

Streamlined Annual PHA Plan <i>(High Performer PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	<p> PHA Name: Bradford County Housing Authority _____ PHA Code: 064 _____ PHA Type: <input checked="" type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: 07/2024 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units 400 Number of Housing Choice Vouchers (HCVs) 264 Total Combined 664 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <ul style="list-style-type: none"> • Hard copy of Annual Plan available at Central Office in Mansfield, PA and at McCallum Manor in Canton, PA (AMP I), Colonial Towers in Towanda, PA (AMP II) and Page Manor in Athens, PA (AMP III). • Posted on www.tbhra.org website. • Tenant Council had no comments regarding Annual Plan. <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
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B.	Plan Elements
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Annual PHA Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element below:</p> <ul style="list-style-type: none"> • See Attachment A; changes to the PH Admissions & Occupancy Policy • See Attachment B; changes to the HCV Administrative Plan • See Attachment C; changes to the PH Pet Policy <p>(c) The PHA must submit its Deconcentration Policy for Field Office Review.</p> <ul style="list-style-type: none"> • See Attachment D
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <ul style="list-style-type: none"> • We continue to renovate our 400 Public Housing Units by utilizing Capital funding. • We continue to enhance building security systems by updating video surveillance systems, replacing windows, improving lighting, etc. • We continue to offer additional support services for our residents including temporary homemaker assistance, on-site public transportation pick-up/drop-off locations, etc. to assist our elderly tenants to age in place and to increase the self-sustainability of our disabled and handicapped residents. • We continue to offer assistance in furthering education and job placement for our tenants residing in family sites. • We continue to partner with the Central Pennsylvania Food Bank to offer monthly on-site food banks for our elderly, handicapped and disabled residents.. • We continue to partner with the Central Pennsylvania Food Bank to offer our elderly residents free monthly Eldershare food boxes. • We continue to partner with the Central Pennsylvania Food Bank to offer free bi-weekly (weekly during summer months) food programs for our school-age residents.

	<ul style="list-style-type: none"> • We continue to partner with the Bradford-Sullivan-Susquehanna-Tioga Area Agency on Aging to provide seamless transition into assisted care facilities as well as support their Waiver Program allowing tenants to utilize housekeeping and personal care services. • We continue to partner with BeST Transit to provide not only designated pick-up/drop-off locations at each building, but offer a discount to utilize the Shared Ride Program. • We continue to partner with Bradford-Tioga Head Start by offering parent education programs and prosocial family activities. • We continue to apply for and successfully implement grants to improve the existing housing stock in Bradford County as well as allow county residents the opportunity to remain in their homes. • We continue to ensure equal opportunity in housing by advertising and various educational outreach efforts. • We continue to strive to achieve full compliance with all Federal ADA/504 requirements. • We continue to strive to go above and beyond what is required for reasonable accommodations in an effort to further assist our tenants to live independently.
B.4.	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>Our most recent plan was submitted on December 14, 2023, and approved on December 15, 2023.</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p>
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form 50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

D.	Affirmatively Furthering Fair Housing (AFFH).							
D.1	<p>Affirmatively Furthering Fair Housing.</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" data-bbox="203 672 1494 1123"> <tr> <td data-bbox="203 672 1494 714">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="203 714 1494 766"><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td data-bbox="203 766 1494 1123"><i>N/A; until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart.</i></td> </tr> </table> <table border="1" data-bbox="203 1144 1494 1564"> <tr> <td data-bbox="203 1144 1494 1186">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="203 1186 1494 1239"><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td data-bbox="203 1239 1494 1564"><i>N/A; until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart.</i></td> </tr> </table> <table border="1" data-bbox="203 1585 1494 1627"> <tr> <td data-bbox="203 1585 1494 1627">Fair Housing Goal:</td> </tr> </table>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<i>N/A; until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart.</i>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<i>N/A; until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart.</i>	Fair Housing Goal:
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Instructions for Preparation of Form HUD-50075-HP Annual Plan for High Performing PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR §903.4)

A.1 Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), PHA Inventory, Number of Public Housing Units and or Housing Choice Vouchers (HCVs), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. (24 CFR §903.23(4)(e))

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a))

B. Plan Elements.

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no."

