, pursuant to regulations issued by the Secretary, to have a physical, mental, or emotional impairment that:
1. Is expected to be of long-continued and indefinite duration;
 2. Substantially impedes his or her ability to live independently; and
 3. Is of such a nature that such ability could be improved by more suitable housing conditions, or
- C. Has a developmental disability as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act, which states:

"Severe chronic disability that:

1. Is attributable to a mental or physical impairment or combination of mental and physical impairments;
2. Is manifested before the person attains age 22;
3. Is likely to continue indefinitely;
4. Results in substantial functional limitation in three or more of the following areas of major life activity: (1) self care, (2) receptive and responsive language, (3) learning, (4) mobility, (e) self-direction, (6) capacity for independent living, and (7) economic self-sufficiency; and
5. Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated."

This definition does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome. (1937 Act)

No individual shall be considered to be a person with disabilities for purposes of eligibility solely based on any drug or alcohol dependence.

Proration of Assistance: The reduction in a family's housing assistance payment to reflect the proportion of family members in a mixed family who are eligible for assistance. (24 CFR5.520)

Public Housing Agency (PHA): Any State, county, municipality, or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing under the 1937 Housing Act. (24 CFR 5.100)

Recertification: The annual reexamination of a family's income, expenses, and composition to determine the family's rent.

Remaining Member of a Tenant Family: A member of the family listed on the lease who continues to live in the public housing dwelling after all other family members have left. (Handbook 7565.1 REV-2, 3-5b.)

Seasonal Worker: An individual who is hired into a short-term position (e.g. for which the customary employment period for the position is 6 months or fewer); and the employment begins about the same time each year (such as summer or winter)

Self-Declaration: A type of verification statement by the tenant as to the amount and source of income, expenses, or family composition. Self-declaration is acceptable verification only when third-party verification or documentation cannot be obtained.

Shelter Allowance: That portion of a welfare benefit (e.g., TANF) that the welfare agency designates to be used for rent and utilities.

Single Person: Someone living alone or intending to live alone who does not qualify as an elderly family, a person with disabilities, a displaced person, or the remaining member of a tenant family. (Public Housing: Handbook 7465.1 REV-2, 3-5)

State Wage Information Collection Agency (SWICA): The State agency receiving quarterly wage reports from employers in the State or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information. (24 CFR 5.214)

Temporary Assistance to Needy Families (TANF): The program that replaced the Assistance to Families with Dependent Children (AFDC) that provides financial assistance to needy families who meet program eligibility criteria. Benefits are limited to a specified time period.

Tenant: The person or family renting or occupying an assisted dwelling unit. (24 CFR 5.504(b))

Tenant Rent: The amount payable monthly by the family as rent to the housing authority. Where all utilities (except telephone) and other essential housing services are supplied by the housing authority or owner, tenant rent equals total tenant payment. Where some or all utilities (except telephone) and other essential housing services are supplied by the housing authority and the cost thereof is not included in the amount paid as rent, tenant rent equals total tenant payment less the utility allowance. (24 CFR 5.603(d))

Third-Party (verification): Written or oral confirmation of a family's income, expenses, or household composition provided by a source outside the household.

Total Tenant Payment (TTP):

- A. Total tenant payment for families whose initial lease is effective on or after August 1, 1982:
 - 1. Total tenant payment is the amount calculated under Section 3(a) (1) of the 1937 Act which is the higher of:
 - a. 30% of the family's monthly-adjusted income;
 - b. 10% of the family's monthly income; or
 - c. If the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of such payments which is so designated.

If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under section 3(a)(1) shall be the amount resulting from one application of the percentage.

2. Total tenant payment for families residing in public housing does not include charges for excess utility consumption or other miscellaneous charges.
- B. Total tenant payment for families residing in public housing whose initial lease was effective before August 1, 1982: Paragraphs (b) and (c) of 24 CFR 913.107, as it existed immediately before November 18, 1996), will continue to govern the total tenant payment of families, under a public housing program, whose initial lease was effective before August 1, 1982.

Unearned Income: Any annual income, as calculated under 24 CFR subsection 5.609, that is not earned income

Utility Allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made by a housing authority of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment. (24 CFR 5.603)

Utility Reimbursement: The amount, if any, by which the utility allowance for the unit, if applicable, exceeds the total tenant payment for the family occupying the unit. (24 CFR 5.603)

Very Low-Income Families: Low-income families whose incomes do not exceed 50% of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50% of the median for the areas on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in Section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. (1937 Act)

Welfare Assistance: Welfare or other payments to families or individuals, based on need, that are made under programs funded by Federal, State or local governments. (24 CFR 5.603(d))

Welfare Rent: In "as-paid" welfare programs, the amount of the welfare benefit designated for shelter and utilities.

ACRONYMS

ACC	Annual Contributions Contract
CFR	Code of Federal Regulations
FSS	Family Self Sufficiency (program)
HCDA	Housing and Community Development Act
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
INS	(U.S.) Immigration and Naturalization Service
NAHA	(Cranston-Gonzalez) National Affordable Housing Act
NOFA	Notice of Funding Availability
OMB	(U.S.) Office of Management and Budget
PHA	Public Housing Agency
QHWR	Quality Housing and Work Responsibility Act of 1998
SSA	Social Security Administration
TTP	Total Tenant Payment

Appendix I

Income Limits and Deconcentration Worksheet

Development Name	Number of Units Under ACC	Number of Occupied Units	Number of Units Occupied by Very Poor Families	% Occupied by Very Poor Families

%Very Poor in

Census Tract

Target Number

Number needed of below 30% of median area income

Number needed above 30% of median area income

Waiting list number of families Appendix 2