Statement of Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR §5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR §903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions. Describe the PHA's admissions policy for deconcentration of poverty and income mixing of lower-income families in public housing. The Deconcentration Policy must describe the PHA's policy for bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The deconcentration requirements apply to general occupancy and family public housing developments. Refer to 24 CFR §903.2(b)(2) for developments not subject to deconcentration of poverty and income mixing requirements. (24 CFR §903.7(b)) Describe the PHA's procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists. (24 CFR §903.7(b)) A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV. (24 CFR §903.7(b)) Describe the unit assignment policies for public housing. (24 CFR §903.7(b))

Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA operating, capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c))

Rent Determination. A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units, including applicable public housing flat rents, minimum rents, voucher family rent contributions, and payment standard policies. (24 CFR §903.7(d))

Homeownership Programs. A description of any homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. For years in which the PHA's 5-Year PHA Plan is also due, this information must be included only to the extent that the PHA participates in homeownership programs under section 8(y) of the 1937 Act. ([24 CFR §903.7\(k\)](#) and 24 CFR §903.12(b).

Safety and Crime Prevention (VAWA). A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families. ([24 CFR §903.7\(m\)\(5\)](#))

Pet Policy. Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing. ([24 CFR §903.7\(n\)](#))

Substantial Deviation. PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

Significant Amendment/Modification. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the "Sample PHA Plan Amendment" found in Notice PIH-2012-32 REV-3, successor RAD Implementation Notices, or other RAD Notices.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see [24 CFR 903.2](#). ([24 CFR §903.23\(b\)](#))

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements or discretionary policies in the current Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

HOPE VI. 1) A description of any housing (including project name, number (if known) and unit count) for which the PHA will apply for HOPE VI; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI is a separate process. See guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6. ([Notice PIH 2011-47](#))

Mixed Finance Modernization or Development. 1) A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4

Demolition and/or Disposition. With respect to public housing only, describe any public housing development(s), or portion of a public housing development projects, owned by the PHA and subject to ACCs (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition approval under section 18 of the 1937 Act (42 U.S.C. 1437p); and (2) A timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed as described in the PHA's last Annual and/or 5-Year PHA Plan submission. The application and approval process for demolition and/or disposition is a separate process. Approval of the PHA Plan does not constitute approval of these activities. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm. ([24 CFR §903.7\(h\)](#))

Conversion of Public Housing under the Voluntary or Mandatory Conversion programs. Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. ([24 CFR §903.7\(j\)](#))

Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program. Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD's website at: [Notice PIH 2012-32 REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

Project-Based Vouchers. Describe any plans to use HCVs for new project-based vouchers. ([24 CFR §983.57\(b\)\(1\)](#)) If using project-based vouchers, provide the projected number of project-based units and general locations and describe how project-basing would be consistent with the PHA Plan.

Units with Approved Vacancies for Modernization. The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with [24 CFR §990.145\(a\)\(1\)](#).

Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

B.3 Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. ([24 CFR §903.7\(r\)\(1\)](#))

B.4 Capital Improvements. PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. ([24 CFR §903.7\(g\)](#)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

B.5 Most Recent Fiscal Year Audit. If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. ([24 CFR §903.7\(p\)](#))

C. Other Document and/or Certification Requirements

- C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark “yes,” submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA’s decision made on these recommendations. ([24 CFR §903.13\(c\)](#), [24 CFR §903.19](#))
- C.2 Certification by State of Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#)). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.
- C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. ([24 CFR §903.7\(o\)](#)).
- C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.

D. Affirmatively Furthering Fair Housing.

D.1 Affirmatively Furthering Fair Housing.

The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: “To implement goals and priorities in an AFH, strategies and actions shall be included in program participants’ ... PHA Plans (including any plans incorporated therein) ... Strategies and actions must affirmatively further fair housing” Use the chart provided to specify each fair housing goal from the PHA’s AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless , the PHA will address its obligation to affirmatively further fair housing by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction’s initiatives to affirmatively further fair housing that require the PHA’s involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 7.02 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

2024 Proposed Changes to the Bradford County Public Housing Admission & Occupancy Policy

Green print = additions to current Admissions & Occupancy Plan

Red print = deletions to current Admissions & Occupancy Plan

1.0 FAIR HOUSING

It is the policy of the Bradford 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 Bradford County Housing Authority's programs.

2.0 REASONABLE ACCOMODATION

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.

8.0 ELIGIBILITY FOR ADMISSION

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.**

C. *Income Eligible*

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.

F. Signing Consent Forms

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.

11.1 INCOME

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

- 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.

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.
- 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.)
- 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.
- 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:

- 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;
- 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
- 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:
 - 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.
 - 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.)

- 13. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits. These exclusions include:
 - 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.
 - 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)

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.

11.4 HARSHIP 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 Bradford 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 Bradford 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

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.

When third party verification cannot be obtained, the Bradford County Housing Authority will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if the Bradford 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.

13.2 TYPES OF VERIFICATION

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
Value of and Income from Assets		
Savings, checking accounts, prepaid cards	Letter from institution	Passbook, most current statements, evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs (min. of two)
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

14.0 DETERMINATION OF TOTAL TENANT PAYMENT AND TENANT RENT

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 minimis 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.

16.0 RECERTIFICATIONS

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 Bradford 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.

B. A household member is leaving or has left the family unit.

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.

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

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:

19.0 **PET POLICY**

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 be 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.

GLOSSARY

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.

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)

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

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

Family includes but is not limited to:

- A. 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
- B. 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.

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

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

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

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

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.

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

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)

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

2024 Proposed Changes to the Bradford County Housing Choice Voucher (Section 8) Administrative Plan

Green print = additions to current Admissions & Occupancy Plan

Red print = deletions to current Admissions & Occupancy Plan

1.1 FAIR HOUSING

It is the policy of the Bradford 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 Bradford County Housing Authority's programs.

1.2 REASONABLE ACCOMODATION

1.3 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.

3.0 ELIGIBILITY FOR ADMISSION

3.2 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 martial 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.**

B. Income Eligibility

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.

E. Signing Consent Forms

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.

4.10 INFORMAL REVIEW

The informal review process is described in **Section 16.2** Section 15.0 of this plan.

9.2 INCOME

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

2. 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.

B. Annual income includes, but is not limited to:

1. 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.
4. 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.
5. 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.)**

6. 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.)
8. 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.**
10. 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.

9.3 **EXCLUSIONS FROM INCOME**

Annual income does not include the following:

- 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;
- 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.
 - a. Amounts received under Section 479B of Higher Education Act (HEA) of 1965, as amended (20 U.S.C.1087uu)
 - b. Other Student Financial Assistance
 - c. **Non-Section 8 Programs**
 - d. Section 8 Programs- Any financial assistance (in excess of amounts received for tuition and any other required fees and charges) that an individual receives under The Higher Education Act of 1965, from private sources, or from an institution of higher education, shall be considered income to that individual except for a person over the age of 23 with dependent children.
 - i. If a student is the head of household, co-head, or spouse and is under the age of 23 or without dependent children, then both the assistance received under 479B of the HEA and other student financial assistance receive by the student will be counted as income to the extent that it exceeds the total tuition and any other request fees and charges. (This limitation only applies if specified in the Consolidated Appropriations Act, which is released by HUD annually).
- H. 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.
- I. 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.
- J. 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.

- K. 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.
1. Temporary, non-recurring or sporadic income (including gifts).
- L. 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.
- M. 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.
- N. 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.
- O. 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.
- P. 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.
- Q. 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.
- R. Civil rights settlements or judgments, including settlements or judgments for back pay, are excluded from the calculation of annual income.
- S. The amounts received from the following programs:
6. Temporary, nonrecurring, or sporadic income (including gifts)
 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 are excluded from the family's calculation of annual income. This amount will be adjusted annually by HUD.
- T. Amounts specifically excluded by any other Federal statute from consideration as income for

purposes of determining eligibility or benefits. These exclusions include:

- 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.
- 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)

9.4 **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.
1. The BRADFORD COUNTY Housing Authority is giving a deduction from annual income for child support payments that are garnished from employment and paid to Domestic Relations for child care expenses only.

9.5 *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.

10.0 ASSETS

10.1 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 Bradford 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.

10.2 EXCLUSIONS FROM NET FAMILY ASSETS

1. The value of necessary items of personal property
2. The value of all non-necessary items of personal 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 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.
13. Equity in a manufactured home where the family receives assistance under the Homeownership Option.
14. Equity in property under the Homeownership Option, for which a family receives assistance

10.3 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

10.4 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.

10.5 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.

10.6 Asset Non-Enforcement Policy

If a current tenant, at their annual or interim reexamination, is found to be over the asset limit, the Bradford 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.

10.0 11.0 VERIFICATION

11.1 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.

When third party verification cannot be obtained, the Bradford County Housing Authority will accept documentation received from the applicant/tenant. Hand-carried documentation will be accepted if the Bradford 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.

11.2 TYPES OF VERIFICATION

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
Value of and Income from Assets		
Savings, checking accounts, prepaid cards	Letter from institution	Passbook, most current statements, evidence of worth
Income		
Earned income	Letter from employer	Multiple pay stubs (min. of two)
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

11.0 12.0 RENT AND HOUSING ASSISTANCE PAYMENT

11.6 12.6 UTILITY ALLOWANCE

At each annual reexamination, the Housing Authority applies the utility allowance from the most current utility allowance schedule.

12.7 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 minimis 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.

13.0 14.0 RECERTIFICATIONS

13.2 14.2 INTERIM REEXAMINATIONS

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

Families are required to report all **increases in income and decreases in allowable expenses** household changes to the Bradford 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.

14.3 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).

13.2.1 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 Bradford County Housing Authority may schedule special reexaminations every sixty (60) days until the income stabilizes and an annual income can be determined.

13.2.2 14.4 EFFECTIVE DATE OF RENT CHANGES DUE TO INTERIM OR SPECIAL REEXAMINATIONS

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.

13.3 14..5 EIV

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

GLOSSARY

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.

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.
- D. 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)

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

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

Family includes but is not limited to:

- 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
 - a. 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.

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

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

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

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.

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

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)

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

2024 Proposed Changes to the Bradford County Public Housing Pet Policy

Green print = additions to current Admissions & Occupancy Plan

Red print = deletions to current Admissions & Occupancy Plan

19.0 Pet Policy

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.



TIOGA COUNTY HOUSING AND REDEVELOPMENT AUTHORITIES BRADFORD COUNTY HOUSING AUTHORITY

112 Dorsett Heights
Mansfield, Pennsylvania 16933
(570) 638-2151

D

Fax: (570) 638-2156

info@tbhra.org

TDD (570) 638-2227

Green print = additions to current Admissions Policy for De-Concentration

Red print = deletions to current Admissions Policy for De-Concentration

ADMISSIONS POLICY FOR DE-CONCENTRATION

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.

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 70% to 130% (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.

De-concentration 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.

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).

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.



TIOGA COUNTY HOUSING AND REDEVELOPMENT AUTHORITIES
BRADFORD COUNTY HOUSING AUTHORITY

C.1

112 Dorsett Heights
Mansfield, Pennsylvania 16933
(570) 638-2151

Fax: (570) 638-2156

info@tbhra.org

TDD (570) 638-2227

January 4, 2024

Dear _____,

The Tioga/Bradford County Housing Authority is beginning the planning process to submit our 2024 Annual Plan and Five-Year Capital Repair Plan Update to the Department of Housing and Urban Development (HUD). **You have been selected as a tenant representative for your housing complex and will be asked to assist the Housing Authority with the development of this plan.** Our annual Agency Plan is a requirement of the Quality Housing Work Responsibility Act passed in 1998. Your input will be extremely helpful to the Authority and your continued participation is greatly appreciated.

This year we will be meeting together again for a luncheon and informational session (Tioga County members at noon on Wednesday, January 17th at our Central Office and noon on Thursday, January 18th at Colonial Terrace in Towanda for our Bradford County members). If we experience bad weather the 17th or 18th, you will be contacted by a member of our staff that morning and we will meet the following week at noon on the 24th in Tioga County and/or the 25th in Bradford County. During the meeting you will be asked to share your input as well as any input gathered from tenants in your building. During this entire process, you will serve as a liaison between the residents in your building and our staff. Topics discussed will include:

- A review of the purpose of the Tenant Advisory Committee and services that will continue to be offered to our residents at no additional cost in 2024.
- Proposed changes to the Admission and Occupancy Policy for Public Housing and the Administrative Plan for the Housing Choice Voucher (Section 8) Rental Assistance Program.
- Proposed 2024 Capital Fund items, 2023 Capital Fund projects that are currently, or will be, taking place in both counties and anticipated building improvements projects.

After you have attended the meeting, do your best to discuss the information presented with the residents in your building and feel free to communicate any additional suggestions regarding changes to the Public Housing A&O Policy, HCV Administrative Plan, 2024 Capital Improvements projects and any other input, suggestions or comments that you believe would improve the overall living conditions, safety, health and well-being of our tenants in 2024.

During the week of January 8, 2024, a representative from the Housing Authority will contact you to verify your attendance at the scheduled meetings. Public hearings to review the proposed plans will be held in-person at our Central Office and via TEAMS on Monday, March 18, 2024, at 10:00 am (Tioga County) and 11:00 am



(Bradford County). You are not required to attend these meetings. TEAMS link information will be provided on the Authority's website the week prior.

Thank you for agreeing to serve on the Tenant Advisory Committee. Please keep in mind that our Authority strives to do as much as we possibly can for our residents and that decisions regarding how funding is spent are often times made on the basis of safety and need as opposed to aesthetics. We will continue to strive to make your living experience with us a positive one and I encourage you to maintain communication with our staff on a frequent basis. If you have any questions about this process, you can contact me directly at (570) 638-2151.

Sincerely,

Sean Sember
Executive Director
Tioga/Bradford County Housing Authority
ssemer@tbhra.org



2024 BRADFORD COUNTY TENANT ADVISORY COMMITTEE MEMBERS

Anna Miller - Towanda, PA

Beverly Morris - Towanda, PA

Jill Lewellyn - Towanda, PA

Jeannie (Bonnie) Puckett – Sayre, PA

Willie Farr – Sayre, PA

Joan Wilson – Sayre, PA

Karen Allen – Athens, PA

Al Toth – Canton, PA



2024 TENANT ADVISORY COMMITTEE MEETING AGENDA

- I. Review
 - A. Agenda & purpose of the meeting
 - B. How members are selected & their roles/responsibilities
 - C. Sign-in & mileage sheets
- II. Introductions
 - A. Staff
 - B. Tenants (via Program Managers)
- III. Review of Resident Services that will continue in 2024
 - A. BeST transportation
 - B. Van trips (spring; pending hiring a driver)
 - C. Homemaker services
 - D. Food programs
- IV. Proposed changes to the Public Housing A&O Plan
 - A. Process for submitting changes
 - B. Tenant input
- V. Proposed changes to the HCV A&O Plan
 - A. Process for submitting changes
 - B. Tenant input
- VI. Capital Funding vs. General Projects, Repairs & Upgrades
 - A. Explanation of Capital Funding
 - B. Explanation of general projects, repairs & upgrades
 - C. Review of 2023 Capital Projects
 - D. Proposed 2024 Capital Projects
 - E. Tenant input
- VII. Additional Suggestions regarding Improving Overall Quality of Living



2024 Bradford County General Projects, Repairs & Upgrades

Canton Townhouses – Dumpster enclosures

Colonial Towers – Replace Community Room Floor

Colonial Terrace – Installation of signs

Page Manor – Replace flooring in Day Rooms

Keystone Manor – Replace flooring in Day Rooms

2023 Bradford County Capital Projects

McCallum Manor – Elevator modernization, replace domestic hot water tanks and replace boilers

Colonial Towers – Elevator modernization and replace windows in 50 apartments

Page Manor – Exterior restoration; caulking and sealing

Keystone Manor – Exterior restoration; caulking and sealing

2024 Bradford County Proposed Capital Projects

McCallum Manor – Replace bi-fold doors in 50 apartments and replace exhaust fans on roof

Park Place – Exterior Restoration; caulking and sealing on one side of the building

Page Manor – Replace windows in 30 apartments, upgrade lighting to LED in common areas, upgrade lighting in 80 apartments to LED, exterior restoration; caulking and sealing one side of the building

Keystone Manor – Replace windows in 30 apartments, upgrade lighting to LED in common areas, upgrade lighting in 80 apartments to LED, exterior restoration; caulking and sealing one side of the building.



2024 TENANT ADVISORY COMMITTEE MEETING SIGN-IN & MILEAGE REIMBURSEMENT

Tenant Name	If You Drove Here, How Many Miles Did You Drive Round-Trip?
1. Willie FARR	Keystone Manor (car-pooled) = 0 with Bonnie
2. Joan Wilson	Keystone Manor (car-pooled) = 0 w/ Bonnie
3. Bonnie Pickett	Keystone Manor = 38 miles
4. Albert J. Lott	McCauley Manor = 54 miles
5. Beverly Harris	Ø
6. Joe Jewellon	no milage
7. Amanda [Signature]	Ø
8. Brian Burket	Ø
9. Sean Sember	—
10. Barnard	Ø
11. Chris [Signature]	Ø
12. Y. [Signature]	Ø
13. Karen Allen	Page Manor = 32 miles

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

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

I, Dean Vanderpool, the Mayor of Canton Pennsylvania
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years 2020-25 and/or Annual PHA Plan for fiscal
year 2024 of the Bradford County Housing Authority is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair
Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

Bradford County


Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or
State Consolidated Plan.

Our PHA's Annual Plan and Consolidated Plan for the Commonwealth of Pennsylvania share the
same goals. Our agency continues to address the housing community, homelessness and economic
development needs with specific focus on extremely-low, low and moderate-income persons and
communities by offering Public Housing, rental assistance and variety of grant opportunities for
homeowners and renters (refer to Annual Plan Strategic Goals SP-50, 55 and 60).

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

Name of Authorized Official: Dean Vanderpool	Title: Mayor of Canton, Pennsylvania
Signature: 	Date: 3/11/24

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

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing
instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD
may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Certifications of Compliance with
PHA Plan and Related Regulations
(Standard, Troubled, HCV-Only, and
High Performer PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or x Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 07/2024, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
 16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
 17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
 18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
 19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Bradford County Housing Authority
 PHA Name

PA064
 PHA Number/HA Code

Annual PHA Plan for Fiscal Year 20 24

5-Year PHA Plan for Fiscal Years 20___ - 20___

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

Name of Executive Director

Name Board Chairman

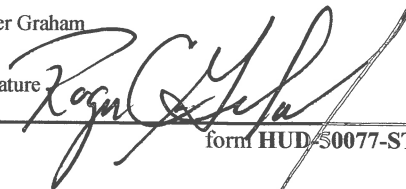
Sean Sember

Roger Graham

Signature



Signature



Date
 3-26-2024

Date
 3/26/2024

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires 3/31/2024

Civil Rights Certification

Annual Certification and Board Resolution


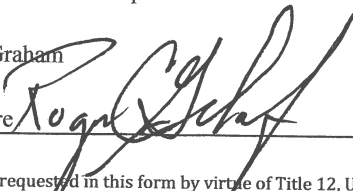
Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning July 2024 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the mission, goals, and objectives of the public housing agency and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.

Bradford County Housing Authority
PHA Name

PA064
PHA Number/HA Code

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

Name of Executive Director:	Name of Board Chairperson:
Sean Sember	Roger Graham
Signature 	Signature 
Date <u>3-26-2024</u>	Date <u>3-26-2024</u>

The United States Department of Housing and Urban Development is authorized to collect the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**RESOLUTION
APPROVING THE SUBMISSION OF THE 2024 ANNUAL AGENCY PLAN & 5-YEAR
PLAN FOR
BRADFORD COUNTY HOUSING AUTHORITY**



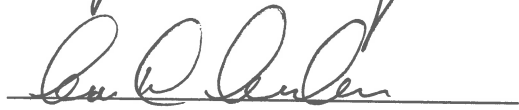
WHEREAS the Bradford County Housing Authority has completed all requirements for preparation of the 5-Year Plan and 2024 Annual Agency Plan as specified in the Quality Housing and Work Responsibility Act of 1998; and;

WHEREAS the Authority desires to approve the 5-Year Plan and 2024 Annual Agency Plan and certify to HUD that all plan requirements have been complied with;

NOW, THEREFORE, the Bradford County Housing Authority hereby approves the 5-Year Plan and 2024 Annual Agency Plan and authorizes the Chairperson of the Authority to execute the HUD Certification of Compliance Form.


Chairman

03/26/2024
Date


Secretary

03/26/2024
Date